Published in European Urban and Regional Studies
1997 v 4(2) 115-134

**A PLACE IN THE SUN: INTERNATIONAL RETIREMENT
MIGRATION FROM NORTHERN TO
SOUTHERN EUROPE**

Allan M Williams, University of Exeter
Russell King, University of Sussex
Tony Warnes, University of Sheffield

ABSTRACT

International retirement migration (IRM) is a significant feature of the changing map of Europe. It has important implications in terms of the redistribution of both health care and social costs, and incomes and wealth. This paper considers four aspects of IRM. The first considers the limited literature on this under-researched topic and identifies the distinctiveness of both its internationalization and its European context. The second reviews the existing statistical data for North-South IRM in Europe, particularly from the UK to Italy, Malta, Portugal and Spain; it establishes both the scale and the geography of these migrations. In the third section we investigate some of the major influences on both the volume and the spatial pattern of IRM. Finally, in the fourth section a brief review is presented of the economic, social and cultural implications of IRM for both the emigrants and their host communities.

INTRODUCTION: A NEW FEATURE OF EUROPEAN INTERNATIONAL MIGRATION

International retirement migration (IRM) has become an important feature of the changing social and demographic map of Europe. This fact has been frequently noted in surveys of new trends in European migration (e.g. Champion and King, 1993), but the precise extent of these predominantly north-south sun-seeking movements is not known because of serious data inadequacies. Our aims in this paper are to extend knowledge of IRM and explore interpretations of it, focusing especially on moves from northern to southern Europe. We make particular reference to four south European destinations - the Algarve, the Costa del Sol, Malta and Tuscany - where we have recently (1995) conducted pilot visits in preparation for more detailed field research in each of these locations.

The paper has four sections. The first considers the literature on IRM. The second reviews existing statistical information and constructs a broad picture of the scale and geography of the international movement of Europe's elderly population, more specifically to the four destinations mentioned above. The main reasons for the changing volume of IRM, and for its geographical patterns, are considered in the third section, while the last examines the impact of IRM on both the emigrants and the host communities.

Our premise is that IRM is not only under-researched but also of considerable importance both for demographic change and to policy-makers. Two sets of economic arguments can be made to justify interest in the phenomenon. First, the population shifts associated with IRM involve major relocations of social and health care costs. Elderly people make significant demands on health and care services and the growing share of elderly cohorts in the total population will further intensify the demand for such services, as will the increasing professionalisation of care which was previously undertaken by (predominantly female) relatives. The implications are not inconsiderable: in the EU in 1992, between 27% (Ireland) and 69% (Greece) of all social protection benefits were spent on old age survivors, with levels in excess of 35% being recorded in most of northern Europe. IRM

therefore represents an important redistribution of the demands for services that are associated with the ageing of Europe's population. The extent to which the costs of these services are borne by the host rather than the source nation - or by the elderly migrants themselves - remains an open question.

Second, IRM represents an international transfer of personal income and assets. Older people are and will continue to be socially diverse, ranging from those with accumulated capital and well-funded occupational or private pensions to a large minority of single women with limited previous formal employment and pensions entitlements. The most recent cohorts of older people, however, have historically unique levels of savings and wealth, fuelled by inheritance, and the time, physical capacity and financial resources to enjoy high levels of activity and consumption during their retirement years. Given the socially selective nature of IRM, most of the migrants are either early retired or active 'young elderly' persons with above-average wealth and incomes. They may, therefore, exert a net economic impact on host communities.

The consequences of IRM, in terms both of costs and resources, are magnified because the preferred destinations are highly concentrated, typically in Mediterranean coastal municipalities where foreigners often reside in enclaves. Such extreme polarisation has cultural and political, as well as economic and health care, implications - as this paper will indicate.

PERSPECTIVES ON INTERNATIONAL RETIREMENT MIGRATION

Most of the literature on retirement migration has been intra-national. For example, Cribier (1982) and Cribier and Kych (1992) provide excellent reviews of retirement migration in France, as well as a useful comparison of retirement moves from London and Paris (Cribier and Kych 1993). About a quarter of Parisians migrate from Paris when they retire, double the rate from provincial cities. The main motivations are a preference for peace and quiet, the attractions of rural environments and a less stressful way of life. The

geography of French retirement migration reveals three different types of destinations: a return to areas of origin, reflecting the recency of strong urbanisation and rural-urban migration in France; moves to be near children and grandchildren; and the search for areas with high amenity values such as the Cote d'Azur. Similar trends have been observed elsewhere in Europe, for example by Warnes (1993) in the UK and Oberg et al. (1993) in Sweden.

An important question is whether such insights into intra-national retirement migration can be applied to IRM. Buller and Hoggart (1994: 125), commenting on British house purchasers in France, believe that 'consumption-led migration across international boundaries might be better explained as a geographical extension of domestic migration processes' than by reference to the literature on international labour migration. While we would endorse the comment about the limited relevance of international labour migration, we would stress that there are both similarities and significant differences (beyond the obvious ones of crossing national boundaries and linguistic and cultural barriers) between intra-national and international retirement moves.

The motivations for the two types of migration are similarly related to life course changes, and in particular to the relaxation of employment ties on retirement. There are also similar influences on the patterning of destinations. Family ties, return to areas of origin and amenity search are all important in domestic moves. Only the last is a strong factor in European IRM. However, among international labour migrants, return flows to retire in areas of origin are important; the 'return of retirement' was part of Cerase's (1974) well-known typology of return migration, and may be observed in migrant flows from Britain to Ireland, France to Portugal, and North America to Italy, Greece and Malta. And some international retirement migrations are prompted by the desire to locate near children and grandchildren who have previously emigrated; as with UK flows to Australia and New Zealand. In terms of amenity search, there is broad comparability between the preference for coastal and rural areas in both domestic (Karn, 1977) and international retirement migration. However, IRM produces additional types of migration flows; some are stimulated by cultural and societal differences (discussed later), and others exploit

advantageous fiscal/tax regimes. In addition, the fact that IRM crosses international boundaries, involving institutional and cultural adjustments, and that there are only exceptionally networks of family or old friends in the destination areas, means that the *consequences* of the two retirement flows are very different.

There has been little detailed research into the distinctiveness of IRM. Warnes (1994) has used secondary data to demonstrate the growing importance of Southern Europe as a residential destination for Northern Europeans during the 1980s. Detailed studies of the processes of IRM or of its consequences for either the emigrants or the host communities have been very few. One notable exception is Jurdao and Sánchez's (1990) research on Mijas (Costa del Sol), an analysis of the cultural and economic consequences of northern European immigration (including retirees) to one of the most densely 'colonised' municipalities in Spain. However, even this apparently exhaustive study provides relatively little detailed analysis of the motivations of house purchasers, of previous occupational and residential experiences, and of social interactions.

The poor understanding of IRM is due partly to definitional difficulties. The permanently settled emigrant is at one extreme of a continuum that shades via seasonal migration and second home ownership to early-retirement, long-stay tourism. As Longino and Marshall (1990: 233) write, 'permanent migrants anchor the continuum on one end, vacationers on the other'. Each of these migrant types has a scanty literature which provides further perspectives on IRM. These are reviewed briefly below, but it should be emphasised that this is a provisional typology developed from North American evidence and untested in Europe.

Seasonal migrants are a diverse group who may spend variable periods of the year in their home countries. In Mijas, for example, Jurdao and Sánchez (1990) found that 44% of their sample lived more than three months a year outside of Spain. Such seasonal migrants may be 'snowbirds' escaping Northern European winters. Myklebost (1989) estimated that 15,000 Norwegians spent all or a considerable part of the 1987/88 winter in Spain. While climate is an important attraction, so is the social life; 'Lively scenes of

reunion are enacted when people meet at the airport or in the hotel lobby for another season. Some may have as many as 10-15 winters in Spain behind them, most likely in the same place year after year.'(p. 211). Such seasonal migration may constitute the first step towards permanent migration (Cribier 1980). While seasonal migrants - especially those of six or more months duration - share many characteristics with permanent immigrants, they are fundamentally different in an important way: when they become frail, it is relatively easier to cease 'wintering' in the South. In contrast, the permanent residents are more likely to have to adjust in situ..

Seasonal migrants shade into second-home owners who spend a short period in the destination country. While there has been considerable research on domestic second-home ownership, international second-home ownership is relatively neglected. Valenzuela (1991: 48-9), estimates that there are more than 500,000 foreign-owned second homes in the Costa del Sol and the Costa Blanca, more than one half of them British or German owned. There have been a few studies of foreign-owned second homes from the perspective of the policy needs of the host countries. Acts et al. (1992), for example, used census data to analyse the distribution and impact of foreign-owned second homes in Catalonia. However, these studies are constrained by the limitations of the available secondary data. One of the best studies which have collected data specifically on international second homes is by Buller and Hoggart (1994). Their study is concerned with all types of British property purchasers in France rather than specifically with second homes, although they do identify a separate subgroup of retired home-owners (Hoggart and Buller 1995).. There was a sharp increase in British property purchases in France during the late 1980s, with estimated numbers rising from 2,000 in 1987 to 14,000 in 1989. Their research is important in identifying the key role played by estate agencies in channelling many such purchasers to particular regions and localities (Hoggart and Buller 1992). Also, on France, Barou and Prado (1995) have provided a rich anthropological account of the impact of English settlers in Brittany, Normandy, Périgord and the Ardèche. In contrast, there are few detailed studies of foreign property owners in Southern Europe.

At the other extreme of the relocation continuum is third-age, long-stay international tourism. Third-age tourism accounts for an estimated 50 million foreign tourist trips per annum (Economist Intelligence Unit 1993). It is also a rapidly-expanding market segment; the number of holidays taken by those aged over 55 years increased by 35% between 1990 and 1995. The market is currently dominated by Northern Europe with Germany, the UK and France accounting for respectively, 32%, 15% and 9% of all trips. While there is no firm evidence available on the share of long-term stays within this total, it is not unreasonable to assume that the number of such holidays has grown in line with the general trend. The growth in the 'senior travel market' is compatible with Clary's (1984: 278) contention that older people are taking a more positive view of themselves and have a greater desire for more independent forms of social interaction. Tourism is one of these forms and he underlines its importance: '... tell me how you spend your holidays (now that you have retired) and I'll tell you how you spend your time in retirement'.

One group which is difficult to fit into the above typology is life-time expatriates who, on the basis of our preliminary field interviews, form a significant component of the retired population living in Southern Europe. They are in part a vestigial group of colonial administrators, but include many who have had careers in multinational companies and international agencies/civil services. After a life-time abroad, their familial and cultural ties with their 'home' countries may be greatly diminished and, at the point of retirement, they may emigrate directly from their last posting - whether in Brussels, Hong Kong, or Dubai - to Southern Europe or some other preferred destination. Their relations with the UK, in terms of property ownership, return trips, rights to pensions etc., may be very different to those international retirement migrants who have had more territorially-bounded working lives. Many will have lodged their assets in offshore tax havens, and are keen to avoid the vigilant and high personal taxation regimes of northern European nations.

In summary, while there is some fragmentary information available on IRM from Northern to Southern Europe, there has been a lack of systematic and detailed research, certainly in comparison to the extensive work undertaken on the migration of Canadians to the United States (cf. Tucker et al 1992). The typology that has been employed here is only a

starting point for an analysis of IRM in Europe. This is not only because of the question of the transferability of experiences into a continent which is politically fragmented and linguistically diverse. There are also limitations in the North American works which, for example, have largely missed the importance of life-time expatriates, notably important clusters in the Caribbean.

INTERNATIONAL RETIREMENT MIGRATION: A STATISTICAL REVIEW

Fertility decline and increased longevity have led to the ageing of the European population (Warnes, 1993). There are two elements to ageing: reductions in the numbers added by birth to the youngest age groups, and increasing survival into the oldest decades of life. The net result of these changes has been to transform the age-sex pyramid from its traditional pyramidal shape to a columnar form. Statistically, this can be seen in the growth in the share of the elderly (65+ years) in the European population from 8.7% to 13.4% between 1950 and 1990. The absolute changes behind these shifts are dramatic: during this period, the number of persons in Europe aged over 65 almost doubled from 34 million to 67 million, but the population aged 15-64 increased by little more than a third.

There are, of course, differences amongst individual countries (Table 1). Ireland, because of its relatively high fertility rate, has by far the smallest proportion aged over 60, while Greece and Italy have age profiles which are more akin to Northern than to Southern Europe. Spain, and especially Portugal, do have relatively few older people, but the gap with Northern Europe is closing. Increasing longevity has also meant that the proportion of older elderly persons is increasing, and the over-80s now represent 3.5% of the population of the EU.

Whilst the above data confirm the increasing demographic potential for European IRM, it is difficult to establish a clear picture of the scale of the immigrations themselves. To some extent this is a problem common to all international studies of migration. Rogers *et al* (1992: 13) write that 'International comparative studies of migration are notoriously

difficult to carry out and to interpret because of problems created by different data systems, areal units and time intervals. Additional complexities are introduced by differing cultural and socio-economic systems'. This is illustrated by immigration data in Italy (Eurostat 1993) for which there are major disparities between the estimates of the host and the origin countries. According to the Italian data for 1991, there were 3,162 and 10,733 British and German immigrants in that year, yet the estimates of the two sender countries, respectively, were much higher at 7,000 and 39,207. Moreover flow data rarely record ages. Five EU member states (Ireland, the UK, Portugal, France and Greece) do not maintain population registers, which usually provide relatively accurate records of flows.

Most estimates of the importance of IRM therefore have to rely on population stock data, usually from censuses. However, even the data on stocks are flawed. Firstly, there is the issue of who is an immigrant, compounded in the case of IRM by the continuum of types of residence discussed earlier. Not only is there no consistent definition in use throughout Europe, but there are also differences amongst national data sources. For example, according to the French census of 1990 there were 50,422 British nationals resident in France but according to the Ministry of the Interior there were 62,041 carte de séjour holders (obligatory for all those staying over three months) in 1991 (Buller and Hoggart 1994). A second problem centres on nationality versus last country of residence. The fact that many British (or other) retirees do not retire from the UK but from a 'third country' means that they may be under-recorded in official statistics. A third problem arises in the classification of individuals with dual nationality, such as those British immigrants in Malta who have acquired Maltese citizenship often through marriage, as well as return retirement migrants who may have acquired citizenship in the Northern European countries where they have been working.

A fourth and more complex problem relates to the degree of unrecorded retirement migration. Mazorra (1991: 265) argues that official estimates of the numbers of foreign residents in Spain should be increased by a factor of 2.5 to 3 to allow for non-registration. Under the provisions of the Treaty of Rome and the Treaty on European Union, EU

citizens have the right to reside in any member state. There is, therefore, less reason to avoid registration as for non-EU migrants who may have entered or stayed on illegally. Nevertheless, there are incentives for non-registration even for EU citizens living in Southern Europe. They may simply wish to avoid time-consuming administrative procedures, to avoid income and property taxes. There is both outright flaunting of registration in some countries and elaborate behaviour to achieve temporary absences. Not all unrecorded immigrants are wilfully clandestine. For example, one under-enumerated group are the very old/frail who have joined younger households abroad. Because they do not purchase property or apply for independent rights, the civil authorities tend to pay them scant attention.

With these reservations in mind, we now explore the distribution of Northern Europeans living in Southern Europe. Eurostat population estimates are collated from statistics provided by national governments, and based on population registers, labour force surveys, and population censuses. In 1992 more than one half of the foreign European populations of Greece and Italy and more than 70% in Portugal and Spain were from Northern Europe (Table 2). In each case Germany, France and the UK were the three principal sources. The UK accounted for an exceptionally large share of the foreign European populations of Spain (27.8%) and Portugal (27%). A substantial but unknown proportion have been attracted to these destinations as arenas of consumption, and are elderly or retired people.

The UK is the leading source country for Portugal, Spain and Greece. UK estimates of emigration are based on the International Passenger Survey. This relies on surveys at major British airports and on respondents' own interpretations of their reasons for leaving the UK. As Table 3 shows, since 1975 it is estimated that emigration (for a period of more than 12 months) of British citizens has fluctuated annually between about 100,000 and 190,000, with no consistent trend over the period as a whole. The average number of elderly persons increased from 5,700 annually during 1975-80 to 7,200 during 1987-92. This might suggest that IRM has become more important, but the wide range of estimates between 1988 and 1992 means that any such conclusion must be treated with caution. In

addition, the growing importance of early retirement means that estimates of IRM which are based on the 60/65 age divide are incomplete. This data set provides details of destination for the EC as a whole, not for individual countries. Moreover, comparisons before and after 1986 are confounded by its changing membership.

While the International Passenger Survey provides little usable data on IRM from the UK to Southern Europe, Department of Health and Social Security statistics provide a richer seam of information. More than 700,000 pensions are paid by the British government to persons living outside the UK (House of Commons 1995), with the vast majority received in just five countries: Canada, Australia, the United States, Ireland and South Africa. Southern Europe is the destination of just over 70,000 pension payments (Table 4). This data source will exclude the early retired and seasonal migrants whose pensions continue to be paid in the UK, and will include foreign nationals entitled to British pensions. However, these age-specific data provide a useful comparative perspective on the relative importance of different destinations within Southern Europe. They reveal that Spain, followed by Italy and by France, are the most important destinations, succeeded at some distance by Cyprus and Portugal. However, in terms of growth rates during the 1990s, Spain is less prominent, with a rate of increase little more than one half of that for Italy, France, Cyprus and Portugal.

The problems of incompatible data sources are underlined in the records held by the destination countries. Portugal has no population register and the only relatively comprehensive source of information on foreigners is the Census, which confirms the major concentration in the Algarve where 2.5% of the population is foreign. This is certainly an underestimate. For example, whilst the census records 3,080 British nationals living in the Algarve in 1991, the British Consul's estimate (personal interview) is 10,000 in 1995, which itself may be an underestimate as consulate registration is no longer obligatory. The census, therefore, is of limited value in terms of absolute numbers but is useful in indicating broad characteristics and distributions. For instance more than two-thirds of the Algarve's foreign residents are European, mostly from Britain (35%), Germany (15%) and France (10%). Cross-tabulations by age show that 32.4% of all

foreigners living in the Algarve were aged over 50 years while 18.6% were aged over 60. The comparable statistics for the British were 52.2% and 31.1%, indicating a far higher proportion of early retired and elderly people. Spatially there are two main concentrations of foreigners in the Algarve: around Loulé in the west and Lagos in the east (Figure 1). The British are concentrated in Loulé, Faro and Lagos, the Germans in Lagos, Aljezur and Lagoa, and the French in Loulé, Faro and Olhão. Our knowledge of the area suggests most permanent residents, and some seasonal ones, live in the rural areas of the coastal hinterland, whilst the urbanizações on the coast consist mainly of second homes and investment properties let out to short-stay tourists.

Spain has two main data sources for a study of foreign residents. The first of these is the *padrón*, the municipal records of foreign residents who are registered with local councils. While there is a legal requirement that residents of more than six months duration should register with the municipality, in practice there appears to be widespread under-registration. Moreover, the *padrón* is difficult to access. The 1991 Census is probably more useful; it reveals that there were 238,503 EC nationals living in Spain in that year. The most important nationalities were the British (27.3% of all EC foreign nationals), the French (20.5%) and the Germans (19.3%). The British (45% aged over 50) were markedly older than either the Germans (36%) or the French (25%). Two other important features also emerge from the 1991 census. First, the British were somewhat less well educated: 17.8% had tertiary level education, compared to more than 19% of the Germans and French. And secondly, the British were relatively more recent arrivals; 64.5% had arrived in Spain between 1985 and 1991 compared to only 47.3% of the French and 51.5% of the Germans.

Like Portugal, Spain has a spatially polarised distribution of foreign residents. The most popular destinations are the Mediterranean regions of Andalusia, Catalonia and Valencia, the two island groups - the Balearics and the Canaries - and Madrid. According to the 1991 census these regions are home to 82% of French nationals, 92% of Germans and 95% of the British. There are some differences between their regional preferences (Table 5) with the British being disproportionately concentrated in Andalusia (especially Malaga

province) and Valencia (especially Alicante province). These two provinces alone account for more than one half of all the British resident in Spain. The Germans have a predilection for Andalucia, Alicante and, above all, the Canary Islands. Finally, the French preferences are for the two Mediterranean regions closest to France - Catalonia and Valencia. It should again be borne in mind that the census figures are an underestimate. For example, the Census suggests that there are less than 30,000 British resident in Andalucia and Valencia, while the British consul in Malaga (personal interview) estimates that there are approximately 50,000 British permanent residents in the Costa del Sol alone, as well as large numbers of seasonal migrants. Not all are retired persons and there are differences amongst the various nationalities in this respect. In Andalucia, whereas 47% of the British and 51% of the Germans are aged over 50, and 33% and 35% are aged over 60, the corresponding figures are only 30% and 21% for the French. Again interpretation of such official data is problematic, and the low proportions of elderly French may be a result of returnee children born to Spanish labour migrants (and subsequently naturalised) in France.

The distribution of foreign residents is often highly polarised within Spanish regions (Figure 2). This can be seen in the case of Malaga province, home to more than half of the French, British and Germans living in Andalucia (Table 5). There is also heavy concentration in the coastal municipalities. Almost one third (32.5%) of the foreign European population in Malaga province live in a single municipality, Mijas, and a further 15.9% live in Marbella, 7.9% in Estepona and 7.2% in Benalmadena; in other words almost two thirds live in just four municipalities.

As a small island with few points of entry, well-developed civil administration, and mild discriminatory rules against non-citizens, Malta could be expected to have reliable estimates of foreign populations. It does, in fact, have several data sources from which stocks of retired migrants can be estimated. In practice, of course, all such estimates are constrained by data limitations. The most recent source which can be used for estimating the foreign population of Malta is the electoral roll compiled in July 1995. The roll includes 3,744 British citizens, nearly eight times the number of the second largest foreign group,

the Australians with 479 (Table 6). The contrast is greater for the population aged over 60, the British total of 1,331 exceeding the 52 Americans by a factor of twenty-six. It is important to note that the majority of the Australians, Canadians and Americans recorded in Table 6 are returned Maltese-origin migrants and their foreign-born offspring (King 1979). The British population is much older than all the other immigrant groups: 32% of females and 41% of males were aged 60 years or more, while 22% of the males were aged at least 70 years. It is interesting to compare the number of British of pensionable age identified in the electoral roll, 1190, with the 2177 United Kingdom pensions paid to people resident in Malta (House of Commons 1995). The discrepancy is large but not beyond that accountable by pensions paid to returned Maltese labour migrants from the UK, recent and intended short-term settlers in Malta, and those who were absent at the time of or evaded the electoral registration. The actual number of retired British people on the island will be higher than the number of pensions paid, resulting from marriages and changes in citizenship, those on 'extended' stays, and those without UK social security entitlements. Figure 3 maps the electoral roll data and shows that foreign retirees have tended not to settle in Valletta and other high-density urban areas, but rather to seek villas and departments in leisure-oriented coastal locations (Camilleri 1991). More than a quarter of the British population are in the Sliema and Msida districts to the north of the Harbours Conurbation, and there is a particular tendency for the retired to select the more secluded villages of western Malta and Gozo, avoiding the southernmost villages on the much-quarried limestone ridge.

Italy illustrates most vividly the difficulties of analysing foreign residents on the basis of national statistical sources. Each of three sources provides quite different estimates of both the numbers and the distribution of foreign residents. The 1991 census estimated that Italy's foreign population at 625,034, constituted of both *residenti* (with official resident status) as well as various forms of temporarily and permanently present but not officially resident groups. By far the largest European national groups are the Germans (86,175), the British (24,432) and the French (23,393). The second data source are the *permessi di soggiorno*, the permits of sojourn that foreign nationals should acquire within eight days of their arrival. These record a total of 859,571 foreign nationals on 31 December 1991

(Table 7), and are more comprehensive than the census data for all nationalities, except Germans. For the UK and France, they registered 27,605 and 24,879 residents, respectively, 13.0% and 6.5% higher than the census returns. Even these data are problematic: They depend on government policy with regard to regularising clandestine immigration; and there is the complex legal issue of whether EU citizens are in fact obliged to acquire permits. The third source of Italian data is the *anagrafe* which records the vital statistics in each commune, including the nationalities of its population. These data, like the Spanish *padrón*, are based on the numbers of foreigners who have applied for and been granted *residente* status, which is essential for owning property, registering a car, and having access to local health services. The total number of foreigners recorded is 537,062, considerably higher than the 345,149 recorded in the census as having resident status. However, the *anagrafe* does not, of necessity, provide data on less permanent forms of immigration. It is also not possible to disaggregate these published data for individual nationalities, although - as will be seen later - special tabulations can be acquired.

The regional distribution of foreign retirees in Italy can only be partially plotted because of the lack of age-specific data and, in some cases, of statistics for individual nationalities. For instance the regional data on *permessi di soggiorno* aggregate all EU countries together. In absolute terms the main regions of importance for EU immigrants are Latium, Lombardy, Tuscany and Emilia-Romagna (Table 8). In relative terms, a rather different pattern emerges, EU foreign residents being most important in Trentino-Alto Adige and Valle d'Aosta (northern border regions with Austria and France), Latium (containing the cosmopolitan population of the capital Rome), and the environmentally attractive retirement regions of Liguria, Tuscany and Umbria. Figure 4 focuses in on the British population in Tuscany. According to unpublished *permessi* data, Tuscany contains 9.3% of the British in Italy, far more than the region's share of the total Italian population (6.3%). Two of Tuscany's nine provinces - Florence and Siena - account for 54% of the British in Tuscany. The greatest relative concentration occurs in Sienna province which contains most of the famous 'Chiantishire' as well as other areas of outstanding scenic quality.

The above discussion underlines the fact that there is no reliable estimate of the foreign population living in southern Europe. All sources have demonstrable shortcomings. In Italy as in other countries, no source of migration data provides more than a partial window on the intricate and dynamic pattern of retirement mobility. In these circumstances, it is very difficult to assess the future prospects for European IRM. The expansion of intra-EU international trade and investment (Williams 1994), of international tourism (particularly given shifts from mass to more individual holidays), and of further economic growth - however modest - all provide a basis for continuing growth in IRM. But a host of social and occupational changes, not least the break-down of the conventional life-course framed around a long-term marriage (of equal-age partners) and a single occupational track are, greatly complicating the transition from working to retirement phases of life. Migration dedicated to rather than encompassing elements of retirement may be increasingly difficult to recognise.

INTERPRETING THE GEOGRAPHY OF INTERNATIONAL RETIREMENT MIGRATION

The decision to move is affected by a range of socio-psychological and economic influences (Wiseman 1980), and this applies as much to IRM as to any other form of migration. In the case of European IRM we lack adequate data to explore fully the motivations behind migration. Instead, this section of the paper addresses the more limited questions of why there has been an increase in the level of IRM, and why the popularity of Southern Europe as a destination has increased.

The overall rise in IRM can be attributed to three main influences: demographic shifts, changes in the lifetime flow of earnings, and increased experience of foreign travel. The first point, the ageing of the population and the increased numbers of 'young old' people, has already been dealt with in the previous section. Too much emphasis on cohort effects, however, leads to demographic determinism: an increased pool of potential retirement migrants does not explain why more migrate, bearing in mind the fact that the vast majority of retired people do *not* migrate internationally.

Our second point, a change in lifetime flow of earnings - at least for some groups - offers another dimension of the increased capacity for IRM. There are several interconnected factors at work here. The overall rise in European per capita real incomes since the 1950s provides the background context, to which should be added the general shift from blue to white collar employment and the growth of occupational pensions. Since the mid-1970s increased structural unemployment in the European economy has contributed to early retirement (often cushioned by generous financial packages); meanwhile the normal age of retirement itself has been falling across Europe throughout the post-war period. Whilst during the 1950s and 1960s the 'average' (male) European biography had a working life of about 45 years followed by 10-15 years retirement, today people are more likely to stay longer in education, work for 35-40 years and be retired for 20-25 years (Commission of the European Communities, 1994: 33). Finally, unprecedented inheritance of wealth, frequently at a time when individuals have already paid off their own house purchases and the costs of bringing up their families, has also added to the resources available. While this growth of wealth and of post work income flows has, of course, been highly polarised (see Hudson and Williams, 1994: 62-88), increasing numbers of people have had the option of a range of retirement strategies including international migration. In the case of the UK their economic potential was probably at its maximum in the late 1980s when the house price boom peaked. These changes in economic circumstances mean that 'Old age has been converted from a short "empty" period marred by ill health and physical or mental incapacitates, to a 'third age' of life during which new social and recreational activities are pursued' (Warnes, 1992: 181).

The third element of our explanation for increased IRM lies in changing patterns of lifetime mobility. Work-related migration has become increasingly internationalised since 1945, and there has been a particular growth in skilled labour migration in recent decades (Salt and Ford: 1993). This has meant that there is greater experience of living abroad. Allied to this, the rapid growth in mass international tourism after the 1950s (Shaw and Williams, 1994: 174-80) has also increased knowledge and experience of other countries, albeit in the highly managed and superficial manner of short package holidays to tourist enclaves.

What may be important here is the actual experience of travelling (somewhere) abroad rather than the acquisition of knowledge of particular localities. On the other hand, repeat holiday visits can act as the stepping stone to seasonal or permanent emigration, often via the purchase of a holiday home.

The foregoing discussion does not explain the particular attraction of Southern Europe. One hypothesis is that the enlargement of the EU to include much of southern Europe has facilitated IRM to this region. The logic behind this is that the Single European Act 1986 removed many obstacles to freedom of movement such as property rights, while Article 8 of the Treaty on European Union has made further provisions, as in respect of electoral rights, for EU citizens living outside their home countries. However, it would be misleading to put too much emphasis on this factor because, for example, the levels of UK emigration to Cyprus are greater than they are to Greece and Portugal, both of which are EU member states, while considerable retirement migration to Spain and Portugal from Northern Europe took place before the passage of the Single European Act.

Setting aside the EU argument, we would postulate three reasons why Southern Europe has attracted IRM from Northern Europe. The first argument is economic. There are considerable house price differences between Northern and Southern Europe, even if these are becoming narrower with increased economic development in countries such as Spain. Property differentials are matched by living costs: cheaper food, drink and restaurant meals, and lower costs of heating in the warmer climate. Weather is the second, and most obvious, attraction of Southern Europe to retired migrants. It was found to be the prime reason accounting for more than one half of all moves to Alicante, for instance (Valero Escandell 1992). Climate explains the concentration of migrants in those parts of Spain and Portugal with the mildest winter climates - the Algarve, the Costa del Sol and the Costa Blanca. The third specific attraction of parts of the South - Tuscany, Provence, and areas of interior Andalusia and the Algarve - is the search for cultures, landscapes and ways of life which fit the idealised middle-class myths of a lost rurality in northern Europe (Thrift 1987). Robert Graves eloquently expressed this when explaining why he had chosen in 1927 to go and live in Majorca: '... sun, sea, mountains, spring-

water, shady trees, no politics, and a few civilised luxuries such as electric light and a bus service to Palma....*I wanted to go where town was still town; and country, country; and where the horse plough was not yet an anachronism.*' (Graves, 1965, quoted in Burns, 1994: 213; italics added for emphasis). Buller and Hoggart (1994) record similar sentiments amongst British house purchasers in France.

Hence there are two distinct streams of IRM to the south of Europe: the seekers of a rural idyll, and those drawn by relaxed life styles in the benign Mediterranean climate. In practice, these probably represent two extremes of a continuum onto which a range of localities can be fitted. The precise choice of such locations is influenced by the 'search spaces' (Brown and Moore, 1970) of the emigrants. Prior holiday experience has often helped to define such spaces - as with internal retirement migration (cf. Karn 1977; Warnes 1991; Ford 1993; Cribier 1993). In the case of IRM, international work experience may also be relevant, whilst significant numbers of British retirees living in Malta, Cyprus and the Costa del Sol (near Gibraltar) have had military careers. In the absence of direct holiday and work contacts - as well as building on such experiences - media images may define search spaces, whilst estate agents often play an active role in channelling purchasers to specific locations.

SOME IMPLICATIONS OF INTERNATIONAL RETIREMENT MIGRATION

In assessing the impact of IRM on the migrants and the host communities, three considerations are important: the highly polarised concentration of migrants in a small number of locations, the socially selective nature of the migrants, and the economic, social and cultural characteristics of the destinations.

Our earlier discussion of data sources and distributional characteristics of European retirement migrants showed them to be highly concentrated into specific regions in Southern Europe. There are two models of settlement which they may adopt. The first is typified by Tuscany, interior Provence, and the Apuljarras in Andalucia, and the interior of

the Algarve. Here the expatriate communities are widely distributed throughout these rural areas. There is little active seeking out of other expatriates, indeed there may be a conscious attempt to avoid them. The other model is the expatriate enclave, socially and geographically isolated from the surrounding host community and bearing a remarkable similarity to the tourist enclave (Britton 1980) or the 'diplomatic compound'. It offers above all a vehicle for reducing the potential difficulties which may arise from linguistic and cultural differences between the host and the immigrant communities. This model is typified by the *urbanizaciones* which bead the Spanish shoreline. These two models have very different implications both for the host community and for the immigrants, not only because they represent different models of interaction but because they probably attract different sub-streams of IRM.

Spatial polarisation is only one factor which mediates the effects of IRM. Also significant is the socially selective nature of IRM. International migration for consumption purposes has long been common amongst the wealthy classes as evidenced by the nineteenth and early twentieth century (initially British) tradition of wintering on the Riviera. However, since the 1950s IRM has been broadened to cover a wide spectrum of occupational and status groups. Nevertheless, it remains socially selective, positively related to income, social class and house ownership (Warnes, 1992: 180). Long-distance retirement moves are found to be most likely among married couples, and those who have been geographically mobile earlier in life. Buller and Hoggart (1994) found that most British house purchasers in France were relatively affluent middle-class or white-collar couples. This is compatible with Thrift (1987) and Urry's (1990) arguments concerning the critical role of the service class in creating and sustaining myths of rurality, and confirms the role of advanced secondary and higher education in long-range amenity migrations. Access to housing and other forms of wealth, as well as to occupational and private pensions, also dictates that IRM is socially selective.

While there is selectivity in IRM, this assumes a variable form. It depends, for example, on whether the migrants are seasonal or permanent. American evidence suggests that seasonal migrants are more financially secure and in better health than permanent

migrants. This is also likely to apply to Northern European migration to Southern Europe if only because seasonal migrants necessarily own two properties. There are also likely to be variations according to nationalities. In part these reflect the relative strengths of particular economies and currencies, with the British having fared particularly badly in the 1990s following the devaluation of sterling, but there are also deeper cultural differences, noted by Cribier and Kych (1993).

What has been the impact of IRM on those who have emigrated to 'a place in the sun'? Adverse media attention and reports in the tabloid press have recently told of Britons in need being 'dumped' at Heathrow airport, caught out by the property 'traps' and social isolation that can await those who retire abroad. Influential bodies such as Age Concern have also publicised the pitfalls of retiring in the south especially in respect of health, residential care and isolation. Not untypical is Mullen's (1992, Appendix 4: 3) comment that 'Increasingly consular departments and voluntary welfare groups both here and in Spain, are being presented with people who due to frailty, ill health and reduced financial circumstances are living in appalling conditions and who are desperately in need of specialist intervention and nursing care. There are also many others who are perhaps not in such extremely reduced circumstances, but who face a range of problems, including alcohol abuse, depression, loneliness, and isolation'. The problem is that there is no way of gauging how representative or widespread these cases are. Our field investigations and interviews with key decision makers suggest that the experiences of the emigrants are not only, inevitably, mixed but *in general* are considered to be highly positive by the vast majority of emigrants. Our impression is that media attention, though not unjustified, has exaggerated the scale of the problems.

The key issue in evaluating the experiences of the retirement emigrant concerns the model of ageing which applies after the age of 60. The lay view of retirement is that it is a period of continuous decline, but increasing longevity and improved health yields an alternative pattern of a longish period of active life followed by a rather sharp decline, most probably in the late seventies or eighties (Wilson 1991). This juncture poses the most difficult challenge; increasing frailty demands both greater health care and an adaptation

of housing circumstances. In Northern Europe, the residential adjustment would typically involve moving to sheltered housing or some form of residential care. Such services barely exist in Southern Europe where the tradition of family care in the home still persists. Lacking immediate family, the expatriates usually rely initially on the self-help organised by friends and neighbours, or on the voluntary work of groups such as the British Legion. However, once attention is required, it becomes far more difficult to provide such care and this is when many expatriates face a real crisis unless they have adequate income to draw on to purchase nursing and other professional care either abroad or in the UK.

What of the host communities? Does IRM represent a transfer of costs or resources from Northern to Southern Europe? Irrespective of the answer to this largely rhetorical question, the impact of IRM needs to be placed in context. Several Spanish studies of ageing have found that the highest concentrations of the elderly are found in areas with a history of outmigration: typically these are rural, inland, mountainous areas not the coastal districts which are the recipients of IRM (see Perez 1987; Abellan García and Rodriguez 1989; Lopez Cano 1995). If the geography of ageing is affected by IRM, it is only at the local level of individual municipalities like Mijas and Torremolinos where significant proportions of the population are retired foreigners. Here the main economic costs are related to the provision of health and other care facilities, particularly as under-registration of foreign residents may lead to the underfunding of local health services (many of which are funded on the basis of per capita formulae). There may also be cultural costs as the expatriate community imports lifestyles and languages that are alien to the host communities. However, it is difficult to be precise about the role played by the expatriates in such processes as they operate alongside the influences of tourism and of the mass media.

A more positive view of IRM is possible because it is socially selective - transferring individuals with above average income from countries with above EU average per capita incomes - and, therefore, represents a transfer of wealth and expenditure to the south. In effect, this represents a relocation within Europe of part of the large new 'grey' consumer market. This generates both jobs and income in particular localities, even if younger

members of the expatriate communities take a part of these (Eaton 1995). Jobs are also created in the host community, of course, both in the public and the private sector (Jurdao and Sánchez 1990). Foreign residents may also inject money into local economies through house purchases. This may be largely appropriated by developers and land speculators, as in much of coastal Iberia, but the economic benefits may be extended to individual farmers and small-scale land owners when old houses and farm buildings are bought and converted as in Tuscany and other rural areas. Jobs for local workers may also be generated by the subsequent conversion and building work.

CONCLUSION

International retirement migration is a growing demographic feature of late twentieth century Europe. It is a highly selective migration process which redistributes individuals - and their concomitant incomes, expenditure, health and care needs - across international boundaries, mainly southwards towards the Mediterranean.

Seasonal or permanent migration in a foreign country may often be motivated in part by economic advantages, including lower house prices or lower heating bills (even though the differential in the cost-of-living between northern and southern Europe has reduced substantially in recent decades). But the ability to reside in a warmer climate during the winter, and to enjoy diverse environmental and social benefits in the destination areas is normally a 'commodity' that requires expenditure. One reason for systematic study of these forms of re-location among older people is to assess the 'income effect'. As successive cohorts reach retirement with greater affluence and higher pensions entitlements, what will be the rate of growth of the demand for permanent or seasonal residences? The potential is large (Steinnes and Hogan 1992). A recent survey in Minnesota found that 9.2% of the State's over-60s undertook a seasonal inter-State migration (of at least five weeks) through the winter of 1987-88, three-quarters of the displacements being to Arizona, Florida, California and Texas (Hogan and Steinnes 1994). The elaboration in affluent populations of 'complex residential consumption' diaries is

demonstrated in this study by the finding that 15% of the seasonal migrants possessed second homes *in Minnesota*. And as successive cohorts reach retirement with higher levels of educational attainment, will the preferred forms and settings for foreign early-retirement change, away from sheltered nationalistic enclaves and towards dispersed, integrated-with-locals forms?. What is it that converts cultural and linguistic differences from a problem and restraint to an attraction and stimulus for foreign residence?. A better understanding of the predictors of this difference will be enormously helpful in our efforts to anticipate the likely development of north-south leisure and housing-oriented migration in Europe.

Acknowledgement: the work reported here was undertaken as part of ESRC Research Project No. R000235688. Dr Guy Patterson (University of Sussex) contributed to the research on which this paper is based.

REFERENCES

Abellan Garcia, A. and Rodriguez Rodriguez, V. (1989) Proceso de envejecimiento de la población española 1970-81, In Ministerio de Cultura, **Análisis del Desarrollo de la Población Española en el Periódico 1970-1986**, Sintesis, Madrid, pp. 357-364.

Acts, W. et al (1992) **La Inmigración Extranjera en Catalunya**, Institut Catala d'Etudis Mediterranis, Barcelona.

Barou, J. and Prado, P. (1995) **Les Anglais dans nos Campagnes**, L'Harmattan, Paris.

Britton, S.G. (1980) A conceptual model of tourism in a peripheral economy, in D.G.Pearce (ed), **Tourism in the South Pacific: the Contribution of Research to Development and Planning**, MAB Report 6, New Zealand National Commission for UNESCO/ Department of Geography, University of Canterbury, Christchurch.

Brown, L.A. and Moore, E.G. (1970) The intra-urban migration process: a perspective, **Geografiska Annaler**, 52b: 1-13.

Buller, H. and Hoggart, K. (1994) **International Counterurbanization: British Migrants in Rural France**, Avebury, Aldershot.

Burns, J. (1994) **Spain a Literary Companion**, John Murray, London.

Camilleri, R. (1991) **The Changing Age Structure of of Malta's Population With Particular Reference to Aging**, Committee for International Cooperation in National Research in Demography and the United Nations Institute on Ageing, Valletta.

Censo de Población de 1991 (1994), Instituto Nacional de Estadística, Madrid.

Cerase, F.P. (1974) Migration and social change: expectations and reality. A study of return migration from the United States to Italy, **International Migration Review**, 8: 245-262.

Champion, T. and King, R. (1993) New trends in international migration in Europe, **Geographical Viewpoint**, 21: 45-56.

Clary, D. (1984) Les nouveaux comportements touristiques du troisième âge de l'Europe: l'Amérique comme modèle, **Leisure, Tourism, Society**, 257-79.

Commission of the European Communities (1994) **The Demographic Situation of the European Union: 1994 Report**, Commission of the European Union, Brussels.

Cribier, F. (1980) A European assessment of aged migration, **Research on Ageing**, 2: 255-270.

Cribier, F. (1982) Aspects of retirement migration from Paris: an essay in social and cultural geography', A.M. Warnes (ed.), **Geographical Perspectives on the Elderly**, Wiley, London, pp. 111-37.

Cribier (1993) **La fonction d'Accueil des Retraités Citadins en Milieu Rural et son Evolution Probable**, Université de Paris VII CNRS Equipe de Géographie Sociale et Gériatrie, Paris.

Cribier, F. and Kych, A. (1992) La migration de retraite des Parisiens: une analyse de la propension au départ, **Population**, 47: 677-718.

Cribier, F. and Kych, A. (1993) A comparison of retirement migration from Paris and London, **Environment and Planning A**, 25: 1399-1420.

Eaton, M. (1985) British expatriate service provision in Spain's Costa del Sol, **The Services Industries Journal**, 15: 251-266.

Economist Intelligence Unit (1993) Europe's senior travel market, **Travel and Tourism Analyst**, 4: 37-56, Economist Intelligence Unit, London.

Eurostat (1993a) **Rapid Reports: Population and Social Conditions, 1993/1**, Eurostat, Brussels.

Eurostat (1993b) **Rapid Reports: Population and Social Conditions, 1993/12**, Eurostat, Brussels.

Eurostat (1994) **Rapid Reports: Population and Social Conditions, 1993/7**, Eurostat, Brussels.

Ford, R. (1993) The process of mobility decision-making in later old age: early findings an original survey of elderly people in South East England, **Espaces, Populations, Societes**, 3: 523-532.

Hogan, T.D. and Steinnes, D.N. (1994) Toward an understanding of elderly seasonal migration using origin-based household data, **Research on Ageing**, 16(4): 463-475.

Hoggart, K and Buller, H. (1995) Retired British home owners in rural France, **Ageing and Society**, 15: 325-53.

Hoggart, K. and Buller, H. (1992) **Selling France: British Companies that Promote House Purchases in France**, Kings College London, Department of Geography Occasional Paper 34, London.

House of Commons (1995) **The Upgrading of State Retirement Pensions Payable to People Resident Abroad**, House of Commons, Social Security Committee, Session 1994-1995, London.

Hudson, R. and Williams, A.M. (1994) **Divided Britain**, John Wiley, Chichester.

ISTAT (1993) **Gli Stranieri in Italia: fonti statistiche**, ISTAT Note e Relazioni 4, Rome.

Jurdao, F. and Sánchez, M. (1990) **España, Asilo de Europa**, Editorial Planeta, Barcelona.

Karn, V. A. (1977) **Retiring to the Seaside**, Routledge and Kegan Paul, London.

King, R. (1979) Post-war migration patterns and policies in Malta with special reference to return migration, **European Demographic Information Bulletin**, 10: 108-28.

King, R. (1993) Recent immigration to Italy: character, causes and consequences, **GeoJournal**, 30: 283-92.

Longino, C. F. and Marshall, V. W. (1990) North American research in seasonal elderly migration, **Ageing and Society**, 10: 229-36.

López Cano, D. (1995) **Málaga: Atlas Sociodemográfico Provincial**, University of Malaga, Department of Geography, Malaga.

Malta Electoral Commission (1995) **Local Government Electoral Rolls 1995**, Maltese Electoral Commission, Valletta.

Mazzora, A. P. (1991) Migración de noruegueses retirados a España: el caso británico, **Revista Española Geriatria y Gerontologia**, 26: 255-66.

Mullen, C. (1992) **A Report on the Problems of the Elderly British Expatriate Community in Spain**, Appendix 4, Help the Aged, London.

Myklebost, H. (1989) Migration of elderly Norwegians, **Norsk Geografisk Tidsskrift**, 43: 191-213.

Oberg, S., Scheele, S. and Sundström, G. (1993) Migration among the elderly: the Stockholm case, **Espaces, Populations, Sociétés**, 3: 503-14.

OPCS (1985), **International Migration (1983)**, HMSO, Series MN No. 10, London.

OPCS (1994), **International Migration (1992)**, HMSO, Series MN No 19, London.

Pérez, V. G. (1987) El envejecimiento en los municipios rurales del país valenciano, **Cuadernos de Geografia**, 41: 59-74.

Rogers, A., Frey, W.H., Rees, P.H., Speare, A. and Warnes, A.M. (eds.) (1992) **Elderly Migration and Population Redistribution: A Comparative Study**, Belhaven Press, London.

Salt, J. and Ford, R. (1993) Skilled international migration in Europe: the shape of things to come?, pp, 293-309 in R. King (ed.) **Mass Migrations in Europe: the Legacy and the Future**, Belhaven Press, London.

Steinnes, D.N. and Hogan, T.D. (1992) Take the money and sun: elderly migration as a consequence of gains in unaffordable housing markets, **Journal of Gerontology: Social Sciences**, 47: S197-S203.

Shaw, G. and Williams, A.M. (1994) **Critical Issues in Tourism: A Geographical Perspective**, Blackwell: Oxford.

Thrift (1987) Manufacturing rural geography? **Journal of Rural Studies**, 3: 77-81.

Tucker, R.D., Mullins, L.C., Béland, F., Longino, C.F., Marshall, V.W. (1992) Older Canadians in Florida: A comparison of Anglophone and Francophone seasonal migrants, **Canadian Journal on Ageing**, 11: 281-97.

Urry, J. (1990) **The Tourist Gaze**, Sage: London.

Valenzuela, M. (1991) Spain; the phenomenon of mass tourism, in A.M. Williams and G. Shaw (eds.), **Tourism and Economic Development: Western European Experiences**, Belhaven Press, London, pp. 40-60.

Valero Escandell, J.R. (1992) **La Inmigracion Extranjera en Alicante**, Instituto de Cultura Juan Gil-Albert, Alicante.

Warnes, A.M. (1991) Migration to and seasonal residence in Spain of northern European elderly people, **European Journal of Gerontology**, 1: 53-60.

Warnes, A. M. (1992) Migration and the life course, in T. Champion and T. Fielding (eds.), **Migration Processes and Patterns Volume 1**, Belhaven Press, London.

Warnes, A.M. (1993) Demographic ageing: trends and policy response, in D. Noin and R. Woods (eds.), **The Changing Population of Europe**, Blackwell, Oxford, pp. 82-99.

Warnes, A.M. (1994) Permanent and seasonal international retirement migration: the prospects for Europe, **Netherlands Geographical Studies**, 173: 69-81.

Williams, A.M. (1994) **The European Community: the Contradictions of Integration**, second edition, Blackwell: Oxford.

Wilson, G. (1991) Models of ageing and their relation to policy formation and service provision, **Policy and Politics**, 19: 37-47

Wiseman, R. F. (1980) Why older people move, **Research on Ageing**, 2: 141-54.