

**RESIDENTIAL MOBILITY AT OLDER AGES IN EUROPE AND THE REGIONAL  
CONTEXT: A BRIEF COMMENTARY**

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**Abstract**

Ageing and residential mobility beyond national boundaries are entangled processes shaping Mediterranean regions of Europe as an attractive retirement place. The present work focuses on the flows of retirees, which decide to settle from Northern/Western/Central Europe to Southern Europe, especially along the coastal areas or in rural countryside. Understanding spatial patterns of residential mobility at older ages allows to explore the medium-long impact on population dynamics in both growing and declining territories. The definition of such dynamics and its potential quantification considering the empirical evidence of earlier studies indicate a substantial shift over time of residential mobility flows from seaside locations to the rural countryside.

Mobility choices among retirees also reflect the role of spatial planning, which is increasingly required to provide services for ageing population, trying to reconcile demographic flows, re-use of previously abandoned rural buildings and a convenient set of policies and taxation system.

**Keywords:** residential mobility; population dynamics; Europe; rural buildings.

**JEL Classification:** R0, R3, J6

## 1. Introduction

Free mobility of native citizens in the European Union (EU) has allowed accelerated spatial movements within a trans-national zone across Europe (Muñoz, 2018). Retirees are a population segment displaying increasing spatial mobility with the aim to seek a better life quality in other locations (Benson and O'Reilly 2009; Paredes and Redrobán, 2017; Williams et al., 1997; Parreño-Castellano and Domínguez-Mújica, 2016). Retirement migration depicts a kind of residential migration (Benson and O'Reilly 2009), which happens because of a search for 'self-fulfillment' or the 'good life' (Giner-Monfort et al., 2016; Oliver, 2017). A continuing North-South retirement migration within Europe (King et al., 2000; Ackers and Dwyer 2002; O'Reilly 2007; Coldron and Ackers 2007; Hall and Hardill, 2016) can be related back to the 1992 Maastricht Treaty, which permitted the free movement of European individuals within the Europe continent and gave them the chance to export their rights to healthcare and other social security schemes (Hall, 2016). As a result, new areas of 'retirement settlements' have developed in Europe (Gustafson, 2008). Four kinds of retired European immigrants were usually identified (Hall, 2016; Campos, 2018; Hall and Müller, 2018): (i) who had gone from being tourists to being residents, whose chief explanations for emigrating were the enhancement of their life quality owing to e.g. agreeable climatic conditions and the lower cost of living; (ii) who both worked and retired in the destination country; (iii) people retired in their country of origin and regrouped by their sons; and (iv) who moved to southern countries to come in a dwelling for old people, since it is cheaper than in the country of birth (or pristine residence).

As defined by King et al (2000), the concept of "International Retirement Migrants" (IRMs) refers to Northern European retirees who decide to live (seasonally or permanently) in Southern Europe, counting both those who have migrated previously and subsequently their retirement. Northern European retirees are also called as "residential tourists" or "lifestyle movers" (O'Reilly 2000; O'Reilly and Benson, 2009; Gavanas and Calzada, 2016; Hall, 2016). Italy, Portugal and Spain, owing to their good weather conditions (Özyurt et al. 2018), are the preferred countries by people in retirement age from Northern and Central European countries (Rodríguez et al., 1998,

2004; Williams et al., 1997; Warnes 2004; King et al., 2000; Williams et al., 1997; Echezarreta 2005; Muñoz, 2018; Hall, 2016; Benson, 2009). Mediterranean regions are the favored places due to their climatic conditions and usually lower costs of living (Casado-Diaz et al., 2004), detecting a real flux of residential mobility from Northern Europe to Southern European countries (Rodríguez et al., 1998; O'Reilly, 2000, 2007; Gustafson, 2002, 2009; Casado-Diaz et al., 2004; Breuer, 2005; O'Reilly and Benson, 2009; Åkerlund, 2013). For instance, an increasing number of retired migrants in Great Britain migrated to Southern Europe in recent decades (Zontini, 2015).

However, residential mobility is not so novel as demographic phenomenon: it has rapidly grown since the 1980s depending on socio-political factors e.g. increased international experiences and mobility, ease of movement, place accessibility, flexibility of working lives (Müller, 1999; Gustafson, 2009; O'Reilly and Benson, 2009; Hannonen, 2018). A wider tendency of Europe's ageing population reflects social consequences (White 2006), although they have not intensely studied in literature (Burholt, 2004; King et al., 2006; Ramji, 2006). This lack of consideration is astounding, considering the socioeconomic influence that retirees exert both in their countries of origin and settlement. Nevertheless, migration studies based on older people have been exclusively focused on wealthy Northern Europeans, aspiring to the sunniest Mediterranean coasts (King et al., 2000; Williams et al., 1997; Parreño-Castellano and Domínguez-Mújica, 2016).

The recent Mediterranean history of residential development along the sea coast was sustained by both local inhabitants and foreign people settled in smaller land plots, with a more mixed housing typology and a substantial majority of foreign residential tourists, as in southern Spain with retired British peoples (Casado, 2012; Hall, 2016; Morote et al., 2017; Oliver 2008; O'Reilly, 2007; Hardill et al., 2005; Hall and Hardill, 2016). For instance, in Alicante (Spain), the real estate bubble and the intense arrival of European foreigners altered the urban outline since most development took place on low-priced land in the less-developed areas, while the richer areas, already urbanized in the past, grew continuously (Morote et al., 2017).

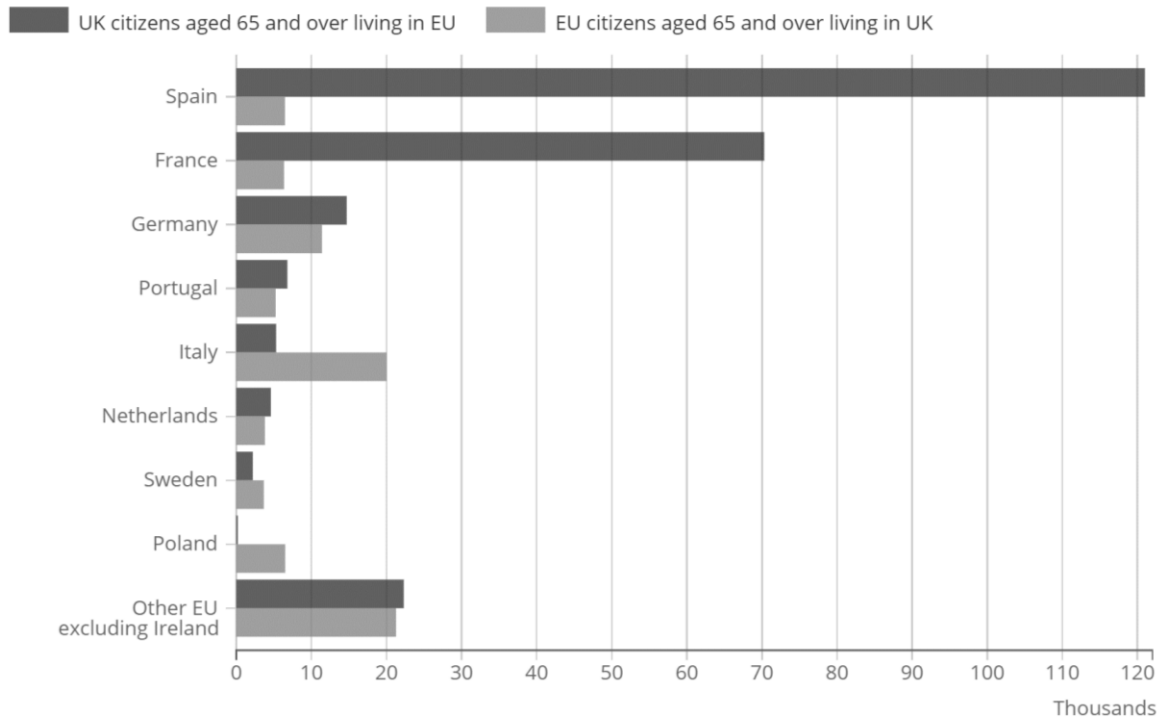
The present work focuses on the socioeconomic profile of retirees, with the aim of defining how their spatial movements are targeted in different European contexts. Understanding whether they change their residence (or domicile) allows to explore where they drive to settle. They usually preferred Southern Europe, especially coastal areas or rural settlements, avoiding large cities. The definition of such process and its potential quantification based on a literature review allow profiling the medium-long range of residential mobility of the retired workers. Mobility and residential choices of retirees also reflect the role of spatial planning, which is increasingly requested to provide services for ageing population, trying to reconcile demographic flows, re-use of (abandoned) building stock and a convenient set of inclusion policies and taxation systems.

## 2. Empirical evidence on residential mobility at older age in Europe

The relevant volume of migrants at older age consisting of retired people characterized a pertinent investigation issue in the arena of migration studies and social policy, particularly in the Southern European countries (Hannonen, 2018). For instance, 30% of the inhabitants with more than 75 years in Canary Islands are retirees from other European countries (Casado-Diaz et al., 2004). Additionally, the Spanish Mediterranean coast represent an attractive destination for community immigration. The flow of retired immigrants goes back to the 1960s in Spain. Until the mid-1980s, retired community foreigners have embodied a significant portion of the growth of the resident foreign population (Campos, 2018). Furthermore, residential tourism started in the 1980s, when many Northern European retirees settled after visiting the chosen place as tourists and had the opportunity to live there, where the family and friends can reach them (Warnes and Williams, 2006; Olsson and O'Reilly, 2017; Oliver, 2017). During the early 1990s, the Mediterranean Spain with the Canary Islands and Balearic Islands counted similar groups of (European) retirees (Gavanas, 2017). Nowadays about 190 thousand people (older than 65 years) coming from different European countries settle on Spanish coasts (Campos, 2018): 43% are British inhabitants, following by German (14%). Especially, the number of British inhabitants aged 65 and more living in other EU countries is far bigger than that of European citizens in the same age group living in the UK. There are around 247,000 British citizens aged 65+ years living in other European countries, excluding Ireland, and 85,000 people aged 65 and over from other European countries, excluding Ireland, living in the UK. (Figure 1)

For instance, within the framework of Decree-Law 249/2009, a new taxation system was approved in Portugal, in which the figure of the “*Non-habitual Residents*” (“*Nao Residente Habitual*”) was introduced, allowing the retirees to benefit from a tax exemption for 10 years. Older migrants were therefore attracted by such low personal taxation, offering a full tax exemption on passive income earned outside Portugal and a flat rate of 20% for high-value-added activities for up to 10 years. Although this provides income optimization for those seeking low tax jurisdictions, it has been seen less positively by other European retirees. Tax benefits and lower cost citizenship investment thresholds have attached with more reasonable property prices because of real estate deflation in the city center, relative to other European capitals, to ascend Lisbon on to the international residential property investment market (Montezuma and McGarrigle, 2019).

**Figure 1.** Statistics on British citizens living in Europe, and European citizens living in the United Kingdom, both aged 65+, in selected countries.



*Source:* own elaboration from EU Labour Force Survey 2016, Eurostat and 3-year pooled Annual Population Survey, annual average from January 2013 to December 2015.

In Portugal, more than two thirds of the Algarve’s foreign residents are European, mostly British (35%) and German (15%). Both permanent and seasonal inhabitants live in the rural areas of coastal neighborhoods, whilst the residential settlements along the sea coast mostly comprise second homes and investment properties release to short-stay tourists (William et al., 1997).

In Italy, Tuscany is one of the most attractive places due to its historical urban cities and flourishing rural areas, which are home to large numbers of moderately wealthy and well-educated retired British inhabitants (King and Patterson 1998; Williams et al., 2000). Tuscany, with other Southern European districts, e.g. Provence and some internal areas in Andalusia and the Algarve, offers unchanging landscapes and ways of life which fit ideal middle-class traditions of a lost (but highly desirable) rurality (Buller and Hoggart 1994; Williams et al., 2000). While, in Spain, coastal contexts are more appreciated because usually tourism urbanization is characterized by high accessibility guaranteed by public transport, while it is reduced in traditional rural centers and in more scattered settlements in rural districts, where bus services result to be inefficiently (Breuer, 2005).

### **3. Rural landscapes and financial implications**

A permanent monitoring of traditional rural buildings in Mediterranean peri-urban regions indicates a long-term human pressure owing to recent processes of real estate speculation, industrialization, agricultural intensification and land abandonment (Salvati et al., 2014). Similar socioeconomic phenomena can be detected in several countries of the Northern Mediterranean basin (e.g. Italy, Spain, Portugal). Landscape transformations reflected (i) a fragmented rural (non-farm) landscape as a result of low-density settlements; (ii) a simplification of the agrarian landscape (e.g. vineyards) in flat and coastal areas; (iii) homogenous natural landscapes; and (iv) the concentration of shrub land and pastures in internal areas due to cropland abandonment (Salvati et al., 2014). Without effective monitoring and conservation measures, this process may become an environmental issue leading to soil, land and ecosystem degradation and landscape degradation from the aesthetic standpoint (Salvati and Sabbi, 2011).

Also residential tourism (Mazon, 2006; Holleran, 2017; Oliveira et al., 2018), second-home tourism (Müller, 2002; Hall, 2014, 2016), international retired migrations (King et al., 2000; Croucher, 2012; Gustafson, 2002) and lifestyle migration (Benson and O'Reilly, 2009; Benson, 2009; Torkington, 2012; Cohen et al., 2015) have been relevant drivers for changes in rural landscape. Buying or renting a property in host destination was common among retirees since they have the mobility to move back and forth (Hall, 2014). Seasonal visitors spend only a short time in host country typically owing to weather circumstances of home country (Özyurt et al., 2018). Growing longevity and healthcare facilities, high income from pension, especially in Western Europe, and active aging urged by governments and NGOs could be recorded as other relevant factors fueling spatial mobility at older ages (Gustafson, 2001). Residential tourism unfavorably affected pre-existing economic sectors using farm land for constructions and high buying power of residential tourists increased land and property prices in these regions (Gascon, 2016).

Earlier research examined changes in agricultural landscapes and farm buildings (Tassinari et al., 2008, 2010, 2013; Torreggiani and Tassinari, 2012) for different aims, e.g. improving the quality of the rural settlement system (Torreggiani, 2014). Traditional farm buildings own a vital role in rural landscapes (Cánoves et al., 2004; Canas et al., 2009; Fuentes et al, 2010): first, they characterize an historic inheritance about rural life; second, they are an indispensable supplier to local uniqueness and sense-of place in rural landscapes (Coeterier, 1996). The reuse of rural houses and building, e.g. in wine cellars (Fuentes et al, 2010), for different uses including tourist sites, can imply positive socioeconomic effects for rural districts, developing new economic activities and the preservation of a moderately growing rural population (Ranca et al., 2007).

Retirees' destinations include high-amenity areas of two kinds: coastal zones, in which they cluster (King et al., 2000; Williams et al., 1997; Parreño-Castellano and Domínguez-Mújica, 2016), and rural areas of exceptional landscape value, in which generally they disperse. For instance, the Costa del Sol and Tuscany characterize these two settlement types (King et al., 2000; Warnes and Williams, 2006). Also, the preference toward rural landscapes reveal a strong predilection for southern and warmer regions and for countries with stable political systems and transparent and effective legal frameworks for the regulation of property transactions (Warnes and Williams, 2006). Retirees therefore contribute to changes in some rural buildings, mostly through shaping demand for housing and requirements for collective facilities (Warnes and Williams, 2006), as happened in parts of rural France (Hoggart and Buller, 1995) and Italy (King et al., 2000). In France, recent retirement migration trend has strengthened the current demographic structures approving "spatial life course" developments (Vollet et al., 2005). The importance of retired immigrants in countryside makes them actors of rural revitalization processes and of more specific rural gentrification phenomena. The French countryside are today being transformed, mainly in their housing structures, where also foreign retirees are involved in these revival processes (Pistre, 2010).

The ineffectiveness of planning policies, partially owing to a culture of 'spontaneity' and 'planning deregulation' in some Mediterranean countries, may threaten these residual landscapes and determine ecological circumstances that are damaging for the environment and the well-being of resident population (Ioannidis et al., 2009; Salvati et al., 2014). Today, environmental policy tends to be more concerned with preservation of natural components of the landscape including cultural and human dimensions. This is more significant when humans have interrelated with their environment using natural resources in a sustainable way (Salvati et al., 2014). Typical landscape should be considered in protection strategies for Mediterranean rural landscapes preserving the environmental and cultural inheritance which has been documented widely (Vos and Meekes, 1999).

Moreover, foreign retirees who change their residence place have a lower tax rate (Dwyer, 2000; Holleran, 2017). There are encouragements for non-registration even for European citizens living in Southern Europe, avoiding time-consuming administrative procedures, income and property taxes (William et al., 1997). For instance, since 2019 those who come to Southern Italy, particularly in the municipalities with less than 20 thousand inhabitants, can obtain a lower tax rate, with a flat rate of 7%. This phenomenon consequently has impact for small Italian villages, possibly stimulating a wide territorial re-balancing (Holleran, 2017).

#### 4. Discussing the territorial implications of residential mobility at older ages

Research has focused on understanding the reasons that encouraged ageing people to move abroad following retirement approaches (King et al., 2000), lifestyles (Gustafson, 2009), and social networks (Casado-Diaz et al., 2004). Residential mobility can classify life cycles ensuing specific factors of individual needs in terms of housing place and dwelling type (Kim et al., 2005; Marois et al., 2018). A rural-urban divide among younger and older age groups is higher in more rural contexts than in urban areas, highlighting that younger people prefer to live in urban centers, opposed to older adults settling in suburbs (Sabater et al., 2017). Individual-level variables and life course events have an impact on the possibility of moving in later life. In fact, residential mobility in older age is more dominant among retirees than e.g. those still employed, with disability or health concerns and those in urban against rural areas (Walters, 2002; Sergeant and Ekerdt, 2008; Riley et al., 2016).

Retirees from Northern Europe can afford a high live quality in Mediterranean Europe. Despite the opportunities for free movement along a North-South European axis, considerable inequalities, within and among the origin and destination countries, keep on unrestricted (Kilkey et al., 2013). Unequal working (and retirement) conditions and chances for future mobility persist within a dividing context of privatization and shrinking public provision across Europe in addition to economic crisis and austerity measures in Southern Europe (Gavanas and Calzada, 2016). For instance, the low cost of living factor, which also comprises low housing costs and low taxation (William et al., 1997; Dwyer, 2000), is insignificant in Italy e.g. in the rural region of Tuscany where the cost of living is roughly on a par with the UK, but has some importance in other Mediterranean destinations, e.g. Malta or Turkey (Åkerlund, 2013).

The spatial development of retirement populations within specific neighbourhoods has significant suggestions for both migrants and host communities (King et al., 1998). For instance, British communities in Tuscany prefer farmhouses, e.g. old farm buildings and other rural dwellings, but also urban settlements, e.g. Florence, Lucca and other small towns. While in France, British communities chose also the farmhouse type, having purchased old rural dwellings, many of which had previously been farm buildings (Buller and Hoggart, 1994). While, in Spain e.g. in the Costa del Sol, they prefer purpose-built *urbanizaciones* (residential estates), where foreign residents are numerically dominant. Scattered individual villas on the rural fringe emerge in coastal Spain (Barke and France, 1996).

These different settlement types are significant for numerous explanations. First, the IRM underwrites to the developing landscape in these areas. IRM adds a new layer to the settlement structure formed by previous waves of international tourism. Second, the direct economic impacts



of the retired migrants are understood in their expenses on housing and personal consumption, which are effectively higher due to major transfers of wealth and income during their life in Northern Europe. This subsidizes in a small means to redesigning the geography of irregular expansion at the European scale, as well as to differentiating income stages in specific societies (King et al., 1998). Third, IRM endorses to stress on health and welfare services, predominantly as previous waves of younger, active retired people age and become weak, since many migrants ‘stay on’ at this stage (King et al., 1998).

Retirement migration should be distinguished as a relevant component for implementing a good planning for successful retirement migration, exposing potential difficulties that can occur because of poor preparation and consideration, particularly when it comes to old-age care (Haas, 2013). For instance, social policy in destination countries should also recognize ageing care needs, which may be different to local inhabitants owing to e.g. the lack of family, care resources language and cultural barriers (Hall and Hardill, 2016).

## **5. Conclusions**

The present contribution demonstrates that, in more recent decades, the opportunity to change residence within Europe was furnished by several factors at the European scale. Part of this phenomenon is explained by retirees with citizenship in a country in Northern Europe (e.g. United Kingdom, Sweden), who choose to live in a country of Southern Europe (Williams et al., 1997; Rodríguez et al., 1998, 2004; Warnes 2004; Echezarreta, 2005; Benson, 2009; Hall, 2016; Muñoz, 2018). The benefits are different: favourable climate (Rodríguez et al., 1998; O’Reilly, 2000, 2007; Gustafson, 2002, 2009; Casado-Diaz et al., 2004; Breuer, 2005; O’Reilly and Benson, 2009; Åkerlund, 2013), and typical landscapes, where they often choose the most typical settlements, e.g. the rural cottage in Tuscany (Buller and Hoggart 1994; King and Patterson, 1998; Williams et al., 2000). This outcome has implications for local communities and the built environment (Barke and France, 1996). In some places, as in Spain, the IMR facilitates greater scattered urbanization along the coastal areas; while, in other contexts, such as Italian and French countryside, rural settlements are reused and progressed by these people (Holleran, 2017). Moreover, their economic capacity at the fiscal level is much more convenient (Montezuma and McGarrigle, 2019). In this way, the benefits of relocation are tangible (Hall and Hardill, 2016). However, the literature has revealed some critical issues, e.g. the lack of adequate health infrastructure and services for this type of elderly population.

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