

The Gringo's Guide to Living on Guatemala's Caribbean Coast



Intro

Antigua and Lake Atitlán are two of the most popular destinations in Guatemala. They've hosted foreigners for decades, have well-established international communities and offer easy shuttle access to and from the airport. For people new to the country and looking for a "soft landing," they're usually the first stop. But once you've been here a while, your priorities often evolve. Being in the middle of it all can be exciting at first, but over time many people want more space, less traffic, and a break from the crowds. Constant turnover of short-term tourists also drives prices up and makes it harder to put down roots. If

you're ready to integrate into the local community and build a life here, Guatemala's Caribbean coast could be a great option.

Punta de Palma feels a lot like the Florida of 40 years ago. There are lush green fields with cattle ranches, soft white sand beaches, calm water, and a family-friendly atmosphere. Even though the area is rural, there is always something going on at the beach. During Easter Week, there is live music. During Christmas, families camp in tents. At night, people sit around campfires and roast marshmallows as they watch small waves tumble into the sand. Groups often come on day trips, and several times a year, there is a competition with dozens of miniature 1-person sailboats.

Puerto Barrios is nearby and has a different vibe. It feels like a blue-collar East coast port town. It was laid out by the banana companies so the roads are wide and there is adequate parking. The town is small enough that it's easy to get around, but it's big enough to have everything you need. The people are hard-working and direct (sometimes even blunt), but they treat you fairly and are quick to help if you need anything. Also, unlike many places in the developing world, they don't haggle with you or try to charge you more because you're a foreigner.

The region is also naturally protected from storms by Punta de Manabique, and not all of it is low-lying. My rentals, for example, are five minutes from the beach but sit 100 feet above sea level.



Why This Area Deserves a Look

Guatemala's Caribbean coast sits in the most affordable tier of Central American living. It's consistently less expensive than Costa Rica, Belize, Mexico's Yucatán, and the Bay Islands of Honduras. It's priced on par with rural Nicaragua and mainland Honduras, but with better safety and a more welcoming community. Mainland Honduras has long beaches but suffers from crime. Nicaragua's Pacific surf towns are pretty, but the ocean currents are strong and there is a wide division between foreigners and locals. In Guatemala's Caribbean, locals come to our barbecues, and the water is calm, making it ideal for swimming and boating.

Can I Afford It?

Case Study 1: Mike Reynolds – Retired Early from New York

Mike is 62, and is a blue-collar guy from upstate New York. He worked hard all his life but never had a pension. When his older brother died suddenly at 64, it was a wake-up call. Mike realized he didn't want to keep working until his number was up. He had always liked spending his vacations in Florida, but the cost of living there has climbed so high that retirement no longer felt possible. Instead of waiting until 67, he started collecting Social Security at 62 and headed south to Guatemala's Caribbean coast.

Mike's life is simple but satisfying. He lives in a small cabin that is surrounded by fruit trees. He bought a Honda XR150L motorcycle, and he goes wherever he wants. In the mornings, he cooks a large breakfast and then heads to the beach. He eats lunch at the restaurants there and usually orders a couple of beers and talks with the regulars. Some days he brings a mask and snorkel. Other days he brings a fishing pole. When the fish are biting, there is plenty to go around and he often shares the extra catch with the restaurant workers.

Mike didn't speak Spanish at first and relied on a translation app until he made a deal with a waitress at a beach restaurant. She studied communications in Guatemala City but couldn't find work in her field. Now she tutors him for \$5 before her shift. Mike didn't expect much since he never did well in school, but

he's learned a lot. Now, when people speak slowly and clearly, he understands.

Mike gets \$1,300 per month from Social Security and spends about \$1,145. That leaves him with a cushion of \$155. He commented, "Back in New York, that money wouldn't go very far. In Guatemala, it covers all of the basics and gives me the freedom to enjoy my life."



Income

\$1,300 USD/month (\$1,820 Canadian Dollars).

Expenses (USD)

- Rent: \$300 (1 room cabin)
- Electricity: \$60 (AC, small fridge, lights, laptop, and cell phone)
- Gas (propane): \$6
- Phone/Internet: \$18 (local Guatemalan plan)
- Health insurance: \$175 (single international plan)
- Transportation: \$32 (\$20 for fuel, \$10 for maintenance, and about \$2 for vehicle registration)
- Spanish lessons: \$100 (\$5 per 1 hour lesson, Monday – Friday)
- Food for the month:
 - Breakfasts: \$50 (3-egg omelet with onions, peppers, potatoes, tomatoes, and Guatemalan coffee)
 - Lunches: \$210 (nearly every day at the public beach in Punta de Palma, about \$7 per meal)
 - Dinners: \$30 (He budgets \$60, but he often catches fish and cooks them, sharing extra with people he knows at the beach)
- Beer:
 - 2 beers at the beach each day: \$90
 - Weekly 12-packs from the store: \$44

Total Monthly Spending: \$1,145 USD (\$1,603 Canadian Dollars)

Monthly Surplus: \$155 USD (\$217 Canadian Dollars)



Case Study 2: Gary and Linda Fraser – Retired Couple from Ontario

Gary was a long-haul truck driver who spent his career making deliveries all across Canada. His wife, Linda, worked as a receptionist at a small doctor's office in their hometown north of Toronto. They never made big money or had union pensions, but together they lived a comfortable life. Now, they are in their mid-60s, and they retired overseas to escape the cold Ontario winters.

Ten years ago they bought a 2014 Ford Escape 4WD brand new. They always kept up with the maintenance, and it's still going strong. They drove it all the way down through the U.S. and Mexico. Now, it's with them in Guatemala on a temporary vehicle import permit. They plan on making the import permanent once the six months run out.

Gary and Linda don't live extravagantly. They don't eat in fancy restaurants or stay in luxury hotels, but they love being on the water, and they love exploring new places. They live in a comfortable, air-conditioned house, go on regular boat tours, and go on monthly road trips to see more of the country.

Gary commented, "Back in Ontario, three grand a month would barely cover property taxes, heating, and groceries, but here it's a complete lifestyle with housing, utilities, food, healthcare, and travel."

Income

\$2,311 USD/month (\$3,235 Canadian Dollars).

Expenses (USD)

- Rent: \$650 (3-bedroom house, far more space than they really need)
- Electricity: \$100 (AC, fridge, lights, laptop, and cell phones)
- Gas (propane): \$12
- Phone/Internet: \$36 (2 local Guatemalan plans)
- Spanish lessons: \$200
- Transportation: \$210 (Based on 500 miles / month)
(\$115 for fuel, \$75 for maintenance, and \$20 for liability insurance)
- Food: \$300 per month
- Hotels: \$75 (about three nights at \$25 each)
- Restaurants during trips: \$200

- Boat tours: \$150 (\$25 per person each trip)
- Health Insurance: \$300

Total Monthly Spending: \$2,233 USD (\$3,126 Canadian Dollars)

Monthly Surplus: \$78 USD (\$109 Canadian Dollars)



Case Study 3: Daniel and Sarah Walker – Remote Work with Two Kids

Daniel and Sarah Walker are in their late 30s and lived in Florida. Daniel was working in a call center as a Customer Service Representative, and Sarah worked in an office. After paying the mortgage, two car loans, insurance, after-school care, convenience food because there was no time to cook, and taxes, they never seemed to be able to get ahead.

When Daniel was offered the chance to work fully remote, it changed everything. Sarah quit her job and they sold their cars. The family moved to Punta de Palma, rented a comfortable 3-bedroom house 5 minutes from the beach, and bought a brand-new Suzuki 4WD SUV. Now, Sarah spends her days homeschooling the kids and cooking healthy food. She also hired a local college student to tutor the family in Spanish. Gaby comes over after her classes and works with the kids first. Then she tutors Daniel and Sarah. After the lessons, they all eat dinner together. Gaby has become part of the family.

Apart from school and work, they've become close with another family whose children attend a bilingual school in Puerto Barrios. They often spend Sundays barbecuing on the beach with the other parents, while the kids swim and play. Twice a month, they go on boat trips and visits to tourist sites. They generally eat home-cooked meals, but once a month they go out as a family for pizza and a movie in Puerto Barrios.



Back in Florida, they were constantly running just to make ends meet. Now, they have more time to enjoy their lives and they aren't worrying about money. The best part is that their accountant told them that next year they'll qualify for the Foreign Earned Income Exclusion and their take-home pay will increase by \$376/month. For the first time, they're not just making ends meet, they're actually getting ahead.



Income

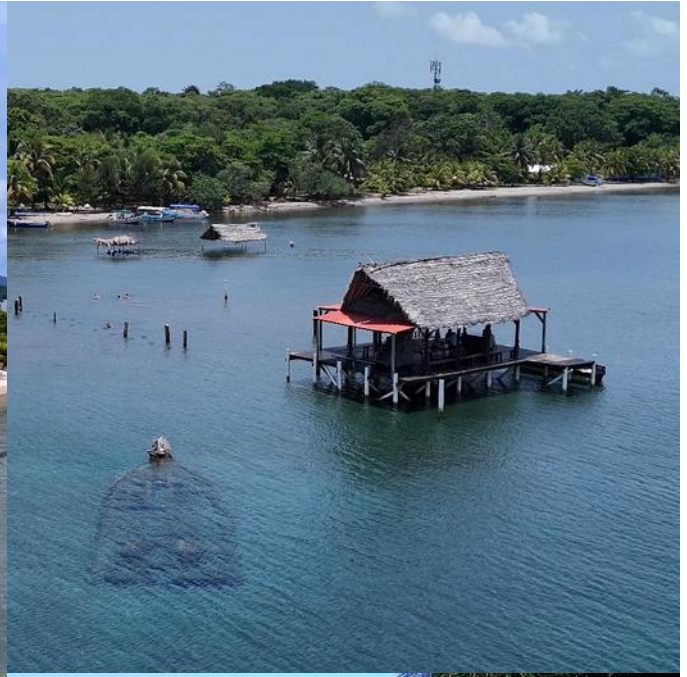
\$2,844 USD/month (\$3,982 Canadian Dollars)

Expenses (USD)

- Rent: \$650
- Electricity: \$150
- Propane: \$18
- Phone/Internet: \$36 (2 local Guatemalan plans)
- Food: \$500
- Spanish tutor: \$200
- Transportation (fuel, insurance, maintenance): \$170
- Boat trips & outings: \$300
- Pizza & movies: \$75
- Health insurance: \$450

Total Monthly Spending: \$2,549 USD (\$3,569 Canadian Dollars)

Monthly Surplus: \$295 (\$413 Canadian Dollars)



Income

Living in a lower cost tier reduces your monthly income needs and makes it easier to live a comfortable life without the pressure of high earnings. Many people who move abroad are retired or disabled and have a steady monthly income from pensions or benefits. Others spend winters in the tropics and work seasonal jobs in their home country during the summers. Remote work and

small businesses are also common paths. To support remote workers, my rentals include reliable internet and a backup generator that powers essentials like internet, computers, lights, fans, the well pump, and the fridge.

For remote work, common jobs include teaching, tutoring, writing, proofreading, virtual assistant, customer service, sales, graphic design, video editing, social media management, web development, programming, IT support, human resources support, online research, and translation.

One of my friends shared her experience getting started as an online English teacher. She began by offering \$5 half-hour conversation sessions on Fiverr.com. At the same time, she earned a certification. With both in hand, she moved into a better-paying job, teaching kids in Asia. She now works two 8-hour night shifts on the weekends. At \$20 an hour, she earns about \$1,280 a month, working just eight nights a month.

Sometimes, businesses that are not ordinarily looking to hire remote workers are open to the idea if it is proposed by someone they know and trust. One way to find such opportunities is to reach out to past business contacts. Identify tasks that can be done from a phone and a computer. Examples include making collection phone calls, dispatching drivers for a trucking company, or preparing paperwork for contracts. Because you already have trust and an in-person relationship with the people,

they are much more likely to accept a remote working arrangement.

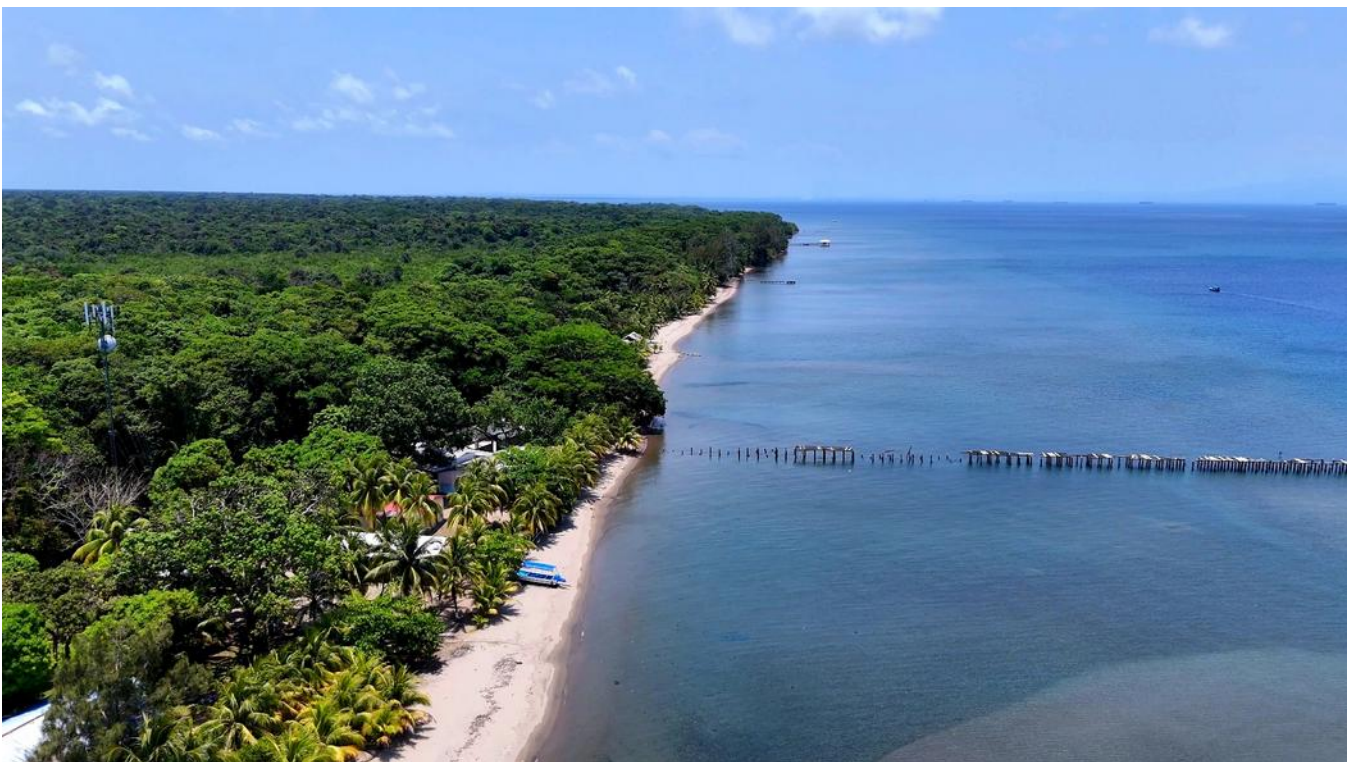
There's also the option of starting a business locally. The businesses that do well mix experience and specialized equipment. Examples include drilling water wells, operating heavy machinery like backhoes or bulldozers, providing advanced diagnostics for modern vehicles, and using a mobile sawmill to efficiently cut lumber (since much of the local lumber is still produced by cutting boards freehand with a chainsaw).



Is It Safe?

Punta de Palma is a rural area where the neighbors know you and everybody watches out for everybody else. Almost all of Puerto Barrios is also safe and welcoming. The only area I suggest skipping is right by the main port, where there are bars frequented by sailors and port workers.

In Guatemala, it is safe to drive nearly anywhere, day or night, without being hassled by criminals or police. The only places I suggest avoiding are a few neighborhoods in and around the capital city. Police checkpoints are relaxed. They just verify that your driver's license and registration are up-to-date and tell you to have a nice day. This freedom of movement is one of the country's biggest advantages. You just get in your car or on your motorcycle and go without worrying.



Shopping and Daily Life

There are two traditional markets in Puerto Barrios. They specialize in fresh fruits, vegetables, meats, and seafood. They are the go-to place for local products at low prices.

There are also three main supermarkets: Suma, La Torre, and Maxi Despensa. Suma is a brand-new warehouse-style

supermarket. They sell in both regular and bulk sizes, and they carry a wide range of products, including higher quality items like cheeses, olive oils, and imported wines. La Torre is a normal-sized supermarket with a mix of everyday goods and higher-end products. Maxi Despensa is owned by Walmart. Half the store is a basic but complete supermarket, and the other half is a department store that sells housewares and technology at competitive prices.

Housewares, technology, and appliances are also available in the department stores near the main market in the center of Puerto Barrios and in the mall. The mall also has a food court and movie theater. On Fridays and weekends, the mall takes on an almost festive energy, like the malls when we were growing up. There are couples going to the movies, families eating in the food court, and kids driving little electric-powered cars. It's not just a place to shop, but also a social meeting place where people gather and spend time together.

Another social gathering place is the malecón (boardwalk park). It was recently renovated and sits right on the water, just to the north of the main Chiquita dock. You can buy an ice cream, eat at one of the many restaurants, or just sit on a bench and watch the cranes load and unload containers from the ships. There are also games and activities for the kids.



Transportation

Many areas in Latin America have dense urban centers. This area is more like the suburbs of North America. When you want to go somewhere, you get in the car or motorcycle and go. Puerto Barrios has wide streets, driving is convenient, congestion is rare, and parking is easy. Combined with the fact that it's safe to drive throughout Guatemala, this area is a natural fit for anyone who wants the climate, culture, and affordability of Central America without giving up the independence of having their own wheels.

The area is also well connected regionally. It is a short car or bus ride to Honduras, and regular boat service connects you to Puerto Barrios, Livingston, and Belize.

Healthcare

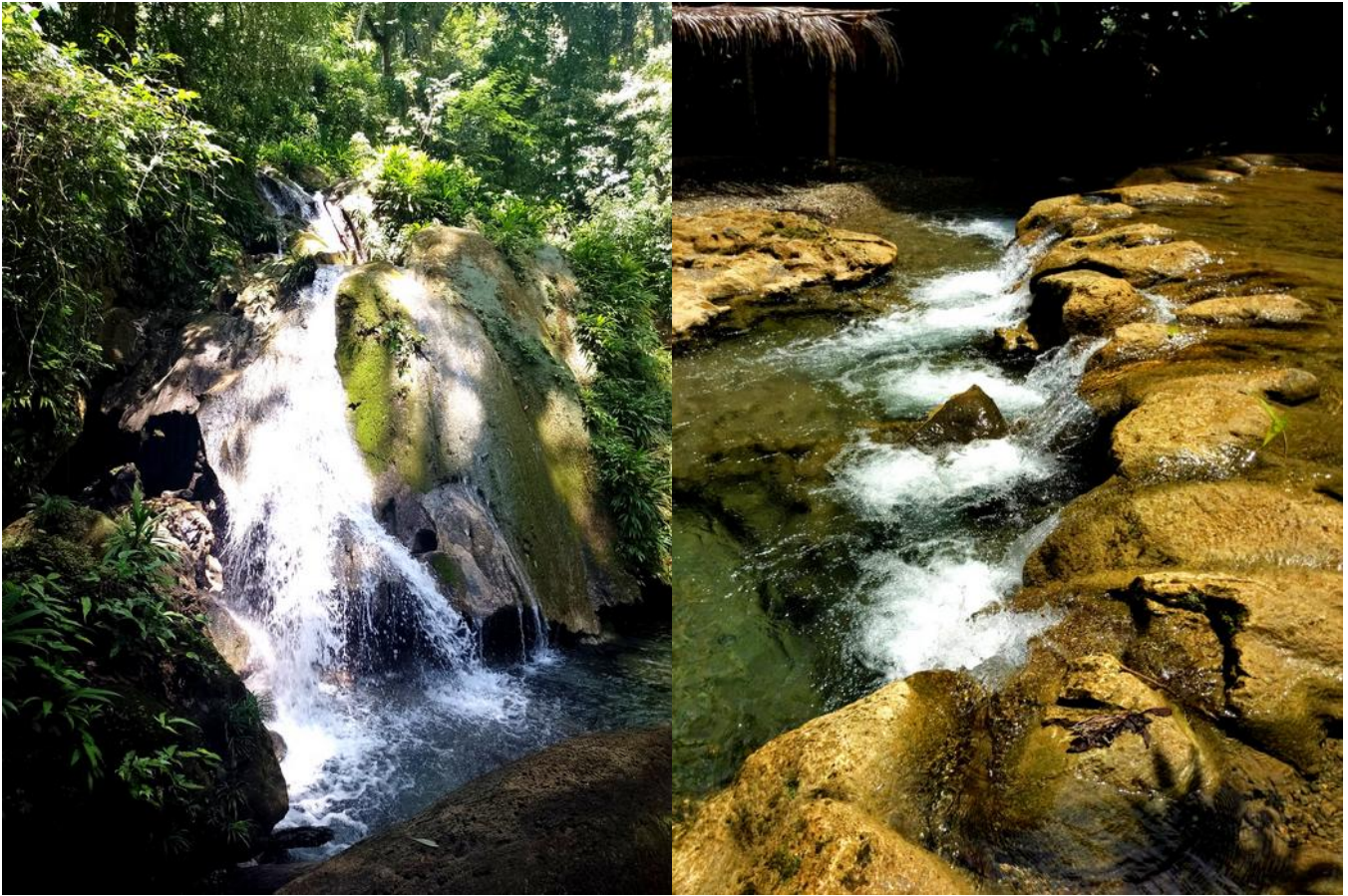
Healthcare in Puerto Barrios is both accessible and affordable. There are many pharmacies where you can buy common medications directly, often without a prescription. There is also a free public hospital in town. Besides the public hospital, Puerto Barrios has several excellent private immediate care centers.

When I dislocated my finger, I went to a 24-hour immediate care center. They saw me immediately, took an X-ray, gave local anesthesia, set the bone, and splinted it. The total bill was under \$100. The center is just three blocks from the water, making it easy to reach by land or by boat.

Visas

In Guatemala, visitors typically receive a 90-day stamp on their passport when they arrive. When the 90 days are almost up, many people make a quick trip into a nearby country to reset the clock. Belize is an easy trip from here. There's a daily boat, and it's only two hours each way.





Conclusion

Punta de Palma offers the chance to step back into a simpler, more affordable world where there is time for family, friendship, and nature. The move is easier than you might think.

If you haven't already checked them out, I have two more free guides:

The Gringo's Guide to Driving and Vehicle Ownership in Guatemala

The Gringo's Guide to Tourist Destinations on Guatemala's Caribbean Coast

You can download the guides at:

<https://www.caribbeanadventuretours.gt.com/download-guides>

My main focus here is renting comfortable, air-conditioned homes near Guatemala's Caribbean coast and helping newcomers get to know the area. I like to rent month-to-month because sometimes people's plans change, and I don't want anyone to feel locked in, but I also try to avoid the constant turnover of having different people each night. In addition to the rentals, I take people on weekend boat tours and host beach barbecues, where gringos and locals can meet and get to know each other.

If you're considering spending time here, there are two ways that I can help you get oriented:

1. We can schedule a free 30-minute phone call where I can answer specific questions.
2. I offer affordable short orientation visits where you can stay for a few days and I'll personally show you around Punta de Palma and Puerto Barrios.

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