

JOURNAL REPORTS: RETIREMENT

# How One Retired Couple Ended Up Living in Bali

They moved from Pittsburgh to Italy. Then to Penang. Then to Kuala Lumpur. And then they found home



Jessica Coup and Scott Bergstein tried living in several foreign countries before the couple decided to settle in Bali, Indonesia.

PHOTO: JESSICA AND SCOTT BERGSTEIN

*By Scott Bergstein*

April 17, 2020 11:06 am ET

In 2011, we bought a little olive farm in Italy. Our plan was to retire to it, become stalwarts of our village and bask in la dolce vita. And God laughed.

It wasn't long after we moved to Puglia, the "heel of the boot," that we began to see the mistake we had made. While we enjoyed the things that attracted us to Italy—the natural beauty, cultural richness, warm people, fresh foods and voluptuous wines—I realized that after 30 years of riding an ergonomically appropriate office chair and moving stacks of paper from one side of the desk to the other, being a farmer was not for me. My 60-year-old joints and muscles, unused to the rigors that define farming, told me in an unassailable way that my dream of growing our own fruits and vegetables, tending to the olive grove, and maintaining the land was just that: a dream. Even my wife, Jessica Coup, and her 37-year-old joints soon tired of the toil.

Then there was the isolation. In our downtown Pittsburgh condo, we were a short walk from theaters, restaurants, sports venues and my office. In the village of Marinelli, we were the only English speakers and our Italian had yet to be developed. Most of the villagers, moreover, were related by blood, so as kind and generous as our neighbors were, we were never going to be threads in the fabric of our community.

Perhaps, had I done even the most cursory self-reflection before we took the step of buying the farm, I would have realized that agricultural living in isolated splendor was not the kind of retirement we were looking for.

But then, what was? And where? We knew that we wanted to be somewhere outside the U.S., but what was our ideal retirement home and where would we find it?

To narrow the field, we made a list of attributes that our Italian experience had taught us to look for. Our ideal location, we decided, would have:

- A warm climate year round
- Good public transportation, since we no longer wanted to own a car
- Easy access to an international airport
- English commonly spoken
- A relatively painless visa program
- A variety of cuisines
- Quality health care
- A relatively low cost of living

We scanned the equatorial globe, with help from Google Earth, and after a bit of additional research found a promising spot: Malaysia. Specifically, Penang, a small island off the west coast of the Malay peninsula.

We booked two flights to Penang and a month at an Airbnb in George Town, a city of 220,000 with a good bus system, an internationally recognized street-food scene and an English-speaking populace.

This was our first extended stay anywhere in Asia, and we were fascinated by the mix of Malay, Chinese and Indian cultures, the food, the dress, the celebrations. But after just a few weeks, Penang felt *too* insular, too cut off.

What took us by surprise, by contrast, was the cosmopolitan feel of Malaysia's capital, Kuala Lumpur, a city of 1.8 million. We were smitten by its glittering office towers, high-rise condo projects and shopping malls, and by its inexpensive, and quality, housing. There was quality health care, too, and hospitals staffed by western-trained doctors.

We applied for Malaysian visas, and a few months later, we packed our four suitcases and moved to Kuala Lumpur.



A street scene in Kuala Lumpur, another stop on the road to the perfect retirement spot for Scott Bergstein and his wife, Jessica Coup.

PHOTO: SCOTT BERGSTEIN

We found a spacious four-bedroom apartment in a high-rise within walking distance of popular restaurants, street food and nightlife—for \$1,500 a month. Amenities included an Olympic-length pool, concierge, a shuttle service and yoga classes. Jessica, a former marathon runner and fitness aficionado, started practicing yoga, which led to some new and deep relationships.

We became deeply engaged in the expat community, and from the city's international hub airport we explored India, China, Japan and most of the countries of Southeast Asia.

All in all, Kuala Lumpur became a well-shaped peg in our retirement.

But then we visited Bali, the magical island and province of Indonesia that is famed for its beaches. Again and again we visited Bali, where a local industry in yoga thrives. Finally, we visited Bali so many times, we knew we had to make it our new home. And, in December 2018, that's what we did.

We were drawn to a town carved out of Balinese jungle, some 10 miles from the closest beach: Ubud, a center for yogic practice and education.

Ubud also offered us a piece of our retirement dream that up until then we had been missing: a deep, abiding spirituality.

This was not a religious conversion for us, although Hinduism is the foundation of Balinese life. Rather, we are drawn to the way people here recognize that there is basic goodness in human beings, and that if we only take the time to understand this, we might actually begin to behave consistently with that goodness.

Sure, we are compromising a bit on things we had previously identified as “important.” Health care here is not as good as we wanted, but Singapore, with its world-class hospitals and doctors, is a two-hour flight away. Also, the wine is not good or cheap, but on a budget of just over \$500 a month including utilities, internet and daily housecleaning, we have a very comfortable life.



Scott Bergstein in Bali, Indonesia, where he and his wife hope to return once travel and visa restrictions have been lifted.

PHOTO: SCOTT BERGSTEIN

We walk to most places, including the grocery store, yoga studios and the salons that charge less than \$6 an hour for a Balinese massage. If we want to go somewhere further, local drivers are happy to transport us.

We have our routines. After morning coffee together, Jessica goes to yoga class, and I plant myself at one of many local cafes, where I write. But we also are flexible with our time and will drop everything to visit a temple, experience the spectacle of a Balinese ceremony or check out a new restaurant.

There are all types of dining options in Ubud, but mostly we enjoy the small, family-owned cafes, or *warungs*, where I indulge in local favorites like roasted suckling pig, crispy duck and fried rice with chicken. Jessica likes the seafood options, like locally caught tuna on a bed of fresh greens. Lunch for two, including a cold Bintang beer, will typically set you back about \$12.

More important, being in a space where stress is an aberration, where a heated argument begins with, “My good friend,” where the locals call out to us “Hello, *ibu*, Hello, *bapa*” (hello mother, hello father) has brought such joy to our hearts as we have never known.

Our home in Bali is a two-room bamboo hut with a roof of thatch and hot water serving only the shower. We don’t drink the tap water for fear of “Bali belly.” We have experienced frequent power outages (sometimes caused by overfed monkeys running across power lines and bringing them down), and have run outside on several occasions during earthquakes.

And, speaking of running...

This winter, as our visas allowing us to stay in Bali were expiring and we prepared applications for new ones, the world woke up to Covid-19. Indonesia announced that no new visas would be issued, so in late March, with our options for safe harbor quickly dwindling, we made the decision to return to the U.S. to ride out the virulent storm. Six hours later, a friend picked us up for the drive to a Bali airport filled with anxious, distressed tourists from all over the world trying to find flights home.

Social distancing, surgical masks and barely concealed panic were in abundance throughout the journey that took us through Seoul, Seattle and Los Angeles, to eventual refuge at the home of Jessica’s sister and her fiancé in Las Vegas. As I write this, we have joined billions of others in a hunker-down, practicing self-protection and social responsibility.

But we will return to Bali as soon as we can, assuming we escape the worst that the coronavirus brings, to reclaim the life in which we have found so much peace and joy.

*Mr. Bergstein is a writer in Bali, Indonesia, living for now in Las Vegas. He can be reached at [reports@wsj.com](mailto:reports@wsj.com).*

**Energy**

**Funds/ETFs**

**Health Care**

**Leadership**

**Retirement**

**Small Business**

**Technology**

**Wealth Management**

Copyright © 2020 Dow Jones & Company, Inc. All Rights Reserved

This copy is for your personal, non-commercial use only. To order presentation-ready copies for distribution to your colleagues, clients or customers visit <https://www.djreprints.com>.