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## DIY Aging

### Retirement Migration as a New Age-Script

Liesl L. Gambold

Dalhousie University

Author contact: [liesl.gambold@dal.ca](mailto:liesl.gambold@dal.ca)

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#### Abstract

The post-retirement aging process involves making many decisions. Strained social welfare programs for the elderly have met with a generation well-versed in 'do-it-yourself' (DIY) projects resulting in a novel script for DIY retirement, aging and dying. For decades baby boomers in North America and Europe have valorized personal freedom and independence and are now carrying these values into retirement. Some are seeking tenable, independent retirement options abroad in response to inadequate retirement savings, a fear of rising medical costs and lack of faith in local and state systems. Based on ethnographic research among diverse retirees in North America and Europe this article argues that age-scripts and retirement are actively being rewritten by those compelled to DIY.

**Keywords:** *Retirement, migration, do-it-yourself, age-scripts, Europe*

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## DIY Aging

### Retirement Migration as a New Age-Script

Liesl L. Gambold  
 Dalhousie University  
 Author contact: liesl.gambold@dal.ca

#### Introduction

Changes in social norms have created a complex variety of seniors on the life course trajectory venturing into new retirement territory. Some seniors find themselves with an expanded number of options available to them after leaving formal, full-time employment while other seniors recognize that the safety nets and support systems that were in place when their parents retired offer neither the guarantee of support they need, nor the kind of living situation they want. This article critically examines retirees who are taking a do-it-yourself (DIY)-approach to aging and retirement; those who are international retirement migrants in Mexico and southern Europe.<sup>i</sup> These retirees feel a sense of responsibility for their own well-being and have decided that in the face of insufficient and contracting social safety nets, *they* must be the agents and architects of their later years. Among international retirement migrants, many cited economic instability and fear as a primary impetus for their international relocation. Here I argue that three components are acting as pillars of this new approach to aging and retirement: the shifting neoliberal scripts of successful, active and healthy aging; baby boomers' familiarity with a do-it-yourself approach to life projects; and the impact of social and policy supports.

Retirement as an institutionalized phase of the life course is a complex and dynamic process with several stages. The blurring of what has previously been a fairly predictable and unidirectional progression for older adults (Keith et al. 1994) offers a contemporary reflection of the individual and group repertoire of adaptive behaviors in the later years. These adaptations can be linked to the general acceptance that in most Western societies, lives, including the lives of the aged, have become "less predictable, less collectively determined, less stable, less orderly, more flexible, and more individualized" (Brückner and Mayer 2005, 28). Aging tropes continue to shift and multiply as the world's population turns grey at an unprecedented pace and retirees maneuver through aging in novel ways.

Furthermore, American baby boomers (meaning the post-war generation born between 1946 and 1965) have received countless messages through media and governments that they must have a good aging plan in place because many communities and governments do not. The 72 million baby boomers in the United States are reaching the age of 65 at a rate of approximately 10,000 a day. In the European Union the aging trend will lead to an increase in the population aged 65 and older from 87.5 million in 2010 to 152 million in 2060. Similarly, there are nearly 10 million Canadian baby boomers which amounts to approximately 32% of the population—a far greater proportion than other countries where baby booms occurred. The governments of these aging people are scrambling to determine how they are going to provide the pensions, healthcare and end-of-life care for this grey tsunami (Barusch 2013). The changing nature of age scripts is creating an environment that suggests individual aging citizens themselves ought to be busy thinking about and preparing for old age housing and care. Hence, aging norms are being rewritten as retirees violate previously held expectations and actual behavioral patterns, and the result is a cultural push toward making seniors more economically, psychologically and physically independent.

Part of this is reflected in the ways that the socio-political context for the physiological process of growing older has become increasingly neoliberal and entrepreneurial, thus creating a shifting expectation of the process to which citizens must respond. Age-scripts, as Coe and Alber describe here in the introduction to this issue, exist in and also signify flux. Building on their description of the formulation of age-scripts, this article will demonstrate the way that age-scripts among international retirement migrants signal a 'discursive organizing' of the 'unease' they face in their retirement. For many baby boomers, making sense of taking a do-it-yourself approach to your retirement and aging involves creating a discursive explanation around independence and the 'new' retirement in the face of greater demands being made on the individual by American health and aging policies.

These informal articulations of growing old are resulting in changes, one of which reflects a tendency of retirees to be personally engaged in pursuing 'successful' and 'active' aging. Aging actively and successfully is the new DIY project of those entering retirement. Baby boomers in the United States have been retiring and taking up the challenge of successful aging with great enthusiasm. Many have decided they are too busy creating full and meaningful 'new' lives to bother with 'aging' at all, seemingly putting it off for the future. Others are carefully crafting where, how and with whom they age.

## Do-It-Yourself

The DIY movement as a consumer movement has been around since the early 20<sup>th</sup> century. It originally focused on "how to" maintain, improve or repair things around the home and today is comprised of various publications, television shows and websites instructing people with a vast array of "how to" content. Today the term "DIY" is being used much more broadly to describe any activity that uses an element of creative skills to make or design something on your own. As Brit Morin reported in the *Huffington Post*, "makers [or DIYers] are forming communities of their own, and more people around the world are becoming influenced to be makers" (Morin 2013). The underlying message is that if you do not like what is available, create your own. Although this could simply reflect a matter of aesthetic, as in the case of creating your own headboard from found driftwood, I argue that not liking what is available also points us toward recognizing that what is being offered falls short of what we need. This provides an opportunity for entrepreneurs to fill the gap by creating new goods and services for consumption. Finding that what is available is inadequate also strengthens the pillar of neoliberalism that supports the ethos of individuals, rather than states, as the responsible creators and supporters of their own well-being. Similarly, there has been a Western bias toward the individual as the locus of action, health, and efficacy in transforming 'normal' aging into 'successful' aging (Rowe and Kahn 1998). As articles by Alber and by Pauli and Bedorf articles in this issue show, retirement is no longer simply a phase of the life course that one enters and finds some way of accepting, it is an important moral project requiring individual vision, commitment and tenacity.

The DIY ethos on the surface appears to be one of production, but it also entails consumption, so it has been referred to as a form of productive consumption (Dinda 2008). This manner of consumption has been linked to forms of self-production and improvement that creates or enhances value rather than merely depleting it (Moisio, Arnould and Gentry 2013, 300). This is an easy link to make to DIY home improvements, but it can also be tied to the shifting period between formal employment and retirement. Productive consumption contributes to identity (Troye and Supphellen 2012) and is a primary factor in creating new age-scripts in a neoliberal state. Studies of consumers focus mainly on those in their early and mid-adulthood (Belk and Costa 1998; Kates 2002). However, some argue that retired consumers

actually enter an important space of increased breadth and depth in identity-related consumption, or “consumer identity renaissance” (Schau, Gilly and Wolfingbarger 2009, 255). This consumptive behavior is associated with life transitions, like retirement, and Schau, Gilly, and Wolfingbarger argue, “retirement has become a time of growth when identity is broadened, expressed, and completed through consumption” (ibid., 256).

This idea of retirement and aging offering some kind of renaissance, or rebirth, works well in a DIY world where the “consumer cum bricoleur” is engaged in “restoring, renewing, and rewriting their identities” (ibid., 258). The view that productive consumption is a “dynamic response to identity conflict” (Moisio and Arnould and Gentry 2013, 300), the result of an internal conflict associated with transitioning from active employment to retirement, ignores the systems and structures that force retirees into the act of doing it themselves.

## Social Policy and Aging

One of the most critical aspects of neoliberalism is the creation of markets in areas such as health care and social security in order to commodify all forms of human behavior. Aging practices and paradigms have shifted toward the neoliberal model. David Harvey, outlining this perspective, says, “human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade” (2005, 2). Over the past twenty years, the United States government has increasingly pursued policy agendas including a “normative privileging of the individual” and a preference for privately funded and delivered care (Teghtsoonian 2009, 28). This is not to overlook the importance of Obamacare (The Patient Protection and Affordable Care Act), enacted in 2010 and currently threatened by President Trump. Obamacare was the most significant change in the provision of healthcare in the United States since the 1965 passage of Medicare and Medicaid. However, Obamacare was still dependent on being delivered through the private insurance market, with increased government regulation of that market. These policy agendas reflect the way that neoliberal governance requires DIY citizenship. Underpinned by a reconceptualization of the social in economic terms, individuals come to be understood as rational, calculative actors “who [are] *active* in making choices in order to further their own interests and those of their family” (Rose 1998, 142). This shift involves “the generalization of an ‘enterprise form’ to *all* forms of conduct” (Burchell 1993, 275), including the manner in which citizens understand and manage their retirement years. These developments are visible in discourses of responsibility directing individuals to become “enterprising selves” who work on, or invest in, themselves in various ways (Rose 1998).

As Thomas Lemke has argued, [t]he strategy of rendering individual subjects “responsible” (and also collectives, such as families, associations, etc.) entails shifting the responsibility for social risks such as illness, unemployment, poverty, etc., and for life in society into the domain for which the individual is responsible and transforming it into a problem of “self-care” (2001, 201). The pervasiveness of these new norms in the United States contributes to the fact that the U.S. has the greatest number of international retirement migrants in the world (Miller 2004). Part of the weight tipping the balance comes from decades of healthcare policies and social welfare programs being nudged onto the shoulders of the aging themselves.

Another weight is the lifestyle movement that celebrates a desirable new, successful aging as the last form of baby boom rebellion. In 1999, the International Year of Older Persons, the WHO launched a new campaign highlighting the benefits of active aging. In 2002 the Second United Nations World

Assembly on Ageing was held in Madrid, Spain. The Active Ageing Policy Framework publication resulting from that assembly grappled with the very real policy, economic and social implication of a rapidly aging population while fundamentally highlighting the need for the older person *themselves* to optimize “opportunities for health, participation and security” (WHO 2002, 12). A critical reading of this and other campaigns like it suggests that the physiological chronic conditions affecting many older people worldwide, such as cardiovascular disease, hypertension, stroke, diabetes, cancer and mental health conditions, can be reduced through policies and programs which encourage “personal responsibility (self-care)” and “personal efforts to adopt positive personal health practices at all stages of life” (ibid 17). Marketers were also ready to get in on the baby boomers’ new ‘active aging’ platform as seen in Cadillac’s use of the Led Zeppelin classic “Rock and Roll” to kick off their 2002 advertising campaign. The company used the tagline “Breakthrough” and was going for a hip, new image since their traditional audience was dying off. The advertisement aired for the first time during the 2002 Super Bowl and sales rose 16% the following year (Halliday 2003).

Shifting political and social policies in the West promoting successful aging have ironically resulted in the unconscious creation of a class of those who age *unsuccessfully* (Rubinstein and de Medeiros 2014). Like feminist arguments about the danger of discourses around “natural” childbirth creating a class of women who inevitably experience “unnatural” childbirth (Macdonald 2013, in the current climate of greater individual initiative, agency and responsibility in the West, those who age unsuccessfully apparently do so due to their own shortcomings. Sign-posts for DIY successful aging are everywhere with messages that obligate the individual while making no connection between the individual and society. Negative depictions of the elderly in long-term care facilities have been supplanted by images, and expectations, of a very physically active, happy, mobile, engaged, independent, and financially secure population of retirees. Although there is tremendous power in being able to affect the direction and changes in one’s life, we should be questioning the ethos which abdicates governments of responsibility for aging citizens while necessarily convincing seniors that their well-being and happiness is a project entirely up to them. Part of the strength of the DIY ethic, for better or for worse, is that it seeks to overthrow the idea that we will be cared for—we will have to do it ourselves. This is all well and good for those who have learned how to change their own car oil, retiler their bathroom floor or trim a rose bush, but it is an entirely different matter when it comes to the far more important issues of provision of care and housing for our aging population.

The case studies I discuss in this article offer individual accounts of later-life decision-making around retirement location and housing but taken together should provide a composite picture which begins to illustrate various ways in which a DIY approach to aging is indicative of late neoliberal trends. Even though each person I interviewed was experiencing unique factors influencing their migration and housing decisions, there are important overlapping features of real or potential economic hardship, fear of rising medical costs, the ability to envision themselves living abroad and lack of faith in the state system at home.

## Methods

The data presented here on international retirement migration comes from my lengthy, open-ended interviews with 78 international retirees in Mexico, France and Spain. Most of the retirees in Mexico were American and most in France and Spain were British. Interviews lasted from 60 to 120 minutes each and were collected during a year of extended fieldwork in 2009-2010 and during shorter research trips in 2014 and 2015. For all of my interviewees, the way they managed their aging and

retirement was often influenced greatly by the way they had lived their life before retirement, so it was necessary to talk in depth, often for hours, about their pre- and post-retirement life. This life course approach was especially important because these particular retirees exhibited a relatively greater degree of deliberation and agency in their transition from full-time work to retirement.

The international retirement migrants I interviewed were from diverse social classes. One of my surprise research findings was that people with relatively modest pensions or retirement savings were not daunted by an international move and those with greater means were not convinced that their relative wealth would go as far as they once thought it would back in the U.S. International retirement migrants were formerly believed to be members of the upper-middle class. However, my research found a great deal of social class diversity among the retirees. Similarly, in their research on American retirees in Mexico, Amin and Ingman found that 36% of retirees (n=80) earned USD\$15,000-44,999 per year (2010, 26). Regardless of social class, all of my interviewees expressed concerns that if they had remained in their home country, they would have had to significantly re-craft their lives in order to afford the retirement they had previously envisioned. With this in mind, and with the opportunity to move abroad, many said that it seemed easier to simply leave everything and start from scratch elsewhere.

The data analysis process was iterative. I coded all interview transcripts in search of patterns. During the data analysis process, I adopted the “constant comparative method” (Glaser and Strauss 1967, 587), which meant that the analysis entailed continual tacking back and forth between data categories in the multiple sites. I recognize that as the researcher I have created the comparison. A strength of this approach is in its ability to display that retirees in Mexico, Spain and France, were all involved in a DIY approach to their retirement becoming the architects, agents and advocates of their own aging.

### Retirement Abroad: “Just Another Fixer-Upper”

Making a post-retirement international move is not very common; however, it is more common than it used to be. Formerly understood as a seasonal choice of the affluent (King, Warnes and Williams 2000; Gustafson 2001) or, in some cases, aged migrants who have decided to return to their natal country, the majority of retirees are simply too entrenched in their local lives and communities to imagine leaving it all behind. Most also do not want to move away from children and grandchildren. However, with more affordable flights<sup>ii</sup>, internet banking, Skype and other video chatting formats, moving away does not necessarily mean you feel like you are away. This has allowed seniors who even a decade ago would never have considered international migration to take a risk and create a new life in a foreign land.

In an interview with the author on October 16, 2009, European Commission researcher Ettore Marchetti estimated that 5-6% of pensioners leave their home country to retire abroad but he admits to having scant data on the actual numbers of retirement migrants and their final destinations. This is largely due to 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. Despite the difficulty in accurate enumeration, scholars argue that this population and its significant fiscal impact will continue to grow (Cooper 2008; Rochefort 2000, 2004).

Today over 1 million British pensioners live abroad and by 2050 as many as one in five (3.3 million people) will, though with the recent BREXIT vote, these estimates might soon shift. Currently over 450,000 retired US citizens have Social Security checks mailed to them outside of the U.S.<sup>iii</sup> As of 2011 anyone who applies for Social Security benefits *must* receive these benefits electronically. As a result, tracking the numbers of retirees living outside of the country is now all the more challenging. In addition,

due to security concerns, the U.S. Department of State ceased publishing demographic information on U.S. citizens living abroad as of 1999 (Dixon et al. 2006, 23). The most popular international destination for American retirees is Mexico and depending on the source, estimates vary from 358,000 American retirees claiming permanent residence in Mexico, using Mexican census data (Warner 2007), to at least 1,000,000 (U.S. Department of State 2010). This number is likely to increase as the U.S. population continues to age. The data on these retirees remain imprecise and might conceal more complex situations such as the percentage who might be return migrants, those engaged in secondary or repeat migration or whether they are engaged in a temporary or definitive return. Mexican politicians and entrepreneurs are well aware of this trend and have begun opening assisted living homes targeting American seniors, especially in Mexican towns where there are already sizeable numbers of expatriates, like Lake Chapala and Ajijic. Many North Americans long for extended vacations on Mexican beaches while others remain fearful of the violence that often makes the news. But for many, international retirement in Mexico is seen as the only way they can manage to create an independent and financially comfortable retirement.

Grant, a seventy-four year old retired manufacturing manager from Michigan, moved to Mexico with his wife in 2001. He argued that in many ways it would have been easier to stay in Michigan, as the logistics of selling their house and packing up their entire lives was more than he had bargained for.

We were both a little worried, truth be told. We were in good health and we had worked hard all of our lives. But we didn't have much saved. We had helped my mother-in-law when she got sick and my wife's brother had some mental problems so we always helped pay for extra care for him. Didn't think twice about it. It's what you do for your family. We were able to put our daughter through college. But, we realized we didn't have much besides our house and two modest pensions. And we were both tired of winter.

Having only visited Mexico once for a beach vacation at an all-inclusive resort, for Grant and his wife the idea of relocating permanently to central Mexico was daunting. But like many hesitant retirees they rented a small house for one winter to "try it out." Grant stated, "After two weeks, you know, once we figured out where to shop and how to find what we needed, we realized we couldn't go back to living in Michigan. We both felt so much better because we could enjoy ourselves outside, play golf, go for a swim. And it was January! In Michigan, when we Skyped with our daughter, the snow was up to the back door. I just shook my head, 'no!'"

Grant went on to explain other things influencing their move:

Well, we knew a few people who went completely broke because of medical costs. And we were eligible for Medicare and Social Security and our pensions and all, but we were still worried about some big medical cost wiping us out. Everyone thought we were crazy because they said 'How can you trust Mexican doctors and hospitals!? You'll never know what they're talking about!' That's why we came down, to talk to people. Everyone, and I mean everyone, has had overwhelmingly positive experiences with doctors down here. Of course there have been some bad ones, but that happens all the time in the States. Everyone told us where to go and how to find a good doctor that speaks English, and [if] we are going to fall apart and die somewhere, might as well not go broke doing it and be somewhere with this view!

Similarly, Joanne, a sixty-nine year old widow from eastern Washington said,

You spend your whole life thinking you're going to be ok. You will work hard then retire and rest, do what you want. But you never can imagine that you'll live in fear, wondering if you're one step—or one fall, ha ha!—from losing everything. I didn't have kids and then my husband died—he was much older than me—so I really didn't know what to do. But my friend's cousin had moved here, to San Miguel, so we came down to visit her and I don't know, I just thought, 'Why not?' I guess I'm a bit of a rebel, but I'm also practical. I have to watch my money and I'd rather watch it here where it gets me a little more. I rent a little apartment and as I like to say my new project is my life—my new little fixer-upper!

Grant and Joanne have good reason to worry about high medical costs. The American Medical Association reports that the biggest reason for bankruptcy in the U.S. is medical debt. This contributes to the creation of the new age-script of moving abroad in old age. Social safety nets and policies often fall short, making a safe, low stress and healthy aging process less tenable for many. The Organisation for Economic Co-operation and Development (OECD) calculates by country the degree to which pensions cover pre-retirement after-tax income in an attempt to analyze the potential financial health of the growing number of retirees in developed world. For average income earners, Canada and the United States have low income replacement rates relative to most other OECD countries, at 57.1% and 51.0%, respectively (OECD 2005). However, because of universal health coverage in Canada, most Canadian citizens and permanent residents will not risk forfeiting their health coverage by moving out of the country. A real estate agent in Los Cabos, Mexico reported in 2008 that 70% of his clients were from the United States while only 20% were Canadian (Lizárraga-Morales 2008, 105). One common feature among the retirement migrants I interviewed was that if they had more money, they would have chosen to maintain a home in their natal country and spend at least part of the year there. However, due to financial concerns, they decided to move permanently to a place where they could maximize their retirement incomes. For many baby boomers and other retirees I interviewed, having enough money saved for retirement was an idea they had given up on years ago.

Cooper (2008) asks as one of her chapter titles in *The New Retirement*, "Have Boomers Saved Enough for Retirement?" (140) This and the myriad commercials, print advertisements, newspaper features, radio spots and internet pop-ups send the same, pointed message: Boomers have *not* saved enough for retirement and we (i.e., society) are going to have to pay. In other words, a generation's inability to hold on to enough of the wealth they have generated will soon cripple welfare and healthcare systems around the world. But how much is enough? Cooper argues, "You will need a retirement nest egg of between 20 and 25 times the level of additional desired pre-tax income (over and above government and employment pensions) to generate the extra income you need" (Cooper 2008, 174). This translates into a "nest egg" of USD\$700,000 for someone who wants to have a pre-tax retirement income of \$50,000 a year over and above any government or other pensions. This is a daunting figure for many people and unattainable for most, including many retirement migrants. What resulted was a new age-script reflecting the shifting economic terrain of aging experienced by so many seniors.

Sixty-one-year-old William was sure that his retirement would be spent between his home in Huddersfield, England and an apartment he would rent from January to April on the Costa del Sol in Spain. He had already spent three winters discovering the pleasures of wintering in Spain and making friends among the expatriate community near Malaga. William said that he was forced to leave England permanently because he had to sell his house to pay off debt that the construction company he co-owned with his two brothers incurred during the economic crisis in 2008. William said that he was not prepared

for the financial downfall he experienced.

I thought I was pretty good in terms of my set up, ya know. I had my little house paid off, but my brothers, they were the ones who handled all the finances for the business and I trusted them. I still don't think they did anything wrong, not knowingly, but we had to pay off more than £200,000! I can still barely say it. Anyway, they both had wives who had good jobs, decent income, ya know, that they basically had saved for 30 years, but I was on my own. I had about £15,000 saved and that's it...so, in the end I just thought, I can't re-jig everything here and make it work. I didn't even know where to start. I sold my house, paid my part of the debt we owed and drove down here for good. My brothers thought I was daft, but really, I just sort of panicked. I knew that in Spain I could find a place much cheaper to rent, I knew a few people in the community and they could help me figure things out. So, I was sort of an economic refugee you could say [laughs]. Everything's too expensive in England now and so crowded. Here, the cost of living is so much lower and when I need peace and quiet I can find it. Kind of helps that I don't speak Spanish so I can tune most people out [laughs].

For more than 60% of my interviewees, the bottom line was a mix of economic strategizing and a lack of belief that "the system" at home was going to provide them with a desirable situation in which to retire and grow old. The "desirable situation" of most retirees was characterized by some common elements: first, reduced financial stress; second, an engaging and exciting environment; third, adequate and affordable healthcare services, and; fourth, a sense of agency. Climate was another important factor because it supported other desirable elements. For example, reducing the need for winter clothing and heating also reduces expenditures, and living in an environment where daily outdoor excursions are not hampered by dangerous snow and ice increases the likelihood that one will spend more time outside and be physically active, thus improving the overall quality of one's later years. Desiree, sixty-eight years old, credited the mild temperatures with her improved mental and physical health. She had been suffering from high blood pressure and arthritis at home in London before she moved to Beziers in southern France. She said that not having to worry about money was important in her decision to leave London for good, but that it was the lifestyle in Beziers that enabled her to improve her health overall. She was convincing when she said, "Stress. That's it. It was killing me, or at least crippling me. I don't know anything, but all I know is I moved here, started this crazy adventure, started walking and joined an exercise group, and I showed stress the back door. I live simply—but I feel rich!"

My fieldwork with retirement migrants provided clarity on two critical points. First, these were not all globe-trotting individuals on a quest for a cosmopolitan place in which to grow old. Most of them had travelled some as adults but did not consider themselves to be very 'international.' Denise, sixty-eight years old, said that she was nervous about living in Spain and perhaps becoming a victim of crime. She knew of no one who had been robbed but she had worked herself up to being fearful of living amongst strangers. "I didn't have much experience," she said, "but I am a good planner and I guess when I put my mind to something I do it. I was afraid of what I didn't know. Now I know it and love it!" Second, the retirement migrants were unsure about how adequately their governments would be able to care for them. All of the people I interviewed described the amount of planning and effort their relocation took but decided, often rather impulsively, that they did not have a plan at home that seemed acceptable and they felt they could not rely on state services. Mary, a sixty-four-year-old retired teacher who had been living in southern France for six years, said,

This was not my plan at all. But then I didn't have one, did I? I started to imagine myself being put in some home, wherever they could find room for me, and all my control would be taken away, out of my hands like that. So, I decided that while I was healthy I would just reinvent my life...I was very scared, but I knew if I needed to I could go back to Manchester. I just couldn't think about sitting there and waiting for...who knows what!

Mary was very active with other British ex-patriates living in the area and she was tutoring local school children in English, providing her with additional income. She also said that she has a steady stream of visitors from England so is rarely alone. Mary's character was typical of those who had made a similar move. Chiswick (2000) argues that migrants favorably self-select. Anyone who migrates, but especially economic migrants, tend "on average, to be more able, ambitious, aggressive, entrepreneurial, healthier...than similar individuals who choose to remain in their place of origin" (Chiswick 2000, 64 quoted in O'Reilly 2000, 43). These transmigrants spend most of their time in one country while maintaining their bonds with their community of origin. The establishment of new communities and households allows for the development of multiple social, economic, and political bonds that transcend borders (Appadurai 1996). We might refer to aging mavericks like these as the bricoleurs of a new way of aging. While there are important elements of critical need for many of these individuals, they are also those among the rapidly growing aging population who have found what it takes to be proactive and create a different, and more supportive, age-script.

## Conclusion

Doing it yourself, or DIY, signifies a great deal more than simply crafting or hand-making as a popular independent aesthetic moment. While the growth of the DIY movement is solidly rooted in home and decorating activities, the ethos has spread to join with neoliberal scripts of successful, active, healthy aging. If, as Goddard and Wierzbick (2004, 154) argue, a cultural approach is evidence-based and looks particularly to linguistic markers then "do-it-yourself" as a common saying of the early 21<sup>st</sup> century is particularly revealing of cultural norms and values. A reflection of one of these values is the way neoliberal governments have taken over social processes to create the conditions inside them amenable for market mechanism. Key elements of civil society have been usurped in order to transform the social landscape into a field of individuals. The individual as an "entrepreneur of oneself" (Lazzarato 2009, 111) forms the apex of the DIY ethos privileging individualism and the assertion of creative authorship. In this article, I have explored the intersection of the DIY paradigm with aging and retirement in the form of international retirement migrants.

International retirement migrants are responding to the shifting cultural norms around aging and retirement. These norms are characterized by a pronounced shift of responsibility from the state to the individual and by discourses of successful aging. As a result, many Americans and Europeans have become very actively and creatively involved in crafting their post-retirement lives in the form of new age-scripts which reflect these processes of societal change. These emergent age-scripts are visible in the steady growth of intentional communities designed for foreign retirees in places like Mexico and southern Europe, in online platforms designed to provide support for retirees seeking to move south, and in the actual migration patterns of baby boomer retirees. Because humans are living longer, and often healthier, lives, this 'third age' is extending further than in any previous generation and thus invites more deliberate, creative planning and thought. In addition, baby boomers are a generation of impressive self-advocates and agents of change; why would they leave their 'golden' years to the cultural norms of another

generation? As Coe and Alber argue in the introduction to this issue, the tensions and ruptures that arise between social norms, here the provision of state and community care of the aging, and the world in flux, a dissatisfaction with those norms, create new age-scripts. Although the retirement migration age-script is not dominant in terms of aging norms, its persistence as a viable option signals real change in the contemporary culture of aging. As my data presented here shows, international migrant retirees are normalizing their decisions within the available DIY discourse.

Some might argue that retirement migrants are not *necessary* migrants but more *convenient* migrants. I hope that I have illustrated that what has been viewed as a lifestyle trend embarked on by only those with enough financial capital, is actually signaling a critical moment in the social history of aging and retirement. Seniors are vigorously persuaded by propaganda and popular culture to manage their physiological, economic and social aging as a DIY project worthy of Facebook posts and Pinterest pages. However, all of this active and healthy aging belies the real uncertainty so many aging seniors experience. Having to “DIY” one’s aging is a sign of and response to a problematic cultural shift. As unsuspecting members of the new precariat, the DIY labor power of retirees is indicative of exploitation and a shifting political subjectivity (Gill and Pratt 2008). Doing it yourself underlines the fact that no one else is thinking about doing it for you.

Aging and retirement have shifted from previous cultural norms of accepting physiological troubles, economic hardship and narrowing social fields with state and policy support to a new terrain of individual agency and entrepreneurial responsibility. For some, this results in creating a new age-script of a life abroad where fiscal stresses can be minimized and new experiences and expectations fostered as international retirement migrants challenge social norms and successful aging discourses by rolling up their sleeves to DIY.

## NOTES

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<sup>ii</sup> Especially in Europe where low-cost carriers like Ryan Air make international travel very inexpensive.

<sup>iii</sup> Many of these might be return migrants, as Gilbertson and Singer (2003) note, with regard to the Dominican Republic.

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