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Movements To Some Purpose? An Exploration of International Retirement Migration in the European Union.

Abstract

Drawing on a set of 210 qualitative interviews conducted in six European countries, this article explores the dynamics of international retirement migration (IRM) in relation to EU nationals within Europe. Initially, the extent of such migration is briefly considered. The main body of the article provides a more detailed exploration of the motivational factors that influence retired EU migrants' decisions to relocate. Using qualitative data some important factors that precipitate movement are considered. Specific attention is given to the impact that concerns about accessing welfare, in particular health/care and pensions systems, may have on older citizens' movements within Europe.

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Introduction

This article explores the triggers and motivational factors behind the migratory movements of a group of people that can loosely be labelled as retired EU migrants i.e. EU nationals who have moved across national borders *within* the Union at some

time and who are now regarded as retired in the sense that on reaching a certain age they have chosen or been required to give up full-time paid work and are generally reliant on various types of pension and/or personal savings to meet their financial needs. Within this widely defined category it is important to make a further initial distinction between two separate groups. First, ‘post retirement migrants’ are those people who migrate to a second EU host country following retirement. A second group ‘returnees’ are nationals of one EU member state who having previously migrated to another EU state(s) then return to their country of origin. The group labelled ‘returnees’ can itself be further differentiated into two groups ‘returning workers’ that is those migrants who have returned to their country of origin after a period of work¹ in another host member state and ‘returning retirees’ who are returning to their country of origin after a period of retirement in another EU member state. This type of differentiation within a generic category of ‘retired EU migrants’ is important given that the various groups outlined above effectively have different rights as EU citizens in respect of residence and access to social provisions (Ackers and Dwyer, forthcoming; Ackers, 1998).

The article is divided into five subsequent sections. Initially, the extent of international retirement migration (IRM) within the EU is briefly considered. A brief look at the sample and methods employed in the study that informs the article then follows. The subsequent section combines an overview of relevant literature on triggers and motivations behind IRM with qualitative data from our present study. A more detailed consideration of the importance of healthcare and pensions issues in

¹ A more accurate label for this group would be returning workers and their partners/spouses. Many women included in this group did engage in paid labour whilst resident in a host state, indeed in a lot of cases it was imperative that they earned a wage. This group, however, also includes a number of

relation to respondents' movements provides the focus to section four. Finally some conclusions are offered.

The extent of elderly retirement migration in the European Union

It has been argued (Warnes, 1993) that a number of significant changes have occurred in western European society that modify the ways in which many of us experience old age and retirement. Improvements in incomes, increased educational opportunities and attainment and changes in occupational structure, for example, increasing numbers of professional and technical rather than manual jobs, have combined to impact upon the aspirations and choices available to people in later life. Warnes is not suggesting that that such a positive experience is universal; old age for some is still characterised by poverty, lack of opportunities and debilitating illness. The argument is, however, that in contemporary Europe we are now able to differentiate between a 'third age' of "well resourced and healthy retirement" (p451) and a 'fourth age' of later old age starting in the late 70s in which the onset of age related illness and need for care become important considerations. Longer holidays early, overseas travel and the possibility of a period of early retirement have increasingly become a feature for many in recent decades. Indeed, a number of comparatively wealthy retirees, often in possession of significant occupational and private pensions, are able to consider to relocating internationally on retirement.

The lack of coherent and reliable statistical data on IRM has been well commented on (O'Reilly, 2000; Williams et al.1998; see especially Williams et al. 1997). Estimates

women who were engaged in unpaid domestic/childcare work throughout their period of residence

vary but it appears that IRM is becoming an increasingly important aspect of migratory movements within the EU. It is also suggested that official population figures do not show the true extent of EU nationals' migratory movement in retirement. Table I below illustrates some of the problems in trying to gain an accurate picture. A number of countries fail to differentiate by age at all, and, whilst the figures give an indication of the number of older EU nationals officially resident in another member state, there is no way of assessing how many of them moved following retirement. Nor do the figures record those who are resident in host countries but who fail to inform the official authorities. O'Reilly's comment (made in relation to British retirees relocating to Spain) that, "existing statistics are both difficult to obtain and to trust because of the fluidity, undocumented and unofficial nature of this form of migration" (2000, p. 3) holds true when considering IRM across the whole of Europe.

Insert table I

The sample and method

Interviews were held in six different EU countries during 1998. In Greece, Sweden, Italy and Portugal four research partners were employed to conduct this task whilst a researcher based in Leeds conducted interviews in England and Ireland. When choosing particular locations within each nation we were guided by the knowledge and investigations of the relevant researcher. A decision was taken early on in the research to try to avoid those areas on which previous academic studies on IRM had been concentrated e.g. Costa del Sol, Tuscany, Algarve. Ultimately the sample was drawn from the areas listed below.

abroad.

- Greece: mainly Athens and the island of Corfu with a small number from Macedonia in northern Greece.
- Sweden: the whole country
- Italy: Trieste and the surrounding rural area, also around Lake Garda
- Portugal: Lisbon and the municipalities of Sintra and Caiscais which is an historic resort area south of Lisbon
- England: the whole country
- Ireland: Dublin and Roscommon county

A total of 210 semi-structured qualitative interviews were held with retired EU migrants.² These interviews generated some 260 respondents who were either post retirement migrants (125) or returnees (135). For a more detailed breakdown of respondent numbers according to nationality and location see tables II and III. It was originally intended that respondents be interviewed alone, however on a number of occasions couples were interviewed together. The gender profiles of the interviews was: post retirement migrants: 33 males (interviewed alone) 42 females (interviewed alone), 25 couples (male/female); returnees, 43 males, 42 females and 25 couples.

Insert tables II and III

In terms of migratory movement the respondents can be further classified in three ways. Sixty nine of the respondents can be categorised as ‘multiple movers’ i.e. individuals with migratory experiences prior to a move in retirement. The most extreme example (a Dutch male) had moved 13 times throughout his military career before retiring to Portugal. For the remaining 141 respondents the decision to retire abroad was their initial experience of an international migratory relocation. Within the

² In addition interviews were also conducted with 47 key respondents and 35 local respondents.

sample a further 36 (20 post retirement retirees, 16 returnees) people identified themselves as seasonal migrants who divided their time between two countries. Such respondents are typically northern Europeans³ who maintain(ed) homes in two or more locations; although a limited number also make use of links with family members who are resident in other countries.

Interviews were conducted in the language most appropriate to the respondent, and were recorded on audio tape. Transcripts were then translated into English as necessary and interviews relayed by e-mail to the research fellow in Leeds where the data was systematically coded. The texts were then analysed via a combination of basic grid analysis and thematic explorations that utilised a Nud*ist software package.

IRM triggers and motivations to movement: an overview

Discussing internal retirement migration within Britain, Warnes (1993) notes that migration decisions in old age are often the culmination of a careful consideration of a number of factors rather than movement being the result of a single issue. The importance of a cumulative combination of issues and circumstances as a precursor to international retirement migration decisions has similarly been noted elsewhere (King and Patterson, 1998) and was very much evident in our study. A typical example is presented in figure 1 below.

Insert figure 1 here

³ Apart from one Greek respondent seasonal migrants were German, British, Dutch, Swedish and Swiss.

Respondent R005 (a female British returnee) spoke of prior holidays in Spain and lower housing/living costs as all being important elements in the initial post retirement migration decision. The decision to return to England some years later was influenced primarily by concerns over her husband's failing health, combined with a desire to escape particularly noisy neighbours and what had come to be viewed as an oppressively hot climate. A culture clash in relation to burial rituals acted to confirm the decision to return (see appendix for detailed data). Later in this article it is suggested that specific issues (especially concerns related to health) can and do trigger movement, however, in the majority of cases respondents outlined several factors as influential in decisions to relocate.

Recent work (King et al. 1998; Rodriguez et al. 1998; Williams et al. 1997) outlines some reasons why an increasing number of nationals from northern European states relocate to southern Europe on retirement. Williams et al. (1997) offer three main explanations as to why southern Europe is attractive. First, cheaper house prices, lower costs of living and heating mean that it makes economic sense to relocate south. Furthermore, certain southern regions may be more beneficial in terms of fiscal and tax policies. In these ways northern migrants, who, it is argued are mostly "either retired or 'active young elderly' persons with above average wealth and incomes" (Williams et al, 1997, p.116), are able to simultaneously export and build on their already advantaged economic position. Second, the chance to live in a warmer climate has an obvious appeal to many who wish to escape (permanently or temporarily) from the colder northern regions of Europe. Third, it is argued that certain retirement movements are characterised by a search for landscapes, cultures and lifestyles that fit a kind of idealised middle class myth. Other factors such as prior holiday visits and

certain previous occupations have also been noted as influential in decisions to decisions to migrate internationally post retirement (King et al. 1998).

Taking the above issues into account Williams et al (1997) note discrete groups within a more general category of post retirement migrants. Seasonal migrants (snowbirds) who spend variable periods in their host country are differentiated from those who permanently reside abroad following a total displacement from their country of origin. Others are classified as 'second home owners' or 'third age' long stay international tourists'. A further significant group, labelled 'lifetime expats', consists of those who were previously employed by the military, international agencies/companies or as high ranking civil servants who have experienced prolonged and continued movement and relocation throughout most of their adult working life. An argument can be made here that among post retirement retirees there is a significant number of 'multiple movers' who have developed what can crudely be termed a migration mentality and for whom post retirement migration appears to be almost a mundane decision (Ackers, 1998). In addition, Williams et al (1997) argue that many such lifetime expats are essentially 'tax dodgers' who on retirement choose southern European locations in order to store their accumulated wealth in off shore havens, thus avoiding the higher tax regimes in their northern European countries of origin. The above discussions have a relevance to our present research project as each category of migrant outlined is represented in our sample. To give two examples; seven from a total of twenty Swedish returnee respondents, fall into the 'lifetime expats' category and twenty respondents amongst the 125 post retirement migrants interviewed identified themselves as seasonal migrants at the time of interview.

The group labelled ‘returning workers’ in the introduction to this article also merits further consideration. The Swedish ‘lifetime expat’ returnees noted above are returning EU workers who, to a large extent, previously made positive choices to move internationally *with* work in order to further their careers. However, when discussing IRM in the EU, consideration must also be given to a group who have tended to be overlooked; that is those migrant workers and their families who initially were to a large extent compelled to move *for* work (often at great personal sacrifice) in order to escape poverty and unemployment. All bar one of the Greek, Portuguese and Italian returnees [65 respondents] interviewed fell into this category. In a direct contrast to the great majority of northern European nationals their return movement back to a southern homeland, often in retirement, was always preceded by an initial move to northern Europe seeking employment. Perhaps not surprisingly the Irish returnees shared similar migratory patterns only in this instance most had moved east to the UK for work and returned west to Ireland on retirement. The motives and triggers that precipitate the movements in retirement of these ‘returning workers’ are often (though not always) different from the northern European post retirement migrants looking to move south that are the focus of much current debate. Nonetheless, this group of essentially returnee labour migrants need to be considered in any full discussion of IRM within the EU.

Discussions so far have indicated the extent to which IRM within the EU is a complex phenomenon in terms of migration patterns, the motives behind movements. A more detailed exploration of the qualitative data generated in our present study illustrates that a wide variety of factors is important to an informed understanding of respondents’ migratory decisions. As analysis progressed, however, it became clear

that motivations and triggers for movement could be assembled into five loose clusters:

- A) Economic issues: i.e. for work, with work, lower living costs
- B) Family issues: domestic care, proximity to family, marriage effect i.e. remaining following an intended short visit to marry a local], loss of partner, for children
- C) Welfare state issues: health/care services as a factor in initial and especially return movements, retirement plan
- D) Life course issues: the wish to be buried 'at home', enforced unemployment
- E) Regional issues: region appeal, holidays, climate, a desire to return to one's root/home-land

It is important to remember that these five clusters are not mutually exclusive. As previously stated a combination of factors are influential in migration decisions, however, as the figure 2 illustrates certain single issues are of significance to a large number of respondents. Figure 2 should not be seen as a crude attempt at quantitative analysis but should be viewed as a tool that allowed the qualitative analysis to proceed. When faced with a large number texts each giving complex and often differing accounts of personal experiences a chart that records a simple counts of the number of times an issue was raised helps to clarify important issues.

Insert Figure 2 here.

When looking at economic issues it is clear that prior to retirement movements both *for* and *with* work are important, particularly the former. Poverty and a search for prosperity were initially the obvious spurs to many,

Everyday I had to go on foot and with the donkey loaded with vegetables from Krioneri to Datto trying to sell them from house to house. I prayed to God to

help me sell them all. I went through unbelievable misery and unhappiness till I was 32. My husband was working in construction he didn't have a steady job. I had to leave our young children alone all day long; those were difficult years...

I couldn't stand it anymore, people were leaving the villages...they used to go to Australia, Germany..... The teacher at Krioneri suggested to me that if we wanted to start a new life, we should send the children at a boarding house in Kavala... I told my husband and also the children, they didn't say anything...

My husband and I left together, my husband left through a contract, I left as a tourist .we got exhausted....to make money in Germany was not as easy as it is said nowadays...it was cold, lonely, we didn't know the language...we came back home and we didn't talk to each other...I was patient, I didn't cry because my husband had warned me that if I got sad because of the children he would take me and we would come back to Greece

My daughters came to Germany when they finished primary school. I missed them...they had stayed at the boarding school till they were 12 years old...This is my story. (R402 Greek woman who worked in Germany for 22 years.)

For those respondents who had the opportunity to move *with* work the experience of economic migration prior to retirement tends to be much more positive. This Dutch naval engineer had worked around the globe and stayed on in Portugal post-retirement,

There were two main reasons that made me come to Portugal. First, it was a big professional challenge... The second, was the climate; climate in Holland is terrible and here it's great! (209)

Interestingly moving to access lower living costs or lower rate tax regimes were cited as significant on comparatively few occasions. There were certainly some respondents who were honest about the financial motivation for their move. The most candid was a wealthy Swedish woman who maintained three properties; two in Sweden, another in France. A seasonal migrant who returned home regularly she was registered as a French resident for tax reasons.

I didn't want to get registered in France, but the taxation authorities forced me to. We have to spend at least six months a year in France. I was kind of forced to get registered in France. (R218)

It may be the case that people were reluctant to cite essentially selfish financial reasons as important considerations in any post retirement migration discussion. Certainly the possibility of some kind of financial advantage as a spin off from migration regularly appears elsewhere in the data as something that many respondents had previously considered. This Italian wife who followed her husband post retirement was clearly unhappy that financial considerations had overridden her own wish to stay in Italy and care for her mother

He recalled Portugal as being a country in which it was cheaper to live in, in which one could lead a good life. Our daughter was here, and now we have two grandchildren, besides he enjoys playing golf. I would rather go back to Italy, because my mother is old and she needs company.(324)

Similarly,

Yes, it's cheaper to live in Greece than it is in England. Quite a lot cheaper.(418)

The relative importance of family issues is illustrated in Fig. 2. Two points are worthy of further discussion. First, to a large extent women yield to their male partners' decisions concerning migration in general and retirement migration in particular. Approximately three times as many women as opposed to men spoke of following their partner's wishes when moving.

It was something my husband had always wanted to do, and which I had been dubious about [PAUSE], and then, after my husband retired from the navy he had constant ill health, various things happening to him, he had the most horrific medical history, you know, he had an aortic aneurysm, he had carcinoma of the larynx, and so on, and I knew at that point that he would have possibly five years, and this is something he dearly wanted to do, so against my better judgement we did it. So that's how it was rather a precipitous thing, and we had a family crisis at the same time and he just said 'Up sticks! We're going' and that was it. (R00)7

Oh yes, he'd always wanted to live abroad, and we always said it was a pity he didn't do it earlier, because he'd been retired about fifteen years by then and we could have done it then, mind you I wouldn't have done it on my own because I'm not the adventurous type, I'm the stay at home type. (R015)

Second, whilst concerns about proximity to family to a certain extent illustrate the importance of familial care networks the count showing domestic care as a trigger to movement is not as straight forward as it may first appear. When respondents spoke directly of domestic care they were often referring to migratory movements which

occurred in order to *provide* care for other members (both children and older parents) of their families.

I first came over, we both came over to help settle our grandson into school because my daughter had the business, which left him nobody to look after, so we decided to come out for 6 months. And we haven't gone back. (419 British woman; a post retirement retiree who resides in Greece).

Because of my father's death. My mother remained by herself, she was quite old, you see. We wanted her to join us in Munich, but she refused, so I had to come back and it was me who came back because I'm a single, you see,...my sister has a family to look after. (R112 Italian man; returnee worker).

Such evidence tends to refute dominant, negative stereotypes that construct retired/aged people as an undifferentiated group of costly, dependants with little to offer once employment in the paid labour market has ceased⁴.

When considering life course issues, at risk of stating the obvious, a significant number of respondents talked about putting into practice some form of retirement plan. What does have some significance, however, is the impact of early retirement decisions dictated by choice or other circumstances. These issues are discussed in the pensions section below. Interestingly redundancy and the wish to be buried at home overall were of little numerical significance within the sample. Their importance to the individuals who discussed them should not, however, be overlooked. The sentiments expressed by respondent ROO5 in relation to her wish to be laid to rest in England are strongly expressed (see appendix).

⁴ For a more detailed consideration of the impact of the family issues on the migration decisions of IRM's see Ackers (2000) and Ackers and Dwyer (forthcoming 2001).

An examination of regional issues again springs few surprises with many respondents discussing the appeal of a particular region for any one of a number of general reasons (natural beauty, local lifestyle, people, culture etc) or because it met a personal recreational requirement such as sailing or fishing. Likewise, past holiday experiences and/or a preference for a sunnier climate were mentioned as precursors to a more permanent relocation on retirement (see King et al. 1998; Williams and Patterson, 1998; Williams et al. 1998). The pull of a homeland was an influence cited overwhelmingly by returnees, with the wish to return to one's roots particularly evident among returnee Irish and Swedish respondents.

Welfare state issues

Having noted the above factors this section now considers the significance of welfare state issues in relation to the respondents' migratory decisions. Two areas of welfare that have a particular relevance for senior citizens; health and care systems and pensions are discussed in detail.

Health and care

It has previously been argued that retired EU migrants seek to meet their health and care needs via an often complex mixture of public and private provision. A privileged few are able to exclusively make use of private provision regardless of location, others at different times, either choose to or have to rely on various rights to public healthcare linked to their status as national and/or European citizens. Decisions about

accessing healthcare are not only influenced by a variation in the financial resources available to individuals, but also by disparities at the nation state level in the type and standard of public healthcare services provided in different EU countries (Dwyer 1999). Such decisions are further complicated because when considering social provision, European citizenship remains very much a differentiated status dependant upon whether migration occurred during, after or without a prior period of engagement within the paid labour market (Ackers, 1998; Pollard and Ross, 1994). What at first may appear to be highly personal health/care choices are in reality decisions taken against a backdrop of the complex institutional, legal and political realities of contemporary European welfare states. To what extent then do these factors combine with the healthcare concerns of retired EU migrants to motivate movement?

Essentially the respondents divide into three groups when the issue of accessing health and care provisions is considered. A small number [10%], of the respondents choose to make use of private healthcare services wherever they find themselves located. A second larger group of respondents [24%] also favour private health provisions following migration to a host EU country. These respondents, however, can be distinguished from the smaller group (who always choose private options) by the fact that significant numbers are keen to retain rights to access public health and care services in their countries of origin. Finally, there is a group [41%] of respondents who stated that they ordinarily relied on publicly provided services whilst resident in other EU states. Approximately two thirds of this group also indicated that they relied on public health provisions in their country of origin.

A number of clear and recurrent themes can be identified in relation to the importance of health and care issues as triggers to movement. In a relatively few cases retirees chose to relocate to a warmer climate specifically for health reasons:

I was operated for a small problem I had on my shoulder and the doctor by mistake hit the spinal cord and that caused a great problem to my health. Now it hurts a lot and I needed a warm climate which we found here. (429)

Of much more significance, however, is the fact that health/care is a strong and recurrent theme in the decisions taken by northern European returning retirees to relocate back to their country of origin. Many of these respondents, although resident abroad, continued to make use of and were keen to retain any rights to public healthcare in the nations that they have left behind. They do this by returning permanently, or in some cases temporarily, to their country of origin to access treatment or care which remain available to them because they are able to officially satisfy conditions of nationality or residence laid down by individual nation states. For example, this British woman who originally ‘retired’ to Spain made regular trips to back to England for NHS medicines,

“I used to come back three or four times a year to collect my prescription. And I carried a slip of paper, authorisation to get me through customs, and then I would have three months supply.” (R019)

Similarly, this Belgian retired migrant who lived in Portugal made sure that she retained residency status in Belgium in order to maintain access to public healthcare

" We have here a very good doctor who is Dutch, but I always think if I lose her what am I going to do, I very much dislike the hospitals here.....the system doesn't satisfy me I feel insecure

[This medical doctor is a private one. The respondent is officially living in Belgium so that they can access healthcare there. For instance she goes back to Belgium twice a year to have her preventive exams for cancer.] (303)

These respondents are continuing to make pragmatic use of their status as citizens and/or residents of a particular nation state in order to claim rights to public health services, whilst in effect living elsewhere. Returnees permanently relocate back to their country of origin in order to do this, but some retired migrants who are effectively resident abroad, appear to work the system to their own advantage by retaining an address or property in their country of origin. Our study appears to confirm that this trend is closely linked to perceptions about the extent, quality and (lack of) financial costs of particular European nations' public healthcare and welfare systems. After all, if concerns about access to public health/care are of significance, it is counterproductive to physically relocate in order to exercise the right to access another system of public welfare which results in poorer quality healthcare and/or increased costs. An analysis of the interviews conducted with Swedish and British returnees, countries whose citizens enjoy rights to extensive, often 'free' (or highly state subsidised) public health and care services, reveals that an entitlement to public health provisions was an important factor in many decisions to return 'home' on a permanent basis. These respondents widely believed that the public systems in their country of origin could more adequately meet any increasing/changing healthcare needs than the services that they relied upon in their host states.⁵ On numerous occasions Swedish and British returnees clearly expressed the importance that access to quality public health and care services had in their decisions to return. The steps

⁵ In 33 out of 40 interviews conducted with Swedish and British returnees respondents stated that failing health and the better capability of their home country's public welfare system to meet those needs was an important factor in their decision to return.

that a British returnee (previously resident in Greece) took to ensure access to the NHS serve to illustrate this,

“One thing was my wife’s health - her arthritis improved greatly because of the sun and the dry climate but it started getting worse again, and we realised we wouldn’t be able to afford the proper treatment for it in Greece……. So we had to re-establish ourselves with an address in England so we could then become recognised by the NHS. So we went to live with my step-daughter in Bristol, and we wrote to everybody and said, this is where we live, we are back, here we are officially, we are now English residents.” (R017)

Many were worried about increasing age leading to failing health and the need for some form of long-term care or permanent medical assistance for chronic conditions in the future. As the risk of needing long-term care or frequent medical intervention increases then so the importance of being able to access a wide range of public provisions in familiar surroundings assumed a greater importance; this is a significant factor in precipitating a return movement to a setting (usually the country of origin) where such services are seen as being available or of a better standard.

“Well, it was because of my husband, he couldn't manage to live in Spain without any help from friends or otherwise, he would have to pay for care. When we moved down to Spain, we were rather young compared to the others; sometimes the difference in age was at least twenty years. Therefore, we noticed what happened to others when they got old. Maybe they had to undergo an operation, and after some time in hospital they had to go back home. At the private hospitals, there were no rehabilitation centres. I remember some particularly good friends of ours. They had to pay all the care at home, and it cost the earth.” (R204)

But we've noticed that the older one gets, the more one wants to move back to Sweden. It's much more common we've seen some tragic examples. People who stay in France until it's too late to move back. Then, they don't have the strength to move. And they have a really hard time in France... They really do. (R220)

[In England] A lady came along from the local social services to see what I could do, and provided me with all sorts of gadgets and advice which was very useful- you get this sort of attention. In Portugal there is really nothing, a thing they call the caisca and it's a pathetic thing... people line up there and a doctor, conscientious but not terribly clued up, in attendance, very often he can't get through his patients. (R003)

The qualitative evidence in our study supports the findings of a recent survey by Warnes et al (1999) which found that the two most significant factors in influencing British post retirement retirees to consider a return home are “severe incapacity, sufficient to prevent the continued running of a home”, (p. 717) and “significantly worse health” (p. 735). Our research suggests that many younger, healthier post retirement migrants share the concerns of older retirees who had previously returned to their country of origin. Indeed there was evidence that they too would return home if they were unable to care for themselves in future years.

Should I enter a nursing home, I would prefer to do that in Germany, simply because nursing homes in Italy are full of old people that can't speak either German or English...so I wouldn't stay in Italy. But, as long as I can take care of myself, I'll stay here. (110 German in Italy)

The proximity of family and the ability to be understood in one's native tongue noted above are also contributory factors that combine directly with concerns about failing health in old age and the level and cost of services available in host countries.

I think, to be honest, we would move back to England.....The experience is that when you begin to get very old, it's better [to return home] because people who are your friends and your connections find it easier to help in your own country (409 British couple in Greece)

So far the discussion has focused on northern Europeans and the impact that health and care systems have on their decisions to return home. A consideration of the data generated by those respondents within the study originally resident in southern European states (i.e. returnees from Italy, Portugal, Greece) highlights some important issues.

A recurrent perception amongst southern European returnees is the lack of quality in public healthcare services in their country of origin when compared to those they experienced in host countries in northern Europe. The prevalence of this view varied according to the state under discussion. Italian returnees on the whole were satisfied with the Italian public healthcare system, although one respondent was critical of the bureaucracy involved and another saw the German system as superior. Many Portuguese and Greek returnees, however, regarded the treatment and coverage that they received in public systems as migrant workers abroad as superior to that which they now have access to 'at home.'

The most important thing that Germany offered to us was the medical care. I learned there to visit my doctor and have a check-up regularly. (R412 Greek woman)

“I regret that here I don't have the same medical assistance that I used to have in France because in Portugal [public] healthcare is very bad.....In Portugal, healthcare works really badly. I had to turn to my private doctor.... but my health didn't improve. (R313)

In contrast to their northern European counterparts, concerns about health in general and more particularly accessing public healthcare play a minor role in precipitating the return movements of southern European respondents (returnee workers). On several occasions, however, the onset of poor health or disability (sometimes due to dangerous working conditions and accidents) did force a small number of migrants to return to their country of origin earlier than anticipated; some were advised to return to a warmer climate for health reasons. A limited number of southern European returnee workers, were, also, keen to retain access to the public health and care provisions of their previous host country. The two returnees quoted below continue to make use of family links in past host locations in order to better access the public health systems. In this way healthcare is a motivating factor behind temporary future movements.

“I have medical care here but officially I do not appear as a permanent resident in Greece. I haven't transferred my rights from Germany as I have already said, my children live in Germany so officially I appear as living with them there. Sometimes I go and visit them for a couple of months and then I come back again, and as far as doctors are concerned, when I return from Germany I get a

document which entitles me to medical care here. I also have the IKA insurance but I don't use it, I go to Germany for my check-ups. I have been doing this for 13 years now. (R416)

Similarly, this Portuguese couple keep their residency status in France,

“.....because I have a daughter there and if something happens we have somewhere to stay. But I don't have any intention of going back there [permanently]. If I have worked there and if I have been deducted there [i.e. paid contributions] then it's logical that if I have healthcare needs that I will use the French health services”

In the past they have used free French public healthcare in order to get quick treatment, and they intend to use it in the future,

“..... here [Portugal] we need to wait 4 to 6 months for a consultation or an operation. In France, it's not like that.....A small tumour appeared in my eye. I was called one afternoon and the following day I was operated on.”

“If we need something, an operation for example, we prefer to do it in France than in Portugal and wait 6 or 7 months', his wife adds.” [Wife's addition.] (R308)

In time one Greek returnee plans a more permanent move to Germany,

I have thought about it and decided that when I grow very old I will go to Germany and die in a home for the aged there.... The medical care is beyond comparison, it is even better than home. There is always someone to take care of you... the hospitals are so clean and beautiful. (R407)

For northern European post retirement migrants who have chosen to relocate to southern Europe the ability to utilise, when necessary, a range of public health and care services in their country of origin is clearly an important contributory factor in many permanent return migrations. This generally (though not exclusively as the brief discussion of retired southern based returnee workers illustrates) translates into a situation in which the wealthy nationals of northern European states are able to retire to southern EU member states in the comfortable knowledge that an extensive range of publicly provided services exists elsewhere which they can utilise if and when the need arises. This is especially the case for those who have the material and practical capability to easily relocate at will e.g. seasonal migrants with homes and/or residency rights in two locations.

This section of the article should not be seen as an enthusiastic endorsement of the health and welfare systems of northern European states when compared to those in southern Europe. Public health and care services continue to evolve in a number of directions across the EU. Recent research (Betty and Cahill, 1999; Warnes et al 1999) notes an improving Spanish NHS with excellent primary care services that compares well with the presently beleaguered British National Health Service, however, the continued significance of concerns relating to health and allied care services in the movements of retired EU migrants should not be overlooked.

Pensions

The ability to exit paid employment and simultaneously draw a reasonable pension play a part in many retirement migration decisions. Having stated the plainly obvious it is necessary to discuss several particular issues relevant to pension provision that

appear to be important. Warnes (1993) notes that, “people only move if they have the resources to finance the change and if institutional and political conditions permit relocation” (p 453). The ability to finance a move by drawing on quite substantial occupational and private pensions during a period of early retirement was prevalent particularly amongst the northern European respondents,

My pension at this moment is fully private, until I'm 60 years of age when I will also get part of my occupational pension. (430 Dutch man in Greece)

My pension comes from England. My husband died one month before I was 60 so they wrote to me I chose to have the widow's pension so I get that from the Government and then my husband always paid so that I could get a pension from the railway. (302 British woman in Portugal)

I'll surprise you by saying that I'm actually receiving three pensions because the German company also provided a private pension scheme. The Italian National Institute for Social Security doesn't know about it, and I'm not so fool as to tell them. (103 German man in Italy)

A small number of northern European Post retirement migrants spoke of being able to live to a better standard in southern Europe by relying exclusively on a state pension from their country of origin,

I had to have benefits back there to live on my pension. But out here I can manage comfortable on my pension. There it was a case of housing benefits and things like that Here my rent is low, I can manage comfortably....Actually if you want a laugh I got £20 for the cold winter added to my pension... Of course it wasn't cold here, but I didn't tell them that. (414 British man in Greece)

This quote leads us to important questions related to the institutional framework of pensions provision. Across Europe the basis for social protection systems, including pensions, differ due to national variations in historical, cultural and economic environments. Although the majority of EU member states combine elements of statutory basic pension schemes with supplementary or voluntary ones (usually occupational or private schemes) there are significant differences in the rules, regulations and taxation levels to which pensions are subject (Walker and Maltby, 1997; Denman 2000; Eurolink Age 1995). At the EU level Regulation 1408/71 effectively makes the aggregated pension rights of workers, retired workers and qualifying family members portable should they wish to relocate to another member state; provided that they have paid national insurance contributions (or equivalent) in an EU or European Economic Area country (Stalford, 2000). The net result of this is that an EU citizen's pension rights are personal and to some extent portable. Both post retirement migrants and returning (or remaining) workers are legally able to relocate or remain once paid employment has ceased. However, the intention of Regulation 1408/71 is to co-ordinate rather than harmonise different national pension systems. This approach alongside other factors, such as fluctuating exchange rates and the cost of living in one EU member state relative to another, in effect, means that there are both winners and losers in terms of pension provision and the extent to which the regulation facilitates both financial security or migration in retirement. For example, it would be hard to imagine someone reliant on a basic Portuguese state pension relocating to Britain in order to enjoy the advantages noted by respondents 414⁶ or

⁶ The situation is further complicated by the fact "pre retirement benefits cannot be exported without being subject to the tax charges of that member state" (IDS, 1999 :458) In effect if a worker moves it is necessary to take out an occupational or supplementary scheme that is approved in the host state and bear the tax burden or benefit. From 2001 Council Directive 98/49/EC instructs member states to implement legislation which makes supplementary pensions schemes "payable across the EU net of tax and transaction charges applicable" (Eurolink Age 1999 :3).

R017. This post retirement migrant initially (see below) weighed up the financial advantages of retirement south and then in the a face of unfavourable economic circumstances and concerns about the cost of his wife's healthcare (see previous quote) relocated back to Britain as soon as possible.

The second thing was my pension - we were living on my teacher's pension and the success of John Major in keeping inflation down whereas the Greek rate went up and up, so we thought we'd better cut our losses and get back to England or we'll find ourselves stuck (R017)

Analysis of the data indicates that it was northern European respondents who cited the financial advantage to be gained by migrating south as a significant factor in their movements. It is important to note, nonetheless, that whilst southern European returnee workers did not discuss the pension issue in the same way they were often able to enjoy significant financial advantages over their compatriots who had remained.

They gave me a fair pension and they've never left me without money. As soon as I could retire I came back and now they send me my pension every month and they're always punctual, never any delays...Everything is fine, I have a very good pension, enough for me to even have savings, I have everything...If I had stayed in Greece, I would be entitled now a farmer's pension. Would it be enough? I don't think so. I would have to live on beans I think that now, thank God, I am fine. (R418)

We are happy because my husband through his contributions record in France has a reasonable retirement pension... We worked a lot and we suffered a lot

but going to France was good for us in terms of our old age. (R317 Portuguese returnee)

Rodriguez et al (1998) report that many northern European post retirement migrants have been attracted in the past to the Costa del Sol by a combination of the low costs of living and the higher purchasing power of their pensions in Southern Europe. What our present study research also emphasises is that whilst northern European post retirement migrants are basically able to export their pensions to some advantage, southern European returnee workers who choose to move back to their country of origin on retirement may also be able to import improved pension rights. Differences in the types and patterns of previous employment between these two particular groups in the study, and the impact that this may have on their pension entitlements should, however, not be overlooked. King (1994) has suggested that in relation to labour migration “Motives for return generally have less to do with unemployment and recession in the receiving countries, and more to do with a variety of social and psychological factors such as nostalgia, family obligations (for instance to ageing parents), and the desire to enjoy nouveau riche status back home” (p 231). Whilst southern European returnee workers may be the nouveau riche in terms of some of their compatriots they remain poor cousins when compared to many post retirement migrants from northern Europe who have taken up residence beside them.

Conclusions: Movements to some purpose

This article illustrates that the motivations and triggers involved in IRM decisions within the EU are many and varied. A combination of different issues and events related to age, economic and familial relationships are significant in influencing the

movements and preferred locations of retired EU migrants. The importance of welfare state issues should not, however, be lightly dismissed. The ability to access certain types of health and care provision are issues of importance, particularly with regard to return migration decisions linked to serious illness or increased frailty in old age. Pensions play a less significant role in migratory decisions, especially return movements. This may be for two reasons. First, pension rights are individuated (in the sense that levels of payment vary in worth according to previous contributions and employment record), and essentially exportable across national boundaries in a way that national health and care services are not. Second, most cases of IRM in the EU involve an initial movement which secures some level of financial advantage in retirement.

Many retired EU migrants are actively seeking to maximise the enjoyment of their later years by relocating in retirement. Putting together a package of welfare services that meets what they consider to be their personal requirements and needs is an important element in their migratory decisions and subsequent movements. Many are resourceful in getting the best welfare deal for themselves. If detrimental changes to their medical or financial circumstances indicate that further movement will enable them to better meet their changed circumstances many will peruse their goal single-mindedly.

When you move abroad, you have to be curious and daring, but when it comes to returning to your home country you have to be very calculating and well organised. It's a kind of conflict I suppose. (R220 Swedish returnee)

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APPENDIX: ROO5 TRIGGERS AND MOTIVATIONS TO MOVEMENT

The decision to migrate on retirement

Holidays/Region Appeal/Lower Cost of Living

Well, I'd been to Spain In the 1950s, when Benidorm was a village, which shows how long ago that was, I fell in love with the place and talked to some people

who were retired, and they said how far their pensions went and I thought, 'ah, that's for me!' and you know, forgot it. Retirement was a long way off then, and didn't think anything much more about it, you know it was just one of these pipe dreams.

Lower house prices

Well, we chatted about it, you know, he wanted to go back to E. Sussex which is where his parents had lived, but the property was a dreadful price and we just couldn't afford that, because we would have to have bought outright, we couldn't have got a mortgage at our age, not then you couldn't, and the rental was not available much.

Oh yes, we got it [the flat in Spain] for seventeen thousand. It was very small, but it was very compact and just right for two people.

The decision to return to England

Health/Climate/Nuisance Neighbours

My husband had a heart condition, and he had a heart attack while we were out there, and we had a private doctor and he nursed him and got him well, when he would do what he was told, and then before that I hadn't been very well, and I'd been to see the quack and he said the rhythm of my heart wasn't right, and gave me some pills which put it right, but these wretched pills meant that if I went into the sun I came up in prickly heat, so I spent half the day in the shade on my patio - which wasn't really the reason why we went to a warm climate to live. And every summer it seemed to get more and more humid - the last summer we were there it was like being in a Turkish bath! Then there was this little

locale underneath us, which was bought by a fisherman who had won the lottery and turned it into a Spanish bar. Well the room was small, but the Spaniards start drinking at eleven o'clock at night, so we thought to hell with this, we're not having this, so we decided that we would move, and we started to look, we put the place up to sale

Burial at Home

Then one of our friends died, and we went to his funeral, and it was really...[PAUSE] I can't describe how it was - our funerals are so reverent aren't they - there's a little bit of decorum about it, and poor Graham, he was kind of trundled onto a push-cart, all down these aisles, and he was a very big man, he'd been a colonel in the army, a very big man, and well they were going to put him into the wall right at the top, and the man that was doing it had a red pullover on and they pushed the coffin up and they shoved him into the wall and then before you could say knife somebody came along with some cement and started sealing him in and I said 'well, I don't care what happens, I am not going to die in this country', and that was that!

AGE				
COUNTRY	50-54	55-59	60-64	65+
Belgium	11,441	33,373	29,563	71,809
Denmark	4,078	2,974	1,709	2,582
Germany	1,850,032 NB Total for all age groups 0-100 years*			
Greece	3,344	2,301	1,391	2,573
Spain	219,790 NB Total for all age groups 0-100 years*			
France	99,729	88,973	73,642	58,622 (1)
Ireland	Not available	Not available	Not available	5,900 (2)
Italy	133,512 NB Total for all age groups 0-100 years*			
Luxembourg	131,410 NB Total for all age groups 0-100 years*			
Netherlands	14,066	10,971	6,542	11,077
Austria	3,900	2,900	1,900	6,600
Finland	656	513	434	1,586
Sweden	18,163	12,893	8,875	13,782
UK	65,000	66,100	56,400	137,900

Table I. Numbers of EU nationals resident in another member state by age.

*This indicates that numbers differentiated by age are not available

(1) This figure relates to ages 65-69 only.

(2) This figure is for UK nations only. No other figures available

Source: Figures adapted from Eurostat data provided by ESRC/R.cade service.

INTERVIEW LOCATION	NUMBERS AND NATIONALITY OF RETIRED MIGRANTS										
ITALY	A (3)		UK (1)		F (1)	G (18)	I (5)			DN(3)	31
PORTUGAL	A (1)	B (5)	UK (2)	D (16)	F (2)	G (1)	I (1)	SW (2)	S (1)	DN(2)	33
GREECE			UK (28)	D (5)	F (1)	G (3)			S (1)		38
IRELAND			UK (22)							DN(1)	23
TOTALS:	4	5	53	21	4	22	6	2	2	6	125

Table II. Numbers, nationality and location of post retirement migrants.

NATIONALITY /INTERVIEW LOCATION	NUMBERS AND LAST PREVIOUS LOCATION OF RETURNEES														
UK	SP (13)	P (5)	GK (1)	F (2)	G (2)	D (2)									25
ITALY				F (4)	G (9)		UK (4)	L (4)	B (4)	S (2)					27
SWEDEN	SP (8)			F (8)			UK (7)				I (2)	A (1)	SW (1)		26
PORTUGAL				F (15)	G (1)	D (1)			B (2)						19
GREECE					G (19)										19
IRELAND							UK(15) (+US 4)								19 (135)

Table III. Numbers, nationality and last previous location of returnees.

A = Austria, B= Belgium, D= Dutch/Netherlands, DN = Dual Nationality, G = Germany, F= France, GK = Greece, I = Italy, L = Luxembourg
P = Portugal, S = Sweden, SP = Spain, SW = Switzerland, UK = United Kingdom

RESPONDENT'S NUMBER	STATED MOTIVATION /TRIGGERS
R005	Holidays Lower house cost Better living standards on pension/lower living costs R Nuisance neighbours R Health R Health and Climate R Funeral culture clash

Fig. 1. Extract from grid analysis on motivations and triggers to movement.

R indicates a motivational factor in a return movement to country of origin following a period resident in a host EU country

Figure 2 Motivations and Triggers to Movement

