

International Perspectives on Aging 27
Series Editors: Jason L. Powell, Sheying Chen

Philip D. Sloane
Sheryl Zimmerman
Johanna Silbersack *Editors*

Retirement Migration from the U.S. to Latin American Colonial Cities

International Perspectives on Aging

Volume 27

Series Editors

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 Springer

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Foreword

At one extreme, cities can be seen as hubs of innovation and progress, full of energy, culture, and life. At another extreme, they can be seen as noisy, depressing, artificial, and crowded yet isolating. From either point of view, the trend toward human urbanization is unmistakable. It is global and historic, and it may also be our planet's future – environmentally, economically, and culturally.

In April of 2019, *National Geographic* published a special issue titled “Cities: Ideas for a Brighter Future” in which the central concept held that sustainable cities were not necessarily bad for the environment; in fact, they could be ideal solutions for many of the challenges faced by our growing and aging populations. The magazine issue was born in part from our internal conversations on the subject of cities and from a request for grant proposals (RFP) from researchers around the world for projects that would address, in new and unique ways, how the future of our planet would be one in balance with nature, yet still urban, globally interconnected, and cosmopolitan.

This book by Dr. Philip Sloane and colleagues, spurred in part by a *National Geographic* RFP Grant, represents an ambitious and comprehensive look at a unique challenge faced by cities in many developing parts of the world: how do cities with deep cultural roots accommodate to international retirement migration from very culturally distinct, often wealthier, parts of the world. In his *National Geographic*-funded project, Dr. Sloane and colleagues studied two Latin-American cities, Cuenca in Ecuador and San Miguel de Allende in Mexico, both of which have seen high migration from American retirees. The team employed an array of research methods and sources, including interviews with local residents, online questionnaires, geospatial mapping, social media, local media, field notes, and photography. In doing so, they covered a breadth of topics ranging from the changing quality of life for a retired migrant to how the exodus was changing healthcare access across nations and impacting local languages and traditions.

In the fourth chapter, for example, the team looked at the difference between the two cities in how local residents' attitudes were changing based on how long retirees had been there. San Miguel de Allende, in Mexico, has seen migrant retirees for decades. The population of Americans, or "gringos," is about 10%, having been arriving there since the 1940s. "Seventy percent or so of the Americans have integrated," explained a native resident. They are a part of that modern Mexican city. In contrast, in Cuenca, the American retiree population is less than 2%, and the economic and social changes that arrive with that influx have not been felt for as long, "I think it is good that they move here," a Cuenca resident said, "but they should accept our rules and procedures, and they should treat Ecuadorians as they want to be treated."

This fascinating work is one particular view of how cities around the world are changing. It provides a glimpse at how cities will continue to evolve in the future, especially as international air travel grows, social media continues to bridge great distances from the convenience of a cell phone, and our vast planet grows ever smaller and more crowded. Social scientists often paint a picture of doom as the world population creeps toward an 11th digit (10 billion by 2050). However, this study is a great example of how global interconnectedness has strong merits, how cities and cultures within those cities are malleable and continue to change and evolve, and how retiree migration can be a win-win scenario for those arriving and for those already there. The authors show us a light at the end of that airport runway.

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Miguel Vilar

Acknowledgments

We would like to thank our local coordinators from each city, who assisted with the logistics, arranging of interviews, and shaping of the research over the development of the research protocol and throughout data collection. Without Kati Alvarez, a sociologist based at the Universidad Central of Quito, and Roberto Robles Iniestra, a retired engineer who lives in San Miguel de Allende, this work would not have been possible. Although we were not able to visit Granada, Nicaragua, at the time of this research as originally intended, we would like to thank Milton López Norori, MD, MPH, based at the Universidad Nacional Autónoma de Nicaragua, as well, for his input on our research methods.

We are grateful to our team of data collectors, Luisa Beatriz Pereira Cesar, MSW; Karla Vanesa Jimenez-Magdaleno, MPH, MCRP; Brenna Jean McColl, MSW; and Erika Sheryn Munshi, from the University of North Carolina at Chapel Hill's School of Social Work, Gillings School of Global Public Health, and College of Arts and Sciences. Each of these researchers dedicated themselves to conducting on-site local interviews and networking, assisting with initial analysis and coding of the data, and giving thoughtful advice and input throughout the project.

Analysis of the data collected over the course of this project was carried out by a team of coders, Lea Efird, MSW; Yasmin Barrios, PhD, MPH; and Ailet Reyes, who reviewed and coded hundreds of pages of transcripts in Spanish and assisted with the translation of quotes to English. We are appreciative of the hours and work they dedicated to analyzing this research. Additional help with quote translation was provided by Martha Maria Moreno Linares.

We would also like to thank and recognize the communities of Cuenca, Ecuador, and San Miguel de Allende, Mexico, for their participation in this research. It is through the combined efforts and participation of our local interviewees and the retired expatriate respondents who met with us and responded to our online surveys that we are able to publish these findings. Out of respect for confidentiality, we are not naming individuals, but we could not have been able to gather these data without the guidance and assistance of many members of both the retiree and local communities, and so we cannot overstate our thanks for the welcome we received. We can only hope that this report is helpful and accurate.

Funding was provided by Research Grant # HJ-131R-17 from the National Geographic Society. Additional support was provided by the Elizabeth and Oscar Goodwin Endowment of the Department of Family Medicine at the University of North Carolina at Chapel Hill.

Introduction

When friends and colleagues talk about retirement, the desire they most commonly express is “I want to travel.” This is not surprising – there’s something about visiting other places that’s exciting and invigorating. Gerontologic research indicates, however, that the most common actual use of time in retirement is not travel but watching television. This reflects the reality that travel tends to be expensive, whereas retirement generally means reduced income.

Imagine, then, something that would accommodate both of these factors – desire for the amenities of travel and the need to live on a budget – and one can instantly see the appeal of international retirement. Indeed, the “pull” factors associated with travel and the “push” factors associated with income constraints are, as the research in this book will explain, two major factors in decisions to retire abroad.

On top of that, international retirement is a media darling. Google “international retirement,” and among the 307,000,000 results you obtain,¹ the most prominent will discuss nothing but the appeal, benefits, romance, and affordability of packing up and moving to another country. Anyone with even the slightest itch to retire abroad will be able to read glowing testimonials, view enthusiastic media reports, and receive free materials explaining why retiring abroad is so very much better than languishing at home in front of a television.

But what is international retirement *really* like, and what is its impact on the host communities? I first wondered about these issues over a decade ago while staying with a family in San Miguel de Allende as part of a Spanish study abroad program. One night over dinner, my hosts lamented their cousin’s decision to sell the ancestral family home near the city center and move to the outskirts. Retired Americans, they explained, were taking over the central city, driving up prices, and disrupting communities. In response, many locals were selling and moving to newer, less expensive neighborhoods in the “afueras” (outskirts). During my stay in the city, I observed potential upsides to migration as well – from bustling shops to a wide variety of public service projects carried out by the retired Americans.

A few years later, some colleagues and I had the opportunity to study health care among expat retirees from the United States who were living in Panama and Mexico. We found that they struggled with many issues and that their lives and experiences

were far from idyllic. Furthermore, as we delved into the literature on retirement to various Latin American countries, we found that academics were often derisive of the retirees, using phrases such as “a contemporary continuation of settler forms of colonialism.”² Thus, it became increasingly clear that international retirement is a complex issue. Furthermore, most of the research dealt with the immigrant retirees, and little was said about their impact on the local communities – especially in Latin America, where retirement migration is more recent than in Southern Europe.

To address these questions, I applied for and was fortunate to receive a research grant from the US National Geographic Society to study the impact of international retirement migration, largely from the United States but also from Canada and Western Europe, on two cities in Latin America – Cuenca, Ecuador, and San Miguel de Allende, Mexico. I had chosen these cities because, in addition to being popular international retirement destinations, they had strong, deep cultural heritages that would make them susceptible to negative impact from an “invasion” of retirees from the north. Both, like many other Latin American cities, were quite old, with historic “colonial” central areas that had been declared UNESCO World Heritage sites. How, I wondered, would an influx of retirees impact these cities?

To conduct the field research, I assembled a talented, bilingual research team of four students and recent graduates from the University of North Carolina at Chapel Hill (UNC). After reading in depth the literature; consulting with UNC faculty experts in sociology, anthropology, and business; and networking online with the local communities, we collected data during the summer of 2018. The bulk of our time was spent interviewing local residents, as our primary focus was on their perspectives. In order to sample a cross section of the local population, we sought to interview at least six representatives from each of six categories: government officials, health-care providers, non-governmental service providers, real estate agents, and convenience store employees from retiree-dense and retiree-absent neighborhoods. Additionally, we networked extensively with immigrant retirees, conducted Internet-based surveys, and formally interviewed persons who used health-care and long-term care resources. For details on our research methods, please see Appendix.

This book describes the results of that research. Each chapter focuses on a different element of retirement migration; the themes were chosen due to their importance in international retirement migration.

Chapter 1 provides an overview of international retirement migration on a world-wide scale and, in addition, provides background on our two study cities. The chapter reviews the literature in the subject, which until recently has focused largely on the retired immigrants themselves. It presents a theoretical model of the evolution of a city as a retirement destination and San Miguel de Allende and Cuenca as being at different stages of that development. Finally, it introduces the theme most central to the book: the impact of retirement migration on the social and economic structure on the receiving communities.

Chapter 2 presents the original data on the retired expats themselves, placing it in the context of the existing literature. Distinct differences between the retirees in

San Miguel de Allende and Cuenca are apparent, including their age distribution, motivations for moving, and housing preferences and practices. A novel addition to the literature is retiree opinions regarding the positive and negative impacts of retirement migration on the communities they have joined. These findings review a number of their primary concerns, including real estate, which is reviewed extensively in the subsequent chapter.

Chapter 3 presents and discusses data on real estate in the two study cities, focusing on recent trends and perceptions of retiree influence. Drawing largely from interviews with local residents, including real estate agents, it also includes statistical data and results from our surveys of expat retirees to provide a comprehensive picture of this vital economic area and to contrast the two cities. The chapter explores the unintended consequences and changes that come about because of the retirees' greater purchasing power, such as increases in property values and gentrification. It also discusses the potential influences of other factors, such as tourists, second home owners from elsewhere within the country, and nationals living abroad.

Chapter 4 presents what is perhaps the most central aspect of our research – the ways in which retiree immigrants have altered the social and cultural fabric of our two study cities. Here we rely almost exclusively on our interviews with local residents, discussing such areas as retiree integration into society, communication and socialization between natives and immigrants, and the types of relationships that occur between the two populations. The viewpoint of the immigrant retirees is also presented, and all is put into the context of the existing academic literature.

Chapter 5 delves further into the opinions of local residents regarding the impact of retirement migration by focusing on the responses of the 12 local convenience store (“tienda”) employees and owners we interviewed in each city. Our research team particularly valued convenience store employee perspectives due to their relative lack of vested interests in the subject (as opposed to, e.g., government employees or real estate agents) and their ongoing connectedness with all manner of community members. In addition to providing an overall perspective on retiree migration, these interviews offer a window into the changing economies of our two study cities.

Chapters 6 and 7 focus on health care – an element that is of particular interest to retirees and has been especially ignored in most research on retirement migration. As two of our team (PDS and SZ) are experts on health care for aging populations, we were particularly well suited to delve in depth into this subject. Chapter 6 focuses on health care overall, including such issues as where retirees go, what they do for insurance, and what they think of health care in the two cities. Chapter 7 focuses on long-term care resources, which most older persons eventually need, but few plan for, and which are only beginning to be developed in our two study cities. These topics will become increasingly relevant as retiree populations age in place.

Our final chapter (Chapter 8) draws from our interview and survey data, as well as the extant literature, in an attempt to present and discuss recommendations for colonial cities in Latin America regarding how to navigate the twin challenges of attracting retirees while minimizing adverse effects on their own population.

As with any large-scale academic endeavor, this book only came to pass through the efforts of many, many individuals, the most important of whom have been named in our Acknowledgments section. It is my sincere hope that the material presented herein is of some value to persons thinking of retiring abroad, those who are currently living abroad, and, most importantly, individuals in the communities that now or in the future will serve as international retirement destinations.

Chapel Hill, NC, USA
July, 2019

Philip Sloane

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Philip D. Sloane MD, MPH, is the Elizabeth and Oscar Goodwin Distinguished Professor of Family Medicine and Co-director of the Program on Aging, Disability, and Long-Term Care at the University of North Carolina at Chapel Hill. A geriatrician and health services researcher, Dr. Sloane has published 19 books, over 200 refereed articles, and over 75 book chapters or other publications. Previous related research includes studies of health-care issues among retirees in Panama and Mexico and numerous studies of long-term care for older persons in the United States.

Sheryl Zimmerman PhD, is the Kenan Distinguished Professor of Social Work, an Adjunct Professor of public health, and Co-director of the Program on Aging, Disability, and Long-Term Care at the University of North Carolina at Chapel Hill. A social gerontologist with broad content and methodological expertise, she has published over 300 refereed articles and led over 25 funded studies related to evaluating and improving health services for older persons.

Chapter 1

International Retirement Migration



Philip D. Sloane and Johanna Silbersack

International retirement migration from northern, wealthier countries to more southern countries is a growing phenomenon. It represents one of the many manifestations of the worldwide interconnectedness associated with globalization. In addition to increasing globalization, a number of other key factors play a part in making this movement more popular. In North America, these factors include:

- growing numbers of retirees in good health and with retirement pensions, due to population aging and widespread retirement savings programs;
- increasingly available air travel, which helps many retirees gain familiarity with other countries through tourism, and which reduces the feeling of isolation associated with moving abroad;
- economic globalization, in which the widespread availability of transnational retailers such as Walmart, 7-Eleven, McDonalds, and Target has made living elsewhere less of a “foreign” experience; and
- modern information technology, such as *WhatsApp* and *Skype*, which have made communication with family and friends at home easier and less expensive than in the past.

Furthermore, as cost of living rises in the United States, Canada, and Western Europe, retirees with pensions and savings that must continue to be stretched to support a modest lifestyle at home may meet the resource requirements for immigration to many Latin American countries, where the cost of living is lower.

The first large scale migrations occurred in Europe in the latter half of the twentieth century, as integration within the European Community facilitated ease of population movement and provided reciprocity of health benefits. At the same time, United States and Canadian citizens began retiring in significant numbers to

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destinations in Mexico, both along the coast and in a few interior cities. More recently, international retirement migration has become a truly global phenomenon, increasing rapidly in quantity and in diversity of destinations. While not yet large in scale – far fewer than 1% of retirees relocate internationally in retirement – with the aging of the baby boomers, international retirement is expected to grow markedly (Rojas et al. 2014; Schafran and Monkkenen 2011).

Research on international retirement migration began in the 1990s and has rapidly increased in the diversity of sites studied and methods used (Warnes 2009). The phenomenon has attracted scholars from a variety of disciplines, such as geography, sociology, anthropology, leisure and tourism studies, and economics. It has been variously described as international retirement migration, expatriate retirement, lifestyle migration, amenity migration, and residential tourism.

1.1 The Range of Destinations for International Migration in Retirement

International retirement has become a truly international phenomenon. Common source countries include Germany, Sweden, the Netherlands, Britain, Canada, the United States, Australia, and Japan. Popular destinations are widespread and growing, as indicated by the 2019 list of “the world’s best places to retire”, from *International Living* – an online magazine that for years has promoted global retirement. That list includes Panama, Costa Rica, Mexico, Ecuador, Malaysia, Colombia, Portugal, Peru, Thailand, and Spain (International Living 2019). Rating and ranking retirement destinations is highly subjective, as was pointed out by Forbes Magazine, which found very little concordance between the International Living list and one posted simultaneously by another group of international retirement experts, whose “best retirement city” selections were in the countries of Portugal, Ecuador, Slovenia, Vietnam, Brazil, Italy, France, and Indonesia (Eisenberg 2019).

Retirement migration in significant numbers first began in Europe, where as many as six million retirees are estimated to live outside their country of origin (Rojas et al. 2014). Popular destinations include southern France, Spain, and Italy (Warnes 2009; Benson 2010). An atypical migration pattern is the migration of retirees from the Netherlands to rural areas of Sweden. In this case the catalyst was a very active promotion by local governments in Sweden of rural life to people living in crowded urban settings (Eimermann 2015).

More recently, Asia has developed an increasingly prominent role in international retirement, because of its varied cultures, many warm locations, low cost of living and the availability of low-cost in-home assistance. Within Asia, Japan is by far the largest source of migrant retirees, with Chiang Mai, Thailand; Penang, Malaysia; Cebu, Philippines; and Bali, Indonesia being the most popular locations (Toyota and Xiang 2012). For Westerners retiring abroad, popular Asian destinations include Turkey, Thailand, India, Vietnam, and Malaysia (Warnes 2009;

International Living 2019; Eisenberg 2019; Fernández 2011). Thailand is unusual among international retirement destinations in that it attracts relatively more men than women, for many of the typical reasons cited above, but also due to an availability of younger Thai women as sexual partners (Warnes 2009).

Since the turn of the century, United States citizens have increasingly participated in the growing international retirement diaspora, with the estimated number of retired Americans living abroad growing by 17% between 2010 and 2015 and anticipated to mushroom further, as more baby boomers retire (Conlin 2009; Zamudio 2016). The predominant pattern of migration is from the U.S. and Canada to Mexico, Central America, and northern South America (Costanzo and von Koppenfels 2013). Mexico was the first main target and remains the most popular destination, with significant expatriate retiree populations developing first in the Lake Chapala region, San Miguel de Allende, and the Baja Peninsula (Truly 2002; Sunil et al. 2007).

1.2 Challenges in Quantifying International Retirement Migration

All experts agree that the number of persons moving from cooler to warmer countries in retirement is increasing; the challenge is turning that impression into an accurate count. Problems include persons who split time between residences in two countries, mixed nationality couples, persons who live abroad but maintain business addresses in the home country, younger persons who are working abroad (including an increasing number who can work remotely), and foreign born residents who came to the United States (or another developed country) for work and return “home” in later life, often to start businesses or to retire (Topmiller et al. 2011; Hayes 2015a). As a result of these and other complexities, governmental records from the U.S. or from Latin American countries are estimates and can vary widely (Schafran and Monkkonen 2011; Hayes 2015b; Dixon et al. 2006). One commentary on the demographics of migration to Mexico, for example, noted that in 1999–2000 the official Mexican and U.S. government estimates of US citizens living in Mexico varied by 300% (Topmiller et al. 2011).

Although concrete numbers are very difficult to grasp on the extent of retirement migration, it is clear that it is growing. In terms of U.S. citizens, the number of social security recipients receiving their monthly check abroad provides the best available estimate regarding the growth of the phenomenon, although for multiple reasons these figures underestimate the actual number of retirees living abroad (Warnes 2009). Between 1999 and 2017 the number of Americans having Social Security checks mailed to foreign addresses increased from 219,504 to 413,428 (Social Security Administration 2000, 2019). The majority of these were sent to Europe; however, as is illustrated by Fig. 1.1, the number sent to Latin America increased by 56% during those years. Noteworthy in Fig. 1.1 is growth after the economic downturn of 2008, illustrating the importance of financial issues in decisions to retire abroad.

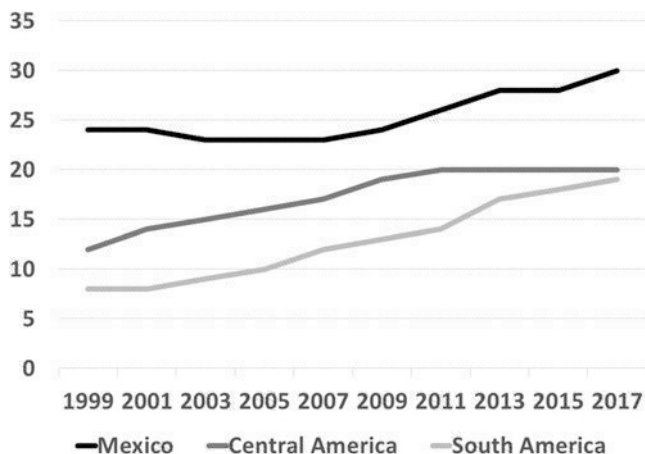


Fig. 1.1 Number of U.S. citizens receiving Social Security checks (in thousands) in Latin America, 1999–2019, in thousands. These figures underestimate the number of retired Americans living abroad, as many have checks mailed to a U.S. address. The recent rise in South America is attributed largely to popularity of Ecuador and Colombia as retirement destinations. (Source: Social Security Administration, 1999–2018)

1.3 The Range of Motivations for International Migration in Retirement

According to Warnes, there are four general types of people who migrate internationally in retirement. They are: (1) persons who had moved from the “first world” to another country for work and return to their home country in retirement; (2) persons who moved from the “third world” to another country for work and return to their home country in retirement; (3) persons who move in retirement for amenity reasons from their home country to a location where they have not previously been permanent residents; and (4) family members who join individuals who are relocating or have relocated (Warnes 2009). According to this typology, most of the retirees discussed in this book are in groups 3 and 4, since they are citizens of the United States, Canada, and Western Europe who relocated to Latin America for retirement.

Motivating factors for this type of international retirement are quite varied. Among the principal motivators identified in surveys of migrant retirees in Latin America are: desire to live in a warmer or more temperate climate; search for a lower cost of living; desire for a better lifestyle than could be enjoyed at home (ranging from enjoying nature to having domestic help); familiarity with the destination country (by having previously visited or lived in the country); availability of a community of retirees from the home country; personal safety; economic and political stability of the destination country; disenchantment with some aspect of the home country (often either governmental or social trends); quality and cost of health care; and distance and ease of travel back to the home country (to visit family,

take care of business, or obtain health care) (Rojas et al. 2014; Truly 2002; Topmiller et al. 2011; Hayes 2015b; Dixon et al. 2006; Davidson 2011; van Noorloos 2012).

Pickering et al., in a review of 44 studies of international retirement migration, identified four general motivational themes drawing retirees to move abroad: the destination (e.g., climate, natural and cultural amenities), the people (language, culture, available social networks), the cost of living, and the ease of movement (travel options, visa/residency requirements) (Pickering et al. 2018). Because so many of these reasons involve seeking greater amenities than are available in the migrant's country of origin, most retirement migration has been termed "lifestyle migration" (Hayes 2015b). While this definition fits many retirees, it omits the "push" factor of politics, living costs, or other concerns within the home country. Indeed, governmental policy and politics in source countries have at times served as a reason for emigration and a facilitator of that migration. A classic example is demonstrated in the movie *Casablanca*, where Rick's Café is portrayed as a gathering spot for Europeans who have emigrated to Morocco to escape World War II. Similarly, the election of a liberal U.S. President can motivate persons who are conservative to move abroad, and conversely the election of a conservative president can do the same for retirees who are liberal. In a study of retirees in the Lake Chapala region of Mexico, for example, Truly found that dissatisfaction with their home country for political, cultural, or economic reasons was a major reason why many had immigrated (Truly 2002).

1.4 Relationship Between Tourism and Retirement Migration

The relationship between tourism and retirement migration has been debated by researchers for decades. The concept of a tourism life cycle has been championed by Butler, who proposed that many tourist destinations progress from exploration, to development, to consolidation, and to stagnation, and that rejuvenation requires adaptation of the community (Butler 1980, 2011). Building on this framework, Foster and Murphy proposed that rebirth as a retirement destination was one of the paths by which communities could escape the decline associated with the stagnation phase, and that its development may occur contemporaneously with a community flourishing as a popular tourist site (Foster and Murphy 1991). Building on this work and our own background in gerontology, we have proposed a theoretical model that describes a community's evolution from tourism to retirement (Fig. 1.2). In our model, infrastructural development must proceed to make a community attractive to retirees, and that process starts with individuals purchasing second homes, proceeds to hosting increasing numbers of lifestyle/amenity retirees, and then, with aging of the retirement community, to the development of long-term care resources.

A challenge in both retiree migration and tourism is whether too much development can lead to diminution of the quality of life for local residents. One mechanism

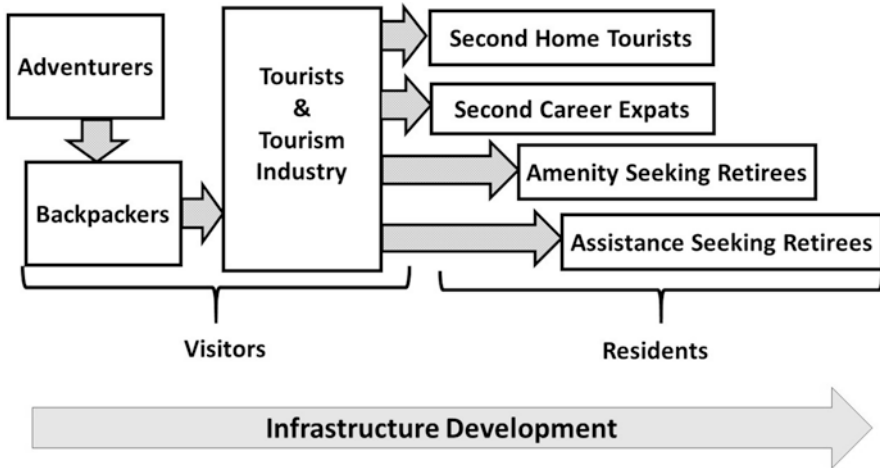


Fig. 1.2 Theoretical model of the development of a community as a tourist site and subsequent progression to becoming a retirement destination. Infrastructure development is needed for a community to progress through each state of the model

by which this can develop is by overuse and degradation of environmental resources, such as water and open space; another can be through gentrification, which can force longstanding local residents to relocate to less costly neighborhoods in the outskirts of a community (Casado-Diaz 1999; Pacheco and Vallejo 2016).

1.5 Colonial Cities in Latin America as Retirement Destinations

Historic colonial cities are a popular destination for international retirees moving to Latin America (Schafran and Monkkonen 2011). Reasons for selecting these destinations include “charm, romance and splendor” (Pettiford 2013), affordability, and access to amenities such as restaurants, concerts, parks, and healthcare. Popular historic colonial cities for retirees include San Miguel de Allende, Mexico; Antigua, Guatemala; and Cuenca, Ecuador. Recently, the list has been expanding to include, among others, Cartagena, Colombia; Colonia, Uruguay; Casco Viejo, Panama; Granada, Nicaragua; and São Luis, Brazil (Pettiford 2013).

A convenient way of identifying colonial cities that may have promise as retirement destinations is to look at those who have applied for and achieved UNESCO World Heritage status because of the quality and preservation of one or more historic neighborhoods. In Latin America there are 31 such cities: Sucre, Bolivia; Ouro Preto, Olinda, Salvador de Bahia, São Luís, and Diamantina, Brazil; Santa Cruz de