

Why Do Seniors Retire Outside Their Native Country

Henry Kman

Professor Cynthia Stevens

DePaul University

### **Abstract**

This study researched, what influences seniors to retire outside their native country on a global basis. A compilation of peer reviewed academic journals, literature and personal interviews addressed those influences as, weather, health, economy, family, and cultural roots. Today's seniors seemed more aware of finding a perfect blend of retirement living combined with a sense of being accepted and a sense of who they are. Opinions on possible controversial subjects such as, being labeled an expatriate were also addressed. Finally, the cause and effect of ever larger senior migration swings may have played an important role in changing a region or a country's culture and economy with respect to identity and nationalism.

## **Introduction**

The goal of this research study is to determine the reasons seniors decide to retire outside their native country. The recession occurring between 2007 through 2009 had severe affects on those nearing retirement age (Gustmans, Steinmeier, Tabatabai, 2012). Climate, the pace of living, and culture also play important roles and may influence where retirees decide to retire (Amin, & Ingman, 2010). Through unbiased research the intent of this paper is to provide deeper meaning to those reasons on a global level.

Throughout this paper the term expats will be used. Expats will stand as an abbreviation of the word expatriates. When referring to expatriates, there are numerous definitions based on different scenarios. Multiple definitions and views are provided regarding the term expats. However, for this research paper and to ascertain unbiased opinions, the use of expats will be defined as, taking residence abroad for a considerable period of time (Green, 2009).

## **Problem Statement**

What influences seniors to retire out of their native country? Climate and health benefits are initially thought of with regard to where seniors decide to retire. After paying into the economy and supporting its systems, economic and social influences play an important part in senior's lives. Many seniors want to continue to be actively involved in a community. Then there are those seniors who just want to experience life in another country or have the need to return to their roots.

With migration, economic and political climates may change. The advent of the Supra-National will emerge. In this case the expat not only blends in with the local culture but may create stronger cross-cultures. As this transition takes place many nations may lose their traditional identity (Bozic, 2006).

### **Statement of Purpose**

The purpose of this qualitative study is to understand the reasons seniors retire outside their native country. Various influences spark questions related to social standing, economics, family roots and past experiences abroad. It is the intent of interpreting the reasons one seeks to retire in a certain country or region. These decisions could come into fruition after many may have spent a lifetime paying into economies and supporting systems of their native land.

### **Research Question**

What influences seniors to relocate and retire outside their native country?

### **Literature Review**

For seniors or those approaching retirement age, one would think it a simple task deciding where to retire. After all it only takes a beautiful warm climate, tropical breezes, and a relaxed environment. Or does it? As our world continues to grow ever smaller, economies shift, and technology and transportation make staying in touch easier on a global level.

However, is the world ready for ever growing migrations shifts of its senior population? In certain parts of the globe economies will be affected as migration increases or decreases. There may be an imbalance of services offered due to senior migration. The simple question of

where to retire evolves in to a more complex question of why. More specifically, why are seniors retiring outside their native country?

In the United States there appears to be an increase in the number of retirees who decide to retire to a foreign land. For some retirees in North America that usually means retirement in Mexico. This small but significant group seeks relocation for improved amenities whether the reasons are personal, health related or economics (Haas, Bradley, Longino , Stoller, Serow,2006).

Globally as seniors decide to retire outside their native land a term emerges to define their status. The term is expat of which is short for expatriate. Very few individuals have actually expatriated in the legal sense of denouncing their citizenship to retire outside their native country. There are however, those definitions that denote an expatriate in a negative manner. The simplest way to define an expat is, one who lives abroad for a very significant time. More complicated definitions fall into play due to various prejudices, and extreme social and economic conditions. In order to produce an unbiased approach the simple definition listed above will be the meaning of an expat for this study (Green, 2009).

In the United States there appears to be an increase in the number of retirees who decide to retire in a foreign land. For retirees in the United States that usually means retirement in a Latin American country. However, retiring and migrating outside ones native land is a global issue. It seems Northern Europeans migrate to southern Europe. Surprisingly the cause is not always based on the cost of healthcare. Many times retirees are apt to make their retirement plans at an early age. They may also have the opportunity to retire earlier. Given this opportunity

retirees may not think about healthcare benefits. Climate, the pace of living, past vacation locations, and culture, play an important part of where retirees retire (Amin, & Ingman, 2010).

Most important, studies indicate the senior population may eventually surpass the number of young by the year 2050. The increase is due to two reasons, aging baby boomers and longer life spans. This increase is predicted on a global level. All nations will have to adjust their societal needs from health care to housing and from cost of living to actual demographic trend changes in certain areas (Powell & Cook, 2009).

Northern Europeans tend to retire in places such as the Spanish coastal town of Torrevieja simply for life's pleasures. The locales for these retirees are selected based on past trips as tourists. Common freedom factors for many of these retirees include no young children or elderly parents to take care of. Other than typical weather conditions there are economic influences in Spain that are different in those countries of the Nordic region and England. This influence may have a factor on an ever growing population who may be in need of social care. At the same time this same group may not contribute to the economic costs due to being in full retirement (Casado-Díaz, 2006).

As past vacation locations turn to more of a permanent residence European migration research studies are slowly coming to the forefront. Unlike the United States moving to any country other than one's own presents language and culture barriers. However, with the advent of the European Union comes the advent of the term, "Supra-National". This migrant not only adapts into the country's economic climate but quite possibly may create a blend of cross-cultural strengths. This blend has a down side as nations may at some point lose their traditional identity (Bozic, 2006).

Society, housing, food and dietary conditions become conditions of reality for the transplanted retiree. Adjusting to these situations also plagues the retiree's identity. Retirees at a certain age may develop a certain status in their own community. Living in a foreign land they may have to forego this status especially if it involves political office. Lake Chapala, Mexico boasts one of the largest American and Canadian populations outside of their native countries. Living outside their native land in beautiful Lake Chapala however does not deter them from given their point of view of the locals. Views of the locals, range from polite and cordial to lazy and inept (Banks, 2004).

Globally the population of retirees is growing. At the same time this is a real burden to the expanding need for capital regarding pensions and facilities and personnel for healthcare. Developed nations simply increase the retirement age and decrease the pension. While this sounds drastic and tragic those nearing retirement age in developing countries may drop from a poverty level to extreme poverty. However, countries such as China have taken extreme measures to develop a socially just program to include extending help to all of its citizens (Polivka, & Baozhen, 2013).

However, psychologically, migration can have major negative effects. The stress levels are lower if the individual is moving based on his or her choice. These positive effects include moving to a community of their choice, absorbing the local culture and taking advantage of all the amenities in the area. These individuals however start retirement at a younger age. The negative effects involve forced relocation due to the loss of a loved one or personal health reasons. In such cases migration away from family members may prove to be detrimental (Bradley, & Van Willigen, 2010).

Other negative effects are directly related not to migration but the migrants themselves. All individuals born under in a European Union country are considered citizens of the European Union. This citizenship allows for certain social benefits as it related to the European Union as a whole. However, each country has certain social benefits that relate only to those citizens of that country who has contributed and invested in that country's economic welfare. Those individuals of one European nation who decide to retire in another may not be entitled to that particular country's retirement benefit laws. Should these migrants demand the same benefits as those who are native to the country economic bankruptcy could occur (Ackers & Dwyer, 2004).

Older adults living outside their native country do not necessarily decide to retire. For a certain group of older women of New Zealand there was a sensational zest to not only keep busy while living in another country but also to make this new found life more meaningful. They feel their services are no longer as important as they once were in their own country. These women want to be absorbed and belong to the community. This sense of renewed life creates a metamorphosis as retirement becomes, "rewirement" (Myers, 2011).

Developed countries are not the only areas where there is concentrated migration. While there is little known regarding the reasons why an individual would migrate from a developed country to a developing country, Thailand stands out as a nation where this is seen. However, even in Thailand there are concerns moving to a developing country. Those concerns include an unstable government and economy. The living standards are also below that of someone from a developed nation. The concerns seem to be greatly overruled by advantages such as finding a mate, living in paradise and the ever popular lower cost of living. For these individuals the material world they left behind becomes non-existent (Howard, 2009).



With many retirement locations situated in many of the world's beautiful vistas, proper planning is needed to sustain a certain quality lifestyle. Before one can venture off to seek their own piece of retirement paradise there is a common factor to all successful retirement plans, financial education. Both plan provider and participant must establish realistic goals for the potential retiree. A successful plan provider will know, understand, and guide the participant to accomplish financial stability for retirement (Workman, 2012). If the plan provider is doing their job properly worries such as healthcare costs, inflation, and living the lifestyle they are accustomed to will be taken off the table (Yakoboski, 2011).

Finally, as tourists and possibly as migrant retirees there is this quest for Utopia. Utopia not as it is being sought today but from past experiences, historical appreciation, and social justice. The existence of Utopia can come from the perfection of one's handy work. There are those who want to resurrect past traditions and seek out their roots. However, because we did not actually live in the past we tend to glamorize the era. In short, we try to create the good old days. We may be seeking someone else's idea of the perfect life (Graburn, 2010).

### **Research Methods**

Qualitative research seeks to ascertain a deeper human side or point of view as opposed to quantitative research which is more of a test of theories. Regarding this research study, producing individual discussion that delves into personal thoughts and views may provide more rationale than charts or graphs (McIntyre, 2009). According to socialist Max Weber researching the human affect through sociology will provide and have a separate identity than that of the actual objective. Weber's Interpretive Science, takes into consideration subjective thoughts, views and meanings as it relates to human behavior (Avy, Cheser, Jacobs, & Razavieh, 2002).

This research study encompasses a very limited amount of participants. Due to this limit, qualitative research methods were used. Demographics play an important part of this study however; human discussion data provides truer insight to individual opinion versus quantitative data.

Qualitative interview questions were used, with the intent of providing unbiased and unsolicited data. Using this method the reader will be allowed to come to his or her own conclusions. One can agree or disagree based on actual comments versus statistics. Quantitative data may not provide an accurate account behind the study of why seniors decide to retire outside their native country.

### Analysis of Data

The following data collected is comprised of transcripts from seven separate interviews. In order to participate in this study the individual had to be at least fifty years old and no older than seventy. The goal of the analysis is to provide data based on those who are near retirement age or have retired for a period of six years or less. The interviewee was asked a series of questions as noted as Appendix B in the appendix. Data analyses from these questions are divided into themes in order to interpret each interviewee's point of view on a particular subject.

A brief demographics survey along with the study disclaimer were completed and signed prior to the interview. Participants are named accordingly. The first letter represents the word participant and the second letter designates the sequence of who was interviewed first using an alpha character. This survey and disclaimer is noted as Appendix A in the appendix. The demographic survey results are as follows.

<b>Participant</b>	<b>Age</b>	<b>Gender</b>	<b>Education Level</b>	<b>Work Type</b>	<b>An experienced traveler?</b>	<b>Strong cultural past?</b>
PA	59	Male	BS	White collar	Yes	No
PB	64	Female	Masters	White Collar	Yes	Yes
PC	55	Female	AA	White Collar	Yes	Yes
PD	62	Male	High School	Blue Collar	Yes	Yes
PE	55	Female	High School	Both	Yes	Yes
PF	50	Female	Technical	Both	Yes	Yes
PG	55	Male	Technical	White Collar	Yes	Yes

## THEME

### UNDERSTANDING THE TERM EXPAT

The question of, what is your feeling about those seniors who retire as expats outside their native country was met with surprising results. First, most of the interviewees knew what an expat was. Second, all participants' views of expats were somewhat positive.

Participant PD was most positive and felt an individual had a human right to retire and live anywhere in the world no matter what their native country may be. In the words of participant PB, "They should retire where they feel the most comfortable". Frustration was the first thing to come into the mind of participant PA. In referring to PA's native land the United States, participant PA noted, if someone cannot find a satisfying place to retire between the east coast and west coast there may be a sense of unfulfillment. The retiree may not know exactly what he or she may be after.

With respect to the question, why do you think seniors decide to retire outside their native country participant PA's answer was the anomaly. While most interviewees romanticized about warm weather, tropical breezes and a simpler low cost life, Participant PA reflected on other possible climates. The climate of local political and civil unrest and disease seemed to be overlooked by those deciding to retire outside their native land. Articles in various travel magazines somehow miss publishing these factors as an amenity.

### AFFECT OF WEATHER AND HEALTH

The data collected allowed these two themes to overlap each other. All participants did not have a problem living in a warm sunny climate. According to all weather does play an important part of one's health. Participant PG was most infatuated in the thought that the more you can be active outdoors the healthier you will remain. The warmth of the sun has positive

effects on the body. According to participant PG being active benefits not only body but one's mind.

However, activity does not necessarily have to be outdoors. Once retired participant PD's ideas of activity concentrates on going back to school to take an art or music class. With respect to activity and health it is interesting to note participants PA, PC, PD and PG plan to stay active working part time as long as their body and mind will allow.

#### FAMILY/FRIENDS

Both participants PE and PA stressed retiring near family and friends no matter where they may be located. PE's roots are originally in southern Europe however, participant PE has a very deep bond with children. In PA's view, "I have lived here longer than anywhere else. I was not born here but my family and friends are here and I like the four seasons".

For Participant PD family land and home have been handed down to this participant. However, the land and home happen to be in southern Europe. As tempting as living in southern Europe may be for this participant practicality and reality sets in. This means staying close to family to include spouse, children and siblings.

#### COST OF LIVING/OTHER AMENITIES

This theme is in reference to the question, what amenities or factors you will look for with respect to the area you will retire. Participant PB's felt the cost of living in southern France would be cheaper place to live economically in comparison to this participant's origin of northern Europe. This participant's view follows those who seek better economic conditions in countries such as Spain versus those in northern Europe (Casado-Díaz, 2006). PG feels countries such as Mexico cater to needs such as medical amenities more accustomed by Americans in the United States.

An amenity dear to participant PA's heart is living amongst those who are genuine. To quote this participant, "I think people in the Midwest are more genuine than and not as extreme as one might find on the coast, especially the west coast". In this respect this participant seeks what is comfortable according to taste.

Comfort turned out to be a common theme for all those who participated in this study. All participants did not feel the need to be rich. However, they all felt the need to be financially comfortable. In this respect, living a normal but modest life for the best value. The key here is, what country or what region offers the best value?

In general, influences as read and understood through journal research for this study are similar to those influences of the participants interviewed. Warm weather and lower cost of living combined with an active life, a sense of belonging and closeness to family and friends absorb into the word influence. Finally these influences according to the interviewees are without boundaries. These influences also cannot be stagnant or bound by one word such as expats. What influences seniors to retire outside their native country? Along with weather and cost of living according to this group influences such as frustration and human right are also important factors.

### **Ideas for Further Research**

Further research may involve a study of micro-regions whose population has evolved due to senior migration from another country. The change would be based on language, culture, and economies. In this respect it would be interesting to know what benefits and disadvantages occurred during the transition period. Will this be a peaceful blend of Supra-Nationals (Bozic, 2006) or will this be a violent transition as is now being tested in the Ukraine?

How do senior migration flows adjust a nations' balance on a global level? Can a significant increase or decrease in senior population affect the politics of a nation? Will a substantial decrease in senior care mean a substantial decrease in the need for government social care?

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Graburn, N. (2010) Utopia is behind us: ethnic tourism and ethnic play and the search for a paradise on earth. *Journal of the International Association for the Study of Traditional Environments*. 22(1), 17

Green, N. (2009) Expatriation, expatriates, and expats: the American transformation of a concept. *American Historical Review*, 114(2), 307-328

Gustman, A., Steinmeier, T., Tabatabai, N. (2012) How did the recession of 2007-2009 affect the wealth and retirement of the near retirement age population in the health and retirement study. *Social Security Bulletin*, 72 (4), 47-66

Haas, H.; Bradley, D., Longino, C.; Stoller, E.; Serow, W. (2006) In retirement migration, who counts? a methodological question with economic policy implications. *Gerontologist*. 46(6), p. 815-820

Howard, R. (2009) The migration of westerners to Thailand: an unusual flow from developed to  
Workman, J. (2012) Education best practices to boost retirement readiness. *Benefits Quarterly*, 28(4), 11-15

McIntyre, L. Need to Know Social Science Research Methods

Myers, B. (2011) Self-initiated expatriation in older women: exploring a different terrain. *Women's Studies Journal*, 25(2), 101-106

Powell, J., Cook, I. (2009) Global Ageing in comparative perspective: a critical discussion. *International Journal of Sociology and Social Policy* 29(7/8), 388-400

Polivka, L., Baozhen, L.(2013) the future of retirement security around the globe. *Generations*,  
37 (1), 39-45

Yakoboski, P. (2011) Worries and plans as individuals approach retirement. *Benefits Quarterly*, 27(2), 34-37.

**Appendix**

Appendix A- Demographics and Disclaimer

Appendix B - Interview Questions

Appendix C- Annotated Bibliography

Appendix A – Demographics and Disclaimer

**Capstone Project Demographic Information**  
**Research Paper Title: Why Are Seniors Retiring Outside Their Native Country**

<b>Demographics</b>	<b>Participant Response</b>
Age	
Gender	
Education Level	
Work Type Blue Collar/White Collar	
Considered an Experience Traveler	
Do you have a strong cultural past?	

**Disclaimer:** I understand the following demographic and interview information will be used in a research paper for a capstone project at DePaul University. My name will not be included in this paper and will remain private. This paper is considered an unpublished paper strictly used to complete a Bachelor's Degree majoring in leadership.

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Appendix B- Interview Questions

How long have you been working?

Have you always been employed in the same industry?

Has your career involved overseas travel?

If so, what area did you have the most pleasant experience?

If not, what area did you enjoy the most while on a personal vacation?

At what age did you retire and or at what age do you plan on retiring?

In your opinion where is the best place to retire and why?

Where do you plan on retiring?

Name a few important amenities or factors you will look for regarding the area you will retire.

What is your feeling about those seniors who retire as expats outside their native country?

Why do you think seniors decide to retire outside their native country?

What do you plan on doing during your retirement years?

### Annotated Bibliography

Gustman, A., Steinmeier, T., Tabatabai, N. (2012) How did the recession of 2007-2009 affect the wealth and retirement of the near retirement age population in the health and retirement study. *Social Security Bulletin*, 72 (4), 47-66

Using labor market data this study relates that data against the baby boomer population near retirement age. This data takes into consideration social security, pensions, and personal savings. The affect of the recession can have an affect on the quality of life during retirement in the United States. Due to upside down mortgages, depleted savings, and recession affected 401k's retirees may have to retire somewhere else to sustain a better life style.

Green, N. (2009) Expatriation, expatriates, and expats: the American transformation of a concept. *American Historical Review*, 114(2), 307-328

The word expat conjures up many definitions and opinions as to what this word or term actually expresses. However, this journal states, "Living abroad is one thing; losing one's citizenship is another". As seniors considering the best place for their retirement years they may envision being an expat as living outside one's own native land for an extended time frame.

Banks, S. (2004) Identity narratives by American and Canadian retirees in Mexico. *Journal of Cross-Cultural Gerontology*, 19(4), 361-381

This journal article's main focus is the assimilation of American and Canadian retirees in Mexico with regard to culture and relationship to the locals and taking on a different identity. The article provides pros and cons with respect to the description the various interviewees provide when asked how they relate to the Mexicans. The majority of the retirees however are retired from

very prestigious jobs. Although living in a foreign country they live in gated communities somewhat similar to their life back home.

Despite the similarities regarding the life style of these retirees the author does provide a varying degree of opinions through interviews. The author, without stating his own opinion describes certain expatriate, Mexican relationships merely based on the interviews. An individual would be able to form an opinion or make a decision whether retiring abroad is right for them.

Myers, B. (2011) Self-initiated expatriation in older women: exploring a different terrain.

*Women's Studies Journal*, 25(2), 101-106

This study finds older women especially in New Zealand becoming expatriates not necessarily seeking retirement but a new meaning to life outside their native country. These women are challenging traditional retirement patterns of previous generations.

For these women retirement is out of the question. However, a traditional career is also out of the question. A majority of retirees retiring outside their native country could be seeking the same.

Polivka, L., Baozhen, L. (2013) the future of retirement security around the globe. *Generations*, 37 (1), 39-45

The article explores retirement security as a global issue. As in the United States there is an increase in the retiree population. Due to the increase retirement age is increasing and retirement funding is decreasing.

This article increases the awareness of the best place to retire on a global level. All average human beings may seek out the most life full filling place on the planet.

Howard, R. (2009) The migration of westerners to Thailand: an unusual flow from developed to developing world. *International Migration*, 47(2),193-225

There is a strange lure of retirees and expatriates to leave a developed country and live in a developing country.

All retirees have an image what a retired life would be outside their own country. The reality can be as subtle as not being able to assimilate to life threatening experiences.

Workman, J. (2012) Education best practices to boost retirement readiness. *Benefits Quarterly*, 28(4),11-15

Retirement planning education is needed for both the retiree and the plan sponsor. The article suggests both the retiree and the plan sponsor must be aware of the changing market. The best way to keep both parties on track is to set a goal.

Retirees may seek retirement outside of their own country because they have not properly planned retirement in their native land. There is a possibility for successful retirement through preplanned education. This education may provide a realistic approach to how well one may live once retired in their own country.

Casado-Díaz, M. (2006) Retiring to Spain: an analysis of differences among north European nationals. *Journal of Ethnic and Migration Studies*.32(8),1321-1339

The author presents an international view with respect to Northern Europeans migrating to Spain. In particular they are migrating to the town of Torrevieja. This town has a total population of 71,000 but within that population 15,000 retirees from different parts of northern Europe. Many started out as tourists years ago and have decided to make this destination their second home.

This article confirms the common bond of expatriates around the globe. Northern Europeans are retiring to Spain for the same reasons Americans or Canadians retire to Mexico. They seek a better climate. Along with a better climate they anticipate better health and a longer life.

Yakoboski, P. (2011) Worries and plans as individuals approach retirement. *Benefits Quarterly*, 27(2), 34-37.

The author concentrates on most the two most important issues for individuals nearing retirement age. They are concerned about having enough income and paying for healthcare. Retirement management plans may differ based on whether you consult or trust a financial advisor. This is mainly an issue in the United States.

As the United States confronts social healthcare will this issue be taken off the table for future retirees. Will this increase the amount of retirees who may be thinking about becoming an expatriate or will they be able live the life they want here in their own country.

Amin, I., Ingman, S. (2010) Retiring in a foreign land: how do American retirees deal with health care issues in Mexico. *Journal of Aging and Emerging Economies*. 22-35

While the title of the article refers to dealing with the healthcare situation in Mexico, the author divides personal health into three categories. Based on the three categories the reasons all reflect around a better cost.

The category called amenity-seeking is based on retiring early and seeking all that the area has to offer such as weather and recreational amenities. The other two categories are involve senior assistance, retiring later in life and or possibly retiring due to health problems. Assistance-seeking and disability-impelled are the terms for these stages.



Graburn, N. (2010) Utopia is behind us: ethnic tourism and ethnic play and the search for a paradise on earth. *Journal of the International Association for the Study of Traditional; Environments*. 22(1), 17

For most of us Utopia is a thing of the past. We look back at different ethnic ideas and cultures as tourists. Eastern cultures originally developed by Marx and Asian cultures seemed to be admired for their past ideologies.

Retirees in general may be searching for a socialist way for life. They want to retire in different countries. However at the same time they are learning about the host country they are also making an impression regarding what they can contribute from their own homeland. In this way there is somewhat of a social equality.

Sharma, A. (2013) The chain is only as strong as the weakest link. *Older Adult Migration and the First Move*. 35(5), 507-532

As retirees migrate to certain areas around the globe there will be economic growth in the areas of community service and health care needs. At the same time retirees could boost the growth in the business community.

Will this increase in the retiree population help or hinder the area? This type of growth could alienate others from settling in the same location. These areas may turn into Dell Webb retirement communities on steroids. At the same time many retirees may want to live in an area that includes people of all ages.

Božić, S. (2006) The achievement and potential of international retirement migration research: the need for Disciplinary Exchange. *Journal of Ethnic & Migration Studies*. 32(8), 1415-1427

Migration in Europe is more complicated than migration in different parts of the United States and Australia. In particular, language and culture provide an eye opening experience for northern Europeans migrating and retiring in southern Europe versus Americans migrating from Illinois to Florida.

There is a possibility that a culture mix due to international retirement migration will at some point in history create a blend. This cultural blend may help to relieve cultural tensions and weaken nationalism

Bradley, D., Van Willigen, M. (2010) Academic journal migration and psychological well-being among older adults: a growth curve analysis based on panel data from the health and retirement. *Journal of Aging & Health*. 22(7), p882-913

Drawing on psychological impact, this article provides an analysis of possible depression results on older adults migrating for various reasons. This depression may be the result of migration due to the death of a loved one, a decline of health or the loss of employment.

There may also be stress added by the migration itself. Adjusting to a new home, a new way of life or a new community even within one's own country may be a major factor in stress depression. All factors that may lead to depression are then measured. The common factor is all individuals are noninstitutionalized.

Betty, C.; Hudson, B. (2002) Sunset lives: British retirement migration to the Mediterranean. *Health & Social Care in the Community*.10 (1), p56-57

International retirement migration or the acronym IRM in itself is proof seniors globally are drawn to other countries to retire. This article concentrates on the British who seek the pros of not only warmer climate but also a slower pace of life with less stress. The cons include separation from relatives, the barrier of language and the red tape of bureaucracy.

With regard to my research there is a global aspect involving more than the word expatriate. International retirement migration may be a small piece of what everyone may be looking for. Individuals of all ages may be seeking the perfect lifestyle

Haas, H.; Bradley, D., Longino, C.; Stoller, E.; Serow, W. (2006) In retirement migration, who counts? A methodological question with economic policy implications. *Gerontologist*. 46(6), p. 815-820

This quantitative study looks at migration with respect to those who not only move strictly for retirement benefits but also those who are of retirement age but are actively working after migration. This type of outcome may have an effect to the community. Migration criteria statistics will be beneficial to community planners.

This data will be useful when planning healthcare needs as opposed to those independent seniors who are still active enough to take part in other amenities offered by the community.

Banks, S. P. (08/2009) "Intergenerational ties across borders: Grandparenting narratives by expatriate retirees in Mexico". *Journal of aging studies*. 23(3), p.178

The relationship of family ties is studied with regard to grandparent and grandchildren. On the positive side the relationship may grow with distance. There may be interest for children and grandchildren to relocate with their parents and grandparents. As both grandparents and grandchildren have their own life style agendas distance may be a benefit.

However, that distance may present a problem of a loss of common interest as a family unit.

Distance may also cause an out of sight out of mind factor regarding the grandchildren's relationship to their grandparents. This may also affect the next generation.

Powell, J., Cook, I.(2009) Global Ageing in comparative perspective: a critical discussion.

*International Journal of Sociology and Social Policy* 29(7/8), 388-400

There are indicators predicting a demographic swing in which the senior population may outnumber the young by the year 2050. Concerns related to health, economy, and cost issues will continue to be at the forefront as this trend increases.