

**Title:** Retirement, Risk, and Rescue: Western Retirees as Permanent Tourists in S E Asia

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**Abstract:**

As the global population ages, for many older people, tourism has transmuted into International Retirement Migration (IRM). With projections of over 714 million people aged 65 or older by the year 2020, how, and where, will they live? This quandary is particular to this era of history. For many of this age group, moving from a First World to a Third World country has become a practicable and desirable economic preference. These people become permanent tourists. They are not expats re-establishing for careers, with fellow nationals or other working expats as networks; daily social contacts are casual encounters with other mature-age tourists also enjoying free time and leisure. This project illustrates the fluidity of definitions of ‘tourists.’ But for this group, what are the risks?

My recent research investigated western retirees as settlers, or as permanent itinerants, in Southeast Asia. A dominant theme underpinning their stories was about their decisions to leave their home countries and try a new life. In either case—staying at home, or venturing elsewhere—they were faced with potential and actual risks.

In interviews with these retirees, risks were usually posed as ‘I was getting so anxious about....’ (money, health, family etc); ‘I had had enough’ (of their way of life in the old location); or ‘considerations’ (in making the big decision), or ‘what if something goes wrong?’ (in the new location).

The risks of remaining at home included accounts of wearisome boredom, an inevitable weekly lifestyle, a sense of social isolation (‘no-one cares about old people’), and growing financial disadvantage. Becoming a permanent tourist somewhere else might provide rescue from those circumstances. These concerns were balanced against the attractions of staying home: not having to cope with travel logistics, easy reliance on friends and neighbours for everyday company, and the relative ease of familiar daily routines (though boring).

Risks in the new locations were genuinely dramatic and drew from recent actual events: terrorist attacks and tsunamis, for example. More prosaic risks were fear of potential loneliness, of figuring out border visas and local currencies, of having sufficient money to be reasonably comfortable, and of dealing with potential ill-health in a foreign environment.

Some chose their new location though colonial links with their own nation: British people retiring to Malaysia, for example. Whilst British colonisation of Malaysia ended in 1946, that legacy still drove ‘migratory imaginings’ and beliefs in entitlement to exercise continuity with the colonial past. This sense of entitlement to some (unspecified) privileges might reduce potential risk. They could flit between Georgetown, Malacca, Langkawi, and the Cameron Highlands as whim and bus timetables dictated.

Even for those without direct colonial links, for example Australian retirees in Cambodia, these new arrivals knew they could benefit from the power and fiscal inequality between their home country and the one being visited. Their status as westerners (visible through their white skin), and wealth relative to local people, meant they assumed advantage. But they were also aware that they could be helpless in the face of any major catastrophe, or even a minor mishap. This was inherent to perceptions of risk.