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The well-being of British expatriate retirees in southern Europe

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ABSTRACT

This article examines the personal outcomes of overseas residence in later life, by analysing some findings from the first large-scale, comparative study of the retirement of British citizens to southern Europe. Four study areas are compared: Tuscany in Italy, Malta, the Costa del Sol of Spain, and the Algarve region of Portugal. The analysis focuses on the expressed reasons for moving to and residing in the areas, the reported advantages and disadvantages, and the respondents' predictions of whether they would stay or leave in response to adverse and beneficial events. Overall the subjects give very positive reports, but there are considerable differences among the four areas. The associations of individual variation in well-being with both a person's 'temporal commitment' to the area and to facets of their social integration are analysed. The onset of severe incapacity, sufficient to prevent the continued running of a home, is the event most likely to cause people to leave their adopted areas of residence.

KEY WORDS – international migration, retirement, health, housing, life-style, well-being.

Introduction

An increasing number of British citizens are retiring abroad, for between 1988 and 1997 the number of UK retirement pensions and widows' benefits paid at overseas addresses increased by just under six per cent each year to reach 763,000 (House of Commons, Social Security Committee 1995; Pensions and Overseas Benefits Directorate 1998). One-quarter of the overseas pensioners are in Australia, and at least 11 per cent are in each of the United States, the Irish Republic and Canada: these four countries accounted for two-thirds (65 per cent) of the total. While in comparison there were relatively few in

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Mediterranean countries, with 34,225 (4.5 per cent) in Spain and two-thirds that number in Italy, by the second half of the 1990s the growth rate of the number resident in France, Italy, Spain and Portugal exceeded that in north America and Australasia. Evidence from southern Spain suggests that the older people of other northern European countries, particularly Denmark, Finland, Germany, the Netherlands, and Sweden, are changing their retirement residence choices similarly, with both rising emigration and a relative re-direction to European destinations (Rodríguez *et al.* 1998).

There have recently been several studies of migration in later life to warmer latitudes (Bean *et al.* 1994; Longino 1996; Rogers *et al.* 1992; Warnes 1996), most on moves to the United States 'sunbelt', including those by international (but not cross-cultural) migrants from Canada (Longino and Marshall 1990; Martin *et al.* 1992). Similar work is evident on Australian retirees' moves to the Queensland coast (Neyland and Kendig 1996), and on the moves of Parisians to southern France (Cribier and Kych 1992). The emigration of older people from the former Soviet Union to Israel and the United States has also been examined (Kahana *et al.* 1986; Smith 1996). Otherwise, published studies of older people who move to countries with different linguistic, cultural, political and legal environments have mainly been local 'impact' reports (Myklebost 1989; Paniagua Mazorra 1991). The factors that influence the development of the global phenomenon and particularly its growth, the selection of destinations, and the consequences for the participants, have been neglected. Academic perceptions of the practice have been moulded by media accounts (which tend to focus on the unhappiest experiences), by personal acquaintance with participants, and by the proliferating retirement handbooks which give increasingly detailed and generally sound advice. Yet the movement of older people among European countries is raising increasingly pressing questions, about the impacts on the favoured destination countries, particularly their health and welfare services, and about the meaning of European Union citizenship for older people, given the qualified entitlements the citizen of a member state has to the welfare and health service benefits of another EU nation, and the individual's reduced eligibility to their own country's benefits when they move to another country.

The authors have conducted a systematic, multi-method study of British older residents in southern Europe. The main objectives were to compile evidence about the motivations of the moves, the preferences of the movers, the experience of residence abroad and of social interactions with the host and expatriate communities, the implications for the

participants, and the impacts on the local societies and environments. The methodologies and earlier findings have been published elsewhere¹.

Aims, sources and methods

This article focuses on the personal advantages and disadvantages of overseas residence in later life. The evidence is from the replies to a self-completion questionnaire, in-depth interviews with participants and key informants, including consuls, physicians, officers of social and welfare associations, property agents and entrepreneurs, and participant observation at diverse recreational, social and welfare meetings. The paper examines the reasons for settling in southern Europe, the reported problems and benefits, and indicators of 'settledness' and 'social integration'. These are combined into established dimensions of well-being and an overall measure. The personal, household, housing and social interaction factors associated with well-being and the likelihood of staying in or leaving the adopted area are examined.

The survey

The field work was undertaken during 1995–96 in Tuscany and Umbria (Italy), Malta, the Costa del Sol (Spain) and the Algarve (Portugal). The self-completion questionnaire was completed by 957 British citizens aged 50 years or more who are normally resident at least six months each year in the study areas, and follow-up face-to-face interviews were conducted with nearly 200 subjects. Both migrants for retirement and those who had entered retirement while resident in the area were included. All of the study areas have concentrations of British residents but none have comprehensive sample frames, although in Malta a 1995 registration for local government elections captured most 'permanent residents'. The entire islands of Malta and Gozo were studied, but in the other areas reconnaissance visits mapped the distribution of British residents by their occupational or income levels, and established the chronology of the settlement. In each case, profiles of the local British resident population were built up through information collected from consulates, local and regional government authorities, clubs and voluntary associations, property agents, ministers of religion, doctors and English-language newspapers and broadcasting organisations. These profiles are the best sampling frames that can be

compiled by independent researchers (in some of the countries, immigration and local government records were not made available despite our own and local collaborators' best efforts). A particular concern was to achieve a good representation of all ages and both sexes of older people, of couples and those living alone, of renters and home owners, and where appropriate of the successive waves of settlers. The completed questionnaires were monitored as they were returned, and subsequent efforts concentrated in areas or upon sub-groups with a low response. It was, for example, necessary to emphasise repeatedly that in married couple or partners' households, the questionnaire should be completed by the woman when so requested. It is believed that the representation of the British older residents in the defined study areas is good, but we would stress that our samples do not necessarily represent British retirees in other parts of Italy, Spain or Portugal.

Results

Reasons for residence abroad

Building an understanding of the personal implications of retiring abroad may begin by examining the several linked decisions involved in moving to and residing in another country: when to retire, which country and region to move to, what kind of property to secure, the selection of a particular dwelling, who forms the household, whether or not to retain one or more properties elsewhere and, if so, how to divide time among them. The self-completion questionnaire gave the respondents eight opportunities to state their reasons for retiring to or remaining in the destination area: the 957 respondents stated altogether 2,802 reasons; and among them 12 people gave eight reasons and only 32 failed to enter any. The reasons have been collapsed into eight groups, and the relative frequencies of 'the main', second, and subsequent reasons are displayed in Table 1. 'The climate' dominated the replies (40 per cent of main reasons and 28 per cent of all expressions), followed by two facets of a better life-style: 'the slower pace of life', and 'feel or am healthier here' (16 per cent main, 17 per cent all). The next most frequent reasons were the financial advantages, *i.e.* the low cost of living or housing and low taxes (7 per cent main, 14 per cent all). Social advantages and admiration of the destination country were relatively unimportant as main reasons, but each formed around nine per cent of all expressions. Previous family and work connections with the country were more frequently stated as main than secondary reasons.

TABLE 1. *Expressed reasons for residence in four Mediterranean regions*

Reasons	Main reason %	Second %	3rd-8th %	All %
Climate, other natural environmental	40.4	29.6	15.5	27.6
Pace of life, feel healthier	15.7	17.8	17.0	16.8
Lower living/housing costs or taxes	6.7	17.4	17.9	14.1
Social advantages	2.7	7.7	16.1	9.4
Admiration of country	6.3	8.7	11.5	9.0
Childhood or family links	11.8	5.7	5.2	7.5
Antipathy to UK	7.6	5.3	5.7	6.2
Practical advantages	2.1	6.1	9.4	6.1
Work or business	6.8	1.6	1.5	3.3
Number of reasons (= 100%)	925	768	1,109	2,802

Note: 32 respondents (3.3%) gave no reasons.

The expressed reasons as indicators of well-being

There are many conceptualisations of well-being (or life satisfaction) and hence of approaches to its measurement. The various schools of thought have developed contrasting indicators, including:

- the timeless concerns of moral philosophy with the precepts and conduct associated with happiness, utility, and fulfilment (Bond 1996; Griffin 1986),
- medicine’s interest in the quality of life outcomes of interventions, including specific indicators for elderly patients with chronic conditions (Dychtwald 1986, Fillenbaum 1985, Maddox 1992),
- the interest in both academic development studies and international agencies (OECD 1976) in the outcomes of national social and economic transformations,
- the interest developed by applied sociology and economics particularly in North America in material standing and ‘confidence’ indicators, often related to the concerns of government and commerce (Andrews and Withey 1976; Cutler 1979; Smeeding 1996)
- sociologists’ and social psychologists’ interests in the relations between objective and subjective measures of satisfaction, contentment and happiness, for both individuals and populations (Campbell 1981; George 1992; Ryff 1996; Szalai and Andrews 1980), and
- geographers’ interest in territorial well-being and ‘deprivation’ indices (Johnson and Pattie 1992, Knox 1975).

The scope of well-being represented by these concerns ranges from survival and health to civil rights and the extent of probity or

corruption in business transactions. The recommended indicators include the prevalence of diseases and disorders, physiological functioning, mental states, social integration, and levels of satisfaction with inter-personal relations, job, neighbourhood and the government. Indicators of material well-being include income, the standard-of-living or purchasing power and housing quality. Environmental indicators also feature, and in the realm of civics and rights important indicators are the equity of social and welfare entitlements, the prevailing level of personal security and, more generally, the state and equity of law and order, and the freedom and protection to engage fairly in business and representational and party political activities. Approaches from social theory continue to lean heavily on Weber's exegesis of class (material standing), status and power as key dimensions of the positioning of individuals and groups in society (Giddens 1977: 192; Runciman 1966, 1989). By any standard, well-being measures cover a wide canvas.

The expressed reasons for moving or living abroad for later life include references to all the mentioned dimensions of well-being evident in the theoretical and 'indicators' literature. Material, family and social advantages are relatively prevalent, while references to civic issues, including political rights, discrimination, personal security and business ethics are not rare. Even though a person's social standing would often be settled by the time of their retirement, status and power considerations are expressed, as in references to the opportunities to hold executive positions in British retiree organisations. Several of the expressed reasons span two or more dimensions, with 'admiration of country', 'for a better life', and 'the climate' being unusually ambiguous. A recurrent challenge has been to interpret the very high frequency of references to the advantageous 'climate', for warm and relatively dry conditions potentially bring financial, familial, social, and health benefits, through lower heating and clothing costs, friends' and relatives' visits, and more frequent outdoor recreational and social events. The in-depth interviews revealed both the complexity of people's construction of an 'advantageous climate' and its frequent association with physical health and morale. But a majority of the answers fell clearly into the civic, financial, life-style, instrumental (services) or social dimensions of well-being, and this taxonomy is employed in the comparative analysis which follows.

Area differences in the reasons for residence abroad

The average number of expressed reasons for retirement abroad in the identified dimensions of well-being have been compared for the four

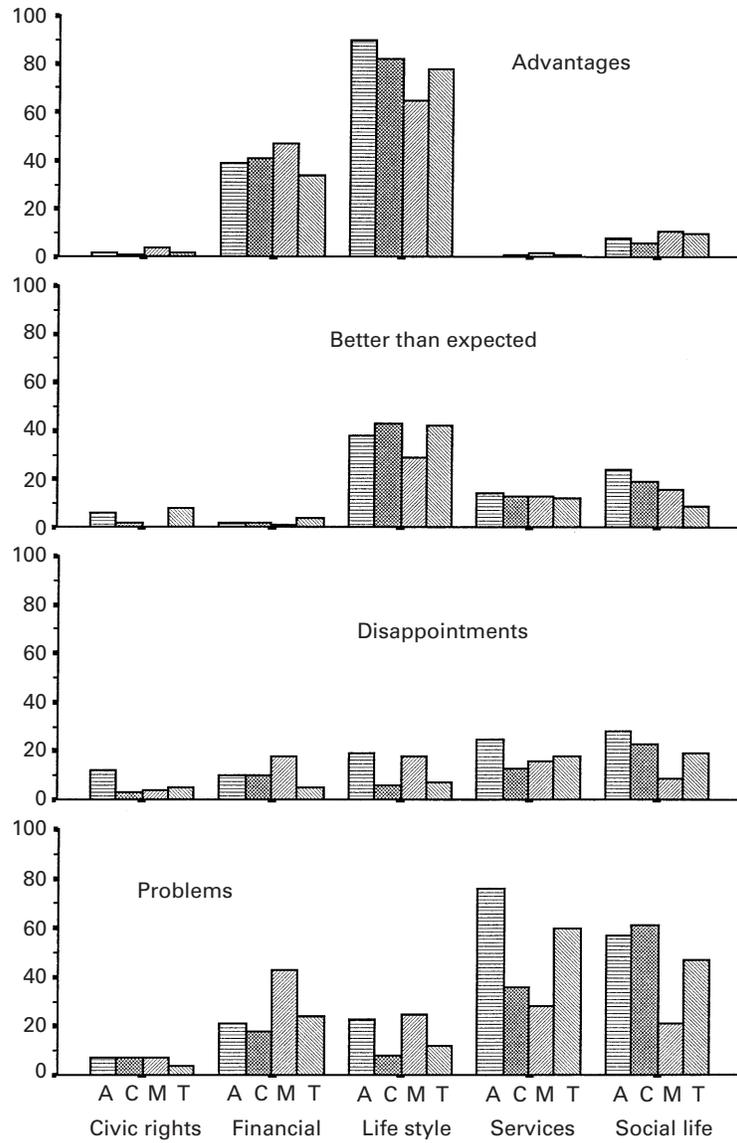


Figure 1. The dimensions of positive and negative reactions to expatriate retirement.

Notes: The charts represent the percentage of respondents in the four areas that gave at least one response (advantage, disappointment or problem) in the dimension of well-being. The regions are designated by A: Algarve, C: Costa del Sol, M: Malta and T: Tuscany

countries². Across the four countries, on average 2.8 reasons were given with life-style and environmental attributes predominating (on average, 1.4 reasons). Each of the financial, civic and social categories produced between 0.4 and 0.5 reasons but instrumental reasons were infrequent (0.1). The Tuscan respondents reported the fewest reasons (2.5), and those from the Algarve the most (3.1). The greatest between-region variability was in the frequency of 'life-style' reasons, there being exceptionally few in Tuscany and many in the Iberian areas (the Costa del Sol and the Algarve). Social and family reasons were most frequent in Malta but fewest in Iberia, while references to civic affairs (including the equivocal 'admiration of the country') were most common in Tuscany, and significantly low in Malta and the Costa del Sol. Financial reasons were most frequently mentioned in the Algarve but comparatively rare in Tuscany.

These results highlight the differences among the four areas and their populations of retired British residents. Tuscany attracts relatively well-educated people, many from the professions, creative arts and higher education which, with the long history of the area's British connections, has encouraged multiple family associations, some inter-marriage with the Italian population, a dispersed distribution, and adoption of the Italian way of life (King and Patterson 1998). In Malta, the British colonial connection, the country's pivotal role in the North African and Italian allied campaigns of the Second World War, and the large scale of Maltese labour migration to Britain since the early 1950s, are among the factors that have encouraged inter-marriage and a high prevalence of family connections to the local population among British retirees (Warnes and Patterson 1998). In comparison, the British retiree settlements on both the Costa del Sol and the Algarve have grown up mostly since the 1960s in the form of estates and apartment blocks for residential tourists and retirees. In the Iberian areas, British older people, like their peers from other northern European countries, have to date developed few familial links to the local population (although business and economically productive roles thrive among people of working age and these may lead to more local family connections in the future).

Anticipated and experienced advantages, disappointments and problems

The reasons expressed for the initial move were retrospective and will have been modified and supplemented by subsequent experience. The respondents were asked to record 'in order of importance the three greatest advantages, as you see them for yourself, of living in [the area]

for retirement', and then to enter the three greatest problems. They were also asked to describe how their 'expectations about living in [the area] had been most disappointed' and 'most surpassed'.

The response to the 'advantages' question was high, with 94 per cent of the respondents giving at least one reply: 71 per cent gave three. Climate again dominated the answers, followed by references to the slower pace of life, the healthier life-style, and financial advantages. Many fewer respondents reported ways in which their experience had surpassed expectations: 54 per cent gave one answer, and 10 per cent three. The positive experience which made the greatest impression on our respondents, being mentioned by one-fifth, was the friendliness and supportiveness of the local residents (expatriate and native). The 'pace of life' and 'social life' attributes of the study areas surpassed the expectations of around one in ten, while 'climate' was pushed to the fourth rank, and unanticipated financial benefits were mentioned by just two per cent.

Fewer problems than advantages were recorded but 81 per cent mentioned at least one and 35 per cent three. The most frequently cited first problem (by 18 per cent), was poor command of the local language, but the only difficulty mentioned over all answers by more than a quarter of the respondents was coping with the local bureaucracy and official forms (most often concerning property acquisition, personal and property taxation, and residence status). Separation from friends and relatives was a problem for 18 per cent, and medical and nursing services for 16 per cent. Turning to the last of the reactions questions, when asked, 'In what ways have your expectations of living here been disappointed?', 48 per cent mentioned at least one way, and nine per cent three. In comparison to the problems, incompatibility with the local residents (expatriate or native) and the rising cost of living were mentioned relatively frequently, but separation from others, and the medical services, infrequently. 'Poor legal protection for foreigners' was among the most prevalent disappointments even though only 43 respondents (4.5 per cent) reported the same as a problem. The four sets of reactions have been coded into the financial, social, instrumental, civic and life-style dimensions of well-being, and the percentage of respondents stating at least one reason within each category has been compared among the four study areas. Figure 1 shows clearly that the experienced advantages concentrate in the life-style domain, while the problems are most numerous in the areas of services and social life. While financial advantages were anticipated relatively frequently, few stated that their situation was better than expected, and many encountered financial problems. Figure 1 also suggests that the ex-

patriate retirees did not anticipate the distinctive character of their selected retirement area, for among the four regions there is far more variability in the reports of disappointments and problems than of advantages.

Malta produced the most distinctive replies, with relatively frequent mentions of financial advantages *and* problems and disappointments, as well as the lowest frequency of reports that the financial situation was better than expected. The average age of the Maltese respondents was high (68 years) and they had the lowest occupational scores (King *et al.* 1998; Warnes and Patterson 1998). They also made the fewest references to environmental and life-style advantages and unanticipated benefits, complemented by significantly frequent references to problems and disappointments in this category. On their social life, they made frequent references to advantages and few references to problems and disappointments. In Tuscany there were significantly low frequencies of financial benefits *and* problems and, most of all, disappointments, but consistently positive civic and life-style evaluations. Its respondents described their social life as having significantly few unanticipated benefits and an average frequency of problems and disappointments. Their only significant negative evaluation was about local services. Respondents from the Costa del Sol returned distinctive evaluations in the civic, life-style, social, and services domains, the most exceptional being the scarcity of problems and disappointments with the life-style and the environment, followed by few complaints about domestic, retail and transport services. They mentioned more unanticipated life-style benefits than the others. Respondents from the Algarve produced a strong array of distinctive complaints, with high frequencies in the civic, life-style, social and instrumental-services domains. Their positive evaluations were generally close to the average, except for frequent references to life-style benefits.

Personal characteristics and well-being

The evaluative questions were complemented by:

- specific questions on the number of overnight visitors to the home, the respondent's evaluation of these visits, and on membership of clubs
- seven questions which requested a comparative rating of housing costs, various medical services, and their social life as between the adopted residential area and the United Kingdom, and
- questions on whether the informant would stay, move locally, return to the UK, or move elsewhere in response to nine adverse and

positive events, *e.g.* change of health status, bereavement, or 'winning £100,000'.

A simple accumulative 'well-being' measure has been developed by summing: (a) the number of cited advantages and benefits (positive) and problems and disappointments (negative), (b) the ratings of their social life, hospital services and community health services as better or worse than in the UK, and (c) the aggregate of the respondent's indications that in response to the hypothetical events, they would stay *or* move locally (positive), or return to the UK (negative). For the last element, not all scenarios applied to all respondents, *e.g.* bereavement of spouse, so these scores were weighted according to the number of applicable questions. The range of the aggregate scores was from -19 to $+20$ and the average was $+5.4$. The distribution was negatively skewed, the modal range being $+11.0$ to $+11.9$ and only ten respondents scored below -11 .

Few marked or 'linear' variations in the 'well-being' score by the personal or household characteristics of the respondents were found (Figure 2). There were no significant differences by age, sex, marital status, age at completed full-time education, former occupational status (skill level and responsibility), former employment status (employer, employee, self-employed, inactive), current household size, or tenure (owner *v.* rented or other). Sometimes the variations were intricate. For example, while the mean scores by former occupational status took the expected direction, from 7.0 for professionals and senior managers (UK Social Class I), to 4.3 for unskilled manual workers (SC V), the very small numbers in the lowest three manual categories and an aberrant high score of 6.9 for former skilled-manual workers made none of the inter-group differences significant.

Income data were not collected but a standard descriptor of occupation, the sector of former employment, was significantly associated with well-being. Retired civil servants returned a low mean (5.3), while those who had worked in the professions and in manufacturing (normally in management positions) produced the high scores respectively of 7.0 and 7.1. Several life-style variables also produced significant associations. Those currently living in a house had low well-being (5.8) compared to those in apartments, hotels and boats (7.0), the most likely explanation being that the latter were not experiencing the legal, fiscal and maintenance inconveniences of property acquisition and ownership. Nor did several characteristics of importance among expatriates associate with average well-being, *e.g.* language competence, prior residence abroad, and prior connections to the area (holidays only, through work, or through childhood or

family). It was found that well-being associated strongly with reports of specific problems, as with the local language and health services, but as these variables are components of the well-being index, the relationships are tautological.

There was also significant variation by residential mobility in the study area, for those who had moved just once had a significantly low score (5.3), while those who had moved three or more times had a significantly high score (8.0). Three measures of social life and integration produced distinctive sub-group means. Although none of the measures of whether or not the respondents used expatriate, exclusively British, mixed or any social clubs were significantly associated with well-being, the 165 respondents who used clubs for the local or indigenous population had a much higher well-being score (7.4) than those who did not (5.7). There was also a positive relationship between well-being and the number of types of clubs visited, with a strong difference between those who patronised just one type (5.1) and those who used three or four (7.7). The locally integrated and the socially hyper-active did have high well-being scores. On the frequency of visitors, while the number of most categories of overnight visitors during the previous year (distinguishing adults and children, and kin and non-kin) was unrelated to well-being, those receiving six or more visiting children had a low score (5.4) compared to those receiving two or fewer (6.5). Well-being was unrelated to the number of adult-kin visitors, the group most likely to provide instrumental care.

The strongest variations were by three variables which described residential choices. There was a strong inverse relationship with the number of weeks spent in the study area during the previous year, those present less than half the year scoring 3.1, and those staying 45–49 weeks scoring 7.6 (Figure 2). This association was corroborated by a similarly strong inverse relationship with the number of trips made to the UK during the past year, from 7.2 for those who made no trips, to 0.6 for the 11 people who made five (the maximum was eight trips). These relationships are partly tautological, for people who find the summer heat most oppressive, or have the strongest emotional or social ties in the UK or elsewhere, or have family or business problems back home, will spend less time in the adopted country than those who are more settled or committed, but there are also age and duration of residence effects. It is clear, for example, that those who have only recently moved – and therefore many of those in their late 50s and early 60s – travel a great deal and spend relatively few weeks in their adopted areas. This age group are the closest in time to the legal,

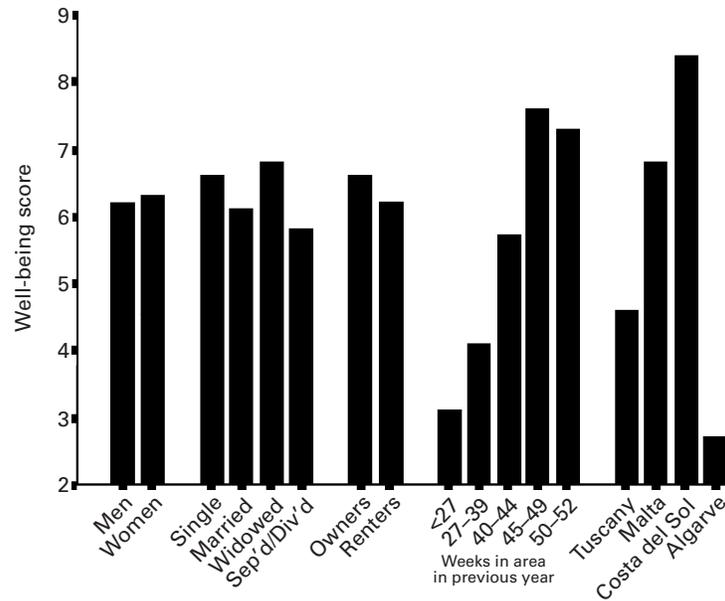


Figure 2. Average well-being scores by selected characteristics.

financial and practical necessities of establishing a new home and arranging their UK affairs, and to the adjustments to their personal relationships – from the most intimate to acquaintances – consequent on both retirement and their move. The higher well-being scores of the older respondents result partly from being ‘more settled’ and partly from selective retention: those who are most dissatisfied are least likely to stay. Even if income, health and mobility problems do multiply with increasing age, satisfaction with living in southern Europe, far from declining, actually improves.

The observed associations are broadly consistent with the findings of meta-analyses of subjective well-being. Okun (1987) concluded that ascribed social status variables (age, sex and race) and role-related variables (worker and spouse) are ‘only weakly related’ to subjective well-being; that achieved social status variables, particularly income, are ‘modestly correlated’; and that life-style variables (social activity, housing, transport) ‘also appear to be modestly related’. Health emerges as the most potent predictor. Subjective well-being ‘is clearly a complex, multivariate phenomenon’ (1987: 400). As one of the most consistent reports of expatriate retirees is that the move to southern Europe has brought health or morale benefits, it is therefore not surprising that they give positive reports of their well-being.

It is striking, however, that systematic variations in well-being by personal characteristics are relatively few and minor in comparison with variations by the region of residence – all four country means were significantly different from each other. The scores from Malta (6.8) and Tuscany (4.6) were closest to the overall mean, while the Costa del Sol's was exceptionally high (8.4) and the Algarve's very low (2.7). The high well-being in southern Spain is associated most with the climate, an active life-style, high ratings of hospital services, recreational and social facilities, excellent airline connections to the UK, and relatively few complaints about local services. The low Algarve score is associated with a high frequency of problems and disappointments: 11.8 per cent were dismayed by the roads and driving standards (3.4 per cent in the other three areas), and 13.6 per cent by the difficulty of getting jobs done in their homes (3.8 per cent elsewhere). Other disappointments which were at least 2.5 times more common in the Algarve included 'dirt, litter or pollution', the gas, water and electricity utilities, the rising cost of living, and the high cost of air travel. The Algarve is developing as a tourist and retirement residential area more rapidly than the other areas we surveyed, and the disruption and environmental changes that are currently experienced are keen irritants.

Models of individual variation in well-being

Many academics, welfare professionals and potential migrants will be especially interested in the personal factors that associate with well-being. Further analysis of this question has been pursued by estimating multivariate least-squares stepwise regression models for each of the four areas separately and for the four countries together (the aggregate sample). The dependent variable was the transformed distribution of well-being scores, and the explanatory (or independent) variables were both interval and binary measures³. As found in the bivariate relationships, the usual personal or household descriptors of age, sex, marital status, size of household, tenure or house type were rarely influential in the various models, although full-time education years (D5) and the social class of the former job had some influence in the Costa del Sol (Table 2). The distinction between owners and renters (D2) was influential in Malta, and dwelling type in the Algarve. Otherwise the influential (or included) variables fell into four groups, the first being two features of residential experience before retirement: whether the respondent had prior family connections with the area (D4), and whether he or she had previously been resident in *both* the UK and abroad (D6). The second group were two variables about

TABLE 2. Regression models of variations in well being scores (transformed distribution)

Independent variable	Partial regression coefficients ¹					T values and significance ²				
	All	Tuscany	Malta	Costa del Sol	Algarve	All	Tuscany	Malta	Costa del Sol	Algarve
<i>A. Models including residence time in the area and frequency of trips to UK</i>										
I1 Weeks in area	6.6 ₁₉	7.5 ₂₇	6.4 ₁₈	12.0 ₃₇	5.9 ₂₁	5.2 _#	3.1 _{**}	3.1 _{**}	7.0 _#	3.2 _{**}
I2 Types of clubs used	34.0 ₁₂	—	54.7 ₂₂	—	—	3.7 _{***}	—	3.7 _{***}	—	—
I3 Trips to UK	-25.8 _{.11}	—	—	—	—	-2.9 _{**}	—	—	—	—
I4 Civic reasons	—	123.1 ₃₃	—	—	—	—	3.8 _{***}	—	—	—
D1 Life-style reasons	—	120.6 ₁₈	—	—	—	—	2.1 _*	—	—	—
D2 Tenure-renting	—	—	59.4 ₉	—	—	—	—	2.8 _{**}	—	—
D3 Fluent linguist	—	—	163.9 ₁₃	—	—	—	—	2.3 _*	—	—
D4 Family connections	—	—	—	-163.5 _{.14}	—	—	—	—	-2.6 _{**}	—
D5 Education level	—	—	—	65.1 ₁₀	—	—	—	—	2.0 _*	—
D6 Dual residence before	—	—	—	—	101.6 ₁₃	—	—	—	—	2.0 _*
Constants ³	312.3	39.7	171.4	219.9	243.1	-2.4	-13.7	-6.9	-5.2	-4.4
r // adjusted R ²	0.30 _#	0.47 _#	0.29 _#	0.41 _#	0.24 _{**} //	0.09	0.20	0.08	0.16	0.06
Sample size	925	104	271	307	220					
<i>B. Models excluding residence time in the area and frequency of trips to UK</i>										
I2 Types of clubs used	31.6 ₁₁	—	-52.2 ₂₁	—	—	3.4 _{***}	—	—	3.6 _{***}	—
D7 Total visits in year	-55.0 _{.9}	—	—	—	-86.0 _{.14}	-2.6 _{**}	—	—	—	-2.1 _*
D1 Life-style reasons	48.0 ₈	140.5 ₂₁	—	—	—	2.3 _*	2.4 _*	—	—	—
I4 Civic reasons	—	127.0 ₃₄	—	—	—	—	3.8 _{***}	—	—	—
D3 Fluent linguist	—	—	146.1 ₁₂	129.5 ₁₈	—	—	—	2.0 _*	3.2 _{**}	—
D8 Not professnl/mngrl	—	—	—	-105.9 _{.16}	—	—	—	—	-2.8 _{**}	—
D9 House type	—	—	—	—	-77.9 _{.12}	—	—	—	—	-2.2 _*
D6 Dual residence before	—	—	—	—	104.4 ₁₃	—	—	—	—	2.0 _*
Constants ³	675.2	345.6	475.6	897.6	647.6	6.0	-1.4	1.8	10.0	5.4
r // adjusted R ²	0.16 _#	0.40 _{***}	0.22 _{***}	0.29 _#	0.19 _* //	0.02	0.15	0.05	0.07	0.03
Sample size	956	108	273	293	218					

For notes on the above table, see endnote ⁴.

current social integration (the number of visitors to the home, (D7), and the number of types of social clubs that were used, I2), and the third were personal characteristics and attitudes specific to migration and residence abroad: fluency in the local language (I3), and the frequency of expressed reasons for the move (or residence) in the civic, life-style and social domains (I4, D1). The fourth and most influential group were two variables about residential commitment. As shown on the upper half of Table 2, 'Weeks in area' (I1) entered all five models and produced the highest partial explanations. The related variable, 'Trips to UK' (I3), also featured in several trial models. It had more non-response so, while if forced into the models it increased the level of explanation of the country-specific models, the 'coverage' of the respondents was reduced. These models suggest that the strongest association with individual well-being after the area of residence is the time spent there. Put simply, the shorter the stay each year, the lower is well-being. To avoid the elements of tautology in this relationship, a further set of regression models without the 'temporal commitment' variables were estimated (Table 2, Section B). Although the explanations for Malta, the Algarve and the aggregate were low, significant equations were produced for all areas and they identify a third recurring influence on well-being, namely social integration. 'Number of types of clubs used' entered both the original and the restricted models for Malta and the aggregate sample, demonstrating that the more types patronised, the higher the well-being (prompting the hypothesis that both are related to personality traits). More surprisingly, in the Algarve and aggregate models a negative relationship was found between well-being and the number of visitors during the previous year. This variable and its cognate, the number of child visitors, entered many trial unrestricted models, always with negative association. While several hypotheses to illuminate this relationship have been explored, the present data reveal little, for neither local connections (such as inter-marriage) nor ill health and dependency associate with visitor frequency.

Being fluent in the local language was a significant influence in both the Malta models and in the restricted Costa del Sol model – probably for different reasons. In Malta, few British-citizen residents speak Maltese, and most of those who do are either natives of Malta or have close family connections with the island's population. The inclusion of 'types of clubs' in the Maltese models suggests that the respondents with strong connections to both the indigenous and the expatriate communities have high well-being, with which the positive influence of 'renting' in the unrestricted model is consistent, for

modern Maltese apartment blocks characteristically have mixtures of expatriates and local tenants. Turning to the Costa del Sol, modest fluency in Spanish is relatively common among the British with above-average schooling, and may be associated with a broader appreciation of Andalusia and fewer bureaucratic or practical problems. It was noted above that this was the one area in which socio-economic status exerted a positive influence on well-being.

The most distinctive models were from Tuscany. Relatively high explanations were achieved, with substantial contributions from the 'reasons for choosing the area' variables in the life-style and civic domains (including the ambivalent 'admiration of country'). Further analysis suggested that the Tuscan sample included two contrasting and mutually exclusive groups: those with former work connections who had relatively low well-being (2.9), and those who reported two or more 'civic or rights' reasons for residing in the area who had high well-being (8.0). The Algarve models were the most enigmatic. Why having lived in both the UK and abroad during the prior five years should be positively associated with well-being is not known.

Finally, a single, summary model was calculated by entering all the independent variables that have been described alongside dummy (or binary) terms to represent the four areas of residence. The resulting model⁹ explained one-fifth of the personal variation in well-being. All the area variables had a significant partial influence, and just three personal variables were included, all positively associated with well-being: the number of weeks spent in the area during the past year, the number of types of social clubs visited, and being fluent in the language. Overall it has been found that variability in individual well-being was associated, in descending order of influence, with the attributes of the chosen area, the time spent in the area, achieved social status variables (particularly educational measures), and aspects of social relationships.

Well-being and confidence that one can stay

This investigation of British older people's experience and opinions about their residence in a southern European country has reached two dominant findings: that the balance of assessments is strongly positive, and that variation in individual well-being is primarily associated with the area of choice. On the former, the advantages and surpassed expectations clearly exceeded the problems and disappointments, so that for 80 per cent of our informants, their well-being score was positive. Moreover, when asked for their probable responses to nine

TABLE 3. Mean 'stay/leave' scores in response to hypothetical changes

Area	Death of spouse/partner	Worse health	1/3 income decline	Unable to shop	Give up car
Tuscany	0.20 ¹	0.26 ⁷	0.57	0.41 ⁴	0.27 ¹
Malta	0.57 ²	0.47 ⁷	0.62	0.67 ³	0.79 ²
Costa del Sol	0.49 ²	0.39 ⁷	0.59	0.46 ⁵	0.70 ²
Algarve	0.06 ¹	-0.13 ³	0.46	0.26 ⁴	0.25 ¹
Total	0.38	0.27	0.56	0.46	0.56
Sample size	708	798	832	853	804
Area	Unable to run home	Close friends move	Improved health	Lottery win £100k	Nine events
Tuscany	-0.08	0.90	0.92	0.87 ⁴	4.2 ¹
Malta	0.19 ⁷	0.95	0.97	0.72 ⁶	5.0 ⁷
Costa del Sol	0.09 ⁷	0.95	0.96	0.79	5.2 ⁷
Algarve	-0.32 ¹	0.90	0.91	0.77	3.3 ¹
Total	-0.001	0.93	0.94	0.77	4.6
Sample size	815	796	692	833	943

Notes: Significant differences ($p < 0.05$) between the group means by the Scheffé test: 1. From Malta and the Costa del Sol. 2. From Tuscany and the Algarve. 3. From all other survey areas. 4. From Malta. 5. From Malta and the Algarve. 6. From Tuscany. 7. From the Algarve.

hypothetical positive and negative events (as detailed in Table 3), the balance of the predictions between staying (positive score) and moving away (negative score) was +4.6⁶. Less than one-fifth of the respondents (18.7 per cent) gave answers that in aggregate suggested a move away, fewer than the 21.7 per cent who indicated that they would stay in the face of all nine considerable changes in their lives.

Some interesting relationships between age and the likelihood of onward and return migration are suggested by the respondents' probable reactions to a lottery win, arguably the most liberating of the nine hypothesised events. When the 'stay or move locally' and 'return to the UK' replies are compared, a U-shaped age relationship is found, with high 'remain in area' scores among respondents in their early-50s and their late-70s, and the greatest 'return' tendency at 64.6 years. Even among the 297 aged 62–69 years, however, 86.2 per cent answered that they would 'stay or move locally'. The overwhelming evidence is that our respondents were highly satisfied with their residence abroad, and that only a minority were likely to leave. Among that minority, those aged less than 65 years had a strong preference for non-British destinations, while the older respondents expressed a marked UK preference. The responses to the nine hypothetical events again varied most strongly by the region of residence (Table 3). The

Costa del Sol and Malta subjects produced high 'stay in area' scores (5.0–5.2), while those in the Algarve produced a significantly low average score (3.3). The net scores for the individual events indicate their relative disruptiveness, for +1 indicates that all the respondents would stay and –1 that everyone would move. One adverse and one beneficial event produced predictions of virtually no change; if close friends moved away, and a significant improvement in health. By far the most disruptive event for the respondents (virtually by definition) would be 'have to give up running a home', but even this set-back produced only a marginal 'leave the area' score (–0.0006), and 25.4 per cent of the 815 who answered the question defiantly stated that they would not move, and 20.8 per cent that they would move locally. There were strong area differences: in Malta, only 42 per cent replied that they would leave (likely or definitely), compared to 74 per cent in the Algarve.

The second most disruptive event would be 'significantly worse health', to which the mean Algarve response was 0.13 to leave, with 66 per cent giving 'leave' replies. By contrast, the Malta response was 0.47 to stay, with just 30 per cent giving 'leave' answers. The death of a partner or spouse, a possibility for three-quarters of the respondents, was less disruptive, for all areas returned on average 'stay in present home' scores. The remaining three eventualities indicated even less residential stress, and the Maltese respondents were generally the most likely to stay, and those in the Algarve the least. Having to give up a car would be most problematic in Tuscany and the Algarve and least problematic on the Maltese islands; and being unable to shop presented the greatest difficulty in the Algarve. The clear message of these variations is that the service-support environment strongly influences people's confidence that they can continue to live independently. For example, while Malta was rated as offering fewer 'civic' and 'life-style and environmental' advantages than the other study regions (Figure 1), and while it attracted the lowest 'stay on the island' responses to a large lottery win, it was rated the most supportive environment should one become handicapped by physical limitations, low income or the bereavement of a partner. This is consistent with its widely distributed local services, excellent bus network, relatively well-developed primary and community health services, and generally English-speaking and Anglophile population.

Discussion

There are two widespread concerns about later-life residence abroad, the welfare of the participants, and the impacts of its growth on the destinations. Advances in the mass long-distance travel market and telecommunications underpin the accelerating globalisation of work experience, vacations and, potentially, retirement residence. As the proliferating 'retirement guides' show, people want guidance on where to go and how to settle successfully. This study demonstrates that among those who have already moved, the great majority have found many advantages in residence abroad. A third reported that the pace of life was healthier or more appropriate than in Britain, while 11 per cent explicitly wrote that they were or felt healthier. A quarter mentioned financial advantages, while 48 per cent of the 883 who were able to make an informed comparison reported that the cost of living was lower than in the UK. One-fifth informed us that they had found the locals friendlier than they had expected, 15 per cent mentioned that the social life was an advantage, and 48 per cent of the 918 who made the comparison said that their social life was much better than it would have been in Britain. This is an impressively positive audit of the decision to live abroad.

British retired expatriates are more heterogeneous than is commonly believed. While the majority are drawn from the upper two-thirds of the income spectrum and most have been owner-occupiers, their relationships with their chosen destination area and their previous experience of living abroad vary immensely. Our respondents in four southern European locations divided roughly equally between those whose only connections with their chosen area were previous holidays and trial periods of residence, and those who had either lived and worked abroad for many years or who had close family connections in the area – some over several generations. British retirees abroad range therefore from lifetime expatriate farmers, traders and professionals, through entrepreneurs of every level of accomplishment and wealth to, for example, UK public service workers who accumulated a good occupational pension and became owner occupiers. Correspondingly the motivations for retiring to southern Europe range widely. Some stress the financial advantages, others the recreational facilities, and others the importance to them of joining extended family networks, but nearly all value highly the opportunity to live in a southern Europe country which combines the Mediterranean climate, cost-of-living (and housing) advantages over Britain, good transport links, a modern range of well regulated services (not least in Spain the increasingly

impressive National Health Service), and democratic and responsible government (compared to countries in other continents). The migrants have in almost all cases prepared well for their move. They have budgeted carefully, informed themselves about the availability and quality of health services and made judicious decisions about the private health insurance coverage they need. The great majority not only stay but report high levels of satisfaction with their moves and their new lives abroad.

Every expatriate is aware of cases of ill-advised moves, and it must be remembered that a survey of migrants in a destination area encounters successful cases. Those who made misguided decisions tend to move away or return with short delay. Journalists readily find instances of impoverishment, social isolation, neglect, and constricted activity, but these are rare and many are the consequence of life events that would have occurred elsewhere. In conclusion, we do not advocate overseas residence in later life, and do not argue that it necessarily raises well-being, but the strong and internally consistent evidence is that the changes in the people's activities and environment associated with living in southern Europe on balance have a substantially positive effect on people's well-being. Our interpretation is that the hurdles to be overcome, particularly in moving to countries of different language, legal systems and social customs, are so great that most who proceed have strong motivations for doing so and sufficient material and mental resources to achieve success. The practical conclusion from our strongest finding, that the clearest correlate of the average expatriate retiree's well-being is the area they have chosen, is that careful surveillance of the intended destination area is vital. Even when a decision to move has been made, the common practice of seeing what it is like to live abroad, by initially renting a second home while retaining one's base in the home country, is strongly recommended. The commitment to the area should be staged. Many favoured areas are rapidly changing: the wise expatriate retiree should expect the neighbourhood they first select to become more developed and for its character and population to change. Successful ageing abroad depends as much on learnt adjustments as on prior fitness and resources.

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NOTES

- 1 The methodologies of the study are described in King *et al.* (1998, 2000) and Williams *et al.* (1997). Substantive findings on the contrasting study areas and populations have been published (King and Patterson 1998; *et al.* 1998; Warnes and Patterson 1998, Williams and Patterson 1998). Another article, on migrants of all nationalities to the Costa del Sol by a Spanish team with whom we collaborated, is in the same collection (Rodríguez *et al.* 1998).
- 2 A reference to a significant difference refers to the 95 per cent confidence intervals of the estimates of the group means as established by the Scheffé test. Even with this formal basis, comparisons involving Tuscany should be evaluated most cautiously because of the relatively small sample size.
- 3 The distribution of well-being scores (y) readily transformed to a near normal form using the square of $(y + 20)$. Some independent variables had to be simplified to meet the data requirements of linear regression. Age completing full-time education (FTE) had strong positive skew, and so was converted to the dichotomy: below and from 17 years. Weeks spent in the study area during the past year had negative skew, but the dummy behaved no differently from the raw scores which were retained. The four variables for the finance, life-style and environment, social life, and services reasons for choosing the area had negative skew and were converted to dichotomies around their medians.
- 4 *Notes:* 1. The subscripts give the standardized partial regression coefficients (β), the slope of the regression when X and Y are standardised as z distributions. 2. T values of the partial regression coefficients and the significance. 3. Right hand columns give the untransformed values of the constants.
Variables: D variables are dichotomies or dummies; I variables are interval. D1 Number of life-style and environmental reasons for moving to or residence in the area: 0 = zero or one; 1 = 2–8. D2 Tenure of current dwelling: 1 = owner; 2 = renter or other. D3 Competence in local language: 1 = ‘very’ and ‘quite’ fluent; 0 = ‘some knowledge’, ‘a few words’ or ‘none’. D4 Pre-retirement family or childhood connections with the area. D5 Age full time education terminated: 1 = Up to 16 years, 2 = 17 years and over. D6 During 5 years before retirement, lived *both* abroad and in UK: 1 = Yes, 0 = No. D7 Number of visitors who stayed during previous year: 1 = 0–4; 2 = 5–8. D8 Social class of former occupation: 1 = I and II (professional and managerial), 2 = other including armed services. D9 Current dwelling type: 1 = house, 2 = apartment or other. I1 Number of weeks during previous year spent in the study area. I2 Number of types of clubs used (0–4 of British, expatriate, local and mixed). I3 Number of trips to UK in previous year. I4 Number of ‘civic’ reasons for moving to or residence in the area: 0–2.
Significance: Significance of r applies to the explained/unexplained variance (F) ratio for the multiple regression. The right hand columns give the significance of the T values of the partial regression coefficients. # $p < 0.0001$, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$.
- 5 The equation is: Well-Being = 126.3 + 133.4 Malta + 222.6 Costa del Sol – 69.9 Algarve + 8.0 Here Weeks + 21.2 Club Types + 63.8 Fluent Linguist ($r = 0.45$, adjusted $R^2 = 0.20$, $F = 38.5$, $p < 0.0001$).
- 6 The replies were scored positive for ‘stay in present home’ or ‘move locally’ and negative for ‘leave’, and weighted 1 for ‘definitely’ and 0.5 for ‘more likely’. Those who said they would move away were asked to stipulate if this would be to the UK or to another country.

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