

Seven C's of Retiring on Ecuador's Coast

Written by Kristin Brinner

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The Seven C's of Ecuador:

After traveling in Ecuador for a month, we bring you the Seven C's of Retiring in Ecuador. This includes information on crime, climate, cost, care, culture, climate, and community.

1) Crime

There have recently been some high profile attacks on foreigners in Ecuador, but these do not appear to be representative of the overall safety and security situation in the country. Certain areas of Quito, Esmeraldas, Guayaquil, and the border area with Colombia are of particular concern. In general most tourists are victims on non-violent crime (petty theft, pickpocketing) but the rate of violent crime has been increasing in 2008 and 2009 according to the [US State Department](#)

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[British Foreign and Commonwealth Office](#)

is also a good source of information that is frequently updated. They report that over 28,000 British nationals visited Ecuador in 2008, and the vast majority of these visits were trouble free. While there is a low risk from terrorism related events in Ecuador, they also report that the rate of rape and other sexual assaults are also rising in the last two years. In general, both the US and UK agencies recommend that foreigners use only radio-taxis rather than flagging down cabs on the streets, as there have been incidents of attacks by drivers of unregistered taxis. In general traveling between cities at night is not advised. Use caution when withdrawing money from ATMs as well. So, this is all of the scary information that could make you think twice about traveling to or retiring in Ecuador. However, when you look at the statistics, it does feel much safer.

[Information gathered by faculty at San Diego State University](#) provides a comprehensive comparison of crime rates throughout the world. In general, Ecuador has lower rates of rape, robbery, aggravated assault, larceny, and car theft, than the United States. Ecuador does have a higher homicide rate (16.9 per year per 100,000 inhabitants) than the United States (5.8) and Canada (1.85). (from [wikipedi](#)
[a](#))

The overall crime rate in Ecuador is low compared to industrialized countries. An analysis was done using INTERPOL data for Ecuador. For purpose of comparison, data were drawn for the seven offenses used to compute the United States FBI's index of crime. Index offenses include murder, forcible rape, robbery, aggravated assault, burglary, larceny, and motor vehicle theft. The combined total of these offenses constitutes the Index used for trend calculation purposes.

Ecuador will be compared with Japan (country with a low crime rate) and USA (country with a

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high crime rate).

According to the INTERPOL data, for murder, the rate in 1999 was 25.92 per 100,000 population for Ecuador, 1.10 for Japan, and 5.51 for USA.

For rape, the rate in 1999 was 6.2 for Ecuador, compared with 1.78 for Japan and 32.05 for USA.

For robbery, the rate in 1999 was 95.85 for Ecuador, 4.08 for Japan, and 144.92 for USA.

For aggravated assault, the rate in 1999 was 35.59 for Ecuador, 23.78 for Japan, and 323.62 for USA.

For burglary, the rate in 1999 was 164.52 for Ecuador, 233.60 for Japan, and 728.42 for USA.

The rate of larceny for 1999 was 138.32 for Ecuador, 1401.26 for Japan, and 2475.27 for USA.

The rate for motor vehicle theft in 1999 was 52.87 for Ecuador, compared with 44.28 for Japan and 414.17 for USA.

The rate for all index offenses combined was 519.27 for Ecuador, compared with 1709.88 for Japan and 4123.97 for USA.

Only in the rate of murder does Ecuador exceed industrialized countries.

2) Cost

Homes and Land (Prices of representative properties):

Cuenca (lovely Colonial city): Condo in colonial downtown area, 5 bedrooms, 2 baths, \$140,000 for 200 square meters

Undeveloped land outside of Cuenca, \$17,000 for 1 acre

Salinas (Well developed beach resort town): 5 bedroom condo in Chipipe area, \$150,000 for 220 square meters

2 floor penthouse condo with 4 bedrooms and 4 baths, \$450,000 for 250 square meters

Montanita (2 hours north of Salinas on the Ruta del Sol): Undeveloped land with beach view 1000 m away from downtown, \$68,000 for 4.5 acres

Undeveloped land with beach view 8 km from town, \$1,500,000 for 370 acres

5 bedroom/4 bath home on the beach, \$100,000 for 250 square meters

Cost of Living:

\$150,000 will set you up with a lovely and sizeable ocean view condominium in the Chipipe

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area of Salinas. Typical to most of Latin America, homes provide a small kitchen area adjacent to maid's quarters, and much larger living room and dining room areas. \$100-\$200/month is the typical salary for a non live-in maid, with the rates increasing to \$400 for a live-in maid. While many living expenses in Latin America provide extraordinary deals when compared to the US or Canada, including groceries, restaurants, homes, and services (maid, cab, manicure, massage), some things are quite expensive. Expect to pay at least double for cars, electronics, computers, and other luxury items in Ecuador compared to the US.

Hotels:

Hilton Hotel in Salinas: \$70/night. If you are looking for something familiar, the Hilton will suffice.

[Hotel Amira](#) : \$30/night. A lovely small local hotel in the Chipipe area just a block off of the beach in Salinas, the Amira has a restaurant and pool, is beautifully decorated with Spanish tiles and offers a more interesting and inexpensive option.

Restaurants:

Set lunch in a local restaurant: \$2/person. Typically includes soup, fresh juice, and an entree of rice, salad and fish or chicken.

Ceviche: \$4-\$8/dish. Ceviche (uncooked fish that has been cured in lime juice, onions, and spices) in Ecuador is served as a tomato based soup, and is typically served with friend plantains

Hamburger: \$1.50

Pizza: \$5-10 (enough for 2 people)

Tortilla de choclo: \$0.50 each. A delicious local dish, it is a hearty pancake made with whole corn that is grilled and served with a creamy sauce.

Large Pilsener (Ecuadorian Beer): \$1.25 (225 mL)

Groceries:

1L milk: \$0.86

Loaf of bread: \$0.87

Box of cereal: \$2-\$4

6 bottles of local beer: \$3.20

3L Coke: \$1.21

Dozen eggs: \$1.70

Dozen bananas: \$0.50

If you shop in the street and farmers markets, fresh produce, eggs, and meat are significantly cheaper but be ready to put on your bargaining hat to get the best deals.

3) Climate

Ecuador is typically described as having 4 very distinct geographical areas with different weather patterns. However, as Ecuador is located on the equator, there don't tend to be large

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seasonal temperature changes. The coastal lowlands on the Pacific tend to be warm and sunny, with slightly higher temperatures and rainier weather from December to May. The Amazonian (El Oriente) region is located in the eastern third of the country. In general it's hot and humid, with a slightly drier season from November to February. The highlands divide the country in two, as the dramatic Andes separate the coastal lowlands from the Amazonian jungle. This mountainous region is much cooler, with temperature depending on altitude. It doesn't rain much in the highlands and has no particular rainy season, although it can often be overcast. Anywhere above 10,000 ft/3000 m, it often gets below freezing at night. The Galapagos Islands have a warm and relatively dry climate year round. The city of Quito in the highlands, has an average high temperature of 64F/18C and an average low temperature of 49F/9C. Esmeraldas on the Pacific coast has an average high temperature of 85F/30C and an average low temperature of 72F/22C.

Ecuador has many spectacular volcanoes which are active and can pose a threat to the surrounding community. Most are located along the highlands. For example, recently volcanic activity in Tungurahua, near the resort of Baños, increased significantly. On 6 February 2008 Tungurahua erupted, expelling burning rocks towards the north-west and west of the volcano. Some rural families were evacuated. The intensity of activity was variable in 2008, increasing in frequency and force in December 2008. Volcanoes in the Galapagos and other areas of Ecuador are similarly active in the last several years as well.

(Information gathered from [Climate-Zone](#) , [Piedra Blanca](#) , [Geoecuador](#) , and [FCO](#) .

4) Community

The city of Cuenca and the beaches along the Ruta del Sol are two major areas of expat communities. Cuenca is the third largest city in Ecuador, and has a lovely colonial downtown area. Cuenca is located 4 hours east of Ecuador's largest city (and international airport) Guayaquil. Cuenca is in the lower sierra of the Andes at 8,000 ft/2,500 m, so has a cooler, more temperate climate with an average daily temperature of 57 F/14 C. While temperatures do not vary throughout the year, there is a dry season from June to December, and a rainy season between January and May. Cuenca has an active expat community with several weekly meetings, and has a Yahoo discussion group with over 800 members. The beaches on the Ruta del Sol also are a popular location for retirement due to its convenient location near Guayaquil and the beach resort of Salinas. On the Ruta del Sol it is sunny and hot from October until May, and is slightly cooler and cloudier from June to September. December to May is typhoon season, with the occasional more violent rain storm. During the off season from June to September Salinas is very quiet with the slightly deserted feel of any beach town during the winter.

5) Care

Medical care in Ecuador is inexpensive and high quality in large cities. In small cities and rural areas, care may not be very good. Excellent hospital facilities comparable with modern facilities in the US exist in both Quito and Guayaquil, and we visited these both firsthand for a couple of emergencies. In general, there are doctors in the emergency rooms who speak varying levels

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of English. A visit to the emergency room for treatment and evaluation of a wild-dog bite in Quito cost \$40 (American), where in the US a similar visit would have cost well over \$500 (without insurance). Similarly, a nut-allergy related trip to the emergency room in Guayaquil cost \$35, where in the US it also would have cost well over \$500. However, the US State Department reports that ambulances are in critically short supply, and medical care in smaller cities may be below US standards (see [Embassy information](#)). Embassies can often recommend European- or American- trained doctors or facilities that embassy staff use if you prefer to get a recommendation from the expat community.

Likewise in large cities dental care is inexpensive but up to US standards. \$30 for a typical cleaning, and \$50 for caps.

6) Culture

Ecuador has a diverse population with a large indigenous community. Mestizos (mixed Spanish colonial with indigenous Ecuadorian) make up 55% of the population, 24% is Amerindian, 15% are Caucasians, and Afro-Ecuadorians make up the remaining 5% of the population. Like much of Latin America, Ecuador is 95% Catholic (with futbol also being an important religion). With such diverse backgrounds, there is a wide variety of Ecuadorian arts, crafts, and dance. The Amerindian groups vary widely depending on their geographic location, with very different cultures in the coastal, highlands, and amazonian regions. In the large cities of Quito (1.5 million people) and Guayaquil (2 million people) you can find the types of cultural opportunities (ballet, symphony, opera) you would expect in any major US city. For example, the Ecuador National Symphony and Ecuadorian Folkloric Ballet both perform in Quito, and [Casa de la Cultura](#) offers a wide variety of events. And if shopping is your game, there plenty of glittering-new malls with North American brand names, stores, and cinema complexes in Guayaquil and Quito as well. Many of the bookstores in the malls have a smaller section of English language books. There are quite a few television stations that carry many English-language programs, in particular the stations of AXN, TNT, and Warner Channel carry predominantly English-language shows with Spanish subtitles.

(Demographic information excerpted from [wikipedia](#))

7) Creature comforts

In the major cities of Guayaquil and Quito, you can buy almost anything your heart desires, but some things may come at a cost. While necessities like food and shelter are a steal in Ecuador, other things don't come quite as cheap. Clothes, books and other similar goods are available at costs comparable to that in the US, especially if you're shopping in one of the many huge modern malls. To go shopping, you need money, and modern banks and ATMs are widely available in most areas of Ecuador. ATMs are available as well in many of the smaller towns. More luxury type items, such as electronics, camera equipment, or cars are more expensive than in the US. For example, one of our Canon camera lenses broke during our travels. This lens cost about \$600 in the US, but we saw it in a camera shop in the mall for over \$1500. And while we weren't shopping for cars, fromtalking with some friends who live in Ecuador, cars can

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cost over twice as much in Ecuador as they would in the US. They explained that a lot of people will fly to Miami for vacation, buy something like a plasma screen TV, and bring it back on the plane with them. They can then often sell it for double the price in Ecuador. To put a positive spin on this, you can turn this in to a money making scheme if you like.

Cable TV, high speed internet, and cell phone service are widely available in Ecuador.

Value Added Tax (VAT) in Ecuador is 12%, and income tax varies at a progressive rate from 5% to 35% depending on income level. Property tax varies depending on location and are progressive, from 0.025% to 0.5%.

(tax information compiled from [International Living](#) , [The Economist](#) , [Ecuador Travel Guide](#) ,
and
[Property-Ecuador](#)
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