



Affordable living in Ao Nang, Thailand means you can easily live off your Social Security.

Easy, Affordable, and Exciting: Retirement in Asia

“Life Is Laidback Here Compared to America”

Name: J.D. Gruen

Age: 70

From: Dallas, Texas

Living in: Ao Nang, Thailand

After visiting a friend in Ao Nang, in western Thailand on the Andaman Sea, J.D. Gruen decided he wanted to live by the sea for the first time in his life. “I love it here. I prefer small-town life, even with the busy tourist areas here. It’s friendly and everything needed is within reach: supermarkets, computer shops, electrical shops, many good Western (non-Thai) and Thai restaurants.”

Ao Nang is gorgeous, from its limestone karsts stretching into the sky to its ocean as clear as the water you drink. “It’s not dwarfed by skyscrapers or the high density of a city like Bangkok. It’s not fast paced like Pattaya or Phuket. The tallest building in Ao Nang cannot be more than seven floors,” J.D. says. This limit helps showcase the area’s rugged terrain, which people from around the world travel to see.

“My biggest motivator for retiring abroad was the cost of living in America; it’s just too darned expensive,” he says. J.D.

retired from his career in the computer industry and decided to return to Thailand; he’d spent time there many years ago with the U.S. army.

“Life is laidback here compared to the U.S.—just the way I like it.” But the laidback lifestyle is not all he likes; there’s the cost of living, as well.

He lives comfortably on \$1,600 a month, which includes his rent. “This is not bare-bones living by far. Western food at the supermarket can be costly, so it’s best to go to the local markets that have just about every vegetable or herb that you could want. The seafood is so fresh it often crawls and wiggles,” J.D. says, with a smile.

He has taken the time to learn a little Thai, and it has paid off. “Learning the basics is not overly difficult with just a little effort. The Thai people appreciate any effort you make to learn their language and culture. And when you make a Thai laugh, they are your friend forever,” he says. Many of the area’s locals call him Lung Joe, or Uncle Joe, an indication of just how welcoming Thais truly can be.

J.D. spends his Sunday mornings

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volunteering with Trash Heroes, a big group of people from all over the world, including locals, who clean up the area’s beaches. It’s not just a great way to meet people; it’s also a group that does a lot of good for the local environment.

“To me, one of the best parts of living here is being free from all the bureaucratic nuttiness and layers of regulations and ordinances that make life so confining and sterile in America,” says JD. “Here, no one is on my front porch telling me that I cannot plant a bush or paint my house a certain color. I’m retired and living well on my Social Security; I can breathe freely and live a better life.”—Kirsten Raccuia.

“I Didn’t Know What Luxury Was Before Coming Here”

Name: Ryan Preston

Age: 57

From: San Jose, California

Living in: Phnom Penh, Cambodia

“Moving to Cambodia was the smartest decision I ever made,” says Ryan Preston with a smile.

“Everything, and I mean everything, is affordable. I didn’t know what luxury was before coming here. My refrigerator is full of organic fruit, French wine and cheese, Australian lamb, Belgian chocolates... and you know what? I can buy whatever I want and still spend under \$75 a week.”

It’s a big change from the life he had in California. Even though Ryan’s home in San Jose had increased in value, he didn’t have enough savings to cover mortgage payments without a regular income. So when

his administrative career ended as part of an “efficiency drive,” he knew it was decision time.

“My new life is a world away from the struggles I faced in the U.S. Everything was going downhill financially, and I knew I had to change course to avoid disaster. I’m an optimistic person, but being made redundant at my age left me few options. I decided I wasn’t going to give up or let the bank take my house.”

Ryan soon realized that his best options weren’t to be found in the U.S. Moving overseas wasn’t something he’d