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International Retirement Migration: Retired Europeans Living on the Costa Del Sol, Spain

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Abstract

This paper aims to establish the singularity of the European retired who have moved to live on the Costa del Sol, Spain. To study this topic it was necessary, first, to discuss the constraints that arise when this 'migration' is under close scrutiny; secondly, to depict the geographical model of retired Europeans who move to Spain; and, thirdly, to carry out an ad hoc survey to ascertain the reasons for this residential movement, the advantages and disadvantages of living in Spain after retirement, and the influence on several aspects of the economic and social activity on the receiving area. The survey fieldwork was conducted in April-May 1996. Nonlinear canonical correlation analysis is applied to identify the relationships among demographic and perceptual variables. The results show that nationality and, to a lesser extent, age and academic level are the most important variables for grouping retired Europeans on the Costa del Sol according to their statements. The pleasant Mediterranean climate, the lower cost of living and the informal Spanish lifestyle were the main pull factors of living in Spain, the language acting as the greatest disadvantage. As the retired relate these conditions to life in Spain, a strong relationship with tourist areas is highlighted when the geographical distribution is described.

Keywords

International retirement migration, reasons, advantages, disadvantages, social and economic influences, lifestyle, Costa del Sol, Spain

INTRODUCTION

International Retirement Migration background

International retirement migration (henceforth IRM) is considered to be one of the residential strategies that aged people tend to adopt when they leave the job market, and their individual, social and family conditions change (Abellán 1993; King et al. 1998) in a global scenario already established in Western societies (Liebman, 2002). It is a temporary and voluntary strategy, based on the amount of time spent in another place, on the property owned and previous tourist experience (King et al. 2000; O'Reilly 2000), according to the importance that society in developed countries attaches to working, leisure time, and personal and social relationships. All these aspects are conditioned by the possibility of living longer and better during retirement, in a good financial situation and with a greater disposition to move, seeking 'a leisure-oriented lifestyle in pleasant surroundings that are well endowed with both recreational and service resources' (Rowles and Watkins 1993, 511). However, this trend has not been studied to the same extent as the domestic mobility of the retired (King et al. 1998), despite its importance in the location of services for this population, in the transfer of resources that it implies or in its influence on the receiving areas (Williams et al. 1997).

One of the most characteristic aspects of retirement migration refers to the reasons that prompt this mobility generally disguised among the migrants' personal attributes or the receiving areas' features, to be distinguished from the mechanisms that "trigger" the movement, more closely linked to the individual's life course. Boundaries between reasons and trigger mechanisms are not always clear from a conceptual viewpoint.

The climate of the receiving region is considered to be the main pull factor of amenity coastal or inland areas in USA, Australia and Southern Europe (Kallan 1993; Friedrich and Warnes 2000), either due to the environmental aspect (Cuba and Longino 1991; Haas and Serow 1993; Mings 1997; Stimson and Minnery 1998; Walters 2000), to the familiarity and previous migratory experience in the receiving area (Law and Warnes 1980; Hogan 1987; Cuba and Longino 1991; Stimson and Minnery 1998), obtained by a repetitive tourism behaviour of the individuals and family members (Williams et al. 2000; Rodríguez, 2001), or to its relationship with the healing of health problems in areas like Florida (Fournier et al. 1988; Daciuk and Marshall 1990), North Carolina (Haas and Serow, 1993), Arizona (Gober and Zonn 1983; Mings and McHugh 1995), the Australian Gold Coast (Stimson and Minnery 1998) or the European Mediterranean strip (Williams et al. 1997; Rodríguez et al. 1998; Dwyer 2000; King et al 2000).

Recent studies point out that the elderly seek new areas to retire close to the traditional receiving ones (the 'sliders' as Longino, 2001, called them), or new places to live in, other than traditional retirement communities, in favour of smaller metropolitan areas in the fastest growing parts of the South and the West in USA, i.e. the 'magnets for retirees' (Frey 1999), or in rural communities in USA (Moberly 1998), or in 'islands as havens for retirement' (Lazaridis et al. 1999; Salvá 2002).

Other reasons refer to some economic aspects, as a stimulus for the elderly to migrate, for instance, cost-of-living variations among US states, in spite of the importance of other amenity variables (Hogan 1987; Fournier et al. 1988), level of income and property ownership (Pampel et al. 1984; Northcott 1988; Kallan 1993), as well as social factors such as kinship and family networks (Mullins et al. 1989; McHugh 1990), in some cases previously formed as tourists (Carlson et al. 1998). Closeness to relatives is a prerequisite to provision of social support in the case of older Canadians living in Florida (Marshall and Longino 1988) as the opposite tends to be a condition for 'social isolation' of retirees (Mullins et al. 1989) and for short stays at destination (Sullivan 1985).

Evaluating the influence of this migration on receiving regions, through objective and subjective attributes, is an aspect normally considered in line with the aforementioned reasons. Rowles and Watkins (1993:514) correctly pointed out that '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', listing the latest contributions in this field. The essential impact is obviously an economic one, including their influence on the area's level of income (Hazelrigg and

Hardy 1995; Deller 1995), on job creation (Eaton, 1995), on the housing market (Law and Warnes 1982; Miller 1994) as a sector which 'real estate, finance, insurance and utilities... have to do with' (Fagan and Longino 1993: 103), and on the use of general services (Hogan 1987; Rowles and Watkins 1993).

Significant mention is made to health services. According to their selective demographic and social features, 'immigrants are more likely than long-term residents to use public health and medical services' and other cultural ones (Glasgow 1995) or more prone to manage their health services needs at retirement when they are seasonal movers, i.e. Canadians in Florida (Daciuk and Marshall 1990; Rose and Kingma 1989). However, in some cases seasonal elderly migrants from Canada to Florida express a preference to use the country of origin's health care system by taking out health insurance when travelling abroad (Marshall et al. 1989) as is the case of elderly Northern Europeans residing on the Mediterranean shores (Dwyer, 2001).

The influence on the local market involves higher consumption level and municipal taxes (Serow 1992; Rowles and Watkins 1993). Social and political impacts include retired people's influence on resources planning and management (Fournier et al. 1988; Rowles and Watkins 1993), on social and environmental changes (Rowles and Watkins 1993) 'to ensure that tax money is used effectively' (Bennett 1993: 478), on the creation of conditions to foster volunteers' initiatives at a local scale (Miller 1994) on the receiving society (Longino 1992) or even on local authorities' strategy of promoting resorts for the retired (Serow 1992).

Political participation is hypothesized as the larger the amount of elderly people, the higher the political consciousness and activism, but evidence regarding elderly immigrants does not confirm this: in Florida seasonal stay is the main reason for a low political participation (Rosenbaum and Button 1989). Other demographic (heterogeneity as a group) and social factors (no political organizations, no consensus about common problems at a local scales) run in the same way.

In accordance with these statements, this paper aims to analyse the reasons that retired Europeans had when they took the decision to live on the Costa del Sol, in Southern Spain, how they perceive these reasons acting as advantages and/or disadvantages of living in Spain, and their opinions about their social and economic influences on the destination area. The main internal differences in this population group and the basic demographic features and their assessment of coming to and living in Spain are hypothesized as the leading factors for their way of life in Spain.

However, first this paper addresses how significant geographic mobility-related concepts and definitions become when they are applied to the flows that occur after people retire and leave the job market, the residential patterns that this new situation can prompt, the ways in which official information limits advances in the research of phenomena, beyond ascertaining the volume of migrants, which is not always reliable. Last but not least, it depicts the model of geographical distribution of retired Europeans in Spain, to which this study of retired Europeans on the Costa del Sol, Andalusia aims to contribute.

Coping with concepts: tourism, migration, residence

Tourism, migration and change of residence are sequences of the personal process of affirmation of a type of social behaviour, of a long tradition in different geographical areas and types of societies.

On the basis of a general concept such as spatial mobility (simply a displacement of individuals, whatever its duration and distance, in the words of Courgeau 1988), it would seem simple to define the transition from a tourist to a migrant, with a change of residence, by just considering when a person settles at the destination for a longer period of time (Hall and Page 1999). However, tourist areas act as bridgeheads in diversifying the flows of moving people, such that certain types reinforce others, creating the necessary conditions, in many cases social or family 'networks', according to Levy (1998), or 'tourism-dependent social networks' according to Williams and Montana (1995), for new tourists, migrants and residents. Moreover, the 'statistical opacity' that the public bodies responsible for measuring flows have to tackle is often an unavoidable consequence (Cazes 1998).

Furthermore, when an individual's life cycle reaches the retirement stage, it heralds the start of the longest 'holiday' period in that individual's life, a new opportunity that had not been considered before

(Guilleard 1996) and yet now ranks highly within the retirement ethics of “busy time” (Ekerdt 1986), of active aging instead of aging as a factor that limits one's welfare, that favours tourist behaviour associated to a lifestyle never enjoyed before (Lowyck et al. 1992).

Despite the significant difficulties involved in defining a ‘retired’ ‘tourist’ who ‘resides’ on the coast after have ‘migrated’ (O’Reilly 1995; Williams et al. 1997), the phenomenon is often referred to as ‘residential tourism’. Some authors associate it with a discontinuous stay throughout the year (Vera et al. 1997), clearly seasonal in many cases (Leontidou and Marmaras 2001), with a dominant consumption-led relationship at the destination and the use of non-hotel accommodation (SOPDE 1997). Vera (1990), taking into account the length of time spent at housing developments (‘urbanizaciones’ in Spanish) on the Costa Blanca, Spain identified different types (weekend tourists, long-term tourists, part-time and permanent residents) stressing residents’ ties with their previous or current pattern of tourist behaviour. Warnes (1994), observing the displacement of Northern Europeans towards Spain, related the people who move with their experience as tourists on the Mediterranean coast and several types of home ownership and use, to define types that range from ‘tourists’ who spend a week in a hotel to permanent ‘residents’. This does not seem an easy way to distinguish between tourists, seasonal residents and permanent migrants, or to ascertain the number of residents, because they tend not to register. Williams et al. (1997) refers to a ‘continuum’ ranging from legally registered permanent residents to tourists, and including non-registered residents, seasonal residents who use their stay as a step towards a predictable permanent residence, owners of second residences or long-term tourists. Home ownership and the length of stay in the destination country are the essential criteria for trying to differentiate between tourists and elderly migrants (Williams and Hall 2000).

Since tourists and residents share the same space, time and lifestyle, O’Reilly (1995, 29; 2000) classified the international community of foreigners in Fuengirola, Málaga, Spain in terms of “an individual sense of commitment to the country and the time spent at the place of residence”, differentiating between ‘expatriates’, ‘visitors’, ‘returnees’ and ‘tourists’. Meanwhile Betty and Cahill (1996) defined the residential tourists of Benalmádena, Costa del Sol, Spain in terms of their length of residence each year: ‘registered residents’ live there on a fairly permanent basis and have a residence permit; ‘long-term residents’ live there in winter and own apartments or houses; ‘non-registered residents’ do not have a residence permit but have a dwelling in which to live, while ‘renters’ have a home in Spain for temporary use, and maintain their own in the United Kingdom.

To add to this lack of definition of retired migrants, which is one of the main problems that arises when analysing this migration flow, retired migrants themselves find it hard to identify their situation in Spain when they are asked for (Gustafson, 2002). However, elderly migrants often spend an average of more than 6 months at the place of destination, thus behaving more like a resident than as a tourist, in relation to certain social commitments, rights and legal obligations that residents must fulfil if they wish to obtain certain benefits and services (Casado and Kaiser, forth.).

IRM in Spain: data sources

There is a consensus, among the social scientists interested in the analysis of international migrations, about the limitation and inconsistency of the official information used, which is also the only information that allows flows to be dissected on a nationwide scale.

In the case of movements of elderly people, according to King et al. (2000:36), the difficulty of quantifying international retiree migration has to do with a series of specific basic problems. First of all, population flows and numbers are measured on a nationwide scale, in line with each country's own administrative criteria, which hinders international comparisons, without considering the particular nature of the movement or building ad hoc population registers, but instead using information that is normally taken from Population Censuses. Secondly, even though a definition of ‘international migrant’ does exist¹, the criteria commonly used, such as the country of origin or the length of stay,

¹ The United Nations established a definition that was broad enough for this movement to be well understood in theory, but in practice it is hardly applied by the countries responsible for collecting the data. Therefore, the United Nations tends to equate international migration with long-lasting movements. It is defined as “any person

are not only debatable but lead to very different estimates. Nor do the dates on which the data was collected by the different bodies responsible for supplying the information (Zlotnik 1987; Kraly and Gnanasekaran 1987; Bilsborrow et al. 1997) guarantee its reliability.

In the European case, recent research has sought to classify these movements in terms of their historical sense and nature, in order to define the four main types of elderly migrants: a) the Southern European labour emigrants who have aged in Northern Europe and can move now once their working life has come to an end, b) the elderly emigrants of non-European origin who have also aged in Europe, c) the family-related migration of retired people who seek the protection of their family in the last stages of their life, and d) the retired emigrants who are seeking a 'climate amenity' in order to enjoy their retirement (Dwyer, 2003). Even if they have elements in common, essentially these situations differ "*with respect to their origins, educational and vocational training, family history, material wealth and rights associated to the receipt of welfare benefits*" (Warnes, 2003).

From an applied viewpoint, many European countries tend to have more than one source of information (except for Germany, Switzerland and the Nordic countries) that, to complicate matters, only record some of the more easily measurable parameters. Spain can be considered to be a paradigmatic example of this: international migration flows can be studied on the basis of the official figures furnished by a wide variety of sources of information, each with its own operational concept, which has a bearing on the general reliability of the data, its compatibility with other sources (López de Lera 1991) and, often, its usefulness outside its function within the institutions that produce it. In Spain, the National Institute of Statistics (Instituto Nacional de Estadística, INE) is the main body responsible for the official production of this information.

The main source of information is the *Population Census*, which considers people's nationality as a basic research variable with which to classify other demographic, economic, and housing variables. Using concepts such as the 'place of residence ten years ago' and 'in the last year' enables researchers to assess the numerical importance of migratory movements of nationals and foreigners in time. The census uses the 'year of arrival' in the municipality to define the length of time that each resident has lived in a municipality, even though actually it is the number of years since the 'last migration'. In the last Census, the INE defined the concept of 'tied population' as the *set of people with a habitual residence in Spain, who have some type of habitual tie with the municipality in question, either because they live there, because they work or study there, or because, without being their habitual residence, they tend to spend certain periods of time there*". Its usefulness is conditioned by the 10 year period between each census.

On the other hand, the *Municipal Inhabitant Register (the Padrón)* is a local and ongoing register of people who have their main, permanent or habitual residence in the municipality, but contains little demographic information, because it is only used for administrative purposes.

Perhaps a more interesting source is the *Residential Variation Statistics (RVS)*, which registers the flows of people who arrive in a municipality from another or from abroad (or who leave Spain). It contains an individualized register (gender, date and place of birth, nationality, academic qualifications, and origin and destiny of the movement), but the annual migratory flows recorded are 'migrations' and not migrants, because a person (migrant) can be registered several times if he or she has been added to or removed from the register on several occasions each year.

As for the *Migration Survey (MS)*, which is conducted at the same time as the *Working Population Survey*, it is questionable whether it should be used for studying elderly migrant flows in particular, because it takes no account of people who have retired from the job market.

The *Work Permit Statistics* issued by the Ministry of Employment and Social Affairs only list the foreigners who want to engage in a gainful activity in Spain, so its figures are also restricted for these purposes.

Finally, the Ministry of the Interior offers yearly information on the foreign residents authorised to reside in Spain through the Department of Resident Foreigners. This is also of limited usefulness

who changes his or her country of usual residence ..., that is to say, the country in which the person has a place to live where he or she spends the daily period of rest."

(http://unstats.un.org/unsd/cdb/cdb_dict_xrxx.asp?def_code=336).

because European retirees who wish to live in Spain only have to justify their pension and take out comprehensive health insurance, except for those who spend less than three months a year in Spain, who do not need a residence permit. Retired Europeans tend not to register at their local Police Station for a variety of reasons, such as the fact that they might only be in Spain on a temporary basis, that as European citizens, they are free to travel in EU countries, even if they do not fulfil the legal requirements (such as registering in their municipalities of residence) and, lastly, the authorities' limited resources and capacity to investigate residential irregularities.

With such diverse and heterogeneous sources, it is hard to obtain valid, comprehensive and reliable information about the European retirees living in Spain, and its comparison reveals a basic problem, even in the case of international migration in general, namely under-registration.

On the basis of figures obtained from consuls, local foreign department representatives or foreigners themselves, it is estimated that around 50% of foreign retirees in Spain do not register. Among the reasons normally given, those involved express concerns derived from their desire to avoid the tax authorities, especially if they prefer to pay tax where conditions are most favourable, generally in their home country (Betty and Cahill 1996, Williams et al. 1997), the reticence to have their personal data on computer records (Betty and Cahill 1996), and avoid having to do paperwork in a language that they do not understand (López de Lera 1995; O'Reilly 1995; Betty and Cahill 1996). Other authors underscore the scant advantages to be gained from registering (Valero 1992), unless people want to use one of the municipal social services (Casado 1998) or engage in "visible" commercial activities (O'Reilly 1995). Nor should one forget that very often these people are only temporary residents, so they are probably not familiar with the administrative procedures, or simply prefer to remain anonymous (Rodríguez et al. 1998).

In short, and as occurs in other European countries, certain shortcomings in Spanish statistical sources make it impossible to know exactly how many retired foreigners live in Spain. Even so, an effort must be made to ascertain their volume and distribution, in order to develop other instruments, such as questionnaires or interviews, for conducting research into social and economic patterns of behaviour and mechanisms that are not recorded by official sources and that are extremely important on a local scale.

A model of general geographical distribution in Spain

According to official figures, the number of foreigners living in Spain has grown very fast over the last few years, and absolute and relative figures are now approaching those of European countries with a long-standing immigration tradition. According to the 2001 census, there were more than 1.5 million foreigners in Spain, almost 4% of the Spanish population, this number having grown fivefold since 1991. Less than 6% of them are 65 or older, a significantly lower percentage than the population of the same age in Spain (17%), the latter in line with the most aged countries of Europe. The percentage of elderly foreigners exceeds 10% in the provinces of the Valencia Region and Andalusia, which both account for 25% of the foreign population in Spain, but more than half of the foreigners over 65 years old. In general, only a third of the foreigners living in Spain are European, mainly from the European Union, but these countries account for 77% of the elderly foreigners in Spain, and for more than 90% in the provinces with the biggest colonies, such as Alicante or Málaga (Table 1).

The male/female ratio among these elderly foreigners is balanced according to patterns in the most numerous group, namely the Europeans (102 men for every 100 women), lower than among immigrants in general (107) and higher than among the Spanish population (96). Most are childless couples or single men or women who move, or stay, when they no longer have any labour and family ties and have sufficient financial means. Furthermore, the European elderly population is over-aged with respect to immigrants in general (Figure 1). The contrast is even more evident if one considers the British and Germans in Spain, as the largest nationality groups, and foreigners in Málaga and Alicante, as the destination provinces with the highest number of elderly Europeans (Figure 2). All these pyramids underscore the true importance of the elderly European population for the destination provinces, and the age structure of the flows of the two main contingents of immigrants who arrive in Spain.

What is happening in Spain is an example of dual concentration: geographical concentration (very few provinces account for most of the retired immigrants, and all of them have a prevailing tourist economy) and concentration of nationalities of origin, in particular those that have the largest contingents to send and that have a longer-standing tradition of tourist trips.

These retired foreigners have residential interests associated with the Spanish tourist model, because most of them (more than 85%) live in the 14 provinces of the Mediterranean coast and the islands, especially Alicante (34% of the total) on the Costa Blanca, and in Málaga (20%) on the Costa del Sol, followed by the Balearics and Canary Islands. The British and Germans are the predominant nationality groups (Figure 3), the former in Cádiz, Málaga, Almería, Murcia and Alicante, and the latter in the Balearics and Canary Islands. The French tend to settle in Catalonia and the north of the Valencia Region, because they are closer to their places of origin but also due to their employment ties and ageing in place. Finally, retired Europeans from Holland, Belgium, Sweden, Denmark, Finland, etc. form the third to fifth-largest nationality groups in almost all the provinces, albeit in scant numbers, given the reduced demographic capacity of such countries.

However, the most significant geographical concentration is to be found at municipal level. The retired foreigners in those fourteen provinces gather in small 'swarms' of municipalities around the 'amenity' areas (Figure 4), strategically distributed throughout the respective provinces: the model on the Costa Blanca (Alicante) and Costa del Sol (Málaga) is bipolar, as the emigrants arrive in municipalities on either side of the province's capital, and settle in the tourist consolidation areas, not very far from the airport as the centre of dispersion, in Alicante towards the north and south, in Málaga towards the east and west.

In these provinces, there are more municipalities in which the foreign population as a whole accounts for more than one sixth of the total. Only some of the biggest municipalities have a very large volume of foreigners in relation to their demographic size: in 2001, there were more than 5,000 foreigners living in Benidorm, Calpe, Denia, Jávea and Torrevieja (Alicante); the same applies to Calviá, in the Balearics. Benalmádena, Estepona, Fuengirola, Marbella, Mijas and Torremolinos (Málaga) account for two out of every three foreigners in the province of Málaga. However the highest percentages of the total municipal population are to be found in smaller municipalities, with fewer than 10,000 inhabitants, but which traditionally attract tourists and foreigners, such as Mojácar (40%) in Almería, or Benahavís (27%) in Málaga (Costa del Sol); or Benitachell (38%), La Nucía (32%), Llíber (55%), Ráfol de Almunia (39%), Teulada (47%), in Alicante (Costa Blanca), or Santiago del Teide (43%) in Tenerife, Canary Islands.

Consequently, the geographical concentration of retired Europeans is related with their geographical position on or near to the coast, wherever the municipal residential land development policy, essentially for tourists who can then become permanent residents, the existence of consolidated tourist infrastructure or the presence of a consolidated mass of foreign residents (sometimes only longer-term tourists), make it viable to provide economic and commercial structures to meet this population group's needs.

The most immediate demographic consequence of this is the importance of retired foreigners in generating the over-aging of the native population. For instance, in the municipalities where foreigners accounted for more than 20% of the total population in 2001, the average percentage of Spaniards over 65 years old is 20%, compared to the percentages of foreigners (22%) and Europeans (25%) of the same age, as already occurs on a provincial scale in Alicante and Málaga. On a municipal scale, the most outstanding fact is that the highest rate of over-aging occurs in the smaller municipalities, which are especially numerous on the Costa Blanca (Alicante). Thus, for instance, in some non-coastal municipalities that have less than 2000 inhabitants, such as Tormos, Orba, Alcalalí, Benidoleig, Parcent, Senija or Adsubia, the percentages of elderly Europeans exceeds 30%. However, there are also larger tourist coastal municipalities, with similar percentages, both on the Costa Blanca (Calpe, 43%; Alfaz del Pi, 34%) and on the Costa del Sol (Torrox, 38%; Mijas, 28%) (Figure 5).

What the figures really reveal is that Spanish and foreign elderly people alike require health and social services that should be supplied by the municipal authorities, that, generally speaking, are incapable of providing such services, given their scant economic resources, except in the case of

certain large municipalities, especially those that are traditional tourist and residential resorts, such as Benalmádena and Mijas in Málaga, Alfaz del Pí in Alicante, or Calviá in Majorca.

So far the paper has described the demographic and geographical situation of retired foreigners in Spain in terms of figures, and underscored this phenomenon's importance at a local scale, where the process mechanisms and patterns of behaviour are not recorded by official sources. The next section goes one step further by analysing the reasons, advantages and disadvantages of living in Spain upon retirement, and focuses on the Costa del Sol through another information instrument, namely surveys.

SOURCE AND METHODOLOGY

Data collection

A survey to *Retired Europeans Immigrants* was carried out in *Andalusia* (REIA), using the population census as basic data to establish an approximate reference quota to be searched: the *age* and *sex* from 55 to 64 years old (18%) and 65 years and over (33%) for men, and from 50 to 64 (24%) and 65 years and over (25%) for women; the type of *dwelling*: flat or apartment (43%), or detached or semi-detached house (57%); *how much time they spend each year in Spain*: between 2 and 6 months (30%) and more than 6 months (70%); and the major *nationalities*: British (63%), German (15%), from the Scandinavian countries (Sweden, Norway, Finland and Denmark, 13%) and the Benelux countries (Holland and Belgium, 9%).

Three hundred self-completion questionnaires were distributed in unequal proportions in the provinces of Málaga and Granada in accordance with the weight of the retired Europeans in the census (Table 2). The fieldwork was conducted in April-May 1996. The questionnaire was divided into several blocks: a) decision to come to Spain, b) residential and home history in Spain, c) work situation, d) social relationships, e) lifestyle and use of services, f) opinions about advantages and disadvantages of living in Spain after retirement, g) influences and integration in the Spanish culture and lifestyle, h) personal backgrounds, i) lack of registration of foreign residents in official databases in Spain.

Selected variables

Variables are selected depending on the aim of the paper. According to scientific literature, there are no formal theories about the *essential reasons for making the decision to migrate upon retirement* and for evaluating the situation when living abroad: some are very general ones, others are personal aspects that may favour or limit mobility of retirees, and that are found in ad hoc and geographically-restricted studies. In order not to prompt either restrictive or particular opinions about the decision to move to Spain after retiring, reasons with general wording were offered to interviewees in the REIA Survey. In this sense, environmental quality (Mediterranean climate, availability of leisure and recreational facilities, healthiness of the area, landscape), economic differences between the country of origin and Spain (Spain's lower cost of living), prior knowledge of the area (owning a house, having information from friends or relatives, having enjoyed holidays in Spain, having worked there), social characteristics (foreign residents in the area), cultural appeal (relaxed and informal lifestyle of Spanish people, attraction of the Latin and Mediterranean cultures), and other geographical aspects (geographical closeness to the countries of origin) were included for selection by the interviewees.

Personal judgements about the *advantages of living in Spain* are expressed in the same way as the reasons (climate, enjoying the landscape and nature, maintaining a standard of living similar to that enjoyed in the country of origin, Spanish lifestyle). Questions about meeting people from Spain or from their own or other European countries are also considered in the REIA survey.

When asking about the *disadvantages or drawbacks*, the questionnaire focuses on issues that may limit their life in Spain, such as the language, cultural differences with Spanish people, environmental quality, range of goods and services provided, or being separated from their families, and once again with climate or lifestyle-related aspects.

Finally, *retired Europeans' influences on Spain* are included in the REIA survey by looking at the economic effects of their presence on the housing market, on the growth of residential areas, on the

business they generate around them, as well as social impacts due to the provision of services – specially elderly-oriented social and health services- for foreign residents and the development of their own cultural platforms.

As the main objective of the paper is to test internal differences according to the nationality of the elderly migrants, variable considering this information (British, Swedish, Norwegian, Finnish, Danish, Dutch, Belgian) is also used, as well as those other variables related to socio-demographic characteristics.

Procedures

In order to summarize the backgrounds of the European elderly involved in the IRM, a descriptive statistical analysis is first performed and based on the frequencies of sociodemographic characteristics and the self reported assessments on factors for moving and living in Spain. This step leads to further analysis.

Thus, a multivariate statistical technique is applied to achieve the purpose of the paper. As the data from REIA survey to be used in this research is almost exclusively categorical, optimal scaling techniques are employed instead of loglinear analysis, for simplifying and observing easily any differences and interactions between objects and variables (du Toit et al. 1986). Optimal scaling extends the traditional loglinear analysis by incorporating variables at mixed levels (nominal, ordinal, numerical). This is a great advantage over the loglinear classical methods, thus, nonlinear relationships are obtained by relaxing the metric assumptions of the variables (SPSS Marketing Department, 1998). These techniques, also known as *multidimensional scaling* (Hair et al. 1995), are based on comparisons of objects or categories taken from the variables under analysis, which are transformed into distances among them in a multidimensional space, the Cartesian-axes chart. Results are often based on graphical displays in a perceptual map in which similar categories of the variables will be positioned close to one another with reference to both axes.

As the goal of this research is to capture the relationships among several sets of variables, *nonlinear canonical correlation analysis* fits the purpose. This statistical technique can be used to assess the extent to which the sets of variables are correlated. As linear canonical correlation analysis, the aim is to account for as much of the variance in the relationships among the sets of variables as possible in a low dimensional space, say two or three. So, in this case, the relationships among variables are presented in two dimensions which enable one to describe the structure in the variables' association. The analysis is performed using the OVERALS procedure of the SPSS for Windows software.

How is the aim of this paper approached through multidimensional scaling techniques? Variables involved in the analysis are measured at dichotomic nominal level and grouped in five sets. In the *socio-demographic* set, considered as predictor, three variables are selected: nationality (British and non-British), age (< 65 years old and > 65 years old) and the academic level (Secondary and Higher). In the other data sets (that is set 2: *reasons for moving to Spain after retirement*, set 3: *advantages of living in Spain*, set 4: *disadvantages of living in Spain*, set 5: *influences of foreign retirees in the destination area*) categories given by more than 15% of all interviewees are considered. Labels of the categories are shown in perceptual maps as 1 (if the interviewees refer to the category) and 2 (if the interviewees do not refer to the category).

Four nonlinear canonical correlation analyses are performed between the socio-demographic set, and each of the other four sets. As the goal is to explain as much as possible of the variance in the relationships amongst sets of variables, these associations are evaluated from fit and loss values, two dimensions in the perceptual map and the category centroids or centre of gravity of the objects, which are the averages of all objects included in the same category. Small loss values indicate large multiple correlations between optimally scaled variables and dimensions. The eigenvalue of each dimension divided by actual fit value equals the proportion of the relationship between the sets of variables explained. Category centroids are displayed in a bidimensional perceptual space to show how well variables separate groups of objects.

RESULTS

What are the retired like and what do they think?

The retired Europeans living on the Costa del Sol (Table 3) are relatively young, because almost half are under 65 years old, but 17% are over 75 years old. Seven out of ten are married, in a similar proportion to the number of people who live together, in contrast to those who live alone in single-person households. More than half have secondary studies but 41% reach higher levels, in a significant correlation to highly-skilled jobs, such as businessmen and professionals and engineers, who generally come from companies offering public and financial services, and trade. European retired tend to live in a semi-detached or detached house rather than in a flat, and spend more than 6 months a year in Spain, but very often tend to go back home every year. Most of the population comes from the United Kingdom (almost two thirds) while Germans, Swedes and other nationalities appear in much lower percentages.

Nine out of ten retired Europeans attach great importance to the Mediterranean climate as an objective **reason** and essential appeal for living on the Costa del Sol (Table 4), defined by the mild temperatures (18° as annual average, 39°F), the annual hours of sunshine (2,852) and the scant rainfall (70 days a year with measurable rain over 1 mm.) as usual conditions in Southern Spain. They also look for a comparative advantage in their pension (or finances in general), because the cost of living is lower in Spain than in their country of origin and for the informal Spanish lifestyle. Other environmental and geographical reasons reinforce their favourable vision of the Costa del Sol landscape. The retired are convinced that this environment, with its very mild climate, is essential for curing health problems (really to counter the physical ailments that appear as one grows older), this being pointed out by more than 20% of interviewees. Other reasons mentioned by less than 15% of interviewees, such as living in an area “geographically” close to home, having leisure resources to use during their abundant free time or meeting people in the communities of retired foreigners, are all factors that make for a pleasant living environment that adjusts to the retired expectations. To a large extent, this would all be harder to explain if it were not for the fact that the retired had already created a state of opinion about the Costa del Sol because they have enjoyed holidays in Spain before (27%) or already own a house in Spain (15%).

When their opinions are analysed after having moved to live in Spain, the climate is still mentioned by almost 90% as the main **advantage** (Table 4), confirming that the climate is the Spanish economy’s main asset for attracting both mass and residential tourists from overseas. Besides, more than 40% believe that enjoying the landscape is a major advantage of living on the Costa del Sol. Living there reinforces their vision of the Spanish lifestyle as an essential conditioning factor of people who have already decided to do it and as an element that encourages them to settle down on the Costa del Sol as time goes by. On the one hand, six out of ten retired Europeans mentioned the informal Spanish lifestyle as a social factor and in a much higher percentage than those who gave it as a reason for moving after retiring (60% compared to approximately 49%). On the other hand, more than 38% of interviewees said that a major advantage of living in Spain is the possibility of maintaining a similar standard of living, and only around 30% of retired Europeans gave the lower cost of living in Spain (as an approximate concept) as a main reason in their decision for moving to the Costa del Sol.

Another mechanism that encourages them to settle in Spain is the level of relationships established between the retirees and their relatives, society and the environment. Considering the retired Europeans living in an empty nest and with a lot of free time available, one of the strongest links comes from personal relationships, which are forged once they have settled at their destination. Barely 12% said that one of their reasons for moving to Spain was that they knew there were already communities of foreign residents there, but 27% believe that it is an advantage to get to know Spanish people and their way of life, 20% like meeting people of other nationalities and 18% prefer meeting people from their own country.

The main **drawback** that retired Europeans face is the difficulty in speaking the language (Table 4), as a vehicle for interrelating with the host society, in order to escape the sometimes limited and stifling relationships of the communities of European nationals, referred by more than 70% of interviewees. No other drawback has a similar importance: being separated from their families or the higher cost of

living are mentioned by 43% and 38% of the total effective answers. Family separation affects the coverage of aspects related to people's personal independence and freedom when old age makes them more vulnerable, which in their native society tends to be dealt with by their family and institutions. These negative aspects are reinforced by others along the same lines, such as the cultural difference between the retired and the native population, which accounted for more than 17%; the shortage of services for the elderly (around 22%), the environmental deterioration and the dry and hot climate (almost 29% and 15%, respectively).

What **influence** do retired Europeans perceive on the Costa del Sol? Through economic, geographical and cultural issues, the interviewees are clearly aware of their role in this area of the country. The main influence pointed out by the retired Europeans is economic (Table 4), both as a general activity (79%) and as more concrete business (dynamism of housing market, development of housing estates). Other issues are also very important as a whole: almost 60% of interviewees said that retired Europeans had a complete influence over the services provided when they came to live on the Costa del Sol and 34% considered they had a strong influence in the forming of their own culture.

How are retirees' opinions displayed?

Canonical correlation analysis by optimal scaling shows that the relationship between the demographic set and "reasons for coming to Spain" set variables is explained by two dimensions, graphically plotted in Figure 6. The first dimension explains 52% of the relationship (that is, eigenvalue of the first dimension divided by actual fit value equals the proportion of the relationship between set of variables explained) (See Table 5). The first dimension (horizontal axis) is defined by the interviewee's *nationality* (with a weight of -0.73), which has a significant correlation with the desire to cure health problems (0.47) and a negative relationship with having a house or flat in Spain (-0.45). The vertical axis (second dimension) explains rather less (48%) and basically is formed by the *academic level* (0.61) with a negative relationship with the age (-0.39). Socio-cultural reasons, such as adjusting to the Spanish lifestyle (0.64), and economic reasons, such as the lower cost of living in Spain than in their own country (0.47), form a system of essential relations of this dimension. Indeed, on one side of the axis are the retired with the lowest level of education (secondary education), who come to Spain looking for better conditions for their level of income, and a more open and relaxed lifestyle. Having been to Spain on holiday previously is also a category of opinion close to this group and in line with the retired British. On the opposite side of the axis are the interviewees under 65 years old and those who have a higher level of education, who do not share these opinions.

Other perspectives emerge if these opinions are revised when retired Europeans have already developed their own lifestyle in Spain, and are now affected by most of the conditioning factors associated with a different economic and cultural system from the one they experienced in their country of origin. First of all, the **advantages** that the retired find in living in Spain (Figure 7). The nonlinear canonical correlation analysis shows that the horizontal axis (first dimension) explains 54% of the relationship between variables. Once again, this axis discriminates well in terms of the interviewees' *nationality* (-0.82). The only advantage related significantly to this dimension is enjoyment of the landscape (0.55), although the category of opinion about meeting other retired Europeans is also a fairly significant value. It is precisely the British who are associated with being less likely to enjoy the landscape, although they do appreciate the relationships with other retired Europeans. On the other side of the axis, the non-British consider the landscape as the main advantage of living on the Costa del Sol. The concentration of values on either side of the axis is expressive of the significance of both opinions.

In the second dimension, which explains 46% of the relationship of the variables, the values are arranged in terms of the interviewees' *age* and *level of education*, but with different numerical signs (-0.57 and 0.53, respectively), prompting a considerable difference in the grouping and composition of categories on both sides of the axis. Meeting people from one's own country (0.70) and being able to maintain one's standard of living (0.48) are the associated variables, which are basically mentioned by people over 65 years old and who do not have such a high level of education, in contrast to the

opinions of those who are younger and have a higher level of education, who see being able to strike up relationships with the Spanish as an advantage.

The analysis of the opinions about the **disadvantages** of living in Spain (Figure 8) produces a structure with two dimensions which summarise the relationship between demographic variables and opinions about disadvantages. The first dimension accounts for 51% of the relationship and is defined by the interviewees' *nationality* (-0.76). The higher cost of living (-0.46) is the main opinion in this dimension, whereas the value of the dry climate and language is smaller. Most people in the group of the non-British point out that the main drawback is that the climate is too dry and hot in line with their positive valuation of the landscape as the main advantage of the Costa del Sol. On the opposite side are the British people who see the inability to understand the language, being away from one's family and the higher cost of living, as other negative aspects.

The second axis, which explains 49% of the relationship between sets, is defined by the *age* (0.51) and the *level of education* (0.44). The degraded environment (0.68) and again the higher cost of living (-0.42) are the most significant disadvantages associated with this dimension. The two poles of the axis are clearly defined: people who have a higher level of education and those who are older are associated with opinions that stress the importance of the higher cost of living and little reference is made to the degraded environment, as opposed to younger people and those with a lower level of education, for whom the main drawbacks are the environmental deterioration and the shortage of supply of services for the retired.

Perception about the **influences** of foreign retirees' presence in Spain (Figure 9) shows a situation in which the demographic variables contribute most again to defining the axes. The first dimension accounts for 52% of the relationship between demographic set and influence set variables. This axis is formed above all by the *nationality* (-0.73) and the influence on the provision of services to retired Europeans (-0.72), with the British being those who tend clearly to the positive side of the axis, in contrast to the non-British, who do not attach so much importance to this influence, nor to the general business that their presence contributes to the Costa del Sol's economy.

The vertical dimension is formed by the *age* (-0.56) and the effect that the retired have on the development both of their own cultural organisations (0.71) and on the area's economy (-0.42): people over 65 years old evaluate the first opinion positively and also tend to stress their influence on the development of housing estates, while people under 65 years old and those with a higher level of education stress their role in the housing market boom.

DISCUSSION AND CONCLUSIONS

International Retirement Migration (IRM) is a line of research into the migratory phenomena that affect developed societies, can be studied from many different angles and has different consequences for the population involved and for the sending and receiving societies. One of the main items in the bibliography are the studies researching the reasons that prompt people to move when it is time to leave the job market. There are many factors commonly accepted behind this process (Haas and Serow 1993; Carlsson et al. 1998): some are personal, attached either to life cycle stages of individuals and family, and residential preferences (Wiseman and Roseman 1979; Ford 1993) or to the life-course trajectory's model (McHugh et al. 1995; McHugh and Mings 1996), providing 'a rubric ... useful in examining some of the intergenerational aspects of geographic mobility' (Longino 1992:31). Others are linked both to the areas of origin and of destination, and the factors, in all cases, act as reasons that inhibit or accelerate the family or personal decision choice process. These reasons have to be measured in different ways, depending on whether objective indicators are used, in a macro approach based on place attributes (Serow 1992; Stimson et al. 1996), or measurements based on the subjects' attributes and their perception of the migratory phenomenon in a micro approach (Rodríguez et al. 1998).

In view of the municipal demographic importance of this phenomenon in the countries that receive retired emigrants, such as Spain, and in tourist resorts such as, in particular, the Costa del Sol, an ad hoc survey, as a way of avoiding inflexibility, lack of definition of the retired involved, lack of interest

in being registered, and accuracy of primary data (King et al. 2000; Rodríguez et al. 2001) is used to obtain data on the basis of the hypotheses described in IRM bibliography and linked studies of the situation of retired Europeans on the Costa del Sol (King et al. 1998; King et al. 2000). Among other aspects, the REIA survey has analysed the reasons why the retired live on the Costa del Sol, and then looks into the advantages and disadvantages they perceive when they have settled in Spain and on the influence that their presence has in order to analyse how their opinions have changed from the moment they decided to live in Spain to the present time. Nonlinear canonical correlation analysis is applied to assess the extent to which this information is correlated with demographic variables (age, level of education and nationality).

The results show that *nationality* is the main discriminant variable for grouping retired Europeans according to their opinions, because it weighs the most in all the analyses. As expected, this means that retirees' lifestyle conditions, social characteristics and cultural patterns, in line with their place of origin, are essential for understanding their position in Spain as retired. There are not many references regarding the trans-national comparison of patterns of elderly movers due to the lack of such movements in Australia and USA, with the exception of Canadians in Florida and the Northern Europeans moving to live in the Mediterranean strip, but it seems to be demonstrated that elderly movers to another country tend to maintain their behaviours and to build a 'social support convoy' (Marshall and Longino 1988), such as those they have experienced during their seasonal stays.

The differentiation between the non-British (Germans, Nordics, Belgians and Dutch) and the British, as the most numerous and geographically separated group, seems clearly appropriate, but not between the British retired and British tourists, because they share the same area (O'Reilly 1995), as the coastal areas are traditionally associated with mass tourism. The British tend to build their own associations, clubs and even churches as "Spanish branches", where retired people go to meet their own nationals and 'feelings of attachment and belonging (of British retired) are also an important element of identity' (O'Reilly 2000:86). Betty and Cahill (1996) stated that they form clubs 'to protect their identity and isolate themselves from the Spanish community'.

In addition to these ways of expressing group identity, Buller and Hoggart stated that the British have a general behaviour, other than the ethnic component, due to 'their social class differences, ... and age disputes all seem to point out toward high potential for conflict between newcomers and long standing residents ...' (Buller and Hoggart 1994b). Thus, *age* and *academic level*, as key explaining factors of general social behaviour, both separately and jointly, form another pole of grouping opinions. Broadly speaking, moving to Spain tends to be associated with younger retired, as proven in America (Hazelrigg and Hardy 1995), Australia (Mings 1997) and other European areas (Williams and Patterson 1998) and with those with a university education.

The main reasons that prompt the elderly movers to live in Spain are characteristic of the Costa del Sol's geographical, economic and social environment, and particularly the climate (Rodríguez et al. 1998), reflecting what is a world-wide attracting factor for retirees in every potential destination area (Pampel et al. 1984; Northcott 1988; Rasmussen et al. 1989; Buller and Hoggart 1994b; Stimson and Minnery 1998; King et al. 2000). The environmental attributes of the Costa del Sol, Southern Spain, for example, are strong enough to attract people from the colder and darker areas of Northern Europe: the high annual and warm winter temperatures, the very few rainy days, etc., facilitate an outdoor lifestyle and sports tourism (Rodríguez et al. 2001).

Other reasons analysed point to two different patterns of behaviour. The British, the group of people who come from traditional tourism, who have bought a holiday home as their second residence and who make it their first residence on retiring, are bound to the "friendliness" of the Costa del Sol (Betty and Cahill 1996), also demonstrated in France (Buller and Hoggart 1994a), creating an economic and social framework to assist British tourists and residents to make their stay easier (Eaton 1995). They still mention their previous experience established when they spent holidays or owned a house in Spain, as 'a key link with the destination' (King et al. 2000:89) when they moved to live in Southern European areas. In contrast, non-British maintain opinions more closely related to their aims of enjoying a better retirement by moving to the Costa del Sol, which offers better climatic conditions

than their own country to cure health problems as confirmed in the USA (Gober and Zonn 1983; Daciuk and Marshall 1990; Kallan 1993).

When retired people have been living several years on the Costa del Sol, these reasons may have become stronger mechanisms for settling or for rejecting the situation in which they are living. Advantages outweigh disadvantages and disappointments are very few. As King et al. (2000) pointed out, the rationalization provided by the life at destination area after retirement and the lack of people living in nursing homes or other institutions, such as those ready to answer a questionnaire, are acting as mechanisms that reinforce the positive evaluation of retirement places.

When considering the advantages, there seems to be a greater disposition to interact with the host society, appreciating the gains of such a situation, when the living conditions favour it, and this happens when the retired person is younger and has a greater cultural predisposition to do so. On the other side are the older retired people who, if they do not have a high level of education, tend to orient their vision of living in Spain towards keeping in touch with their own compatriots and to managing to keep their standard of living from dropping, that is to say, material aspects that are related to their everyday life. These same opposing opinions appear between the non-British, who tend more to appreciate the quality of the environment, and the British, who tend to design social networks. The British are more association-minded, more inclined to organize their own clubs as shown by their limited integration into Spanish society (Betty 1997a). The British retired manage most of the clubs in the Costa del Sol area. In comparison, Germans, for instance, are more individualistic and independent (Rodríguez et al. 1998).

As O'Reilly (2000: 120) stated, 'ethnic identity and behaviour of British migrants are better conceptualised in terms of networking and exchange and the construction of a symbolic community than in terms of residential segregation'. Besides, a level of spatial segregation is commonly recognized in the Costa del Sol area where housing developments were built and occupied according to market principles. A certain degree of occupation by national groups in local-scale enclaves is admitted in the Costa del Sol (APUM 1990; Barke and France 1996), where 'specific, foreign operated businesses cater for specific tourist (and resident) groups ... defined by their nationality' (Eaton 1995:258).

In evaluating the disadvantages of living in a foreign country, at an advanced age and in much more fragile social and family conditions, the interviewees identify aspects that hinder their lifestyle in Spain, such as the extreme nature of the climate, the higher cost of living or the language. In short, material issues that serve to make it harder to maintain a social structure when financial problems and isolation grow around them, but supporting bodies and groups are appearing to fight against the retirees' isolation and dependence. Inability and unwillingness to learn the native language (Betty 1997b), cultural distance (King et al. 1998) and the little residential and nursing home care in destination areas (King et al. 2000) are contributing to create an atmosphere of increasing isolation in which elderly and frail foreigners look to the near future worried about their frail situation and chronic diseases. Individual, institutional and volunteers' opinions are moving authorities to answer the health, social and assistance demands of those foreigners in need, offering new social services and forging local ties between foreigners and the established social services networks (Mullan 1993; Help the Aged 1993; Harbert 1994; British Consulate 1998).

A global valuation of retired people's position as a group in the Costa del Sol's economy and society reinforces the perception of their importance, despite all the difficulties and drawbacks they come across. It can be safely said that as these retired Europeans grow older, they are far more likely to value the social network created by their own organizations. Younger retired take more of an economist's view of their influence, of the importance that their investments have on the housing market and on the economic boom (Valero 1992; Svenson 1994; Rodríguez et al. 1998). However, the situation of retired growing older in Spain is quite different (inability to speak Spanish, bereavement, boredom, loneliness, dependence), as Mullan (1993) and Warnes (1994) stated. Besides, taking into account a general overview of the retirees' presence on the Costa, a lack of integration with the Spanish society should be considered as the main result (Eaton 1995; O'Reilly 1996; O'Reilly 2000) in spite of some measures tending towards it (social participation, media, etc.).

The rising importance of elderly foreigners living on the Costa del Sol prompted the Spanish administration to analyse the situation in order to identify, on the one hand, their problems (home separated from the village, family isolation, inability to speak Spanish, growing healthcare and social services demands) and, on the other hand, to declare the main objectives to cope with and define the proposals for the administrations (EU, Spanish and local) (Balao 1994).

To conclude, the fertile world underlying the presence of retired Europeans on the Costa del Sol offers a wealth of aspects that we have sought to ascertain by using the primary data that the retired people themselves provide, in an attempt to delve deeper into the main lines that define their opinions about their way of life in Spain. Two supplementary tasks still remain. The first is to use other quantitative and qualitative techniques to assess certain additional parameters (economic networks, housing market, social and cultural networks, the Media, etc.) of the importance of *international retirement migration* on the Costa del Sol, as an example of a lifestyle on the coasts of the European Mediterranean. The second is to collaborate with the public institutions to conduct an ad-hoc study of this multi-faceted phenomenon in order to offer a set of policy proposals regarding the current situation and the future needs of the retired.

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Table 1. Older European residents in selected Spanish provinces

REGIONS PROVINCES	> 65 years old (%) (1)	MAIN SENDING COUNTRIES			EUROPEAN >65 years old (%) (2)
		1 ST	2 ND	3 RD	
ANDALUSIA					
ALMERÍA	1,384	UK	GERMANY	FRANCE	
	84.2	57.7	17.7	8.2	11.3
CÁDIZ	616	UK	GERMANY	FRANCE	
	68.9	56.0	13.8	6.8	12.0
GRANADA	807	UK	BELGIUM	GERMANY	
	79.6	25.0	16.9	14.3	15.3
MÁLAGA	13,901	UK	GERMANY	DENMARK	
	91.0	46.6	12.9	6.9	25.1
BALEARIC ISLANDS					
	4,669	GERMANY	UK	FRANCE	
	86.6	35.8	32.5	10.2	13.3
CANARY ISLANDS					
PALMAS, LAS	1,834	GERMANY	UK	ITALY	
	70.9	37.2	19.7	7.3	10.2
TENERIFE	5,491	GERMANY	UK	ITALY	
	88.3	39.6	34.4	7.0	18.2
CATALONIA					
BARCELONA	2,850	FRANCE	GERMANY	ITALY	
	47.8	22.5	21.6	20.4	6.6
GIRONA	1,886	FRANCE	GERMANY	UK	
	80.4	23.0	20.3	14.0	15.9
TARRAGONA	1,094	GERMANY	FRANCE	BELGIUM	
	80.1	22.4	21.4	12.5	11.2
MURCIA					
	1,031	UK	FRANCE	GERMANY	
	75.4	37.3	17.0	16.1	9.9
VALENCIA REGION					
ALICANTE	23,419	UK	GERMANY	BELGIUM	
	95.6	37.6	19.9	8.4	28.7
CASTELLON	714	FRANCE	GERMANY	UK	
	82.5	27.7	20.9	18.5	6.1
VALENCIA	1,406	FRANCE	UK	GERMANY	
	67.3	28.9	26.5	14.4	6.1
SPAIN	68,561	UK	GERMANY	FRANCE	
	77.2	32.8	20.5	9.0	20.1

Source: INE. 2001 Population Census

Conducted by the authors

(1) Percentage of Europeans 65+ over total foreigners 65+

(2) Percentage of Europeans 65+ over total Europeans.

[Back](#)

Table 2. European retired interviewed by municipality and nationality.

Municipalities	NATIONALITY								TOTAL	
	BRITISH		GERMAN		NORDICS*		BENELUX**		n	%
PROVINCES	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	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	9	4.7	0	0.0	6	15.8	6	21.4	21	7.0
N	189	100.0	45	100.0	38	100.0	28	100.0	300	100.0

Source: Institute of Economics and Geography, Spanish Council for Scientific Research. *Retired European Immigrants in Andalusia (REIA) Survey, 1996*. (Conducted by the authors).

* Sweden, Norway, Finland, Denmark.

** Holland, Belgium.

[Back](#)

Table 3. General features.

FEATURES	%	FEATURES	%
AGE GROUPS (average age in years):	(66.4)	MARITAL STATUS:	
50-54	4.3	Single	3.3
55-59	15.3	Married/with partner	72.0
60-64	23.0	Widow (er)	16.7
65-69	24.4	Divorced or Separated	8.0
70-74	16.0		
75 +	17.0		
SEX:		STAY IN SPAIN EACH YEAR:	
Male	50.7	≤ 6 months	29.7
Female	49.3	> 6 months	70.3
NATIONALITY:		TYPE OF DWELLING:	
British	63.0	Flat, apartment	43.3
German	15.0	Detached, semi-detached house	56.7
Nordic	12.7		
Benelux	9.3		
ACADEMIC LEVEL:		HOUSEHOLD SIZE:	
Primary	7.4	1 person	25.2
Secondary	51.0	2 persons	69.1
University or higher	40.9	3 or more persons	5.7
Other	0.7		
OCCUPATION BEFORE MIGRATION:		INDUSTRY SECTOR:	
Entrepreneur, employer	23.7	Agriculture	2.3
Professional	20.1	Manufacturing and mining	19.4
Self-employed	6.7	Construction and building	12.0
Senior manager or executive	18.4	Trade and transport	20.7
Middle manager	14.7	Financial services	13.7
Non-manual employee	6.4	Public services	21.2
Manual worker	7.7	Other	7.4
Not applicable	2.3	Not applicable	3.3

Source: Institute of Economics and Geography, Spanish Council for Scientific Research. *REIA Survey, 1996*. (Conducted by the authors).

[Back](#)

Table 4. Opinions.

OPINIONS	Percentage of responses over cases (*)
REASONS FOR COMING TO SPAIN	
Mediterranean climate	91.6
Informal Spanish lifestyle	48.8
Spain's lower cost of living	29.4
To have enjoyed holidays in Spain	27.4
To cure of health problems	21.7
To own a house in Spain	15.1
Geographical closeness to home country	13.4
Interest in Latin and Mediterranean cultures	12.4
Community of foreign residents	11.4
Availability of leisure and recreational facilities	10.0
Had received information from friends or neighbors	7.4
Other	3.7
Had worked in Spain	2.3
Had relatives living in Spain	1.7
Spanish landscape	0.7
n	299 Back
ADVANTAGES OF LIVING IN SPAIN	
Climate	87.3
Informal Spanish lifestyle	60.0
Enjoying the landscape	42.3
Maintaining a similar standard of living	38.3
Meeting Spanish people	27.3
Meeting other Europeans	20.3
Meeting people from one's own country	18.3
Other	2.3
n	300 Back
DISADVANTAGES OF LIVING IN SPAIN	
Language	71.0
Separation from the family	43.6
High cost of living	37.8
Environmental deterioration	28.6
Having fewer goods and services	22.0
Cultural differences with Spanish people	17.4
Dry and hot climate	15.1
Poor services	2.3
Ill-treatment of animals	1.5
Excessive noise	1.2
Lack of safety	0.8
Dirtiness	0.4
Drought	0.4
Other	0.2
n	259 Back
INFLUENCES OF FOREIGN RETIREES ON THE COSTA DEL SOL	
General economic activity	79.3
Provision of services to retired	59.6
Dynamism of estate market	46.3
Formation of estates ("urbanizaciones")	43.9
Development of their own organizations	34.4
Mixture of cultures	2.8
Other	0.8
n	285 Back

Source: Institute of Economics and Geography, Spanish Council for Scientific Research. *REIA Survey, 1996*. (Conducted by the authors).

(*) These are multiple response items, so the percentage exceed 100.
In bold, selected variables used in the multivariate analysis.

Table 5. Summary of the Nonlinear Canonical Correlation Analysis.

	Analysis 1: Reasons for coming to Spain		Analysis 2: Advantages of living in Spain		Analysis 3: Disadvantages of living in Spain		Analysis 4: Influence on the 'Costa del Sol' area	
	Dimension		Dimension		Dimension		Dimension	
Loss per set	1	2	1	2	1	2	1	2
Set 1	0.367	0.408	0.314	0.397	0.366	0.358	0.379	0.383
Set 2 (demographic variables)	0.383	0.435	0.322	0.425	0.381	0.456	0.388	0.500
Loss	0.375	0.421	0.318	0.411	0.373	0.407	0.384	0.441
Eigenvalue	0.625	0.579	0.682	0.589	0.627	0.593	0.616	0.559
Actual Fit	1.204		1.271		1.220		1.175	
% of explained relationship (1)	51.9	48.1	53.7	46.3	51.4	48.6	52.4	47.6

Source: Institute of Economics and Geography, Spanish Council for Scientific Research. *REIA Survey, 1996*. (Conducted by the authors).

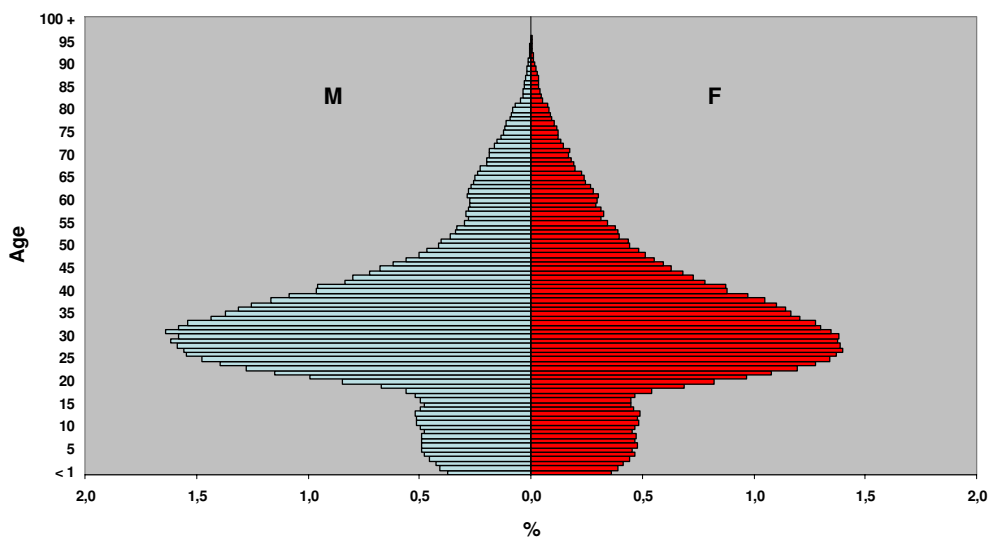
(1) (Eigenvalue for each dimension / actual fit) * 100.

[Back](#)

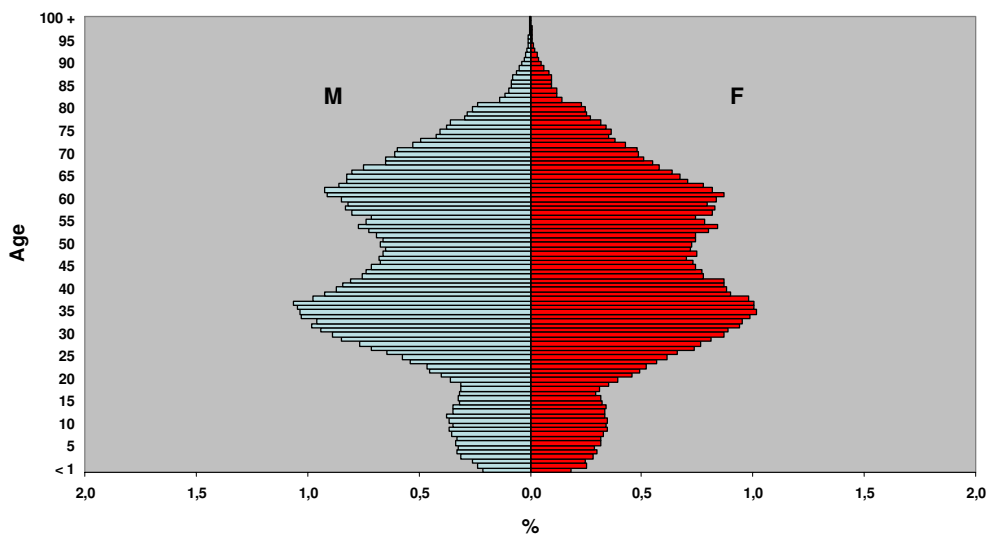
Figure 1

IMMIGRANTS PYRAMIDS IN SPAIN, 2001

ALL FOREIGNERS

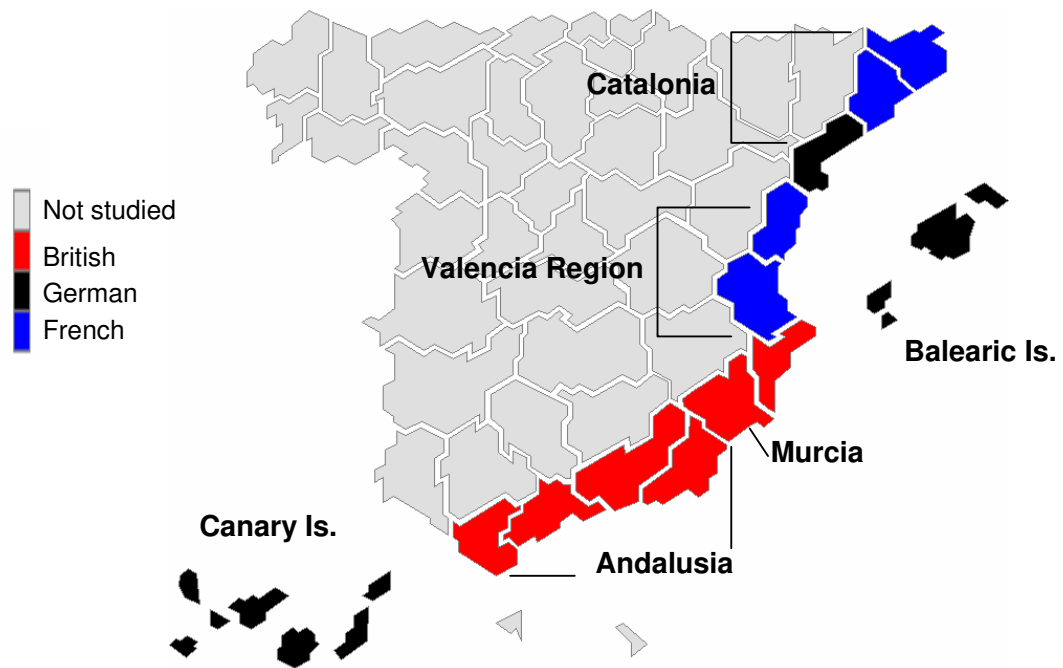


EU IMMIGRANTS



[Back](#)

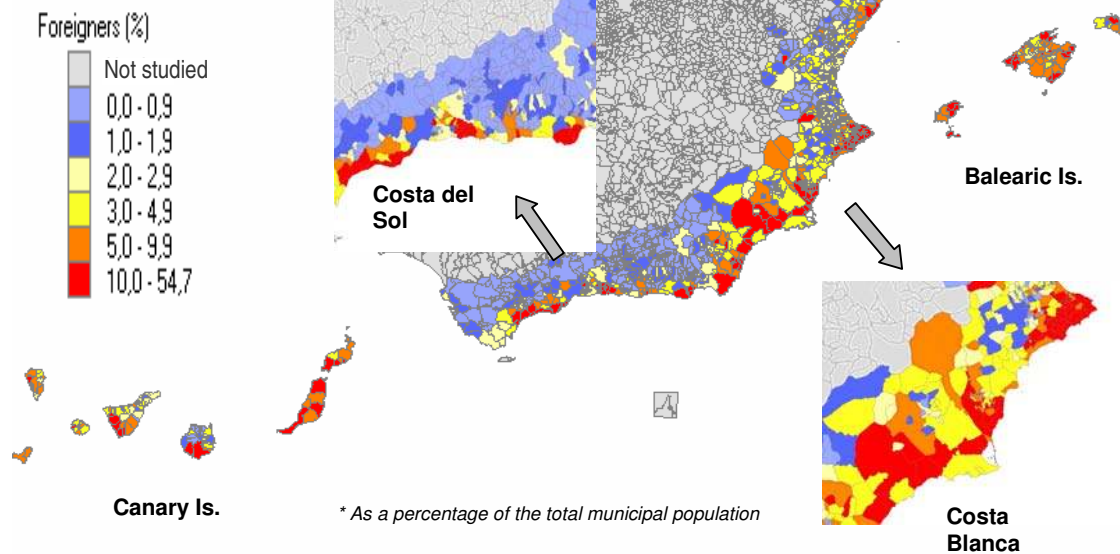
Figure 3 **OLDER EUROPEANS: MAIN NATIONALITY BY PROVINCE**



[Back](#)

Figure 4

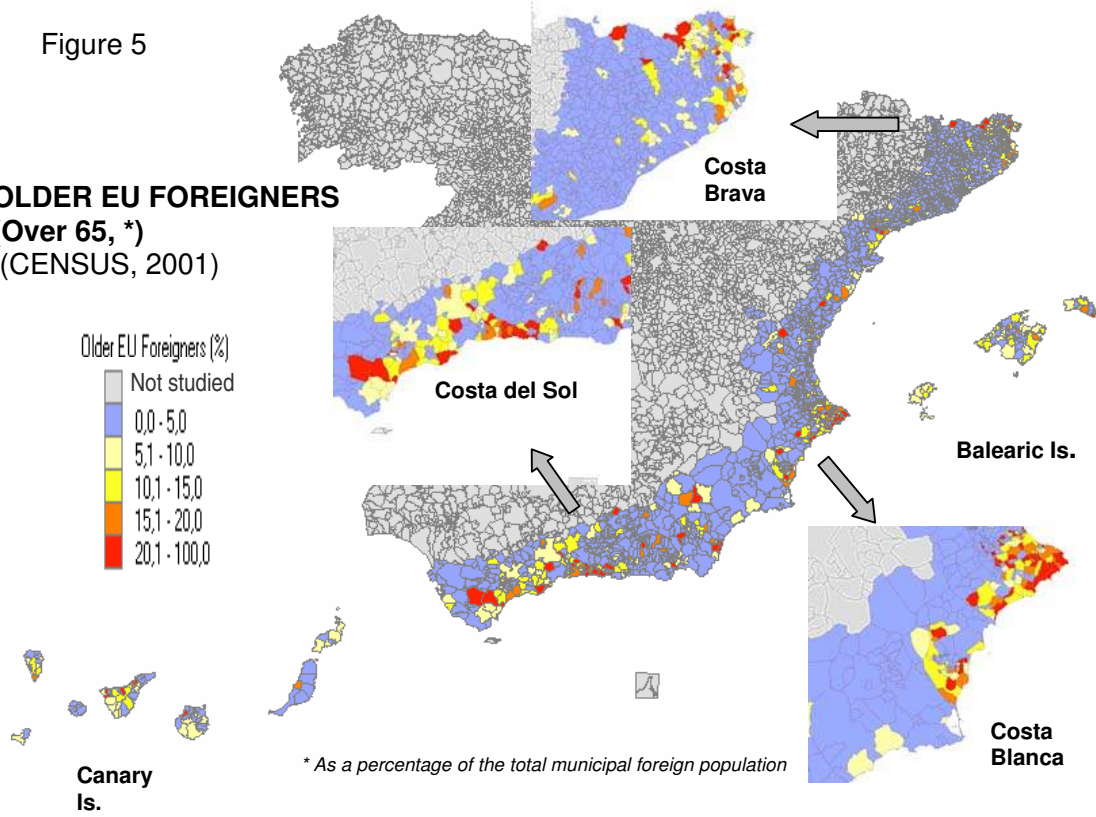
FOREIGNERS IN SPAIN (*)
(CENSUS, 2001)



[Back](#)

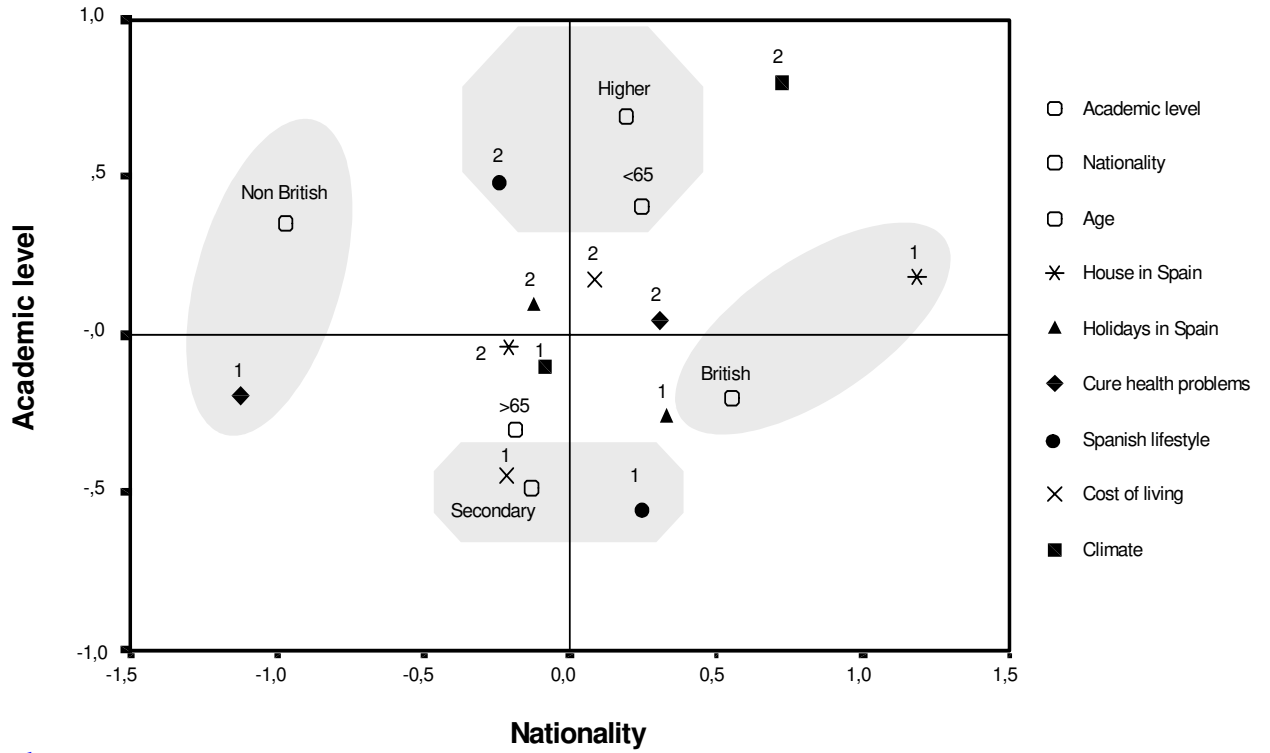
Figure 5

**OLDER EU FOREIGNERS
(Over 65, *)
(CENSUS, 2001)**



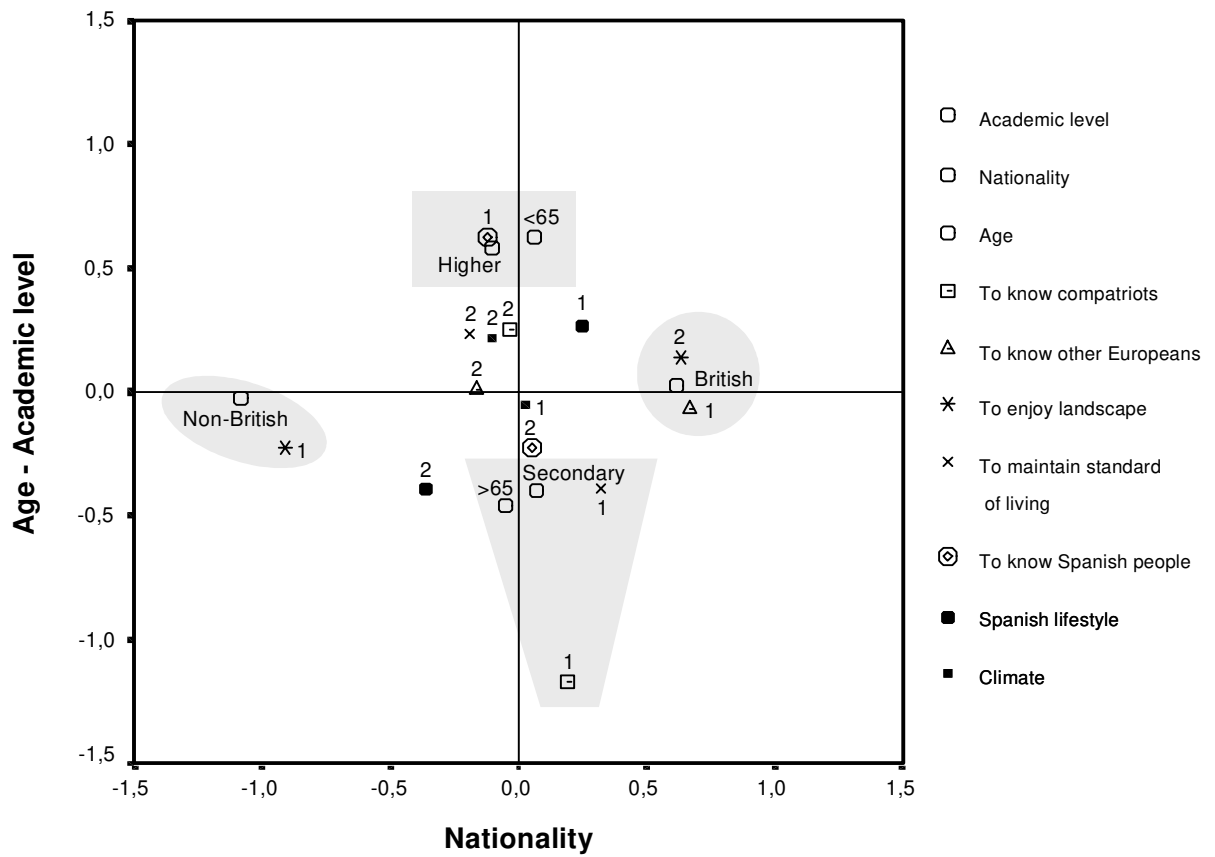
[Back](#)

Fig. 6 REASONS FOR COMING TO LIVE IN SPAIN



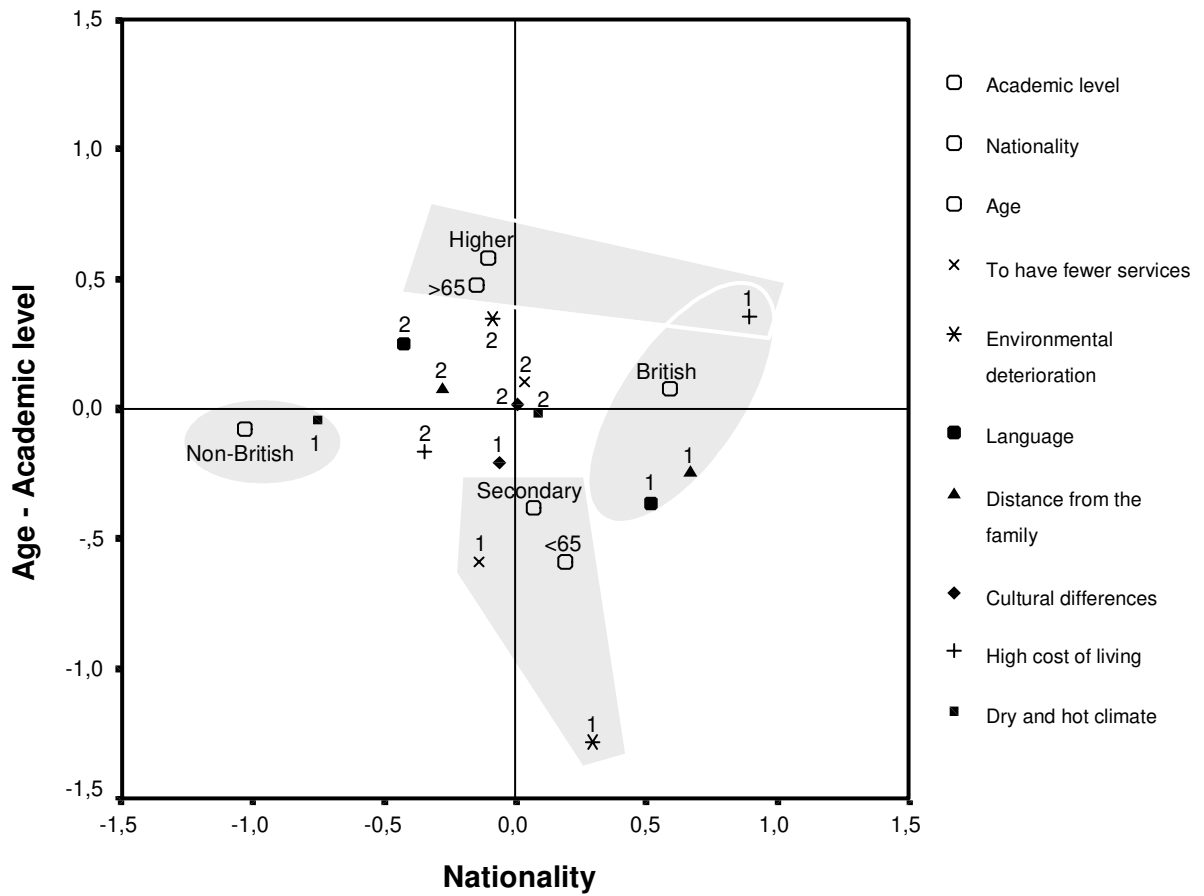
[Back](#)

Fig. 7 ADVANTAGES OF LIVING IN SPAIN



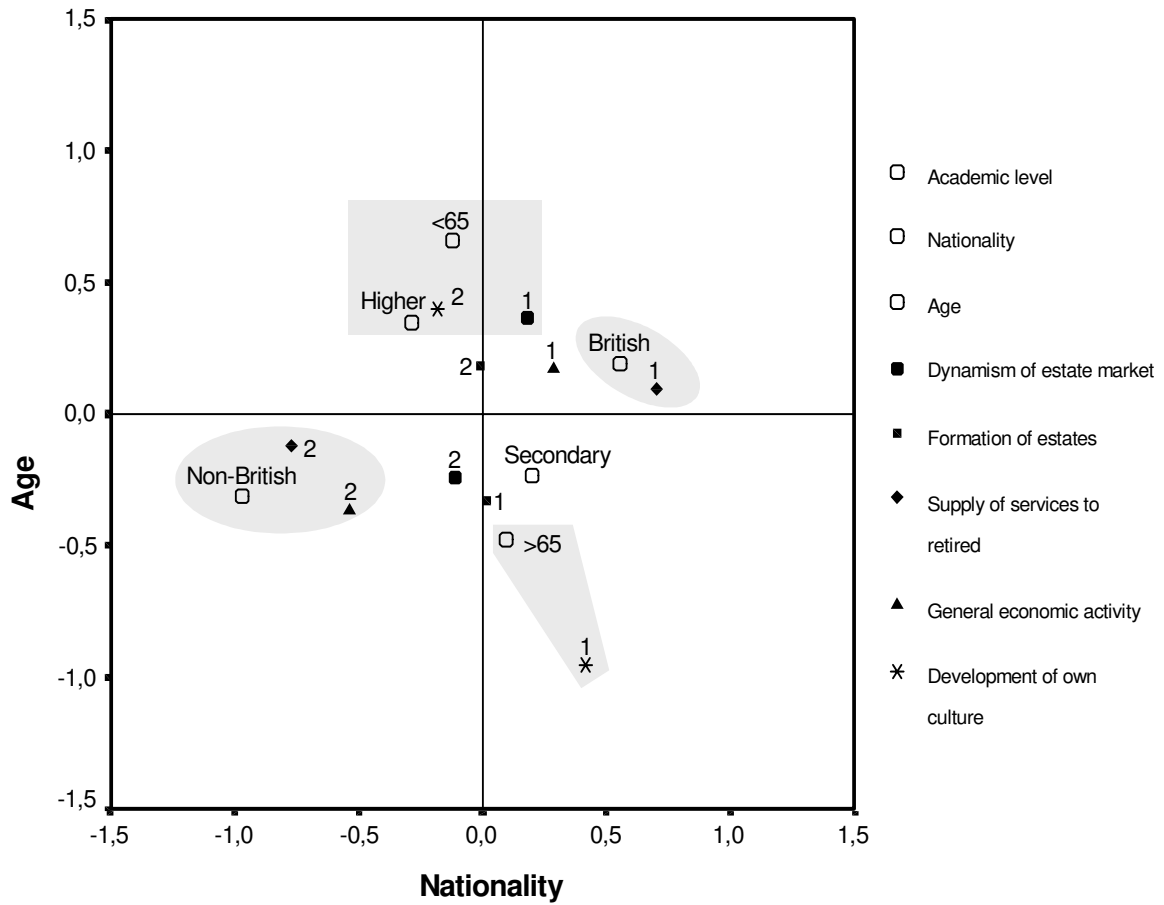
[Back](#)

Fig. 8 DISADVANTAGES WHEN LIVING IN SPAIN



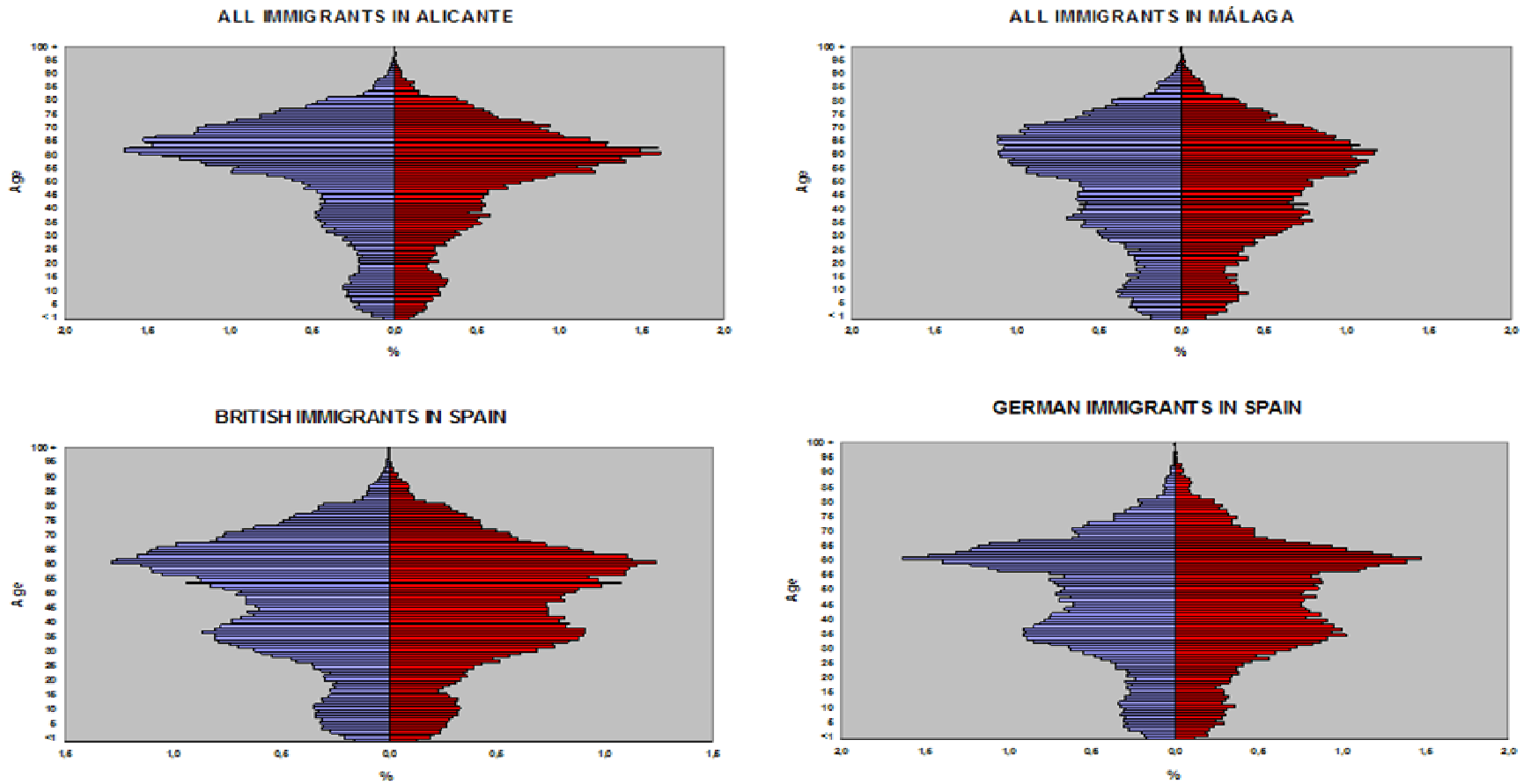
[Back](#)

Fig. 9 INFLUENCES OF EUROPEAN RETIRED IN THE COSTA DEL SOL



[Back](#)

Figure 2 **FOREIGN IMMIGRANTS IN SPAIN, 2001**



[Back](#)