

U.S. News & World Report

Panama's Ultimate Beach Escape

Consider retirement in this secluded beach community along Panama's Pacific Coast.

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Nov. 20, 2018

THE BEAUTIFUL BEACHES of [Panama](#) attract locals and visitors. On Friday afternoons there is an exodus from Panama City as residents drive across the Bridge of the Americas and then west on the Pan-American Highway and head for the beach.

Most people leaving [Panama City](#) for a regular weekend escape are destined for the City Beaches. A string of resorts and developments line the Pacific Ocean starting about an hour outside the capital. This region of Panama has been developed aggressively over the past decade and now is home to dozens of high-rise towers on the sand, strip malls, restaurants, hotels, resorts and even big-box stores. The beach experience is comfortable and convenient, but cramped.

If you enjoy resort life and don't mind crowds, this stretch of Panama's [Pacific coast](#) could make a great choice for your beach retirement overseas. Retired here, you'd be settled among thousands of fellow American retirees, so there's a built-in support system and no need to become fluent in Spanish.

However, Panama's Pacific coast is long, and much of it is less developed, yet still within easy commuting distance of Panama City. If you'd prefer some elbow room and a more authentically Panamanian experience, you have other options.

To find the best beaches in any country with a Pacific coast, follow the surfers. You don't need to be a surfer or care about ever setting foot on a board. If you're a lover of sand, sea and spectacular sunsets, ask a local surfer where to go. They'll lead you to a country's most spectacular undiscovered stretches of sand.

For example, you won't find Panama's Morillo Beach listed among the top beaches in the world, but this is where Panama's surfers are heading. There are no high-rises, all-inclusive resorts or convenience store shopping in the vicinity of Morillo Beach and very few tourists. Morillo Beach lies beyond this country's path of development. To get there, you travel the Pan-American Highway past the City Beaches area to the town of Santiago, and then turn left and continue down the west coast of the Azuero Peninsula.

The Azuero Peninsula's eastern coast is far better known. Towns on the other side of this peninsula, such as Chitre, [Las Tablas](#) and [Pedasi](#), are well-established among foreign retirees looking for affordable beach living. But the peninsula's western coast is just beginning to attract attention.

The beaches on the eastern Azuero coast are beautiful, but those on the western coast are arguably more so. The western coast is more mountainous, and the undulating terrain provides ocean views in all directions. In addition, the western coast is one of the few places in Panama where you can watch the sunset over the ocean. The Pacific Ocean pounds the rocky, craggy shoreline in some spots and meets the sand more gently in others, creating opportunities for both surfers and swimmers.

On Azuero's western coast, you're surrounded by nature, pure and raw. Capuchin and howler monkeys call from the trees, sea turtles lay their eggs along the beaches and, in season, dolphins and whales swim and play offshore. Nearby is Cerro Hoya National Park.

Until recently, this western Azuero coast boasted extraordinary natural beauty, but little else. Barely populated, this long expanse of undeveloped shoreline is dotted with a string of small towns, including Mariato, Malena, Morillo Beach, Torio and Quebro. The road traveling from one to the other is pitted and rutted, and cell and internet service are patchy. However, an expat community is emerging, and some 300 foreign retirees call this part of Panama home year-round. The community's de facto social center is the town of Torio, now home to a few small expat-run bars, restaurants and guesthouses.

The top attraction is the Pacific Ocean. [Expat retirees](#) along this coast spend their days surfing, swimming, diving, beach combing and fishing. There are also opportunities to get involved in the local community, and some retirees volunteer to support youth programs.

Development is accelerating along the western Azuero coast. Electricity is more reliable, the internet is more available, a bank and more grocery

shopping options have opened in Mariato and the government has allocated funds to repave the road. Retirees who move to this region aren't the pioneers who moved here five or six years ago, but this part of Panama remains a frontier and a top option for ultimate escape.