

Retirement Abroad as Women's Aging Strategy

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Abstract

Understanding the culture and lifestyle choices of retirees has never been so crucial. The aging baby boom population bubble means that by 2030 eighteen percent of the U.S. will be 65 or over. The lifestyle decisions of these individuals will have far-reaching implications culturally, politically and economically. Since more women are living their post-retirement lives alone and in economically challenging situations, this paper examines the mobility of older women in the form of international retirement migration as a strategy to ameliorate levels of economic and general well-being. Historically people have retired abroad for various reasons, but current practices suggest that retiring permanently in a foreign country has become an increasingly popular aging strategy. Retiring abroad does not come without serious challenges, however, as the strains of navigating the aging process are interwoven with living in a foreign culture. Based on research done in Mexico, and southern France, this paper highlights the efforts put forth by aging women to avoid the well-trodden path of retirement before them and to forge a new path, choose a new homeland, and perhaps, reinvent themselves a bit along the way.

Key words: *gender, aging, retirement, migration*

This paper further explores international retirement migration (IRM) as a calculative alternative to aging 'at home'. Specifically, the research examines why single women are retiring internationally, leaving behind their culture, friends and family. The focus here is on single women for three reasons. First, while much of the literature on IRM includes demographic data on gender (King, Warnes & Williams 2000; Warnes 2009; O'Reilly 2002) there is very little focusing specifically on women.¹ Frances Carp (1972), in her comprehensive look at retirement as a transitional life stage, wrote that social anthropologists could benefit from studying "sex differences in reactions to retirement" (129). Oliver (2008) notes in her comprehensive study of British retirees in Spain, most of the interviewees were married couples but among those who were not

married, women outnumbered men. Examining single women's experiences as international retirement migrants will shed light on how and why this might continue to develop as a single woman's retirement strategy.

Second, I was genuinely surprised at the number of single female retirees I encountered during my research and argue that these kinds of serendipitous findings offer researchers an opportunity to discover the rare, the outliers, that might end up becoming the most relevant and important finding. Research is both planned and serendipitous. While I did not, in my research protocol, set out to focus on unmarried female retirees participating in IRM, the data I collected is relevant and offers an occasion to examine with more care some of the gendered aspects

of international retirement migration. In both Mexico and France I came across many women who had chosen to relocate alone in their retirement. The literature (Mutschler 1992; Cuba 1992; Savishinsky 2000) and common sense both led me to believe that retired, single women were unlikely to move to a foreign country alone. Despite the fact that most of the people I interviewed were part of a couple, the stories of the single women I met drew me in and begged further examination. Understanding why single men retire in Thailand doesn't take much of a stretch of the imagination (Warnes 2009; Howard 2008),² but trying to understand why a divorced woman from Ohio moved to Central Mexico did, at least for this researcher. With serendipity what researchers do not know has the potential to become more significant than what they do know. One must pay attention to unexpected findings and assess the importance of this observation in relation to a particular research question, and to interpret what was discovered. The relevance of serendipitous findings can easily be overestimated, underestimated, denied or fabricated. I think that in the case of IRM, the data presented here suggests that the salient features in these women's decision-making processes will continue to impact more women in the near future, therefore making IRM a calculative option for many.

Third, single women outnumber single men in terms of current aging and retirement statistics, thus, due to their sheer number and the potential far-reaching impacts of their decisions, researchers and policy-makers alike ought to pay close attention to the context of women's later life choices. There are more aging women than men in the United States, Canada and the European Union (U.S. Census Bureau; Statistics Canada; European Commission) and more of these women live alone than men in the same age range. For example, in Canada, 2011 Census data showed that the share of the population that lived alone was fairly low and stable until about the age of 50 for women, and until approximately age 70 for men. After these ages, the prevalence of living alone increases for both sexes, but more sharply for women. Among seniors aged 65 and over, women were nearly twice as likely to live alone—31.5% compared to 16.0% of men.³ Older women are more likely to live alone in the United States as well. In 2012, only 45 percent of women aged 65 and older were married compared to 75 percent of men which impacts their living arrangements accordingly with 37.3% of women and 19.1% of men were living alone.⁴ Similarly, according to the European Union labour force survey for 2005, there are many more women than men aged 65–74 living alone, some 30 % in the EU as a whole (or rather in those countries for which data are available — i.e. excluding Denmark, Ireland and Sweden) as opposed to

just 13 % of men.⁵ The mobility of these individuals can have far-reaching impacts.

Like tourism, international retirement migration streams can affect the economies and communities of favored retirement destinations, sometimes profoundly so, acting as a powerful form of direct foreign investment. Retirees buy or rent homes, provide employment for local workers, consume goods and services, and may attract greater investments and more foreign visitors to retirement areas. For example, in Costa Rica foreign retirees contribute significantly to the \$1.4 billion a year in direct spending by Americans.⁶ As the baby boom generation ages, this stream is increasing in size. In 1979 Dumont et al. wrote that "Europe has a cancer" (14). That terrible invading killer was the aging of the French population, "la France ridée", but far worse was the denial of the potential impacts that aging populations would have on Europe (ibid.). There is no denying the aging of most of the nations in the Western hemisphere.

The rapidly aging population has been seen as a potential disaster waiting to happen, too many too quickly which will overwhelm service systems and government funded care providers. In fact, some argue that the United States—and other nations struggling to provide adequate care for the rapidly aging populations—should negotiate agreements with willing partners to provide increasingly favorable opportunities to citizens willing to retire to the south (Mead 2007; Oppenheimer 2006). The impact of aging northern populations is being felt in multiple global sites as the historic south-north migration is partially being recast as a north-south trajectory of non-working seniors. Ironically, this new pattern is characterized by many of the same elements which have inspired countless nationals from the south to move north, including the potential for greater economic well-being and stability, having access to healthcare, and the possibility of an overall better quality of life. The primary difference, of course, is that south-north migration patterns are motivated first and foremost by employment-seeking. In the latest reverse trend, retirees are seeking an accommodating place to not work, and some of these retirees are single women.

Retirees in North America (Sullivan 1985; Otero 1997) and Western Europe (King, Warnes & Williams 2000; Oliver 2008) have a long history of migration. While the most common trend has been temporary, seasonal moves, fleeing cold and damp winter weather in search of southern sun and warmth, historically there have always been a few outliers who chose to relocate permanently, leaving friends, family and familiarity behind. These retirement migrants were most often affluent (Cooper 1996) or had formerly worked in some form of government (Warnes &

Patterson 1998) or military service (Karnow 2010) abroad and decided to stay or return upon retiring. While these kinds of migrations have happened in diverse areas of the world, due to proximity, and more recently the ease and low cost of air travel, permanent international retirement migration has always been and remains more popular in Europe than in North America or other regions (Zeltzer 2008). Despite the complexity and variability of retirement migration routes, for the most part mobility patterns have been “channelized”, very predictable and limited to a few well-trodden destinations (Longino 1998: 62). Baby boomers have recently been stretching the parameters of potential retirement locations (Zeltzer 2008; Peddicord 2010). They are increasingly unable to afford, or uninterested in, the retirement scenarios of previous generations which resulted in enclaves of the aged in places like Cannes and Nice in France, and Florida and Arizona in the United States. These ‘amenity-seeking’ forms of retirement migration have closely resembled one another, wherein wealthy seniors moved to both maintain their high status lifestyle and also to enjoy the possibility of having a private swimming pool, playing golf year-round, hiring more domestic help, and crafting a life that closely resembled a permanent vacation.⁷ Today, however, for seniors in disparate areas of the world and in varied states of economic well-being, experiences of affordable tourism, unbridled access to electronic banking and social media internet sites have contributed to a growing number of ex-pat retirement communities cropping up in places like Malaysia (Abdul-Aziz et al. 2014; Ono 2008; Toyota 2006), Costa Rica (Van Noorloos 2011; Zeltzer 2008), Panama (Wilson & Crowder-Taraborrelli 2013; Golson 2008), Thailand (Howard 2008), Dominican Republic (Zeltzer 2008) and Nicaragua (Egan 2011). In addition, Russell (1993) argues that there are greater values for independence, the entrepreneurial spirit, and personal empowerment among middle-class baby boomers further facilitating a shifting international retirement scenario. Despite the increasing possibilities for IRM, however, transnational relocation is still not the norm.

Significant, deliberate life changes such as international moves are typically not associated with the lifestyle of seniors. In fact, Dr. Robert Butler, former head of the National Institute on Aging, has been quoted as saying, “The best place to retire is in the neighborhood where you spent your life” (cf Boyer & Savageau 1987:vii). Even short distance moves are usually precipitated by a crisis of some kind; a developmental model of later-life migrations suggests that migrations of less than ten kilometers are usually motivated by the onset of frailty or ill-health, or the inability to live independently (Litwak & Longino 1987). The common western image of an aging person is one that reflects a general narrowing of scope. As people age,

certainly their social roles and relationships change. After having raised their children and without daily contacts with coworkers, many argue that older people may lose a critical context for social integration (Cruikshank 2009). Therefore, maintaining long-standing social contacts with friends and family are arguably critical for a retiree’s health and well-being (Berkman 2000; Lubben & Girona 2003). This could explain why long-distance migrations are mainly undertaken by married couples in order to ensure that one has at least one point of emotional support and contact (King, Warnes & Williams 2000; Savishinsky 2000). In fact, in a review of the databases of six surveys carried out between 1995-2003, all studies agreed that retirement migration from north to south “is undertaken predominantly by couples” (Casado-Diaz, Kaiser & Warnes 2004:360). Despite these cultural and historic conceptions of the aged and transnational mobility, as the world’s population grows older every day, retirees are motivated, and some might argue, forced, to forge new lifestyle pathways.

We are moving ever closer to the first time in history when the number of people over the age of fifty will be greater than those under the age of seventeen. By 2030 one billion people worldwide will be sixty-five or older. Currently there are 506 million people over sixty-five worldwide. In light of such demographic shifts, one can only imagine that the expectations and experiences of aging, retirement and the “third age” are being rapidly transformed. It is not merely the size of the population that is recasting old age, but also the meanings given to it. This transformation of what it means to age is the result of intersecting contemporary realities such as the economic downturn of 2008? being experienced in many countries, neoliberal policies (Polivka 2011), and the transformative effect the baby boom generation has had previously on each stage of the life course (Gilleard & Higgs 2002; Jönson 2012; Williams et al. 2007). However, while the generation as a whole will be entering and negotiating their retirement in ways unlike previous generations, women do face gender-specific aging challenges (Barer 1994; Dailey 1998), and consequently may be inclined to make unique retirement decisions. Since the longevity of women results in them being dependent for longer periods of time on retirement income, the uncertainty of their economic and overall well-being is a real burden. The subtle shift from amenity-seeking to economic retirement migration is fueled by seniors seeking an affordable full-time retirement, many of them women.

Women face unique economic issues in their retirement years (Meyer 1990). Income from pensions is the major source of income for women in old age (Cruikshank 2009), but the pensions women receive are lower than those of

men. The main causes for the pension gender gap are that women earn less than men on average, work more often in part-time jobs and hold atypical contracts (Tyson 1998; Harrington Meyer & Herd 2007; Cruikshank 2009). They are also more likely to work in the informal labour market, have interrupted working careers and retire earlier. Women's involvement in caregiving contributes to their disadvantaged economic position as they age. For example, current estimates suggest that 85 percent of eldercare in the United States is provided for free, by family members, usually women (Eaton 2005). These conditions have an impact on women's lifetime earnings, influencing the duration and level of contributions to their pension and the type of pension schemes to which they have access. As a consequence, income levels for older women in most countries are significantly lower than for men, especially single women. Despite the long-term improvement in contribution-based pensions and the existing old-age allowances, aging women continue to experience higher poverty risks than their male counterparts, especially when over the age of 75. In the U.S., for example, older women were more likely than older men to live in poverty in 2010—11% compared to 7% respectively—(Federal Interagency Forum on Aging-Related Statistics 2012).

Another recent trend impacting women's retirement is the increase in divorce among those 55 and over. In the United States these so-called "gray divorces" have more than doubled over the past two decades (Clift 2005; Brown & Lin 2012) while the overall divorce rate has decreased. More than 600,000 Americans ages 50 and older divorced in 2009 (Brown & Lin 2012). Thus, baby boomers increasingly are facing their retirement years alone, whether by choice or not, and these divorced senior women are more likely to be in a compromised economic position, and to remain living alone (Savishinsky 2000).

Aging and retirement affect men and women but also their family, the community and the state (Conway & Houtenville 1998; Walters 2002). Understanding the motivations and outcomes of single women choosing to retire abroad is critical, especially as more could be convinced that this is the best way they can live comfortably and fully retire. Their webs of social contact both local and those left behind can be greatly impacted by their decisions as well as those making and managing aging and health policies. The channels of retirement migration can lead to similar channels of elder-care workers, thus impacting employment opportunities. It is difficult, however, to get a sense of the true scale of IRM because the data available is partial and does not offer a reliable comparative of retiree experiences cross-culturally. For example, according to the Social Security Administration's 2012 annual statistical supplement over 450,000 retired Americans have their

Social Security checks mailed to them at an address outside of the U.S.⁹ but as of 2011 anyone who applies for Social Security benefits must receive these benefits electronically therefore tracking the numbers of retirees living outside of the country is now all the more challenging. In addition, due to security issues in identifying its citizens, the U.S. State Department ceased publishing demographic information on U.S. citizens living abroad as of 1999 (Croucher 2012: 6; Dixon et al. 2006: 23). Depending on the source, estimates vary from 358,000 (using Mexican census data, Warner 2007) to at least 1,000,000 American citizens living in Mexico (U.S. State Department 2010). In 1997, the number of English citizens receiving their pensions overseas was 763,000 (King, Warnes & Williams 2000). By comparison, the number of French retirees receiving a pension outside of France was 63,396 in 2002 (Attias-Donfut 2004). European Commission researchers estimate that 5-6% of all EU pensioners leave their home country to retire elsewhere, but, similarly, they admit to having scant data on the actual numbers of retirement migrants and their final destinations. This is largely due to the issue of non-registration since the Treaty of Rome and the Treaty on European Union guarantee the legal right of EU citizens to reside in any member state. Also troubling is the fact that in migration studies, the mobility of seniors has been both underestimated and under researched.

In addition to the economic difficulties women face as they retire and age, many are influenced by the drive for sustained independence that accompanies the neoliberal model for self-care. Thus older women become coerced into self-reliance by government policies and societal expectations, a problem whose magnitude is inadequately evaluated by both feminists and gerontologists (Cruikshank 2009). I deliberately frame this relationship in a somewhat contradictory manner to highlight its' complexity. On one hand, women are cognisant of trying to maintaining their economic independence and agency as they age. On the other, they have little choice since the support offered by current state systems can easily be seen as insufficient. In fact, the failings of the neoliberal model and the erosion of the U.S. system of retirement security begs for a comprehensive overhaul of not only the infrastructural supports for retirees but also a recasting of the collective ideology around aging and seniors (Polivka 2011). Since any efforts to implement progressive economic and retirement security policies have encountered vigorous resistance, it appears likely that as baby boomer women age, they will be left to come up with creative ways to manage their retirement years (Dailey 1998). In spite of the challenges faced with gathering reliable data on the rates of IRM, most argue that it is increasing (Attias-Donfut 2004; Warnes 2009; Ono 2008; Zeltzer 2008; Oppenheimer 2006; Croucher 2009, 2012) and I would argue that logically



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we will see increasing numbers of single women choosing IRM in the future.

METHODS

Qualitative data for this paper were collected in several ways. Methods hinged on using an interpretive research approach to explore and describe the range of plans, experiences and expectations for retirees who moved permanently to a foreign country. I started preliminary research in Mexico for two weeks in 2009 and continued in France over seven months while on sabbatical in 2010. During this time many observations of international retirement migrants were made and 68 individuals were interviewed. Participants were recruited through a convenience sample. First, retirees were recruited through websites and blogs aimed at providing information and support for current or potential international retirement migrants in Mexico and France.¹⁰ Second, an announcement was posted in the monthly publication, 'Blablalablah,' published by expat retirees and geared towards the Anglophone population—retirees or tourists—in the Languedoc-Roussillon area of France. I interviewed a total of 68 individuals (53 in France, 15 in Mexico), 39 women and 29 men. Forty-two of the participants were married or with long-term partners, 8 of the men were single compared to 18 of the women (7 in France, 11 in Mexico). All of the interviewees were white and came from a range of income brackets but were mostly middle to upper-middle class. Participants ranged in age from 55 to 93.⁸ For the purposes of this paper, data analysis and description focuses only on the interviews with the 18 single women. Closer examination of the comprehensive parent study data will be completed at a later date.

While research was conducted for only two weeks in San Miguel d'Allende, Mexico, 5-6 hours per day were spent with various international retirement migrants outside of the time I spent interviewing research participants. I accompanied them on shopping trips, at their formal and informal gatherings with other foreign retirees, to the library, in their many volunteer activities, to religious services, and to the doctor.

In France, I lived in Mèze, a small coastal village in the Languedoc-Roussillon region 25 minutes from Montpellier. There were a few foreign retirees living in Mèze but most were living in other small villages scattered in the inland areas where owning a property was more affordable. I spent most of my time with retirement migrants in and around the town of Pézenas, 30 minutes inland from Mèze, and known locally for the large population of British and other foreign retirees. Once a week I attended the Tuesday Club in Pézenas, a gathering open to anyone but developed and organized by British retirees. Someone typically gave a short talk in English on that week's topic, and then there were followed by refreshments and time for informal discussion. Weekly topics included: "How to Buy a Car in France"; "Property Ownership in France"; "Wines of the Region"; "Making Stained Glass"; "Creating Your Last Will and Testament in France"; and, "French Phrases and Idioms".¹¹ There were also fieldtrips organized in place of some regular Tuesday gatherings to visit local sites of interest. I met most of my research participants at the Tuesday Club but others contacted me through my posting in 'Blablalablah' or through snowball sampling.

Since purposive sampling was used, the only requirement for participation was that the individual was a foreign retiree whose permanent home (at least 10 months out of the year) was in Mexico or France. Purposive sampling was justified because the goal of the project was to examine and understand the characteristics and experiences of retirees who had decided to move permanently to a foreign country. Individuals who met that criteria and contacted me were generally invited to participate in an interview. My methodological goal was to take a processual approach to understanding these retirees' histories. Therefore, I opted at this phase of the research to look at the unfolding of the retirement abroad experience and "how [retirees] through their collective and separate activities reproduce and modify the realities of their past and present lives, elaborating features or losing them, enhancing their coherence or dismantling it" (Barth 1993:8).

As Longino et al. (2002) and Savishinsky (2000) pointed out, one of the challenges of studying the migration decision is the fact that it is a process. For these women, IRM was a process that they ultimately undertook alone. Lamb argues that anthropology explores in-depth “particular people’s answers—within any cultural and historical setting—to abiding human questions” (2000: xiii) which supports the somewhat more biographical approach I took to understanding this particular facet of IRM. One of the outcomes of the parent project was the collection of rich qualitative data creating a baseline from which future follow-up research will be done among these same participants. It is only through longitudinal research and analysis that we will improve our understanding of the international retirement process as it continues to unfold. Some have argued that what has been missing from much of the debate about the aging population is a deeper appreciation of the values, aspirations and attitudes of the aged themselves (Bishop 2005: 2). While attending to these areas, the research goals were also forward-thinking, creating an opportunity to examine the pragmatic and personal shifts that occurred in aging abroad. Such an approach warranted lengthy interviews combined with descriptive demographic data (age, gender, marital status, former living situation, basic work history, family structure).

Semistructured interviews were conducted in person, which led to descriptive interpretations of the decision-making process and subsequent experiences of women who have retired internationally. Topics included prior retirement strategies that might have been abandoned; feelings of being alone in their retirement; major influences in their decision to leave their home country; how they decided upon their current retirement location; the reaction of family and friends; barriers and benefits to international retirement migration; and their degree of integration with the local native population.

The interviews ranged from 0.5 to 2.5 hours in length. Four of the interviews in France were conducted in French since the interviewees were of German and Belgian descent and not as comfortable in English, while the remaining 14 interviews were in English. Interviews were tape recorded with simultaneous written notes taken of key words and phrases to highlight and reinforce particular issues of importance. Interview transcripts were reviewed and analyzed to identify key themes and observations which were then developed into categories. Transcript-based thematic analysis using unabridged transcripts was undertaken and themes and subthemes were coded in an instrumental way to interpret the data for the final analysis. The primary investigator alone completed all stages of the analysis.

FINDINGS

While the idea of retirement migration might still seem exotic and appealing, the question remains; why would an older, single woman take the risks involved in leaving everything behind to move abroad? Several themes emerged in this study, but here I focus on two factors that were particularly salient to the women I interviewed: (a) economic solvency, and, (b) what I am calling, “fear of the known”.

Economic Factors

People didn’t believe what I was going to do. But then, they didn’t understand either. I earned a decent living, but I couldn’t save very much and social security wasn’t going to support me. I had a sort of panic, and then I thought I just better do something. I had a friend whose sister moved to Mexico so I thought I’d write to her and ask her about it. We sent some emails back and forth and I decided to visit about five months later. My daughters were older then. I just felt such relief when I saw what her life was like. I didn’t have the ability to rent a place as nice as hers, but I got my little two bedroom apartment, I can afford for Maria to come twice a week to cook and clean for me, and I don’t worry about prices going up too much. I just felt this dread back home. Life’s not perfect here, but I have never regretted my decision.

This is how Sandy, a 67 year old woman from Michigan, explained to me how her decision to move to San Miguel de Allende came about eight years ago. In her small but quaint kitchen, she told me of her 17 year marriage and her eventual divorce when she was in her early forties. As a then single mother, Sandy tried to provide the best possible life for her two daughters, then 17 and ten years old. This meant budgeting wisely since her salary as an accountant for a small business just barely covered the basics. She had visited Mexico only once with her ex-husband and while she enjoyed it, she could not say she really knew Mexico. She did not speak Spanish and “was not fond of spicy food, not one bit!” So Sandy surprised herself when she found herself wanting to know more about her friend’s sister who had retired and moved to San Miguel with her husband.

I just saw myself daydreaming about it, ya know. When you don’t even realize you’re thinking something and then, well, there ya go again, thinking about the same thing over and over again. I guess I was starting to worry. About money and retirement and I just felt tired and worried. Even though my daughters were gone, they were everything to me. And my sister and I are close, but she lived 6 hours from me and I don’t like driving that far anymore, especially in the snow! So I guess I thought I could just let myself think about it a

little. No harm in that, right? Well, be careful what you think!

When Sandy decided to see for herself what life in San Miguel was like, despite the fact that she felt relief when she recognized that she could have a different life, perhaps a better life, it was not an entirely easy decision. Sandy had never considered IRM and when she was married it was never discussed with her husband as a retirement possibility; “We didn’t really talk much about it. We were far off from retirement, but I imagine we figured we would just stay put. Maybe some time in Arizona during the winters if we could manage that.” Living in a one-bedroom apartment in San Miguel, Sandy cannot afford to go back to the U.S. very often to visit—she’s made only two trips in eight years—but one of her daughters and two friends have visited. Contrary to the argument that “[t]he retirees who are most likely to relocate are those who have the fewest moorings” (Longino, Perzynski and Stoller 2002: 45), Sandy described her friendships at home as “deep and supportive” and showed me a small photo album filled with pictures from various social events with her friends at home. She was also an active member of her local church. Despite having no complaints about her social support system back in Michigan, upon retirement, Sandy felt uncertain and worried.

Retired women are more adversely affected by the current economic climate. According to the Census Bureau, two million women over the age of 65 hold assets, not including their homes, averaging just \$7,754 (Boak 2013). European and national studies point to the recent trends in pension reforms, and especially the tightening of linkages between benefits and lifetime contributions and the shift to diversified multi-pillar schemes which have slowed down the narrowing of gender gaps in pension benefits. On average, in the EU27, the gender differences in the at-risk-of-poverty rates in old age are even greater, reaching in 2008, 20.1% for women and 14.9% for men, due to women’s lower pension entitlements and expected longevity relative to men.¹²

Longino (1998) suggested that we would see increases in retirement migration primarily among the upper-class baby boomers, but this prediction—a reasonable one before the unforeseen economic crisis—did not meet with the reality uncovered in this research. For single women, their decision to migrate was an economic strategy based on their already weakened financial situation, and they were retiring independently more than men were. In the Lake Chapala region in Mexico a survey indicated that it was no longer the quality of amenities like golf courses and beachfront access luring retirees from north to south, but the lower over-all cost of living, namely affordable health care and housing (Sunil et al. 2007). Indeed, economic concerns

were a strong factor among seventy-seven percent of the single women I interviewed, and especially those living in Mexico. Most cited their low fixed retirement income as being a major motivating factor in considering migration.

Dorothy, a 59 year old woman from Idaho, said that she never saved for retirement.

Never really gave it much thought. I knew I had social security but no significant savings account or anything. My parents never talked about saving much money. They couldn’t because they had to feed the kids and anything my Dad earned went into his business. He had a garage. He was a mechanic. So I worked all my life, as a school teacher, and suddenly, I was nearing retirement age and knew things would be tight. I lived ok before and took trips with a few friends. We liked to go to Maine in the fall to see the colors. I went to Vegas a few times. I did have a little house, but it wasn’t worth much and not many people were moving to such a rural area in Idaho! I figure I had about \$900 a month to live on and that just didn’t sound like much, especially if something bad came up medically. I never married. Not lucky in love I guess...So I read a newspaper article about a couple who lived in Mexico and I thought about it. I had never even been out of the United States, and here I am. I didn’t know I had it in me...But here my money seems like more than enough...I still live carefully, but I never worry about money. That’s a great gift at my age.

Dorothy found a few people online who were living in San Miguel and arranged a visit in the winter of 2004. A retired couple offered to rent her their spare room for two weeks. She described how nervous she was at first because of the language and the cultural differences. But after her hosts introduced her to other American retirees she began to see how they had made their new lives work and very quickly the far-fetched idea of moving by herself to Mexico seemed more of a distinct possibility. In the late fall of 2004, Dorothy shipped some of her belongings to San Miguel and flew down a week later for good.

I had a place to rent for a month and during that time I looked for my own place. Oh, I had a lot of people to help me. Everywhere you turn there’s someone who’s retired there from the States. They were so helpful. I didn’t venture out very far...I wanted to be close to the city center because I felt safer. I found my little apartment, two bedrooms, and knew it would be perfect for me. No more snow! I had to pinch myself. Couldn’t believe I was doing this. But I pay \$550 in rent and food is next to nothing here so I feel like for the first time in my life I have some money. I don’t do much with it. Sometimes I go on little trips with some of the other women, and I even have some in savings. I almost wish I’d done it earlier, but I hadn’t really thought about it.

Some women in San Miguel had experienced divorce later in life leaving them suddenly more vulnerable and fearful as they faced their retirement years while others simply felt that their finances would go further if they downsized. For a few, the prospect of leaving their homes and moving into a condominium or apartment “at home” caused greater stress than the idea of completely uprooting themselves and making a fresh start.¹³ Janice, 68 and widowed for 19 years, explained:

I knew I couldn't stay in my home. I was alone, my kids all moved away and the house was getting harder for me to care for, especially the yard. There were some nice apartments around but I sort of figured, if I am going to move into an apartment, I won't have much space to entertain the way I liked to and it just made me feel strange. I'd have the same friends and sort of be expected to do the same things, ya know, like potlucks and bridge club. None of my other friends were having to downsize and I just didn't want to have to do all that and I was too young to move into a nursing home! Better just to make a big move. Well, a big move to make a small move!

Only three of the women I interviewed said that they had thought of international relocation as a retirement option well before they retired and they were all British. While Marjory, a 68 year old American in Mexico, was somewhat adventurous in life, she never imagined permanently leaving her friends and family in Oregon. She was single when she retired as a librarian six years ago. Her son wanted her to move into a trailer on his property since she had very little in savings, and while she seriously considered this option, in the end she felt her life would begin to close down little by little if she did so.

I knew that I would probably end up struggling once I retired but I also didn't want to work until I was 70. I wanted to enjoy my golden years. I mean, you never know how much longer you have and even though I love books, I didn't want to die in the library! I was married twice, but never married for money, so I never got rich in marriage or divorce. One day at work I saw a book called 'Retire in Mexico on \$700 a Month', and I thought, 'I can swing that!' So I planned a two week trip to San Miguel and had rented an apartment before I left. My son thought I was going crazy, but all I knew is I would have sunshine and extra money at the end of the month.

Marjory went back to Oregon, packed her things and drove to San Miguel de Allende where she has lived ever since. She said the peace of mind she felt financially far offset the problems of assimilation. Having no Spanish language skills, Marjory said she worried about getting settled and taking care of things like activating the utilities in her apartment, changing her car registration, finding a



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doctor and setting up banking. In the end, none of these worries came to fruition since there was already a vibrant and visible population of American retirees in San Miguel. The real estate agent who helped her find her apartment and made the arrangements for her utilities, she met other single retired ex-pat women very quickly who walked her through the rest of the necessary pragmatic adjustments, and she had extra money “to treat [myself] to a dinner out or something new for my apartment, which made [me] very happy. I felt free and independent!”

Similarly, Gina, 64, moved from Ohio to San Miguel de Allende but had not planned to do so. Her husband suddenly left her when she was 53 and since she had never worked outside of the home she had very little in terms of a pension. While married, she and her husband made occasional improvements to their home and had talked about how to further modify it to accommodate them as they aged. They had never discussed leaving when they retired. After the divorce Gina stayed in Ohio, downsized, and tried to begin rebuilding her life. She found comfort in her friends, her children and grandchildren, but she began to worry about her ability to live comfortably as her medical costs continued to slowly rise. She also had a close friend who had to declare bankruptcy after a prolonged illness left her with over \$75,000 in medical bills. In 2005 Gina took a “Culture & Arts” trip with a small group of friends to San Miguel:

I walked into a real estate agency and I'm not even sure why. I just asked about rental prices and suddenly I was looking at properties! They showed me a completely run down bed and breakfast and suddenly, and obsessively, I had to have it. I needed \$30,000 so I borrowed money from my kids and my friends for the down payment then I sold my condo and used that money and savings to fix it up. Even my friends who were on the trip with me and could see how nice San Miguel was couldn't understand why I would do such a thing. I just felt like I could simplify my life and live a good life and not sit at home worrying about whether I was going to die from natural causes or from poverty. Of course my kids would help me but I didn't want to burden them. They have their own families. I guess it was crazy, but I'm so glad I did it. I've never felt more alive!

While Gina has paid for supplemental health insurance in Mexico, she has not had any serious health concerns and said, like all of the others I interviewed in San Miguel, that she receives excellent medical services at a reasonable price. She also said that the care was more personal and she appreciated that. However, all of the women in San Miguel would be pleased if the U.S. and Mexico could agree on a policy to extend Medicare to American citizens in Mexico. The fact that Medicare benefits are not internationally portable, meaning that age-eligible Americans living abroad cannot access the program without returning to the United States, was a complaint shared by retirees. Many emphasized that a policy change providing Medicare coverage abroad would benefit both American retirees and the U.S. government, since treatment in Mexico and other Latin American countries would cost far less than it would in the United States.

These concerns were similar to those of retired foreign women in France. Sara and Fay, (ages 62 and 69) moved from Brighton, England to southern France in 2007 when Fay, an academic, retired and Sara, an artist, decided she could leave the arts community she had been a part of for so long. While these women had the benefit of migrating as a couple, they were faced with relying only on Fay's retirement pension—to which Sara had no legal access should Fay predecease her—and there were no prospects of seeking care or support from children as they had none. For these women, the decision had many complexities, but in the end was easy to make:

We are economic migrants. We could get a lot more here for the little money and pensions we had. It was a simple decision when we looked at it that way. You have to eat. But we wanted to live, and eat. And we weren't as worried once we knew we wouldn't go broke for health services.

This calculative approach is an important feature of

contemporary economic migrants that runs counter to the continued argument that increasing affluence is what has enabled more later-life international migration (Howard 2008; Longino et al. 2002). Fourteen of the women referred specifically to concern over their economic well-being as being the most significant influence in their migration decision. Cindy, a 63 year old retiree from north London, said that it was "all pounds and pence" which led her to France. She rented a small two bedroom apartment in Rougan, not far from Pezénas, where she's lived for 4 years. "I just couldn't think about staying in London and living like a poor person for maybe 25 years!" she explained. "I don't need much—you can see I live very simply—but I never thought I'd work all my life and then have to stop having fun, like going to a restaurant or just being able to relax." Cindy was a former hairdresser, never married, and a single mother of two grown children. One of her clients moved to Pezénas and after a visit, Cindy began to think she could make such a move as well.

Others with a more comfortable economic situation were more concerned with the possible long-term effects high taxation might have on their retirement years. Helen, a 65 year old retiree from Portsmouth, England explained, "In France you can have an income as a pensioner of almost €25,000 and your top rate of income tax would be 14 percent, whereas in the UK it would be 22 percent. So being a pensioner in France is pretty tax efficient for me since I am alone and if I live twenty more years I don't think I'll end up on the streets." European Union retirees benefit from more portability and sharing of healthcare costs. EU member states vary in the extent to which they allow the export of social security benefits but there are numerous bilateral agreements which give the citizens of one country reciprocal rights of access in the other (EU Commission interview). In France, retirees receiving a state pension from another EU country are entitled to the same health benefits as French retirees and British citizens are automatically entitled to free basic healthcare in France as long as they have a European health insurance card. While financial stability weighed heavily on the minds of these and other female retirees, the interviews revealed a more surprising factor—high anxiety over a practically and socially-fixed future with very little individual agency.

Fear of the Known

The importance of financial security for retirees is predictable, especially among single people, but another more subtle anxiety the women expressed took me by surprise. More than half of them described feeling constrained by both internal and external expectations regarding their imagined trajectory in retirement. The vision of their futures and the dread that accompanied it

was what I call, a 'fear of the known'. As they reflected on the end of their formal employment or years of being a homemaker, many were struck with worry about this next phase primarily because it seemed to unfold along a fixed and pre-arranged path. Retirement, Giddens suggests, ought to be a segment of the life-course in which one is freed from "externalities associated with pre-established ties to other individuals and groups" (1991: 147), but these women foresaw a closing down of potentialities due, in part, to their pre-determined social milieus. Friends who had already retired were anxious for them to join in their regular social activities never imagining that alternative scenarios might be desirable. Denise, 70, from California, said:

Many of my friends were already planning their retirement and I had others who were retired. They were all saying how great it would be when I could play tennis on Tuesday afternoons with them and go for Chinese food on Friday at lunch. I knew I could never say 'no' and I felt it would be better to make a clean break than be there and try to create a new life when there's so much pressure to just do what everyone else is doing.

Freeman describes this kind of fear as "narrative foreclosure" (2011:3) where an aging individual experiences a diminishing of options and a feeling of reduced agency characterized by a sense of, "dead ends, the point of no return, irrevocability, and existential despair" (ibid.). Several of the women interviewed seemed more prone to such fears especially if they had divorced late in life. Having occupied themselves with the needs of their children and husband they felt that their futures as retirees presented yet another role into which they were conscripted without many options; too late for a respectable mid-life crisis, too early for the nursing home. For Denise, she loved her job in finance but retired relatively early. Financially stable and quite independent, she was confused by the feeling of dread she could not escape as her retirement loomed; "I wasn't so worried about not going to my office every day, but I certainly wasn't excited about whatever else I was going to do. I felt like there was absolutely no mystery ahead, really not much to discover. Not very inspiring, is it?"

The women I interviewed who tackled all of the hurdles to an international retirement expressed an appreciation for their new found sense of independence and the possibilities to reinvent themselves that would have been very difficult to achieve had they retired 'in place'. This was particularly salient among women who had strongly identified as wives and mothers throughout their adult years. For example Betse, a 62 year old living in Pezénas, France, said that after her kids were gone and her husband

died of an illness, she asked herself "what do you want to do?" Her friends in York encouraged her to volunteer and engage in other social activities with them, but she visited friends in Pezénas and decided to move. She said, "I didn't come down here for strictly financial reasons. I just felt like I needed to start over and I realized I was free to do that wherever I wanted. But it would have been harder back in England. Too much baggage." Marie, 68, was a dental assistant in Belgium before she retired to France. She divorced when she was 56 and while visiting her son who was at university in Montpellier drove through the region on a short side trip. She said the sunshine and the countryside "lured" her in, but it was the possibility to truly create a "troisième âge" on her own terms that helped her make the move:

I was not interested in spending the rest of my years in the town where I was raised and had worked my entire life. I couldn't see anything new for me, beyond new aches and pains! At least here, I feel a sense of wonder and discovery. I can always go back [to Belgium] if I need to, but I hope I don't have to. I'm learning and meeting new people and I actually feel like it's good for my health...When I do visit my friends, I see what they're doing and I know I made the right decision.

The older woman has, in the past at least, been seen as someone more settled, expressing her commitment to family through a reliable and benign maternalism, even as she ages and requires more support herself (see Gannon 1990; Rosenthal 1990). Increasingly such stereotypes are being dismantled. Spurred on by the burgeoning anti-aging industries, new, successful and active aging are now an aspiration, if not expectation, of millions. While much of this creates an unwelcome suggestion that women ought not age, there is also the hint that one can age in many different ways (see Jönson 2012). Older women with the necessary economic, social, and cultural capital are now more likely to expend it on things like travel and acquiring new knowledge and experiences than on settling for an invisible retirement.¹⁵ The opportunity to delay the "narrative foreclosures" of old age or even reinvent what it means to be elderly is increasingly apparent as growing old no longer holds out the same definitions, or limitations, of gender identity and behavior. While this may facilitate a freedom in thought and action for some women, for others the discourse and cultural expectation of "active aging", "positive aging", and "prescribed busyness" (Cruikshank 2009) feels restrictive (Minkler & Holstein 2008).

IRM might be a response to this "new aging" regime insofar as it helps answer the question, "How do I achieve this in my current circumstances?" International migration certainly suggests a retiree who is reasonably active and an agent in her own aging process, as well

as someone who is challenging the stereotypes of single retired women. However, it might also be seen as fitting quite neatly into 'new aging' "as a form of governmental rationality, a neoliberal geometry that maximizes individual responsibility...minimizing dependency and universal entitlements" (Katz 2005: 146). Outsourcing the elderly, while it would not work as a public health campaign, would work for some retirees and certainly for those government agencies already complaining that they cannot support the care costs of the baby boomers (Oppenheimer 2006; Rasalam 2008).

For Peggy, a 73 year-old British woman who had been living in southern France for three years, these neoliberal discourses had created a subtle internal dread she was literally working hard to ignore. Still employed in real estate, Peggy explained that many of her friends in England said "Oh, you must be looking for an adventure!" when she announced she was selling her house and moving to a small French village after a ten day vacation in the region. In fact, she had already begun to feel constrained in her life in England. One day after the Tuesday club we sat in a café where she tried to untangle the path that lead her all alone from a reasonably comfortable life in England to buying a former post office which she would vow to make her new home. Peggy was older than most international retirees when she arrived in France but she was active and in good health. She wanted to keep working but she also knew that she wanted to slow down a bit, but "once you start 'slowing down', people assume you need help, then you become a liability in a way. I didn't want to be a worry. I didn't really know what I wanted!" One thing she did know was that as soon as she saw a glimpse of the possibility to retire in France, she couldn't imagine any other outcome for herself. While the example might seem insignificant, it signals a deeper sense of the inability Peggy felt to reconstruct her identity as she aged:

I didn't need an adventure. I can make an adventure anywhere I go! I was happy. But I guess I also saw a bit of the end in sight, you know. You see more endings than you do beginnings at some point. It's hard to explain, but I just felt free to experience things more and to experiment more here. For example, if I'd stayed in England I could have never started wearing hats, because amongst my friends and family, I was not a woman who wore hats. But once I got here I decided I wanted to wear hats. And I do. And I look quite smart if I may say so!

Sixty-eight year old Thea, a German woman who retired in France, echoed this sentiment nicely:

There's no one hanging on to your past for you when you retire in a new culture. I would never lie about my

past, but my new friends and neighbors don't worry about it. They are experiencing me, and getting to know me without strings or baggage attached. That's incredibly liberating at my age. It causes terror in some, who are so highly invested in their own past that they can't imagine living without wearing it like a neon sign, but not me. Not those of us who find ourselves here.

CONCLUSION

This paper has argued that single women will make up a growing number of those choosing IRM as both a calculative and sometimes reactive approach to unforeseen eventualities of retirement. Using qualitative data on single women who have retired abroad, the paper thus contributes a female-focused perspective to the growing IRM literature. While the data used represent only a fragment of data gathered for the larger parent study, the serendipitous discovery of these single women restructuring their retirement years abroad suggested a remarkable facet to the mosaic of the new old age. International retirement migration south is still not the norm for northern retirees, but it is growing and given the demographic reality of elder women in terms of total numbers, longevity and financial (in)stability, the pathways aging women choose to follow require close consideration. The women's experiences presented herein reflect some of the typical concerns of retirees such as financial worries but also shed light on a form of agency rarely attributed to aging single women, that of migration in order to age unencumbered by the past and the expectations others held for them in the future. None of the women interviewed had planned to move abroad when they retired. In attempting to interweave the more 'rational' reasons for relocating (economic) with the sometimes more poorly defined or inconsistent (fear of the known) we are forced to recognize the potential that IRM represents an interruption in the paths of these women as well as in our "tendency to assume explicit rationality on the part of potential migrants" (Walters 2002: 43).

The rational-choice tendencies of many aging and retirement studies too easily lose sight of the suggestion that there has been, and always will be, a 'new old age' (Jönson 2012) and that people can choose to age in unexpected ways. Variations in geographic, political, economic, health policy, and gender schema constructs necessitate an acceptance of understanding that aging, retirement, and migration are all cultural constructs influencing the decisions individuals make. Betty Friedan said, "Aging is not lost youth but a new stage of opportunity and strength." For some of the women in my research, the portability of pensions and access to healthcare was important, but there was also a clear sign that they wanted to view their retirement as a

beginning, not as an end. For others, anxiety about the contracting of their lives, both socially and emotionally, propelled them to leap into the unknown, putting their fears and the judgements of friends and family aside. In doing so it seems they were able to gain a strong sense of independence and freedom and create their own silver lining in aging.

NOTES

1. Some notable work which engages a robust gender analysis includes Howard 2008.
2. This intends no disrespect to Howard's (2008) work. His principle research method was an online survey aimed at "all Westerners who lived or who had lived in Thailand for at least one year" from which he gained 152 respondents who were retirees and "all but one [of these retired] respondent was male" (ibid.: 153). Thus, his convenience sample was not diverse in terms of gender, but this reflects more the reality of IRM in Thailand than any lack of rigor in the research design.
3. Statistics Canada. Annual Demographic Estimates. 2012. (<http://www.statcan.gc.ca/pub/91-215-x/2012000/part-partiel-eng.htm>)
4. Bureau of the Census. The Statistical Abstract of the United States. Table 57. Marital Status of the Population by Sex and Age. 2010. (<http://www.census.gov/compendia/statab/2012/tables/12s0057.pdf>)
5. Eurostat, Statistical Book. 2008.
6. The Costa Rican government does not differentiate between retirees and long-stay tourists.
7. In the United States, new 'channels' of economic retirement migration have been developed resulting in tremendous growth rates of older populations in places like Nevada, Alaska, Utah, and New Mexico (Frey 1999).
8. <http://www.ssa.gov/policy/docs/statcomps/supplement/>. 2012
9. See for example: <http://www.mexperience.com/retirement/>; <http://www.fallinginlovewithsanmiguel.com/>; <http://internationalliving.com/where-to-retire/>; <http://www.creme-de-languedoc.com/languedoc-property/relocate-retire-france.php>; http://www.aplaceinfrance.co.uk/retiring_in_france.htm
10. Sometimes interviewing older people, especially regarding possible financial or emotional strains, can be emotionally tricky, but I should note that the interviewees were quite open and enthusiastic in talking to me. Follow-up interviews, when necessary, were easy to arrange and many later engaged me in lively email exchanges upon further reflection of their paths to international retirement migration. Furthermore, I have maintained casual email contact with all of the participants.
11. I was also invited to give a talk on Anthropology and my research interests.
12. Eurostat, Statistical Book. 2008
13. This was a sentiment shared by many of the couples I interviewed as well.
14. While I argue that IRM is economically strategic for these women, I recognize that this kind of mobility does require some guaranteed level of retirement income out of the reach of many women.

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