INTERNATIONAL JOURNAL OF POPULATION GEOGRAPHY
Int. J. Popul. Geogr. **4**, 183–200 (1998)

European Retirees on the Costa del Sol: A Cross-National Comparison

Vicente Rodríguez,* Gloria Fernández-Mayoralas and Fermina Rojo
[1]*Departamento de Geografía, Instituto de Economía y Geografía, Consejo Superior de Investigaciones Científicas, Madrid, Spain*

ABSTRACT

The Costa del Sol is one of the largest and most important regions in Europe receiving retirement migrants from other countries. This paper studies northern European retired immigrants, using data generated by a questionnaire survey of 300 respondents and in-depth interviews with 20 people in 13 municipalities. Reasons for moving to Spain, the advantages and disadvantages reported of living there, and the perceived impacts on the local region were analysed, paying particular attention to cross-national differences between British, German, Benelux and Nordic retirees. The results show that sociodemographic and economic features of the settlers tend to be quite similar, whilst reasons for moving, stated advantages and disadvantages, and consequences and impacts exhibit some cross-national differentiation. © 1998 John Wiley & Sons, Ltd.

Accepted 11 November 1997
Int. J. Popul. Geogr. **4**, 183–200 (1998)

Keywords: migration; European retirees; Costa del Sol (Spain); decision-making processes; lifestyles; social and economic impacts

* Correspondence to: V. Rodríguez, Departmento de Geografía (CSIC), Instituto de Economía y Geografía, Pinar 25, 28006 Madrid, Spain.
E-mail: rodri@ieg.csic.es
Contract/grant sponsor: CICYT, Spain; *contract/grant number:* SEC 95-0120.

CCC 1077–3495/98/020183–18 $17.50
© 1998 John Wiley & Sons, Ltd.

INTRODUCTION

Increases in life expectancy in recent decades have come about through declines in later life mortality, so extending the length and healthiness of retirement. Given that in recent years in developed countries, retired people have had increased purchasing power and rising housing assets, giving them a greater capacity for residential mobility and the choice to live in areas with good environmental conditions, one readily understands the growing importance of international retirement migration (IRM). This is one of several residential strategies available to a household when its members leave the labour market or when individual, social or family circumstances change (Meyer and Speare, 1985; Northcott, 1988; Abellán, 1993).

The reasons for the growth of retirement migration and the motivations of those who move have attracted considerable interest, especially concerning the migrants' attributes and the characteristics of the destination areas (Walters, 1994). These factors condition who moves and where to, and they can be separated from the events that 'trigger' the movements, which are often linked to individual life courses. However, the conditioning factors and the trigger or precipitating events are not always well conceptualised or differentiated – they are connected in complex and variable ways. It is useful, therefore, to review the contextual and environmental conditions that have influenced the development of international retirement migration, before examining the antecedent events of individual moves related to the family, social or geographical environment in which the retired person lived (Cribier, 1982; Cuba and Longino, 1991). Many

of the studies cited in this introduction derive from North American work on international retirement migration. The relevance of this research for the case of southern Spain will emerge during the course of the present analysis.

The climate of the receiving region has been considered in many studies to be the most important pull factor (Svart, 1976; Pampel *et al.,* 1984; Kallan, 1993; Krout, 1993). It is sometimes related to other environmental features (Cuba and Longino, 1991), and sometimes to previous migratory experiences or holidays in the destination area (Law and Warnes, 1980; Hogan, 1987; Longino, 1992). The link between climate and health problems is also noteworthy (Fournier *et al.,* 1988; Daciuk and Marshall, 1990). The other main set of reasons refers to the standard of living and economic features, including income levels and house ownership rates (Pampel *et al.,* 1984; Northcott, 1988; Kallan, 1993). There are also frequent references to social factors, family relationships and distance (McHugh, 1990; Ford, 1993).

A further aspect of this discourse is the evaluation of the migrants' influence on the destination region, which the retired person perceives and measures in several ways. Rowles and Watkins (1993) have rightly pointed out that 'essentially, the problem for each (receiving) community is one of reconciling positive aspects of elderly migration-based economic development with possible negative consequences of such development'. There is little doubt that the essential impact is economic, covering issues such as the housing market, spending on consumption, taxes, and the use of services – especially elderly-oriented health services (Hogan, 1987; Rose and Kingma, 1989; Daciuk and Marshall, 1990; Serow, 1992; Rowles and Watkins, 1993).

The objective of the research reported in this paper is to study the processes that lead retired Europeans to live on the Costa del Sol; their reasons at the time when they took the decision; the stability of these initial reasons which, as they stay longer and grow older, may be influenced by the advantages or disadvantages of living in Spain; and the retiree population's influence on the local economy and society. This study, unlike the British study of four Mediterranean locations reported in other papers in this theme issue, investigates the differential motivations of retirees from several northern European countries, and reports differences in the advantages and disadvantages that each national group perceives in their residence on the Costa del Sol.

THE COSTA DEL SOL: AN AMENITY AREA

The migration of retired Europeans to Spain has shared characteristics with other large 'sunbelt' migration flows, notably those in North America. The specific configuration of southern Spain's economic, social and environmental conditions, and its accessibility to the northern European countries of origin, have made the region one of the most popular destinations for this type of migration. The image of the Costa del Sol has been based on three features of its pleasant climate: the high mean winter temperature, the long hours of sunshine per year, and the number of rain-free days. Other factors (culture, folklore, resort facilities) are less important in popular perceptions of the region (Marchena, 1987), although interest in these elements is increasing because of greater institutional support. The attractions of the Costa, as demonstrated by various tourist surveys, confirm the considerable importance attached to such basic features as the climate, the beach, and peacefulness (Torres and Granados, 1996). Also valued are the area's cleanliness, low prices, standard of living and quality of the landscape. Commercial tourism increasingly stresses products that link the environment to 'quality lifestyle' activities, the notable examples being golf courses and access to a romanticised, exotic landscape as with the *pueblos blancos* (white villages) of the interior of Andalusia. The Costa del Sol's successful combination of environmental attractions and a well-developed urban and tourist infrastructure attracts large numbers of retired Europeans alongside 'ordinary' tourists. Similar conditions are found on other Mediterranean coasts of Spain, such as the Costa Brava, Alicante, Murcia, the Balearics, and the Canary Islands (Paunero, 1988; Myklebost, 1989; Montiel, 1990; Díaz, 1991; Serrano, 1991).

© 1998 John Wiley & Sons, Ltd.

Despite a growing awareness of the importance of international retirement residents, their poor enumeration remains a fundamental impediment to understanding, policy and planning. Neither official sources nor individual inquiries have produced convincing estimates of the size of the retirement population. According to the 1991 Census of Spain, there were more than 44,000 people aged 55 years and over (40% of all ages) from north European countries living in Spain. Fernández *et al.* (1993) estimated 50,000 aged at least 65 years, of whom 15,000 lived on the Costa del Sol. Other estimates indicate that there are more than 100,000 Britons aged over 60 years in Spain (Paniagua, 1991), whilst Galacho (1991) and Ocaña and González (1991) have used indirect methods to confirm that the number of north European immigrants is higher than the totals given by the census. There continues to be heated debate about the number of retired foreigners in Spain. The uncertainties are related to the enumeration practices of the Spanish census and the many difficulties in defining the types of residents, their varied and complex movements, and their compliance with registration (Warnes, 1991).

Even though retirement movement is a minor form of international migration, its impact is locally substantial. For example, retired Europeans living in the municipality of Mijas (Málaga) in 1991 accounted for more than 11% of the town's population and almost 33% of those aged 55 years or more. Some feel that Mijas has been 'bought up' by foreign residents (Jurdao, 1988). Similar and even higher values are to be found in the municipalities of Alfás del Pí (Alicante), and Lloret de Mar and Roses, in Gerona (Ronquillo and Muñoz, 1988). The qualitative significance of these retirement populations is far more important, from several points of view, as will be seen later.

SOURCES AND METHODOLOGY

The complexity of retirement migration and settlement in Spain recommends the use of multiple data-sets and both quantitative and qualitative research. Migration studies have generated a debate about the roles of different research methods and designs, and recently there have been advocates of more use of humanistic methodologies (Findlay and Graham, 1991). In this research, both a questionnaire-based survey (Inmigrantes Europeos Jubilados en Andalucía, IEJA) and in-depth interviews have been employed.

Among the problems faced in the survey design was the lack of information on the number, characteristics and locations of retired Europeans on the Costa del Sol. Despite their

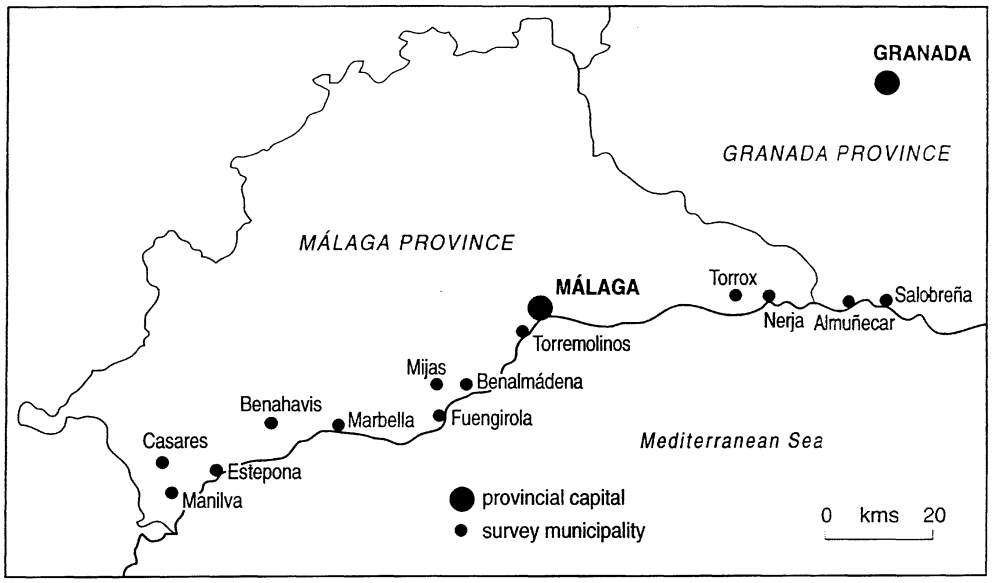

Figure 1. Costa del Sol: location of municipalities where survey was carried out.

© 1998 John Wiley & Sons, Ltd.

limitations, the 1991 Population Census figures were used to extract the following quota targets for the European retired population.

- age and sex structure: males 55–64, 18%; males 65 years and over, 33%; females 50–64, 24%; females 65 and over, 25%;
- type of dwelling: flats and apartments, 43%; houses, 57%;
- months per year in Spain: 2–6 months, 30%; more than 6 months, 70%;
- nationality: British, 63%; German, 15%; Nordic countries (Sweden, Norway, Denmark, Finland), 13%; Benelux (Belgium, the Netherlands), 9%.

These initial quotas were changed slightly as fieldwork continued; thus the population living in flats or apartments and the non-British immigrants were oversampled with respect to the target proportions.

Three hundred questionnaires were distributed proportionately among various municipalities in the provinces of Málaga and Granada (Table 1, Fig. 1). The fieldwork was conducted during April and May 1996. Interviewees had to comply with several conditions as filters (to spend more than two months a year in Spain, to have come to Spain after retirement, to be of the above-mentioned nationalities and to be over 50 years old for females and 55 years old for males) before completing every self-completion questionnaire, always in the presence of the interviewer. In this way, the response rate was 100%.

The many novel features of the survey raised several logistical problems in reaching the target populations. The questionnaire covered the decision to live in Spain after retirement, opinions on different aspects of post-retirement life (advantages, disadvantages, influences, opinions), and the personal characteristics of the interviewees. Several questions were multiple-response, allowing three answers, ranked in order of importance. The survey does not claim to be strictly representative because we do not *know* the actual number and distribution of the resident retired foreign population.

A semi-structured interview schedule was developed from the self-completion question-

Table 1. Respondents by municipality and country of origin.

Municipalities	Country of origin									
	United Kingdom		Germany		Nordic[1]		Benelux[2]		Total	
	n	%	*n*	%	*n*	%	*n*	%	*n*	%
Mijas	51	27.1	3	6.7	7	18.4	3	10.7	64	21.2
Marbella	19	10.1	24	53.3	3	7.9	8	28.6	54	18.0
Benalmádena	28	14.8	1	2.2	1	2.6	1	3.6	31	10.3
Fuengirola	11	5.8	3	6.7	6	15.8	5	17.9	25	8.3
Torremolinos	12	6.3	1	2.2	4	10.5	3	10.7	20	6.7
Estepona	13	6.9	3	6.7	2	5.3	2	7.1	20	6.7
Torrox	11	5.8	9	20.0	0	0.0	0	0.0	20	6.7
Nerja	18	9.5	0	0.0	2	5.3	0	0.0	20	6.7
Manilva	8	4.2	0	0.0	7	18.4	0	0.0	15	5.0
Benahavís, Casares	9	4.8	1	2.2	0	0.0	0	0.0	10	3.4
Málaga Province	180	95.3	45	100.0	32	84.2	22	78.6	279	93.0
Almuñécar	5	2.6	0	0.0	3	7.9	3	10.7	11	3.7
Salobreña	4	2.1	0	0.0	3	7.9	3	10.7	10	3.3
Granada Province	9	4.7	0	0.0	6	15.8	6	21.4	21	7.0
Total sample sizes	189	100.0	45	100.0	38	100.0	28	100.0	300	100.0

Source: Instituto de Economía y Geografía (CSIC); author's survey: Inmigrantes Europeos Jubilados en Andalucía, 1996.
Notes: [1] Sweden, Norway, Finland, Denmark.
[2] Holland, Belgium.

© 1998 John Wiley & Sons, Ltd.

naire as the basis for 20 in-depth interviews among retired European immigrants and several key informants with special knowledge of the population. The latter included officials of the 'Departments for Foreigners' in the Town Halls of Mijas, Fuengirola and Benalmádena, and editors of local English-language newspapers and magazines. The depth interviews with retirees were planned to reflect the quotas on age and sex structure, nationalities and place of residence. This qualitative information was used to elaborate the findings of the questionnaire survey and to enrich the analysis of the behavioural and cultural aspects of the migration process.

SURVEY FINDINGS

General Features

The retired immigrant Europeans in the Costa del Sol are a relatively youthful older population (Table 2), with an average age of just over 66 years and only 17% being over 75 years old. The German and Nordic groups had the oldest age structure, with more than 25% being at least 75 years of age. The sex balance was fairly even, although with females predominating in the Nordic and Benelux groups. On average, seven out of ten respondents were married and they tended to live in two-person households, while widows and widowers formed the second-largest group. The British married couples were most likely to live without others, and the non-British widowed men and women were most likely to live alone.

Most of the respondents had received secondary school education. Higher education was a more effective discriminator, for only four out of every ten had attended university, the highest proportion being among the Nordic and Benelux respondents (Table 3). Among former occupations, there was a marked preponderance of jobs requiring high-level skills, such as executives, entrepreneurs and professionals (52%). These occupations had been most common among the Nordics (78%) and the Dutch and Belgians

Table 2. Sociodemographic characteristics of northern European retirees on the Costa del Sol.

	Country of origin				
Characteristic	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	Total (%)
Age groups (years)					
50–54	4.2	6.7	2.6	3.6	4.3
55–59	19.0	4.4	5.3	21.3	15.3
60–64	23.3	24.5	23.7	17.9	23.0
65–69	26.0	22.2	21.0	21.4	24.4
70–74	15.3	13.3	21.1	17.9	16.0
75+	12.2	28.9	26.3	17.9	17.0
Average age (years)	65.4	68.5	68.7	66.5	66.4
Sex					
Male	54.0	51.1	42.1	39.3	50.7
Female	46.0	48.9	57.9	60.7	49.3
Marital status					
Single	2.6	4.4	0.0	10.7	3.3
Married/with partner	75.7	66.8	62.2	67.8	72.0
Widow(er)	13.8	24.4	21.6	17.9	16.7
Divorced or separated	7.9	4.4	16.2	3.6	8.0
Household size					
1	19.3	35.6	34.2	35.7	25.2
2	73.7	60.0	65.8	57.2	69.1
3+	7.0	4.4	0.0	7.1	5.7
Sample size	189	45	38	28	300

Source and notes: as Table 1.

© 1998 John Wiley & Sons, Ltd.

Table 3. Socio-economic characteristics of northern European retirees on the Costa del Sol.

Characteristic	Country of origin				
	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	Total (%)
Highest educational level					
Primary	4.8	20.9	10.8	0.0	7.4
Secondary	56.9	48.9	29.7	42.9	51.0
University or higher	37.8	27.9	59.5	57.1	40.9
Other	0.5	2.3	0.0	0.0	0.7
Occupation before migration to Costa del Sol					
Entrepreneur, employer	27.0	15.6	21.1	17.9	23.7
Professional	16.5	19.9	31.6	28.5	20.1
Self-employed	8.0	6.7	0.0	7.1	6.7
Senior manager or executive	18.6	8.9	26.3	21.4	18.4
Middle management	14.9	17.8	7.9	17.9	14.7
Non-manual employee	5.3	11.1	10.5	0.0	6.4
Manual worker	6.9	17.8	2.6	3.6	7.7
Not applicable	2.7	2.2	0.0	3.6	2.3
Industry sector of former occupation					
Agriculture	2.6	0.0	5.3	0.0	2.3
Manufacturing and mining	15.9	20.5	31.5	24.9	19.4
Construction and building	15.3	4.5	5.3	10.7	12.0
Trade and transport	24.3	13.6	13.2	17.9	20.7
Financial services	13.2	25.0	5.3	10.7	13.7
Public services	18.0	27.4	31.5	17.9	21.2
Other	6.9	4.5	7.9	14.3	7.4
Not applicable	3.7	4.5	0.0	3.6	3.3
Sample size	189	45	38	28	300

Source and notes: as Table 1.

(67%). More than half had worked in the public and financial services and in commerce (56%), but there were also those who had worked in manufacturing, especially in the cases of Belgium, the Netherlands and the Nordic countries. Occupations in construction, trade or transport had been most common among the British.

The respondents had arrived in Spain soon after retiring and they had lived on the Costa del Sol for an average of nine years (Table 4). Although the mean ages of arrival differed little among the various national groups, the age on arrival was most concentrated among the Germans, with 42% moving when aged 60–64 years. On the other hand, those from Holland, Belgium and the United Kingdom had the most dispersed ages of arrival, with the share moving in their 50s being the highest among the British, and the share moving at 65 years or older highest among those from the Benelux countries. Twelve per cent had been resident for more than 16 years: this percentage was higher among the non-British and above all among the Scandinavians (almost 29%). There has been relatively little local residential mobility in Spain; three out of every four respondents were still living in the first dwelling they had occupied.

Reasons for Moving to Spain

The interviewees' reasons for migrating to Spain are considered in terms of both the attraction factors and their previous knowledge of Spain (Table 5). The first set of responses refers to the *pull factors* of the Costa del Sol. More than 90% of the interviewees stated that climate was an important factor in their move to Spain. There were no substantial

© 1998 John Wiley & Sons, Ltd.

Table 4. Migration and residence characteristics of northern European retirees.

Characteristic	Country of origin				Total (%)
	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	
Age when migrated to Spain (years)					
Less than 45	2.6	8.9	7.9	7.2	4.7
45–49	7.9	8.9	7.9	7.2	8.0
50–54	19.6	11.1	13.2	21.4	17.7
55–59	27.1	15.6	21.1	21.4	24.0
60–64	25.9	42.2	31.5	21.4	28.6
65 or more	16.9	13.3	18.4	21.4	17.0
Mean age (years)	57.5	57.1	57.4	56.9	57.4
Years of residence in Spain					
5 or fewer	39.6	22.2	26.4	25.0	34.0
6–10	28.6	26.7	26.3	35.7	28.7
11–15	24.9	35.5	18.4	21.4	25.3
16 or more	6.9	15.6	28.9	17.9	12.0
Mean years	7.9	11.4	11.3	9.6	9.0
Percentage who have lived at only one address in Spain	77.8	73.3	63.2	78.6	75.3
Sample size	189	45	38	28	300

Source and notes: as Table 1.

Table 5. Reasons for moving to the Costa del Sol.

Factor of attraction	Country of origin				Total (%)
	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	
Attraction factors					
Mediterranean climate	90.4	86.7	97.4	100.0	91.6
Lifestyle of the Spanish people	52.7	37.8	50.0	39.3	48.8
Spain's lower cost of living	28.7	24.4	31.6	39.3	29.4
Better health conditions	17.0	33.3	34.2	17.9	21.7
Accessibility to home country	14.4	15.6	2.6	17.9	13.4
Interest in Latin and Mediterranean cultures	9.0	20.0	15.8	17.9	12.4
Community of foreign residents	11.2	17.8	10.5	3.6	11.4
Availability of leisure and recreational facilities	8.5	22.2	5.3	7.1	10.0
Spanish landscape	1.1	0.0	0.0	0.0	0.7
Prior knowledge of Spain					
Had enjoyed holidays	29.8	22.2	31.6	14.3	27.4
Already owned a house	19.1	4.4	7.9	14.3	15.1
Had received information	8.5	4.4	2.6	10.7	7.4
Other	3.7	0.0	10.5	0.0	3.7
Had worked in Spain	1.6	4.4	0.0	7.1	2.3
Had relatives living in Spain	1.6	2.2	0.0	3.6	1.7
Sample size	188	45	38	28	299

Source and notes: As Table 1. The column percentages sum to more than 100% because this is a multiple-response variable.

© 1998 John Wiley & Sons, Ltd.

differences amongst the nationalities in this respect. Moreover, climate was given as the *principal* reason by more than 70% of respondents. Particular reference to the healthiness of the climate (or of the lifestyle that the climate enables) was stated as a reason for the move by just over a fifth of the interviewees, with a higher frequency among the Germans and Nordics (more than a third cited this reason). It was also the second most important principal reason.

The Spanish lifestyle, certain aspects of which the migrants tend to adopt, was also a frequently stated attraction, being mentioned by almost half of the interviewees, and a higher percentage of the British and Scandinavians. The attractions of the Latin and Mediterranean cultures were cited less frequently as pull factors, but were especially important to older retirees from Germany and the Benelux countries.

The third most important attraction factor is the lower cost of living in Spain in comparison to the country of origin: almost 30% of respondents mentioned this as being important (although only 5% gave it as their principal reason). It was particularly marked amongst those from the Benelux countries and, to a lesser extent, the Nordics.

The other factors of attraction were mentioned by far smaller percentages of interviewees. Approximately one in ten interviewees considered each of the following to be important: geographical proximity to the countries of origin (barely mentioned at all by those from the Nordic countries); the existence of communities of foreigners – which, at least initially, favours the forging of social ties; and leisure facilities such as golf courses or sailing clubs (the latter being highly valued by the Germans). Little value was attached to the Spanish landscape, which was cited by less than 1% of the total sample.

Our second approach to understanding the reasons for retiring to Spain was to examine the migrants' *prior experiences* of Spain and the images of Spain that they had acquired through previous contact with the country. In the case of the Costa del Sol, just over a quarter of the interviewees mentioned that they had enjoyed holidays in Spain before they had retired. Frequently this was cited as their second or third reason for the move, and the answer was most common amongst those from the Nordic countries and the UK. A smaller percentage said that their main reason for moving to Spain was that they had owned a house there; this was most important amongst the British (19.1%). Other prior experiences or links (such as having received information from others about the country, having worked in Spain, or having relatives or friends living in the area) were mentioned by less than 10%.

The Advantages and Disadvantages of Living in Spain

The previous section considered the initial reasons for moving to Spain. We now consider how the advantages and disadvantages are currently assessed in the light of their subsequent experience of living on the Costa. Although not all the advantages and disadvantages mentioned by the interviewees replicate the expressed reasons for the original move, considerable continuity was found (Table 6). As would be expected, the climate is still considered to be the main advantage by almost nine out of every ten interviewees, and it is also given as the first advantage by more than 60%. Also important, and associated with the climate, was enjoyment of the Mediterranean landscape, although this did not figure highly amongst the initial reasons for retiring in Spain. Yet whereas climate was mentioned by almost all the interviewees irrespective of nationality, there are sharp national differences with respect to landscape. It was highly valued by those from Belgium and Holland but far less so by the British. A few saw the climate and the landscape as disadvantages, with aridity and heat being cited by 15% and the deteriorating environment by 28%. These evaluations are less prevalent than the positive evaluation of the Costa del Sol's environmental qualities by the majority of retired European residents.

The relaxed and informal Spanish lifestyle is valued positively by two of every three interviewees (although usually as the second or third ranked answer), and especially by the British; this was assessed more highly as a current advantage than as an initial factor of attraction. The cost of living in Spain was

© 1998 John Wiley & Sons, Ltd.

Table 6. Advantages and disadvantages of living on the Costa del Sol.

Advantage or disadvantage	Country of origin				
	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	Total (%)
Advantages					
Mediterranean climate	86.8	86.7	89.5	89.3	87.3
Lifestyle of Spanish people	65.6	51.1	55.3	42.9	60.0
To enjoy the landscape and nature	30.2	64.4	52.6	75.0	42.3
To maintain their standard of living	42.3	37.8	23.7	32.1	38.3
To know the Spanish way of life	25.9	22.2	39.5	28.6	27.3
To know people of different nationalities	23.8	13.3	23.7	3.6	20.3
People from their country of origin living in Spain	19.6	20.0	13.2	14.3	18.3
Other	2.6	0.0	2.6	3.6	2.3
Sample size	189	45	38	28	300
Disadvantages					
The language	75.9	65.8	71.0	40.0	71.0
Being separated from their families	46.5	23.7	61.3	30.0	43.6
The increasing cost of living	42.4	44.7	6.5	35.0	37.8
The deterioration of the area's environment	27.6	34.2	25.8	30.0	28.6
Reduced range of goods and services available	20.0	31.6	25.8	15.0	22.0
Cultural differences from Spanish people	17.1	15.8	12.9	30.0	17.4
Dry and hot climate	10.6	21.1	25.8	25.0	15.1
Poor services	1.8	2.6	6.5	0.0	2.3
Ill-treatment of animals	0.6	5.3	3.2	0.0	1.5
Excessively noisy	0.6	2.6	3.2	0.0	1.2
Unsafe	0.0	0.0	3.2	5.0	0.8
Dirtiness	0.6	0.0	0.0	0.0	0.4
Drought	0.6	0.0	0.0	0.0	0.4
Other	4.1	5.3	3.2	5.0	4.2
Sample size	170	38	31	20	259

Source and notes: As Table 1. The column percentages sum to more than 100% because this is a multiple-response variable.

stated as an advantage and a disadvantage by similar proportions of respondents (approximately two out of five). It was most frequently seen as an advantage by British respondents, and as a disadvantage by British and German respondents. In contrast to the general attachment to the Spanish lifestyle, only a quarter of the respondents considered that *getting to know* the Spanish people was a positive aspect of living on the Costa del Sol, somewhat higher than the number who mentioned the advantage of meeting people from their own or other European nations. Retired people from the Nordic and Benelux countries were more likely to value positively becoming acquainted with the Spanish, whereas the British and Germans were more likely to value the opportunities for meeting their fellow nationals.

Language was considered to be a key disadvantage of living on the Costa del Sol by 71%, and 51% gave it as the prime disadvantage. This opinion was most widespread amongst the British and least amongst the Belgian, Dutch and German respondents. One factor that may contribute to this assessment is a more general feeling of separation from family. This was mentioned as a negative aspect by two out of every five interviewees and by a higher percentage of the Nordics, complementing their low expression of the advantages of geographical proximity. Another frequently expressed disadvantage is the opinion that in Spain there are fewer services for older people than in their own country. This was particularly important to the Germans and Nordics. Finally, among the other disadvantages mentioned, albeit not very frequently, was the poor quality of the

© 1998 John Wiley & Sons, Ltd.

Table 7. Perceived impacts of north European retiree residence on the Costa del Sol.

Impacts and influences	Country of origin				Total (%)
	United Kingdom (%)	Germany (%)	Nordic (%)	Benelux (%)	
Economic activity generated	82.1	55.3	91.9	76.9	79.3
Stimulation of services for retired people	66.3	47.4	45.9	50.0	59.6
Housing market stimulation	47.8	28.9	54.1	50.5	46.3
Formation of residential areas	40.8	52.6	37.8	61.5	43.9
Development of own culture and organisations	34.8	38.5	32.4	26.9	34.4
Mixture of cultures	2.2	10.5	0.0	0.0	2.8
Other	0.5	0.0	0.0	3.8	0.7
Sample size	184	38	37	26	285

Source and notes: As Table 1. The column percentages sum to more than 100% because this is a multiple-response variable.

environment, *i.e.* too much noise, insecurity, dirtiness and drought. These indicate a growing preoccupation with the deterioration of the residential environment, overcrowding and mass urbanisation.

In what respects do the retired migrants believe they have had impacts on the Costa del Sol? Almost 80% of retired Europeans consider that their presence has stimulated the Costa's economy, and half of the interviewees gave this as their first-ranked answer. The Scandinavians and the British were the firmest supporters of this opinion (Table 7). There was also mention of two connected impacts, namely the more dynamic housing market they had created (cited least by Germans) and the development of residential areas (cited most by Belgians, Dutch and Germans). Linked to the stimulation of the local economy, three out of every five interviewees (and two-thirds of the British) maintain that their presence has had an effect on the provision of services to retired foreigners. On the other hand, less importance was attached to the development of cultural and other organisations among their own communities; only a third of the respondents emphasised this influence, the Germans most of all.

All the above information is important because it conditions the mechanisms of attraction and repulsion that come into play when immigrants are asked about their life in Spain by others from their country of origin. Only just over a third would tell fellow-countrymen to come to the Costa del Sol without hesitating, whereas almost two-thirds would recommend that they weigh up the advantages and drawbacks of such a decision. On the other hand, and indicative of perceptions of the overall balance of advantages and disadvantages, less than 1% would advise them not to come under any circumstances.

LIVING THE LIFE OF RETIREMENT ON THE COSTA DEL SOL

A Setting Under the Sun

The survey findings indicate overall that the climate and several associated advantages are the main appeals of the Costa del Sol. The move offers the promise of a healthy life both to the majority who arrive in good health and to those with diagnosed chronic conditions. As one respondent explained, 'My husband's rheumatism has got much better since we came here.' Similar experiences were common and of considerable importance to many respondents. There is a widespread association in people's minds between climate and good health. Such views were most common among the Nordics and Germans on the Costa del Sol, which may be a reflection of the very cold winters in their native countries (Cribier, 1982; Northcott, 1988). The long hours of sunshine encourage outdoor activities such as gardening, outings, swimming, golf and walking. A third of the retirees play sport regularly and almost half go on outings several times a year. The more active leisure activities were most valued by the Germans, while the other non-British nationalities also thought that

© 1998 John Wiley & Sons, Ltd.

being able to enjoy the landscape and the environment was an important advantage of living in southern Spain.

A warmer and brighter environment than in the country of origin helps to make life easier and pleasanter, and exerts a positive influence on people's state of mind, making it possible to pursue outdoor activities (Mullan, 1993). In this way, a favourable setting for establishing and maintaining social contacts is shaped; not untypical was the comment of one British respondent that, 'My social life is much more intense here … because when you wake up in England in November and it is raining, you don't want to go out.' Outdoor lifestyles, regarded widely as a Mediterranean trait, are adopted and facilitate relations with the local population, whether Spanish, fellow-nationals or others. However, even though the opportunity to meet people was seen as an important advantage by respondents from all countries, socialising divides by nationality: the British and Germans prefer to meet people from their own country, while those from the Nordic and Benelux countries are more interested in getting to know the Spanish people. The winter warmth of the Costa del Sol also means that heating costs are much lower than in northern Europe, an important consideration for the many whose income is decreasing. As one respondent stated, 'If we had stayed in England we wouldn't living in the house where we lived, because it was too big for two people and very expensive to heat.'

On the other hand, the almost omnipresent sunshine and the very dry and hot summer months are seen as drawbacks by some retired Europeans, mainly the non-British and in particular the Scandinavians. The sunshine and the beaches are the major appeals of Andalusia for summer tourism (Marchena, 1994), but the influx of holidaymakers, many from their own countries, does change the daily routines of Costa del Sol retirees. The side-effects of mass tourism, especially the increased noise, are widely disliked, especially by Nordics and Germans. It is as if elderly foreigners find it difficult to share the same places with their own young people.

Another consequence of the extreme heat and aridity of recent years has been that drought and fires have become widespread and an issue of concern not only among local officials and the press but also among expatriate residents. The concerns are most evident among those from Germany and the Benelux countries. Nevertheless, these negative aspects of climate only take second rank, because quite often they do not have a direct impact on the respondents' lives. As one interviewee commented, 'A drought is a drought, you can't do much about it. Here we don't have a water shortage.'

Faced with these drawbacks, some of those interviewed exploit both climatic environments and spend the winter in Spain and the summer in their home country. They are seasonal residents. Nine out of ten respondents visit their country of origin every year, and half do so in the summer: 'In a way we get the best of both worlds, and it is easy to get home if you want to,' commented one respondent.

In short, retired immigrants have adapted to the climatic conditions that make the Costa del Sol a pleasant place to live, as may also be the case with other Mediterranean countries, but with added advantages. These were summed up by one key interviewee thus: 'They don't go to Greece, it's too far; they don't go to Italy, it's too dangerous; they don't go to France, it's too expensive; … the North African alternatives are impossible, the religious fanatics are killing each other, there is no infrastructure, nothing. Spain is near, affordable, safe and well-known.'

Their Own or an Adopted Lifestyle?

We have already mentioned the importance attached to 'Spanish lifestyles', but it is not clear what retired European immigrants understand by this. It is perhaps one of the most difficult aspects to define, yet it is the second most powerful reason for coming to live to the Costa del Sol. Lifestyle can be understood as the behaviour of an individual or a group in seeking to fulfil a set of needs *vis-à-vis* a given social and economic structure. Such personal needs will have been shaped by social, cultural, economic and physical backgrounds. As one interviewee put it, the Spanish (or Andalusian or Mediterranean) lifestyle means 'a relaxed, easy-going and open lifestyle.' Andalusians are considered as 'nice people',

© 1998 John Wiley & Sons, Ltd.

reputed to be hospitable, pleasant and generous. Underlying this perspective are safety considerations, recalled in the belief that if 'a German or a Dutchman … left his wallet on the counter, the waiter would rush out after him to give it back to him.'

The Spanish lifestyle is also referred to as informal, and not governed by strict diurnal regimes. European retirees seem to consider it as less rigid; hence many respondents would tend to agree with the view expressed by one interviewee that, 'whereas in Spain one lives, we exist'. Free time is an important facet of their life: walks in the countryside, outdoor parties, a wide range of sports and meeting friends are some of the leisure activities associated with and encouraged by the climate. Other outstanding and highly valued aspects of the Spanish lifestyle are the food and the *siesta.* One phrase often heard is that, 'just change one letter and you have the two best things in the world: *siesta* and *fiesta*'.

This relaxed and informal lifestyle sometimes becomes an obstacle for those who are less integrated into the Costa del Sol environment and way of life. They expect others to make the effort to adapt: 'they should all drive on the left'; 'the Spanish should learn English'; 'the relaxed lifestyle drives me mad because things get done faster in the UK.' These are just some of the opinions expressed during the interviews which indicate a desire to have the best of both world – of the home country and of Spain. Rather than being a strongly appealing reason, the 'relaxed and informal Spanish lifestyle' might actually be a selective strategy for adapting the local habits that are found most attractive to their own activities as 'guests in a foreign country.'

It would, however, be misleading to suggest that retired foreigners do not take part in the Spanish way of life because they do not want to. There are a number of factors that hinder their fuller integration. The first is the language, mentioned as the main disadvantage of living in Spain, especially by the British (Table 6). Spanish is regarded as hard to learn, not only because any language is difficult to acquire when one has little or no prior knowledge of foreign languages, but also because Andalusia has dialect differences to Castilian. 'The Andalusian language is really very difficult to learn; they do not pronounce every syllable,' commented one interviewee. There is not much interest in learning the language, most often because people do not need to do so for most aspects of everyday life. Moreover, even if they have tried to learn it, they tend to forget the language through lack of use: 'My opportunities to speak Spanish are so rare I have abandoned the lessons,' was one comment on this situation.

Alongside the linguistic challenges, although not mentioned to any great extent as a drawback to life in Spain, cultural differences also hinder integration. If one analyses levels of education as an objective feature of comparison, there is a clear contrast between the native older population and the immigrant European elderly. These differences between relatively poorly educated local elderly people and the more highly educated northern Europeans are compounded by differences in occupational and cultural background, resulting in few common interests. As one interviewee put it, they have not got 'anything to say to each other (or) anything to talk about'. The more educated expatriate retirees might be expected to have a greater inclination to participate in cultural and leisure activities. These have been provided by the international community itself, which has set up many and diverse clubs and religious associations. This is especially the case with the British, possibly as a consequence of their numerical superiority. Most are multinational clubs and associations, but each nationality usually interacts mainly with its own: 'English and Scandinavians have clubs which do not admit people from other nationalities' was one comment that we received.

The foreigners' associations offer music, literature, fine arts, theatre, sports and trips as well as denominational worship, and they compensate for the lack of recreational activities that many of the European retired noted when they first arrived in the Costa. To a certain extent they also act as reception and meeting points, making it easier to meet people from one's own or other countries. This is especially valued by the retired British, such that 40% belong to at least one club. More than a third of the retirees also said that the establishment of the clubs shows the impact

© 1998 John Wiley & Sons, Ltd.

that they have had on Spain: 'I think that foreigners have helped with music … a lot has been started by foreigners, and the arts generally. There wasn't anything like it before,' was one such claim.

Emphasis was placed on the fact that the European retired populations tend to live in *urbanizaciones* (housing estates) where the majority of the residents are of the same nationality, with a clear predominance of the British: 'There is one Spanish family, two French, and the rest are English,' was the description offered of one such complex. The Costa del Sol is very cosmopolitan and in many places English is the second language, not least among the Spanish: 'I came to Spain and the first thing I did was to speak English, because I was in an urbanisation where there were just English people'. Moreover, it is relatively easy for the foreign residents to keep up-to-date with the news in their own language through imported publications, satellite television, and the wide range of local English and German newspapers, magazines and radio and television stations established in the last ten years (*Sur in English, The Reporter, The Entertainer, Costa del Sol Magazine,* and *Look Out*).

Another visible sign of the presence of foreigners, and especially of the British, is the plethora of foreign pubs, restaurants and, more recently, food shops, supermarkets and repair shops. One interviewee explained the benefits: 'Sometimes we go to Fuengirola; there is a wonderful shop with English clothes; I am not saying that Spanish clothes are not good, but you know the measurements'. An expatriate society has been created parallel to the Spanish society, in which most of the retirees' social relations are with people of their own nationality, whereas their relations with the local population are very limited: 'You meet them, you see them in the street, they are very nice and kind, but you don't come into their houses'. If they ever mention a closer relationship with Spanish people, the latter tend to live somewhere else in Spain and have a higher cultural level, so they communicate in English: 'I have some Spanish friends but they all speak such good English'. Indeed, the mixture of cultures is barely mentioned by the European retired populations as an influence on their presence on the Costa del Sol, and only just over 50% consider that they are quite or very integrated into Spanish culture and lifestyle. In the words of one respondent. 'There are residents who consider this place only a holiday resort; I do not think of Spain as a holiday resort; I think of Spain as my new home country'.

Standards of Living

The low cost of living in Spain attracted many retirees who regarded the enhanced real purchasing power of their incomes as a means not only to raise their standard of living but also to conserve their savings. When the movement of European retired to the Costa del Sol began a few decades ago, the standard of living in Spain was much lower than in their own countries. As older people retire and stop working, their income and purchasing power drops and they become progressively more dependent on retirement pensions.

This is clearly reflected by the change over 20 years in the 'rate of final private consumption' measured by 'purchasing power parities' of different currencies and calculated for 1973, 1983 and 1993 by the OECD (1995: 145–51). These data show that it is still cheaper to live in Spain than in respondents' countries of origin. The Nordics, Dutch and Belgians most frequently said that the lower cost of living was the reason for coming to Spain. They are also the retired foreigners who have lived longest on the Costa del Sol. They came to Spain when it was cheap for them to buy real estate because land costs were very low (Marchena, 1987; Jurdao, 1988). They also made substantial savings when paying for daily goods and services, because the same basket of goods was far cheaper on the Costa del Sol than in their own country.

Although the economic development that has taken place since the 1980s has brought the Spanish economy closer to European Community levels, mean purchasing power parities show that the cost-of-living differentials between the countries of origin and Spain have only reduced slightly. According to most respondents, being able to maintain their standard of living is one of the advantages of living on the Costa del Sol (it is more frequently cited as an advantage than an

© 1998 John Wiley & Sons, Ltd.

attraction factor). This was especially so for British older people, followed by the Germans. However, it is the British and Germans who most often say that the higher cost of living is a disadvantage. Surprisingly, the Nordics consider the higher cost of living less of a drawback than all others.

The key question is whether the economic factors are seen on balance as an advantage or a disadvantage of living in Spain. The respondents often said that 'my pension and dividends are worth more in Spain than in Germany', or 'it's cheaper to live on the Costa del Sol'. Key informants confirmed these ideas: 'people from countries with strong currencies find it easy to come to Spain; they can buy property and enjoy a higher standard of living at a lower cost'. There is also a clear link between the lower cost of living and the seasonal forms of migration: 'investing money in renting a house on the Costa del Sol during the winter is even cheaper than … (having) to pay for heating in their own country'. All these statements highlight the financial advantages of living in Spain.

During the late 1980s and early 1990s, the revaluation of the peseta reduced the strength of the immigrants' currencies and therefore made life in Spain more expensive (Mullan, 1993). None the less, both the German mark and the British pound continue to be strong currencies and it is difficult to understand why many retired Germans and British now say that the higher cost of living is one of the disadvantages of living on the Costa del Sol. One possible explanation is that the cost of living experienced by the expatriates is more expensive than that in Spain or the Costa del Sol generally, because many of them use shops run by their compatriots and which sell their country's products. Not surprisingly, imported products are often more expensive than the Spanish equivalents and prices are generally higher along the Costa del Sol than in rural areas.

Other Reasons for Living on the Costa del Sol

If the climate makes for a pleasant environment, and prices are affordable, how are these favourable conditions communicated to potential migrants or learnt about? Many of the European retired people on the Costa del Sol knew Spain from holidays, especially the Nordics and British. Moreover, the latter, more than any other nationality, had previously owned property in Spain. These connections establish a 'linked mobility' phenomenon: people come on holiday, they buy a second home and, when they retire, the dwelling becomes their main home. Not untypical is the following comment from one British retiree:

> 'We wanted to go on holiday, and we wanted to go to Cornwall, but it was too expensive … (Later, in 1977) we bought an apartment at La Pacheca, it was our second home. We came definitely to stay in 1984, but we have been connected with Benahavis since 1977.'

In other cases the information comes from relatives, friends or neighbours through a feedback process. Whenever they return to their country of origin or they are visited in Spain, retired migrants themselves are sources of information for their relatives and friends. Typical of the advice offered to fellow nationals is:

> 'If somebody asks me, I will say to them: have you got children? Can you live during July and August with 40°C, and do you have the money to support the standard of living that you want? But then I will say, it is a peaceful life, a nice social life.'

The accessibility of the Costa del Sol produced by frequent cheap flights from Málaga airport, especially to and from the UK, should make keeping in touch with one's country of origin relatively easy. However, accessibility is not cited particularly frequently as a factor of attraction by immigrant retired Europeans, especially the Nordics, and one of the disadvantages most often mentioned was being separated from family. One respondent stated, 'I think I am enjoying life far better in Spain than I would be in England. If my children and my grandchildren were here it would be perfect.'

More often than not, contact between this group of retired residents and Spanish society

© 1998 John Wiley & Sons, Ltd.

is the result of the need for local services (including the utilities, house maintenance and family health services). They consider that the increase and improvement of such services is the second most important effect of their presence on the Costa, but continuing defects are still mentioned as drawbacks, particularly by the Germans and Nordics. Over the last 20 years, in Spain as a whole and the Costa del Sol specifically, local services have developed rapidly not only to keep abreast with standards in other European countries, but also to meet the individual demands of this older and higher status foreign group. Yet language is still the biggest difficulty when they need information about rights and obligations in Spain or when they need to use a health service: 'The main problem is language … the Germans will find German doctors, and the Swedish will find Swedish doctors … I suppose the Spanish in England would try to find a Spanish doctor'.

To solve this problem, the municipalities of Mijas, Benalmádena and Fuengirola have established Foreigners' Departments which run information and advice bureaux in accessible locations. They employ staff who speak English and other foreign languages. A similar facility has been provided at the new Costa del Sol Hospital on the outskirts of Marbella. The hospital caters for the whole population, regardless of the type of coverage (public or private) and its staff speak many languages. As a result, the image of the Spanish National Health Service has improved in the eyes of the Costa's international community, members of whom were previously more likely to consult private doctors. 'I think that the Spanish health system is as good as the English is, and with the new hospital it is even better. That's made it a lot easier for us,' was the opinion of one British interviewee. The interviewees also admit that considerable progress has been made in recent years in the delivery of other services such as refuse collection and policing: 'Marbella was in a very bad state and in three years has changed everything: cleanness, security, anything you want'.

Impact of Retirees

European retired perceive their economic influence on the Costa del Sol mainly through the housing and real estate markets. They are permanent or semi-permanent residents who spend more than six months a year on the Costa, so their economic effects on the area could be stronger than those generated by summer-season tourism. Older people are present for most of the year and make extended use of the general and tourist infrastructure. In comparison with holiday visitors, less of their spending goes to foreign-owned hotels and tour-operators.

At the start of the tourist boom on the Costa del Sol, most older immigrants were attracted by the 'unspoilt' nature of the environs of the coastal towns. The agricultural villages and fields presented calm and peaceful images which, in addition to the climatic and cost-of-living attractions, made for strong place associations. Yet the success of residential tourism has prompted mass property development in the Costa del Sol shoreline towns and has caused the virtual destruction of the former landscape (Marchena, 1987). Opponents of unchecked urban growth predict an uncertain future. 'No one knows what is going to happen, all the land has been used up. How much more can they stretch it?' commented one key informant.

The former rural towns and villages along the Costa del Sol have been overrun by the boom in real estate and the development of 158 *urbanizaciones* between the 1960s and the 1990s (Mellado, 1990). Apart from the innumerable jobs in their construction, these estates continue to employ thousands of people in a variety of fields such as domestic service, estate and building maintenance, shops, supermarkets, restaurants, personal assistance and other services. In 1985, 22% of net foreign property investment in Spain was in the province of Málaga. The municipalities of Marbella, Mijas and Estepona benefited the most, and the UK led in investment, followed a long way behind by Germany. Most investments were made by individuals, most of whom bought an apartment, plot of land or house (Subdirección General de Planificación y Prospectiva Turísticas, 1988). These investments and the subsequent settlement have generated much additional spending by house occupiers on fittings, furnishings, services and

© 1998 John Wiley & Sons, Ltd.

maintenance, and there have been substantial contributions to local tax revenues. All this has helped to increase 'residential tourism' income and support the local and the Spanish economy. This is well appreciated in the host society; not untypical is the remark that 'the foreign invasion has brought lots of money and work'.

European retirees do not, however, tend to invest in Spanish securities or stocks. Often they maintain their investments in their home country, Gibraltar or other countries and arrange monthly transfers to an account in a local bank (often branches of foreign banks). One interviewee commented, 'I bank in Gibraltar. I have a bank account here, but I have my investments there; there are tax advantages in Gibraltar'. Other in-depth interviews confirmed the scale of banking, investment and tax-advantage activities by European retirees, especially the British, in Gibraltar.

A final impact worthy of mention concerns foreign retirees' potential political influence, given their right to vote in local elections in 1999. To date, they do not appear very keen to participate in local politics and elections. Nevertheless, some Spanish political parties have approached retired immigrants, assuming them to belong to a generally conservative ideology. Social and cultural barriers probably explain the foreigners' reluctance to get involved politically, except over certain issues such as the maintenance of their own properties and housing estates, which directly affect their lives.

CONCLUSIONS

Using both a questionnaire survey and in-depth interviews, this research has demonstrated that northern European retirees migrate to the Costa del Sol mainly to improve their quality of life and to enjoy their increased leisure time. Many say they still feel young, and have few or no physical problems that prevent them from leading an independent life. One of the strongest reasons for living out their retirement in Spain is the climate, but other reasons are also important. The Spanish lifestyle is highly appealing and clearly propitiated by the climate, which makes it possible to live outdoors virtually all year round, instead of having to retreat indoors for much of the year as in northern Europe. These features are fairly common amongst all the nationalities surveyed by this research, and moreover replicates much of the experience of north-to-south migration of the elderly in North America which was reviewed in the introduction to the paper. Other shared features linking the various north European groups in the south of Spain include basic biographical profile data: in general they retired fairly young, went to Spain immediately after retirement, have been living on the Costa del Sol for about a decade, are married without children in the household, and have secondary education.

A major objective of this article was to compare and contrast the national groups. Although sample size is a limiting factor in forcing too many conclusions, there were a number of differences noted. The British have traditionally experienced Spain through their holidays there and many had bought second homes on the Costa prior to retirement. Although this group had positive feelings about the Spanish lifestyle, their difficulty with the language and, to a lesser extent, their separation from their families were regarded as significant drawbacks, leading them to form well-defined social and territorial units, sometimes mixed in with other foreign nationals. On the other hand, unlike some of the other groups, the British were not greatly influenced by cost-of-living arguments when they retired to the Costa del Sol; now, opinions are divided equally between those for whom increasing prices are a problem and those who consider Spain advantageous because they can maintain a good standard of living at a relatively modest cost.

The declared reasons for moving were quite different for the German retirees; improved health problems when in Spain, their interest in Latin and Mediterranean cultures, the availability of leisure facilities and the existence of other foreign residents, especially from their own country, were stated as the major pull factors. They also value the Mediterranean landscape. Their concerns centre on environmental degradation and on the relative unavailability of some of the goods and services they were accustomed to enjoy in

© 1998 John Wiley & Sons, Ltd.

their own country. But they are similar to some of the British in considering the increasing cost of living as a significant disadvantage of staying in Spain.

Nordics also had a prior knowledge of Spain by means of their holidays, so they valued the lifestyle of the Spanish people as an important pull factor, as did the Britons. On the other hand, like the Germans, they were drawn to the Latin culture and by the healthy living environment, and their preoccupations were also similar to the concerns of the Germans. Compared with other groups of retirees, the Nordics were most disadvantaged by distance from home and lack of accessibility to friends and relatives (cf. Myklebost, 1989, for Norwegians).

Elderly immigrants from the Benelux countries share some characteristics with the German and Nordic retirees, being drawn to the Spanish landscape and cultural features. They were more concerned about the extreme climatic conditions, and their most 'different' reason for moving, compared with the other groups, was the low cost of living in Spain.

Cross-national differences can also be established regarding the retirees' perceived impacts on the Costa del Sol. Whilst the British, as the largest group, perceive most strongly their beneficial influence on the increasing provision of local services for elderly people, the other national groups mentioned the development of residential areas (Germans and Benelux) and the stimulation of the housing market (Nordics).

Thinking towards the near future, climate will maintain its position as the key factor attracting European retirees to the Costa del Sol, irrespective of nationality. In the new Europe without borders, enhanced southward flows can be anticipated, especially of those nationals who have become familiar with Spain during their working or business lives and through visits to the country. The expanding settlement of northern Europeans in southern Spain will generate new challenges and enlarge existing ones: the problem of living with other cultures, the various economic impacts, the difficult situations which arise when foreign retirees become very old and dependent, and the strains on the health and welfare services.

ACKNOWLEDGEMENTS

This paper draws partly on findings of a research project 'Inmigrantes Europeos Jubilados en Andalucía', funded by the Comisión Interministerial de Ciencia y Tecnología (CICYT, Grant reference SEC 95-0120). A brief version was presented to the Symposium on the Mediterranean Basin, 28th International Geographical Congress, IGU, The Hague, August 1996. Thanks to Allan Williams, Russell King, Tony Warnes and Guy Patterson for their collaboration in the design of the questionnaire, for subsequent discussion and for comments on an early draft of the paper. Thanks also to the referees for their stimulating comments.

REFERENCES

Abellán, A. (1993) La decisión de emigrar de las personas de edad, *Estudios Geográficos* 210: 5–17

Cribier, F. (1982) Aspects of retired migration from Paris: an essay in social and cultural geography, in A. M. Warnes (ed.) *Geographical Perspectives on Older People* (London: Wiley) 111–37

Cuba, L. and Longino, C. F. (1991) Regional retirement migration: the case of Cape Cod, *Journal of Gerontology* 46(1): 533–42

Daciuk, J. F. and Marshall, V. W. (1990) Health concerns as a deterrent to seasonal migration of elderly Canadians, *Social Indicators Research* 22: 181–97

Díaz, R. (1991) La inmigración de extranjeros en las Canarias Orientales. Una valoración global, in *III Jornadas de la Población Española* (Torremolinos: AGE) 37–44

Fernández, J. A., López, D. and Aparicio, C. (1993) *Extranjeros de Tercera Edad en España. Características Demográficas* (Madrid: Instituto de Demografía)

Findlay, A. M. and Graham, E. (1991) The challenges facing population geography, *Progress in Human Geography* 15(2): 149–62

Ford, R. (1993) The process of mobility decision-making in later old age: early findings from an original survey of elderly people in South East England, *Espace, Populations, Sociétés* 3: 523–32

Fournier, G. M., Rasmussen, D. W. and Serow, W. J. (1988) Elderly migration: for sun and money, *Population Research and Policy Review* 7(2): 189–99

Galacho, F. B. (1991) Problemas de cuantificación del turismo residencial en la Costa del Sol malagueña. Una propuesta de método de medi-

© 1998 John Wiley & Sons, Ltd.

ción, in *III Jornadas de Población Española* (Torremolinos: AGE) 59–70
Hogan, T. D. (1987) Determinants of the seasonal migration of older people to Sunbelt states, *Research on Aging* 9(1): 115–33
Jurdao, F. (1988) España en venta, *Anthropologica* 4: 73–85
Kallan, J. E. (1993) A multilevel analysis of elderly migration, *Social Science Quarterly* 74(2): 403–16
Krout, J. A. (1993) Seasonal migration of older people, *The Gerontologist* 23(3): 295–9
Law, C. M. and Warnes, A. M. (1980) The characteristics of retired migrants, in D. T. Herbert and R. J. Johnston (eds) *Geography and the Urban Environment* (Chichester: Wiley) 175–222
Longino, C. F. (1992) The forest and the trees: micro-level considerations in the study of geographic mobility in old age, in A. Rogers (ed.) *Elderly Migration and Population Distribution* (London: Belhaven) 23–34
Marchena, M. (1987) *Territorio y Turismo en Andalucía. Análisis a Diferentes Escalas Espaciales* (Sevilla: Junta de Andalucía)
Marchena, M. (1994) Sobre la promoción y comercialización de la marca turística 'Andalucía', *Boletín Económico de Andalucía* 17: 58–86
McHugh, K. E. (1990) Seasonal migration as a substitute for, or precursor to, permanent migration, *Research on Aging* 12(2): 229–45
Mellado, J. de D. (1990) *Guía de Urbanizaciones* (Málaga: Asociación Provincial de Urbanizadores de Málaga)
Meyer, J. W. and Speare, A. (1985) Distinctively elderly mobility: types and determinants, *Economic Geography* 61(1): 79–88
Montiel, C. (1990) Desarrollo turístico, promoción inmobiliaria y degradación medioambiental en el municipio de Benitachell (Comarca de la Marina), *Investigaciones Geográficas* 8: 113–29
Mullan, C. (1993) *A Report on the Problems of Older People: British Expatriates Community in Spain* (London: Help The Aged)
Myklebost, H. (1989) Migration of elderly Norwegians, *Norsk Geografisk Tidsskrift* 43: 191–213
Northcott, H. (1988) *Changing Residence: The Geographic Mobility of Elderly Canadians* (Toronto: Butterworths)
Ocaña, M. C. and González, C. (1991) El Catastro de la Propiedad Urbana como fuente para evaluar el turismo residencial, in *III Jornadas de Población Española* (Toremolinos: AGE) 135–41
OECD (1995) *National Accounts. Vol. 1: Main Aggregates* (Paris: OECD)
Pampel, F. C., Levin, I. P., Louviere, J. J., Meyer, R. J. and Rushton, G. (1984) Retirement migration decision making: the integration of geographic, social and economic preferences, *Research on Aging* 6(2): 139–62
Paniagua, A. (1991) Migración de noreuropeos retirados a España: el caso británico, *Revista Española de Geriatría y Gerontología* 26(4): 255–66
Paunero, X. (1988) Els estrangers residents a la Costa Brava, *Revista de Gerona* 131: 76–82
Ronquillo, A. and Muñoz, M. D. (1988) *Estudio Socio-Económico sobre los Residentes Extranjeros en la Costa Brava* (Gerona: Gobierno Civil)
Rose, L. S. and Kingma, H. L. (1989) Seasonal migrations of retired persons: estimating its extent and its implications for the State of Florida, *Journal of Economic and Social Measurement* 15(1): 91–104
Rowles, G. D. and Watkins, J. F. (1993) Elderly migration and development in small communities, *Growth and Change* 24(3): 509–38
Serow, W. J. (1992) Unanswered questions and new directions in research on elderly migration: economic and demographic perspectives, *Journal of Aging and Social Policy* 4(3/4): 73–89
Serrano, J. M. (1991) Residentes extranjeros en la región de Murcia: aproximación inicial a su estudio, *Papeles de Geografía* 17: 227–53
Subdirección General de Planificación y Prospectiva Turísticas (1988) Inversiones extranjeras en inmuebles. Provincias de Málaga y Alicante *Estudios Turísticos* 99: 45–112
Svart, L. M. (1976) Environmental preference migration: a review, *Geographical Review* 66(3): 314–30
Torres, E. and Granados, V. (1996) El sector turístico de la Costa del Sol, in Sociedad de Planificación y Desarrollo (ed.) *Presente y Futuro de la Provincia de Málaga*, vol. 1 (Málaga: SODPE) 457–69
Walters, W. H. (1994) Place characteristics in elderly migration research, *Bulletin of Bibliography* 51(4): 341–54
Warnes, A. M. (1991) Migration to and seasonal residence in Spain of Northern European elderly people, *European Journal of Gerontology* 1(1): 53–60

© 1998 John Wiley & Sons, Ltd.