

Late Life Second Move Housing Choices of International Retiree Migrants

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Abstract

Purpose: Many international retirement migrants are amenity movers undertaking the first move in the late life course model of migration. The purpose of this research is to examine second moves within the retirement destination community to determine whether the model of late life course migration accurately portrays the motivations and housing choices local movers make after retiring to another country.

Design/methodology/approach: The paper combination of secondary data and survey results to examine the composition of the retiree migrant population in the Alicante province of Spain. The socioeconomic characteristics and housing choices of those who have made a second move since retiring to Spain are compared with those who have not moved through a series of t-tests and Chi-square tests.

Findings: Those who have made a second move within Spain are somewhat typical of second movers in the late life course. They are likely to cite mobility or health problems as a reason for moving and appear to recognize the need for a home that provides living area on one floor. Yet they are choosing to move within an area that does not provide them with access to informal family care givers.

Research limitations/implications: The data is restricted to retirees of two nationalities in one province of Spain. Further research is suggested in other locations and with retirees of other nationalities for comparison.

Practical implications: Because many international retirees do not plan to return to their countries of origin, they will create demand for formal in-home care services and supportive retiree housing in the near future in their retirement destination countries.

Originality/value: This paper provides understanding of a growing consumer housing segment in retirement destinations.

Keywords: International retirement migration; life course movement; housing choice

Paper type: Research paper

I. Introduction

Population ageing is a phenomenon that generates great concern among EU member states (European Commission, 2003), especially in countries that must deal not only with their aging native population, but also with an influx of foreign retirees. International retirement migration adds a complicating dimension to the late life migration model both in terms of predicting movement of individuals as well as the overall impact those individual decisions have on housing markets and the broader local and national economies. Two flows of international retirement migration may occur simultaneously soon after retirement. One group are return migrants who left their home country for economic opportunity during their working life and are now returning to their place of birth (Bolzman *et al.*, 2006; Rodríguez & Egea, 2006). The second group consists of amenity seekers whose movement was triggered by retirement and who are seeking a leisure retirement lifestyle (Casado *et al.*, 2004; Rodríguez *et. al.*, 2005).

As the amenity-seeking immigrants age, some will experience the stresses that often trigger a second move in the late life course. The loss of a spouse and/or increases in chronic disabilities that make it difficult to carry out the activities of daily living will create a need for suitable housing in a neighbourhood convenient to services or support from family, friends, private, or public service providers. Their different residential strategies (Warnes, 1992b; Abellán, 1993) may lead to a second move in the late life course to accommodate those needs. This often short-distance movement is undertaken as individuals attempt to save income, bolster support, or protect their ability to live independently (Warnes, 1992a). These movers commonly adjust their housing and location to more convenient, lower cost, or easier to manage dwellings and locations. Such moves by retirement migrants will allow them to remain in their adopted country, assuming a system of housing and services exists that supports ageing in place (Houben,

2001). Longino *et al.* (1991) and Friedrich and Warnes (2000) point out the need for greater research on such late life housing adjustment moves. Our focus in this paper is on those international retirement migrants who choose to move locally in the second stage of the late life course. We explore whether they choose housing that is designed to allow aging in place and whether they choose locations convenient to necessary shopping and services that will support their living arrangement.

While research has attempted to quantify the international movement and examine the social networks of these immigrants, among other topics, studies have not focused on their housing choices. In this paper, we study British and German retirees moving within the Alicante province of Spain. We will first examine the entire group of international retirement migrants to determine if they meet the expected profile of amenity seekers. We then isolate those residents who have made a second move within Spain to determine if their motivation was to modify their dwelling and location as their resources and abilities declined and whether their chosen housing will accommodate those needs. The results will provide a better understanding of the housing demand created in the retirement destination market by retiree immigrants in the second stage of the late life course as well as the suitability of their housing for aging in place.

II. Late Life Course Migration Model

Late life migration can be examined in the context of the model of elderly migration across the life course proposed by Wiseman (1980) and expanded upon by Haas and Serow (1993), as shown in Figures 1 and 2. The Wiseman model encompasses the decision whether to move, where to move, and what type of housing and living arrangements to choose in the context of residential adjustment to developmental transitions typically encountered in later life. Triggering mechanisms, including change in life cycle stage, age related losses and critical

events, and changes in preferred lifestyle stimulate the migration decision making process, with push factors such as loss of independence, loss of spouse, and environmental stress encouraging movement and pull factors such as retirement amenities, relocated friendship and/or kinship networks, successful relocation by friends, and environmental amenities attracting the elderly to other locations. Endogenous factors (personal income, health, migration experience, and community ties) and exogenous factors (housing market, cost of living, and social network) influence how the elderly decision maker evaluates moving options.

[Figures 1 and 2 about here]

Haas and Serow (1993) recognize that the location and migration decisions may be made sequentially or simultaneously. Some retirees may first vacation in a destination while still employed or at first establish part-time residency in a second home before eventually making the decision to migrate permanently. Once settled in their new communities, the residents start developing ties that will bind them to their new homes and create inertia that will retard their further movement later in life. However, circumstances change and the push/pull factors continue to influence consideration of additional moves upon widowhood or when a need develops for medical or long-term care. The destination selected is related to knowledge of potential locations, experiences with those locations, availability of assistance or desired amenities, promotional efforts and inducements, and location of friends and kin.

Litwak and Longino (1987) suggest late life moves can be classified according to their triggering mechanism (retirement, moderate disability, and major chronic disability), and would be expected to occur sequentially along the life course, if undertaken at all. The first move in the typology is motivated by positive environmental and lifestyle preferences. It most often is undertaken by recent retirees who are married, relatively healthy, and have sufficient retirement

income. Their support needs do not require the nearness of kin or long-term care services and facilities. Walters (2000b) identifies most of these movers as amenity migrants based on their life course attributes, their spatial patterns of migration, and the characteristics of their destination households. These movers exhibit a distinctive spatial pattern that suggests a search for attractive climate and leisure amenities. They often make long-distance moves to small towns or amenity-rich destinations where they usually live independently in the community.

Widowhood and increasing chronic disabilities combined with lack of financial resources can make it difficult for residents to perform everyday household tasks within a traditional house. Those anticipating or experiencing such problems may move to adjust their housing to a lower cost, more manageable dwelling with easier access to services and kin (Friedrich & Warnes, 2000; Longino *et al.*, 1991; Speare & Meyer, 1988). This second assistance move may involve either short-distance or return migration into smaller, shared, or rental housing (Warnes, 1992a).

Finally, the third move in typology often occurs because of serious illness or severe chronic disabilities and generally pushes the mover into shared or institutional housing. This move may be local or long distance (Litwak & Longino, 1987), depending on where kin is available for assistance.

A. Long-Distance Retirement Amenity Migration

Research has been following long-distance amenity retirement migration in the U.S. for several decades. There retirees traditionally left a wide range of origin communities in the North to move to a smaller number of Sunbelt destinations, but have since expanded to other non-metropolitan destinations and non-US destinations such as Mexico and Panama (See, for example, Bean *et al.*, 1994; Dixon *et al.*, 2006; Fournier *et al.*, 1988; Frey, 1999; Frey *et al.*, 2000; Haas & Serow, 1993; Hazelrigg & Hardy, 1995; Longino, 2001; Longino & Biggar, 1981;

Otero, 1997; Serow, 2001). Bell and Ward (1998), Neyland and Kendig (1996) and Stimson and Minnery (1998) have identified similar flows to the Gold Coast of Queensland in Australia in combination with tourist and temporary movements.

Some common threads that have appeared include the push/pull factors, which tend to be dominated by climate and to a lesser extent cost of living and recreation and cultural activities (Newbold, 1996; Frey *et al.*, 2000; Haas & Serow, 1997). Amenity migrants in the U.S. also can be identified by their socioeconomic characteristics. They tend to be homeowners without dependent children who are younger, healthier, and wealthier than those who remain behind to age in place (Bennett, 1993; Clark *et al.*, 1996; De Jong *et al.*, 1995; Frey *et al.*, 2000; Glasgow & Reeder, 1990; Longino, 1985).

In Europe, long-distance retirement migration patterns have been identified internally within France and the UK (Friedrich & Warnes, 2000) while amenity international retirement migration has typically originated in affluent, colder northern countries with southern countries as the main destinations. The UK is the primary country of origin of the international retirement migration flow, but other nations, including Sweden, Norway, Finland, Denmark, Germany, the Netherlands, France, Belgium, and Switzerland are contributors (Friedrich & Warnes, 2000; Myklebost, 1989; Williams *et al.*, 1997). The most popular destinations for these retirees are along the Mediterranean coast. Reinforcing origin-destination flows have created homogeneous communities of retired foreigners in Spain (especially in Andalucia, Catalonia, Valencia, the Balearics, and the Canaries), Italy, and Portugal (the Algarve) and more scattered settlement in France, Cyprus, and Greece (Hoggart & Buller, 1995; O'Reilly, 2000; Williams *et al.*, 1997).

Similar to other amenity flows, retirees are attracted or “pulled” by the climate, relatively lower cost of living, and casual/leisurely lifestyle (Casado-Díaz *et al.*, 2004; King *et al.*, 1998;

Rodríguez *et al.*, 1998). Previous studies indicate that European international retiree migrants have similar socioeconomic characteristics as long-distance migrants in the U.S. -- relatively young, affluent, married couples (Warnes, 1990; Rodríguez *et al.*, 2005).

One of the major destination areas for these amenity migrants is the Alicante province of Spain. According to the municipal registers (Padrón), there were more than 137,000 foreigners age 50 and older registered in Alicante in 2006, of which 46% were UK citizens and 17% Germans. The greatest concentration of these residents is in the 55 to 69 age group, as is illustrated in Figure 3.

[Figure 3 about here]

The retiree flow into Alicante appears to be accelerating. Since 1998, the registered British population aged 50 and older has grown by more than 270% while the German population of the same age has grown by 148%. Registered British persons aged 50 and older has grown from approximately 4% of the total provincial population of that age to almost 11%. Meanwhile, the German share of this population group has grown from 2% to 4% (Instituto Nacional de Estadística, 2006).

Even these numbers may undercount the actual foreign population living in Alicante. Until April 30, 2006, EU citizens were required to register for a residence permit if they intended to reside in Spain for more than 90 days per year. One condition for this registration was providing evidence of having sufficient financial resources and health insurance to ensure that the new residents do not become a burden on the social services of the host Member State during their stay. Hardill *et al.* (2005) suggested that this might have discouraged low-income retirees from registering. An EU Directive has abolished residence permits for EU citizens and the Spanish government has abolished residence permits. There is now a compulsory inscription in

the Foreigners Central Register that does not require any specific conditions. However, foreigners may want to avoid this inscription because of dislike for the bureaucratic process, possible avoidance of taxes, the desire to maintain anonymity, and uncertainty about planned length of stay every year.

The distribution of European retirees in Alicante is not uniform, with the majority living in the northern and southern extremes of the province (Casado & Rodríguez, 2002; Rodríguez, 2004) relatively close to the international airports in well developed tourist communities. According to the 2006 Padrón, some municipalities (Alcalali, Algorfa, Benigembla, Benitatchell, Hondón de los Frailes, Lliber, Murla, San Fulgencio, San Miguel de Salinas, and Rojales) report more than one-third of their residents are from the UK. One municipality (Els Poblets) is made up of 30% Germans. Foreign elderly aged 65 and older make up more than three-fourths of the elderly population in several communities (Alfás del Pi, Calpe, Els Poblets, and Teulada, San Fulgencio, Alfos del Pi, and Poblets) (Instituto Nacional de Estadística, 2006). This concentration of elderly immigrants is illustrated in Figure 4.

[Figure 4 about here]

This population growth has resulted in a proliferation of housing developments, called urbanizaciones (Casado *et al.*, 2004), planned developments that may contain housing, shops, restaurants, and recreational facilities. A range of housing is being constructed for the immigrants. High-rise towers of flats are common along the coast and in the larger cities. Suburban developments feature more single-family detached homes with gardens. The majority of the homes and communities being built are not specifically designed for aging in place, which means they do not include proper physical design nor the facilities and services required for an aging population. Thus, we would expect that a segment of the international retirement migrant

population living in Alicante will eventually make a second late life move, either returning to their country of origin where kin may be available to provide informal support or else making a local move to a home and neighbourhood that enables aging in place independently.

B. Second Stage Late Life Moves

Previous empirical studies in the U.S. have found that residential relocation is especially likely among certain groups of older residents: those who have experienced an increase in the severity of disabilities, who have been recently widowed, who possess fewer financial and family resources, and who have been more mobile in the past (Chevan, 1995; Choi, 1996; De Jong *et al.*, 1995; Speare, *et al.*, 1991). As their health and resources decline, aging residents may adjust their dwelling and location to accommodate the changes in their abilities and maintain their independence, the second move of the late life course typology.

One choice is for the aging resident to move where kin can provide informal support. Because long-distance migrants may not have family residing nearby, this may require another long-distance counter stream migration. In the U.S., this return migration is not always a solution as the retirees' adult children may themselves have migrated as part of the labour force (Longino & Serow, 1992). Newbold (1996) finds that poorly educated and never married seniors are most likely to return to their state of birth in the U.S., but only if the home state was in a warm climate. Longino (1979) and Serow and Charity (1988) found that counter stream return migrants tended to have lower education and economic characteristics, were more likely to be widowed and younger females. British and Swedish immigrants who had returned to their home countries said entitlement to public health provisions was an important factor in their decision to return. These immigrants had retained their eligibility for the National Health Service (NHS) in their home countries by not establishing residency and paying for private health care in their host

countries. Their behaviour was linked to their perceptions about the relative extent, quality, and cost of the particular public healthcare and welfare systems in their native and host states (Ackers and Dwyer, 2002).

However, there is evidence that many long-distance retirement migrants do not want to return. A survey of Americans who moved to Florida after retirement (Stoller *et al.*, 2001) found that 72% said they absolutely would not consider return migration. Those most likely to consider returning were less satisfied with Florida in general, were less satisfied with their financial resources, and maintained ties to children and siblings in the former home community. British retirees living in the Costa del Sol said they were more likely to stay in Spain (either in the same home or moving locally) than return to the UK if they were to experience any of a list of typical late life movement triggers (death of the spouse, significantly worsening health, loss of income, inability to shop, inability to drive, severe incapacity sufficient to prevent running a home). The inability to run one's home produced the highest anticipated likelihood of moving away from Spain followed by worsening health (Warnes *et al.*, 1999). Among British retirees living in Torrevieja at least four months a year, 45% do not intend to return to the UK and 41% are uncertain. Among Germans, the numbers are 46% and 38% (Casado-Díaz, 2006). Similarly, most of those British interviewed in Benalmádena would prefer to remain in Spain rather than return to family or friends in the UK (Betty & Cahill, 1999).

It is not surprising that most moves by the elderly in the U.S., even among the elderly in Florida, are short-distance (Hays and Longino, 2002; Lawton, 1986). The retirees who choose to remain in their retirement destinations may rely on friends for informal support as well as formal public and private in-home services. Others make local moves into more supportive housing arrangements, spurring the growth of a range of retirement housing options in popular Sunbelt

destinations. Stimson and McCrea (2004) found that in Australia, the majority of retirement village residents moved from less than 20 km. Surveys find the reasons for local moves in non-retirement locations are commonly housing adjustments to obtain a smaller home, which may also mean lower housing expenses and less maintenance, a home without stairs, or to be closer to family (Ermisch & Jenkins, 1999; Hansen & Gottschalk, 2006; Serow *et al.*, 1996)

International retirement migrants must consider how to cope in case of declining health and widowhood. Registration makes retired British and German residents eligible for public healthcare in Spain; however, many choose to use private health care (Casado-Díaz, 2006) despite the fact that British retirees in Spain generally rate hospital services high and have relatively few complaints about local services (Warnes *et al.*, 1999). This reliance on private health care may be a consequence of the historical requirement that immigrants demonstrate that they were covered by private insurance to be eligible to obtain a residence permit. The Spanish NHS has improved in recent decades with excellent primary care services (Betty & Cahill, 1999).

Public health care guarantees access to medical care and assistance in hospitals, but not to post-hospital assistance or in-home care. Private long-term care insurance is available; however, private in-home care assistance services are not well developed in Spain. Public expenditures are limited to the neediest elderly residents and focus on social support and household tasks rather than personal and health care (Sundström and Tortosa, 1999), although this situation may change as a new law (*Law of promotion of personal autonomy and attention to persons in situation of dependency*) is implemented, increasing the public financial resources allocated to these issues. While the EU does not guarantee a minimum standard of welfare provision, it does generally grant EU citizens who establish residency the right to the same benefits and services as

would be enjoyed by a national; however they may not be eligible for means-tested benefits (Dwyer & Papadimitriou, 2006). This may not be a problem for many of the international migrants who tend to have greater wealth and income.

To better understand the housing issues surrounding aging international retirement migrants who want to remain in their adopted countries, we examine the results of a survey of British and German retirees living in Alicante. We expect the majority to fit the profile of the first stage amenity mover in the life course model of late life migration. That is, they should be younger, married couples with relatively substantial financial resources. We expect a majority to have chosen housing to accommodate an active, healthy lifestyle in the Mediterranean climate with less emphasis on locating near friends or family. However, with the passage of time, some of the immigrants may be experiencing the triggering events which create concern and interest in alternative housing and living situations that will allow them to remain independent, one choice which is movement to more appropriate housing with access to neighbourhood services in Alicante.

We will investigate whether those who have made a move within Spain reflect the concerns and characteristics expected among those who make the second late life move. We hypothesize that these second movers are more likely to be those with fewer resources. Thus, we expect those who have moved to be older; widowed, divorced or separated; living alone; with lower income. We expect the movers to make fewer visits back to their home country because of lack of kin and declining health. We do not have a hypothesis about the relationship between the age at which retirees first moved to Spain and the likelihood of a subsequent move. However, the length of time spent in Spain is likely to be correlated with age and, therefore positively related to the likelihood of making a second move.

We expect second movers to adjust their housing to accommodate aging in place. Thus we hypothesize that movers will more likely live in a smaller house with living area on one floor. Because of the adjustments they have made we expect them to be less likely to express concern about their home having too many stairs or being located too far from shopping and services to allow them to age in place. While we examine their location within the province compared to non-movers, we do not have a hypothesis about their relative location after moving because appropriate housing designs and supportive services are scattered throughout the urbanized areas in the province. We expect to find more movers in the medium to large cities, however, where services are likely to be more readily available.

We do not examine those residents making the third move in typology to institutionalization either within Spain or to their home country. We also limit ourselves to those retirees who have made their second late life move within Spain rather than returning to their country of origin to focus on the impact on the housing and supportive services markets in the retirement destination.

III. Data and Method

As part of the research project called REVIcVAL (Retirados y Viviendas en la Comunidad Valenciana –Retirees and Dwellings in the Valencian Community), data on British and German retirees were collected using self-completed questionnaires. The questionnaires were translated into English and German by professionals within the language department of a major university and then pretested on a small group of retirees in an informal setting, which resulted in some changes and clarifications to the instructions. To encourage response to financial questions, respondents were given ranges rather than asked for specific dollar amounts. To assist with estimating house floor space, ranges were offered. These do not allow point

estimates of these data, but are expected to elicit a higher response rate and a greater probability of accurate estimate within a range. Many questions, such as type of housing, offered an “other” option with the respondent asked to write in their answer. These responses were then examined by the researchers to determine if they fit into one of the categories that had been predetermined.

The most accurate detailed count of foreign residents available, the 2001 Census, was used to establish a quota sampling plan to obtain a proportional distribution according to age, sex, geographic location within the province, and size of town. The target population was British and German retirees age 50 and older who spend at least 3 months in Spain each year and own at least one property, each representing a different household. British and German nationalities were chosen because they represent the two largest groups of foreign residents in Alicante and would, therefore, exert the greatest influence on the housing market. If the behaviours of retirees of other nationalities somehow differ systematically from those of the British and Germans, these results would not be generalizable to those populations.

As no sampling frame of immigrants exists, the project used media outlets (newspapers and newsletters) as well as more than 40 associations and clubs to reach the study population to inform them of the research project and recruit participants. Interviews were conducted in March 2005 through March 2006. Of the total 636 responses only the 459 respondents in the quota sample who answered the questions about moving within Spain were selected for this analysis. This sampling approach, while ensuring a representative sample, does not provide a random sample from the population of British and German retirees. Those expatriates who have more completely integrated into the Spanish community, reading only Spanish newspapers and not participating in activities with others from their home countries would not be included in the

sampling frame. The most severely disabled and homebound would also have a low probability of being included in the sample.

If retirees had already made a permanent return move to the UK or Germany for any reason, they would not be included in the sampling frame. Thus, we are not sampling return migrants, but only those choosing to remain in the destination country, a group whose housing choices do not appear to have been examined by any other research. The survey did not try to reach those elderly who have been institutionalized as this is the third move in late life and not the focus of the research.

We use the responses to the questionnaire to describe the group of retiree migrants and compare them with previous studies conducted in the U.S. and Europe. We then split the responses into those who have moved since arriving in Spain and those who still own and live in the first home they bought there. We use t-tests and Chi-Square tests to examine whether the socioeconomic and housing characteristics as well as the opinions of those who have made a second move within Spain are significantly different from those who have remained in the home they purchased upon arrival.

IV. Results

The sample German and British retirees living in the Alicante province are, on average, 66 years old. Most live with one other person, with just over 14% living alone, as is shown in Table 1. However, 73,7% of those who are widowed and approximately one-half of those who are single or divorced are living alone. More than half (56,4%) report a secondary or vocational/technical degree. Most worked in professional (40,3%), skilled (22,9%) or managerial (17,2%) positions before retirement; however, now almost all (95,4%) are completely retired. Their combination of public and private pensions is generating moderate to higher

incomes for their circumstances. Thus, the respondents appear to represent typical amenity retirement migrants (Casado-Díaz *et al.*, 2004; Rodríguez *et al.*, 2005; Warnes, 1990) coming to Spain with relatively high financial and education levels and a spouse for social and informal support. Almost all (88,9%) are registered as Spanish residents, so they are eligible for health and other services. Most (66,0%) live in Spain year-round, with 24,9% living in Spain just 6 to 9 months each year. Visiting the home country for up to six weeks during the year is common.

[Table 1 about here]

The average age at which the respondents began spending at least 3 months in Spain is 57. Almost half (49,4%) moved to Spain between the ages of 55 and 64, although 8 moved between the ages of 75 to 79. Thus, the majority of the sampled British and German retirees living in Alicante appear to be making the first late life course move described by Wiseman (1980), Litwak and Longino (1987), and Haas and Serow (1993) triggered by an early retirement. They are relatively young, affluent married couples making an amenity move to a retirement destination.

Respondents were asked to rate the importance of pull factors. The resulting scale ranges from 1 “very important” to 6 “not important at all.” The average ratings are shown in Table 2. In terms of ranking, natural amenities received the highest importance ranking, followed by housing prices, cheaper cost of living, medical care, housing maintenance costs, recreational opportunities and then low taxes. While the importance of natural amenities is similar to results asking about favourable climate from other European and American surveys, financial considerations also appear to be of greater importance among this group of retirees than in the U.S. (Casado-Díaz *et al.*, 2004; Frey *et al.*, 2000; Haas & Serow, 1993; King *et al.*, 1998; Newbold, 1996; Rodríguez *et al.*, 1998).

[Table 2 about here]

The retirees do appear to be cognisant of the need for medical care as they age. However, ties to family and friends appear to have little influence on the retirees' choice of retirement destination, which may preclude the use of informal care if the residents experience disabilities that necessitate supportive care and the spouse is unable to fulfil that role. Instead, they will be reliant upon public or private commercial services, which are relatively undeveloped in Spain, and which can be costly. The estimated monthly average price for residential services is 2,000€ (although different co-payment schemes operate) (Barciela, 2006).

These home buyers are mostly paying cash (72,8%). purchasing both new (41,4%) and used homes. As Table 3 illustrates, the most popular type of housing among the retirees is the detached house, called villa or chalet (56,2%). This proportion is similar to that found in surveys conducted on the Costa del Sol (King *et al.*, 2000; Rodríguez *et al.*, 1998), but higher than the proportion of villas found in Mallorca, Torrevieja, and the Canary Islands where fewer year-round residents were interviewed and lower than the proportion of villa buyers among Swiss immigrants on the Costa Blanca who rarely visit their country of origin (see Casado-Díaz *et al.*, 2004). The next most popular type of housing is a flat (21,4%). A significantly larger share of recent arrivals are purchasing semi-detached two-storey homes than in previous years. Flats are more common in the larger cities while the Southern coast has experienced the greatest growth in the 2-storey semi-detached homes. Most homes contain 75 to 150 m² divided into 5 to 8 rooms including 2 to 3 bedrooms and 1 to 2 bathrooms with the size related to design. These homes are appropriate for young, healthy retirees who are pursuing a recreational retirement. They offer them privacy and a garden where they can enjoy their leisurely pursuits. However, the stairs that these houses contain will make them unsuitable homes in which to age in place. Thus, they will

eventually be faced with the possibility of a second late life course move to an environment that will be more accommodating as they need assistance with activities of daily living.

[Table 3 about here]

The retirees continue to settle near others expatriates in coastal communities. Very few are living in small municipalities or rural parts of the province. The pulls to these coastal communities may include the close proximity to the beach as well as the infrastructure and support services they want in their new homes. The initial retiree settlements created a critical mass of residents with sufficient demand for businesspeople to offer goods and services tailored to British and German immigrants, then other immigrants follow, settling near where the services have been established. Developers also help this reinforcing mechanism through promoting specific developments in the UK and Germany. The result is that most of the retirees are living in intermediate to large size municipalities.

Of the 459 retirees, 11,1% has moved since their initial purchase of housing in Spain. Did these movers exhibit the characteristics of declining personal and financial resources expected to trigger a late life course second move to a more supportive environment? Do the housing choices these movers made provide them with a small one-storey home near the services or kin and friends that will allow them to remain independent?

As is shown in Table 4, second movers, on average, came to Spain at a significantly younger age (54,35 versus 56,85 years), have lived in Spain a significantly longer time (14,61 compared to 10,01 years), and are significantly older than non-movers (67,96 versus 65,85 years). Movers are just as likely to still be married and living with a spouse or another adult and have similar income distributions to those of nonmovers, as shown in Table 5. As hypothesized, the moves being observed appear to fit the second move in later life in that they are occurring at

an older age, but these local moves are not confined to people with declining financial resources or those who have lost a spouse.

[Table 4 and Table 5 about here]

From amongst the reasons for moving from their previous home in Spain (Table 6), the most commonly cited reason “did not suit my needs” could be interpreted in a variety of ways. However, the second most commonly cited reason for moving from their previous Spanish home (25,5%) is due to health, mobility or other problems. This is very clearly the sort of push factor that we hypothesized, fitting the Wiseman (1980), Litwak and Longino (1987), and Haas and Serow (1993) models as a triggering factor in the second move in late life. However, these problems are not forcing them to visit their home country significantly less than those who have not moved.

[Table 6 about here]

While at least some members of the group who have moved within Spain appear to be typical second late life course movers in that they are older and having health problems, it does not appear that a majority chose housing closer to friends and relatives nor are they congregating in a certain part of the province. A significantly larger proportion (33,3% versus 26,6%) are buying flats/apartments or 1-storey semi-detached houses, and a smaller percentage (52,9% versus 68,5%) are buying in 2 storey semidetached homes or villas than first-time Spanish retirement home buyers; however, detached homes and 2-storey houses are still popular among movers. Nevertheless, the tendency to more often choose living space on a single storey when making a second move exists, increasing demand for these housing designs and possibly enabling the residents to age in place longer. There does not appear to be significant downsizing

taking place. While movers are more concentrated in the smallest units than nonmovers, they are buying homes of all sizes with about the same average number of rooms.

Do the retirees who have moved believe they have chosen housing more suitable for aging? Examination of responses indicate that those who have made a move within Spain are no less likely to think that as they get older their home in Spain may be unsuitable because it contains too many stairs. Just under one-fourth of both movers and nonmovers are concerned that their home contains too many stairs (as shown in Table 5). Movers are slightly less concerned about distance to shopping, distance to medical care, and distance to family and friends and more likely to say they do not anticipate any problems aging in their current homes, so perhaps they do think they have solved some of the problems associated with aging in place.

V. Conclusions

International retiree migration is likely to continue to grow within the EU member states as well as in other parts of the world. If amenity seeking migrants choose to age in place, the destination countries must deal with the housing and care needs of these aging residents through the public and private sectors. Considerable discussion is taking place about international migration flows of relatively young, healthy, and wealthy retirees, but little attention has been given to what housing those migrants are purchasing and whether they are making housing adjustments to allow them to age in place.

The results of a survey of German and British international retirement migrants living in the Alicante province of Spain indicate that besides the climate, these relatively young, affluent couples are considering the cost of living relative to financial resources as well as medical care availability in deciding to move Alicante. Thus, they are looking for a destination that will afford them a comfortable lifestyle in a warm climate, but with the reassurance that medical

services will be available when eventually needed. While they tend to settle in medium to large municipalities where expatriates from the same country already reside, improving proximity to relatives and friends does not appear to be a major motivation for choosing their retirement home. Thus, they have limited kin nearby to provide informal care when needed.

The retirees' housing preferences—single family detached homes, often with stairs—illustrate how they are purchasing homes to accommodate their current health status without plans for how they will age in place. One option as they age is return migration; however this is neither the preferred option nor a viable solution for many aging immigrants. They may no longer own a house in their country of origin to which to return. Their children and other family members may have migrated to other locations. The relative cost of living may prevent them from retaining their current standard of living if they return migrate. By declaring residency in their adopted country they may have lost their eligibility for support services in their country of birth. For many, their retirement home has become their permanent home, so that is where they want to age in place. Thus, as the retirement amenity migrant population ages, we expect a growing number of these residents to make a second, local, assistive move as predicted by the late life course migration models. This move may be triggered by an increase in chronic health problems, loss of a spouse or other informal caregiver, or decline in financial resources.

The examination of a subset of international retirement migrants who have made a local move after retiring to the Alicante province of Spain indicates that health and mobility problems associated with advancing age are a trigger for the change in housing. Marital status or living alone did not appear to be related to making a second move, so many widows appear to be attempting to age in place alone.

Those making the second late life move within Spain do appear to be adjusting their housing design to one more accommodating to aging in place with a larger proportion buying flats rather than single-family homes or 2-storey semi-detached homes, making living on one floor possible. While some downsizing is taking place, they are not buying significantly smaller units, so maintenance may still be a problem in the future. They may also experience problems accessing shopping and services when they are no longer able to drive.

As the number of international retirement migrants grows, the number choosing to age in place will also increase. Host communities will experience increasing demand for housing to accommodate residents with declining health and personal resources. These residents are unlikely to have resident kin besides a spouse on whom to rely for informal support services. Thus, more private and public formal in-home care programs will be needed if the population is to be accommodated so they can age in place. In addition, the demand for purpose built retirement housing that provides on-site supportive services may increase because many of the retirees' current homes that were built for healthy, independent residents will not accommodate mobility impaired residents.

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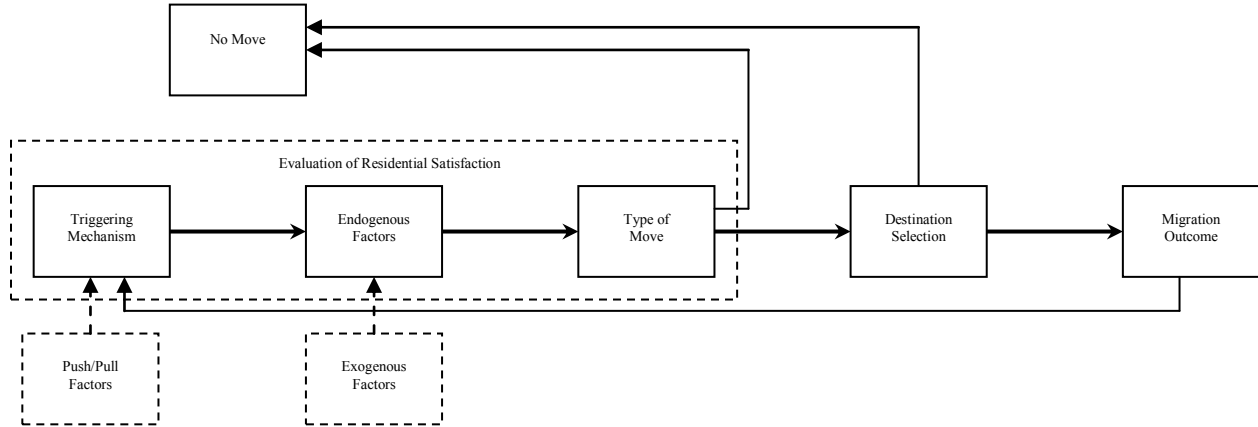
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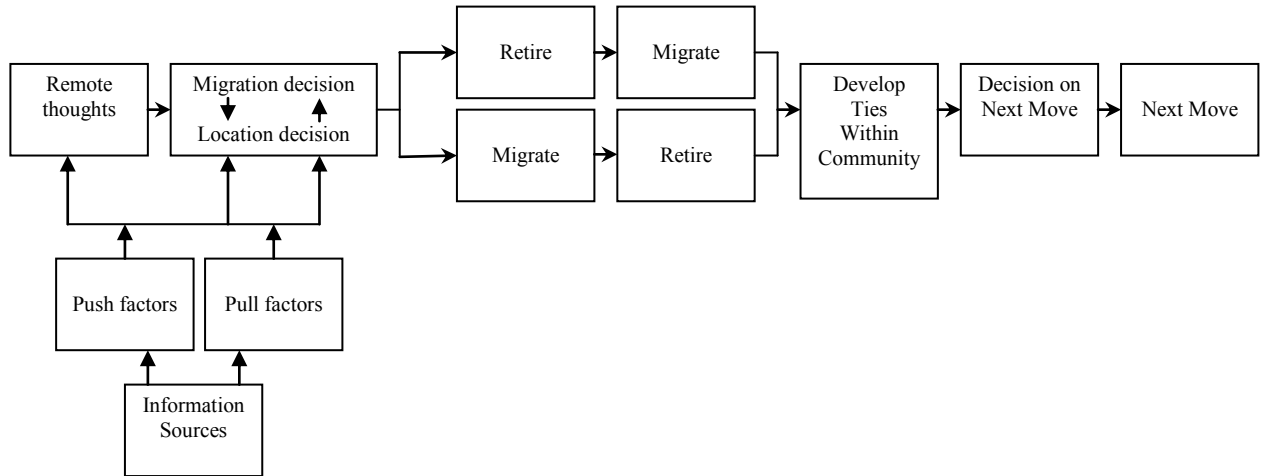
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Figure 1: Model of Elderly Migration Process



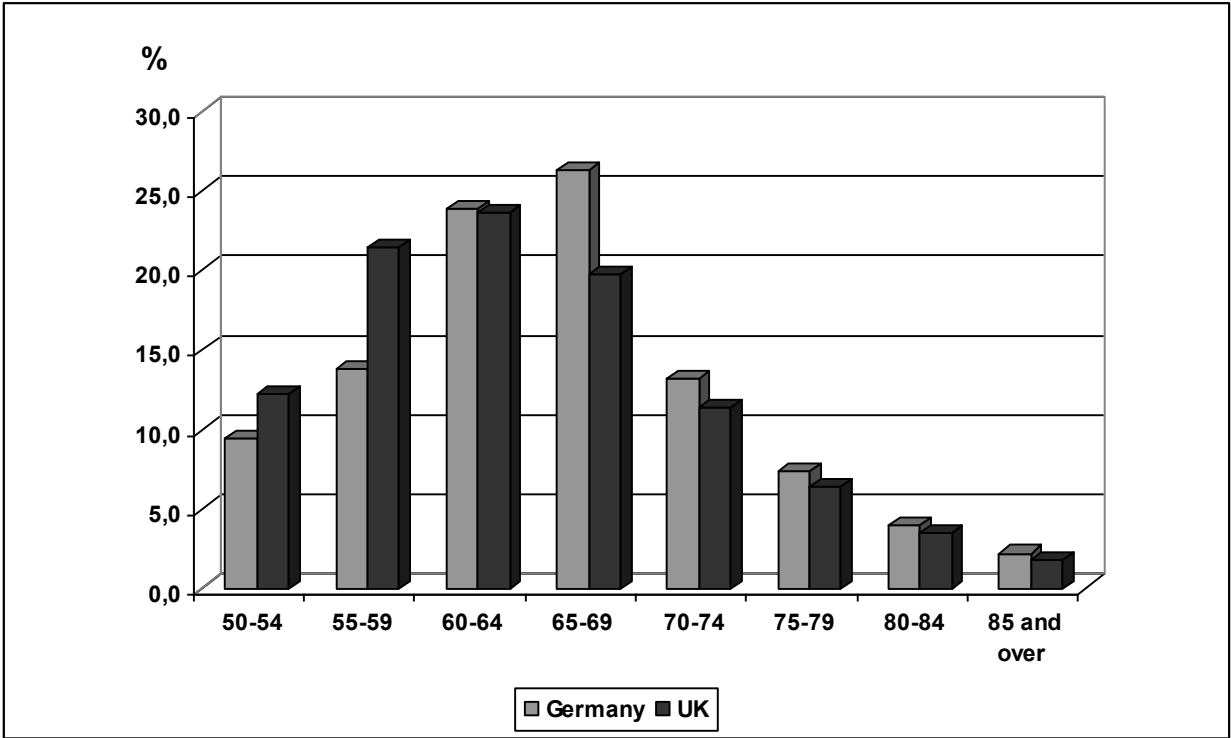
Source: Adapted from Wiseman, 1980.

Figure 2: Amenity Retirement Migration Process



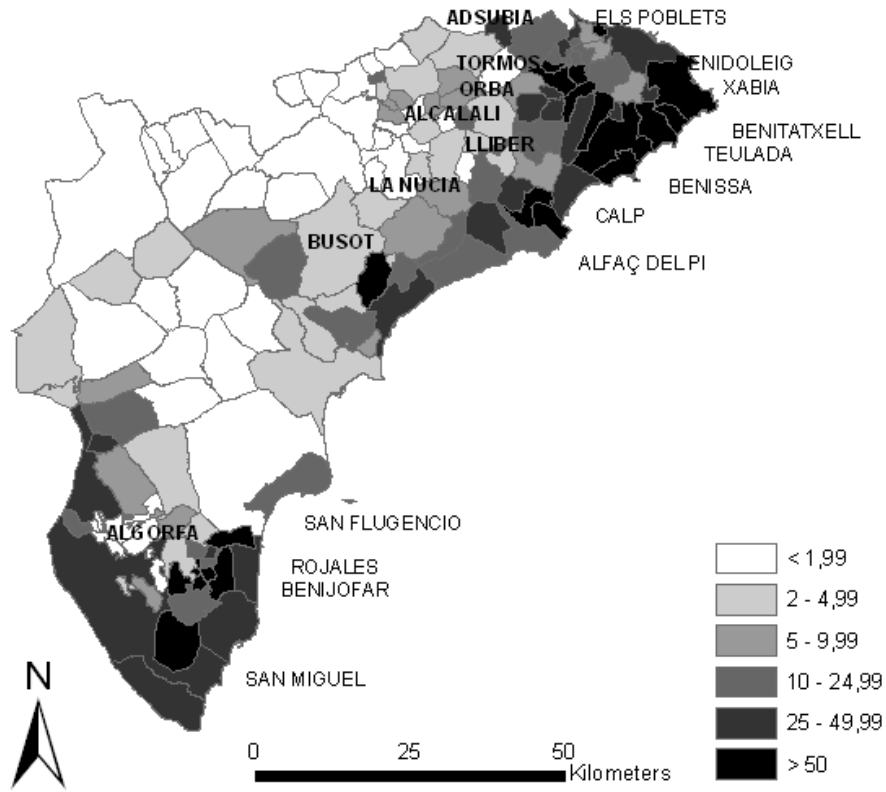
Source: Adapted from Haas and Serow, 1993.

Figure 3: Age Distribution of British and German Registrants in Alicante Age 50 and Older, 2006



Source: Instituto Nacional de Estadística, Official population figures, Municipal Register 2006

Figure 4: Percentage of Alicante Population Age 65 and older who are Foreigners, 2006



Source: Instituto Nacional de Estadística, Official population figures, Municipal Register 2006

Table 1: Characteristics of Respondents

Characteristic	Number	Percentage
Sex		
Male	233	50,8
Female	226	49,2
Age		
50-54	14	3,1
55-59	64	13,9
60-64	138	30,1
65-69	117	25,5
70-74	54	11,8
75-79	51	11,1
80+	21	4,6
Marital Status		
Married or living with a partner	359	78,2
Widowed	57	12,4
Divorced or separated	27	5,9
Single	16	3,5
Occupation before Retirement		
Professional	185	40,3
Skilled	105	22,9
Managerial or technical	79	17,2
Partly skilled	55	12,0
Armed forces	17	3,7
Other	11	2,4
Industry Employed in before Retirement		
Public services	136	29,6
Industry, mining	96	20,9
Financial & corporate services	71	15,5
Trade, hotel and travel	69	15,0
Transport	22	4,8
Construction	22	4,8
Other, not applicable	42	9,2

Education		
Primary education	90	19,6
Secondary education	259	56,4
College degree	69	15,0
Graduate degree	38	8,3
Household size		
1	65	14,2
2	372	81,0
3	15	3,3
4	7	1,5
Household Income		
< €12,000	63	13,7
€12,001-24,000	163	35,5
€24,001-36,000	85	18,5
€36,001-50,000	36	7,8
€50,001 or more	31	6,8
Time in Spain each Year		
12 months	303	66,0
Approximately 9 months	42	9,2
Approximately 6 months	72	15,7
Approximately 3 months	14	3,1
Varies from year to year	26	5,7
Age when First Spent 3+ Months in Spain		
Less than 50	78	17,0
50 – 54	84	18,3
55 – 59	109	23,5
60 – 64	119	25,9
65 – 69	38	8,3
70 and older	21	4,5
Number of Years Have Spent 3+ Months in Spain		
1-4	128	27,9
5-9	135	29,4
10-14	69	15,0
15 or more	116	25,3

Number of Weeks Spent Visiting Home Country Last Year		
0	71	15,5
1-4	159	34,6
5-8	67	14,6
9-12	48	10,5
13 or more	93	20,3

Table 2: Important Factors in Attraction to Retirement Destination Area

Factor	n	Average Rating*	Ranking
Natural amenities	434	2,17	1
Housing prices	434	2,42	2
Cheaper cost of living	426	2,44	3
Medical care	432	2,44	3
Housing maintenance costs	432	2,61	5
Recreational opportunities	427	2,74	6
Low local tax rate	423	2,92	7
Cultural amenities	424	3,19	8
Well marketed and geared-up for older/retired people	431	3,21	9
Later life learning opportunities	425	3,99	10
Many other expatriates living there	425	4,27	11
Closer to friends	420	4,53	12
Closer to family	420	4,78	13

*Responses on scale of 1 to 6 with 1 very important.

Table 3: Respondents' Housing Characteristics

Characteristic	Number	Percentage
Type		
Chalet, villa	255	56,2
Apartment, flat	98	21,4
Semi-detached house (2 storey)	48	10,5
Semi-detached house (1 storey)	26	5,7
Other	27	5,9
Size		
<75 m ²	68	14,8
75-100 m ²	134	29,2
100-150 m ²	132	28,8
150-200 m ²	74	16,1
>200 m ²	47	10,2
Number of Rooms		
2-4	54	11,8
5	61	13,3
6	63	13,7
7	105	22,9
8	54	11,8
9	38	8,3
10 or more	57	12,5
Location		

North interior	37	8,1
North coast	292	63,6
South interior	17	3,7
South coast	113	24,6
Municipality Size		
Small	43	9,4
Intermediate	159	34,6
Large	257	56,0

Table 4: Comparison of Second Mover with Nonmover Average Characteristics

Characteristic	Movers	Nonmovers	t-statistic
	Mean (n)	Mean (n)	
Age	67,96 (51)	65,85 (408)	1,96*
Household Size	1,94 (51)	1,92 (408)	-0,31
Age when Started Living 3+ Months in Spain	54,35 (51)	56,85 (397)	-1,99*
Number Years Living in Spain	14,61 (51)	10,01 (397)	2,97*
Number of Rooms in Home	6,96 (48)	7,03 (384)	-0,21
Number of Weeks Spent Visiting in Home Country Last Year	8,92 (49)	9,04 (389)	0,08

*significant at .05 level

Table 5: Comparison of Second Mover with Nonmover Distribution of Characteristics

Characteristic	Movers	Nonmovers	χ^2 statistic
	(n)	(n)	
	%	%	
Marital Status	(51)	(408)	0,00
Married/partner	78,4	78,2	
Single/Widowed/Divorced	21,6	21,8	
Household Income	(45)	(333)	2,74
< €12,000	11,1	17,4	
€12,001-24,000	53,3	41,7	
€24,001-36,000	22,2	22,5	
€36,001 or more	13,3	18,3	
Housing Type	(51)	(403)	8.24*
Apartment, flat or 1-storey semi-detached house	33.3	26.6	
Chalet, villa, or 2-storey semi-detached house	52.9	68.5	
Other	13,7	5,0	
House Size	(50)	(405)	4.14
<75 m ²	22,0	14,1	
75-100 m ²	26,0	29.9	
100-150 m ²	34,0	28,4	
150 m ² or more	18,0	27,7	

Location	(51)	(408)	1,91
Interior	17,6	11,0	
Coast	82,4	89,0	
Location	(51)	(408)	1,29
North	78,4	70,8	
South	21,6	29,2	
Municipality Size	(51)	(408)	7,26*
Small	17,6	8,3	
Intermediate	21,6	36,3	
Large	60,8	55,4	
Concerns about Aging in Current Home	(51)	(408)	
House has too many stairs	23,5	23,0	0,00
Too far from medical care	9,8	11,3	0,10
Too far from shopping	7,8	14,5	1,68
Too far from friends/family	7,8	10,3	0,30
No anticipated problems	72,5	59,3	3,33

*significant at .05 level

Table 6: Reasons for Moving from Previous Residence to Current Home within Spain

Reason for Moving*	Percentage (n = 51)
My previous property was not suitable for my needs.	35,3
I had to move due to health, mobility or other problems.	25,5
I did not enjoy living in that type of home (flat, villa, etc.).	11,8
Urban problems of traffic, noise, pollution, etc.	11,8
It was an expensive property to maintain.	9,8
There were not enough facilities/services.	7,8
To capitalize the increase in value of my previous property.	5,9
It wasn't a safe area.	5,9
I did not like the neighbourhood.	5,9
There was an increase in the cost of living.	3,9
It was far away from friends and relatives' properties.	3,9

*more than one response was possible