

Western retirees in Thailand: motives, experiences, wellbeing, assimilation and future needs

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ABSTRACT

Westerners increasingly retire outside their home countries, and some venture to developing nations. A growing number go to Thailand, usually after working there or after many tourist visits. The present study examined currently and formerly resident Western retirees in Thailand, with a focus on their reasons for migrating to Thailand, their wellbeing and perceived assimilation, the reasons why some leave, and their long-term welfare needs. The principal data source was an online survey of 152 current and former retirees in Thailand. The major reported motives were low living costs, a warm climate, to escape a disliked home nation, like of the Thai lifestyle and culture, and the availability of attractive sexual partners. Most survey respondents had a Thai spouse or live-in partner. The move apparently works out well for most, at least initially. They report positive wellbeing and feel assimilated, but most live with visa insecurity and their assimilation may be partly illusory, as many reported socialising mainly with other foreigners. The major long-term concerns of Western retired men in Thailand are their health-care and welfare needs, income problems, increasing negative local reactions to the influx of Westerners, and the possibility of visa cancellation that would enforce a move elsewhere.

KEY WORDS – Western retirees, Thailand, migration, wellbeing, assimilation.

Introduction

International migration has grown considerably in recent decades, but most migrants are still young adults. There is much migration within the developed world and there are many flows of ‘economic migrants’ from the developing to the developed world, typically in search of better economic and political conditions (Cohen 1997; Castles and Miller 2003). Life in the lowest-income nations is harsh for many, and in ‘failed states’ such as Somalia, the dire conditions induce life-threatening efforts to reach the affluent, safer developed world (Sorensen 2006). There are also,

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however, migration flows from developed to developing nations, such as of skilled workers.

Research interest has recently grown in international migrations in later-life of relatively affluent Westerners, who increasingly retire outside their home nations, many in destinations that they have come to know through holidays (Casado-Díaz, Kaiser and Warnes 2004; Gustafson 2001; Timothy 2002; Warnes 2001). Such moves have grown because of the decreasing cost of international travel, increasing affluence and earlier retirement ages (Bozic 2006). Most international retirement migrants go to other developed nations with, for instance, British retirees favouring Australia, Canada and the United States and, along with other northern European retirees, southern Europe. Spain's southern and eastern coasts and archipelagos have large foreign retired populations (O'Reilly 2000). Some adventurous retirees, however, settle, in developing nations. Warnes (2001) noted that in 1999 British state pensioners received their pensions in over 200 countries, with contingents in, for example, Panama, India, Yemen and Thailand. Costa Rica, the Caribbean island nations and Mexico have thousands of American retirees (Otero 1997; Sunil, Rojas and Bradley 2007).

These later-life flows to lower-income nations raise several issues for various academic disciplines. One concerns their motives; why do they go? The available research evidence suggests that some are returning to their nation of birth, some seek lower living costs or warmer climes, and others move to escape their disliked home nation or to be near relatives (Warnes 2001). A second issue concerns their experiences and wellbeing in the adopted country. How well does the move work out? What problems typically develop and how might these be anticipated and handled? How many regret the move? Some research suggests that most such migrations work out well, although there are well-publicised but possibly exceptional cases of disastrous outcomes (Warnes *et al.* 1999). A third issue concerns the retirees' future care and support needs. With increasing age, the tendency is for mobility to decrease, for chronic health problems to develop, for spouses to die, and for income to decline. How viable is residence in a foreign land with no nearby relatives? Contented and fulfilling lives may worsen as resources for independent living diminish. Returning home may be difficult if links have become weak or non-existent. Hardill *et al.* (2005) noted the onset of severe health-care and personal-care issues among some British retirees in Spain, and Hoggart and Buller (1995) noted the potential problems of older British retirees living in isolated rural communities in France. Bozic (2006) has theorised other problematic issues, such as trans-national identity formation, and the tensions and ambivalence in 'meanings of home'.

Most research to date has examined retirees who settle in developed nations, and comparatively little is known about those in developing countries. The latter may face additional problems, such as poorer medical and welfare services, official corruption, political instability and a very different culture, but may also have compensatory advantages, such as low labour costs for live-in carers. One study found that many American retirees in Mexico fared well but were not well assimilated, speaking little Spanish and congregating in American enclaves (Otero 1997). A particularly interesting and illustrative case is the flow of Western retirees to Thailand. Thailand is more developed than most of its neighbours but nonetheless a third-world nation with systemic corruption and a low average income (Phongpaichit, Piriyaangsan and Treerat 1998). In 2003–4, the minimum daily wage in Bangkok was 170 baht and the average monthly wage in Thailand was just 7,037 baht (Anonymous 2004).¹ Western retirees can enjoy low living and labour costs but face many problems. Environmental health standards are low in many places, especially in rural areas, and medical facilities are poor in many provincial areas (Lloyd-Sherlock 2006). Bangkok, however, has excellent private hospitals (such as Bumrungrad) with many Western-trained staff, and ‘medical tourism’ thrives. Other disadvantages are that Thai is a difficult tonal language and Thai culture is very different from Western culture. The country is inward looking and foreigners are welcomed mainly as short-stay, high-spending tourists. Foreigners may not own land, and may not own an apartment except on a building’s fifth floor or above. Gaining a permanent residence permit is difficult and most retirees have only renewable annual visas. Social services are meagre and the household and extended family are the main sources of personal support and care. Indeed, Lloyd-Sherlock (2006) documented the particularly precarious circumstances of elderly Thais with few assets who live in rural areas.

Little is known about the biographies and attributes of Western retirees in Thailand, about why they migrate, and about their experiences in the country. There are anecdotal reports of problems, as of Westerners anxious to sell property and return home. Ziesing (1996) stated that many Westerners in Thailand (though not necessarily retirees) are troubled and desperate, with alcoholism being a major problem. Many experience financial problems after being cheated by other foreigners or Thai women. A common scenario features a Thai wife who spends all of her much older husband’s money and then leaves. Pattaya, a Western enclave and tourist resort, has many unexplained deaths of Westerners.

Little academic research exists on Western migrants to Thailand, and the author could find none on Western retirees. Several popular books offer how-to guides for would-be migrants (Ziesing 1996; Krieger 2002),

and others describe the lives and experiences of expatriates (Hopkins 2005; Rogers 2005). There are two valuable academic studies. Cohen (1984) studied about 30 male *farangs* (white foreigners), mostly aged less than 45 years, living in or visiting a Bangkok lane during 1981–83. Their lives centred on alcohol, drugs and sex, although some eventually grew disillusioned with the local sex scene (which is described by Steinfatt 2002). They spent much time in cafes discussing local adventures. Some had only slight knowledge of and little interest in Thai culture and language. Cohen noted that initial enthusiasm about Thailand was common but that this tended to turn to disenchantment, often after unfortunate experiences with Thai women. Humphery-Smith (1995) studied 28 Western females who had married Thais, usually overseas, and then moved to Thailand. Many interviewees reported problems, such as having to live in poverty, with in-laws and with a husband whose behaviour changed dramatically when they arrived in Thailand. Some related that now they hardly knew their husband, who would stay out all night, lead a separate social life, and even move girlfriends into the house. One said, ‘We suffer a lot to live here’. About one-quarter described their marriage as difficult. Many felt marginal and most said they would never feel completely accepted in Thai society.

Thailand’s *The Nation* newspaper has reported local studies of the rising number of *mia farang*, that is Thai women who marry white Westerners. Some go to the husband’s country, and some husbands move to Thailand. One editorial (6 June 2004) commented on a study of the villages in Isan, northeast Thailand, that have Western residents. These residents were credited with expenditure equivalent to six per cent of the region’s economy. Marriage chains have been set up, and many local girls now say that becoming a *mia farang* is their first career choice. On 27 August 2006, *The Nation* briefly described an unpublished academic study of 12 rural Thai women who had married a Westerner and lived in Isan. Most had divorced Thai men and their dominant motive for marriage to a foreigner was to obtain money. The marriages evidently worked out well and the local communities accepted them. One 42-year-old Thai married to a German national reported that the couple had built a house valued at two million baht, the biggest in her village, and they lived happily on her husband’s pension of about 20,000 baht a month.

A better understanding of the retirees’ backgrounds, why they go to Thailand, their experiences in the country, how many leave and why, the factors associated with a successful stay, and their long-term needs would provide a valuable case study to contrast with earlier research on later-life migration. More understanding would also assist embassies and welfare services in Thailand, to which some retirees turn when things go seriously

wrong, partly by providing a firmer basis for projections of long-term needs. How many might eventually need repatriation? Thirdly, improved knowledge if made widely available would provide useful information for would-be retirees to Thailand.

Thailand

Thailand's population is nearly 65 million, and the median age is about 32 years. About 13 per cent are of Chinese descent and they dominate business but, unlike elsewhere in Southeast Asia, they are well assimilated (Chua 2003). They speak Thai, have Thai names and inter-marry with ethnic Thais. Most Thais are Buddhists, except in the southern provinces, where the population is predominantly Moslem (and an insurgency rages). Thai society is highly stratified, and wealth is very unequally distributed. The richest 20 per cent hold 60 per cent of the wealth, while most Thais have negligible financial assets. Family ties are very strong. The Thai school education system is weak, with large classes and an emphasis on rote learning.

Bangkok dwarfs all other cities and dominates the nation economically and politically. It now has Western-style shopping centres and several Western residential enclaves, but also severe air pollution and traffic congestion. Of Thailand's several distinct regions, the poorest is Isan, the collective name for the north-eastern provinces, which few tourists visit. Many Isan residents migrate to Bangkok for work and they largely staff Thailand's tourist-oriented sex industry. Typically darker-skinned and with distinct facial features, they may be discriminated against in Bangkok. Thai soap-operas often feature a standard stereotypical character of a fairly crude and unintelligent servant from Isan. The Bangkok elite typically is lighter skinned, with more Chinese facial features. The author's impression is that many Thai women who partner Westerners are from Isan and that many have worked in the sex industry, but by no means all, for Thai-Westerner couples are notably diverse. Thai women from all levels of society marry Westerners, including highly-educated professionals and even a royal princess who married an American in 1972.

Tourism is the major foreign exchange earner, with over 11 million tourist arrivals in 2004, about 60 per cent from East Asia. The major tourist attractions are the friendly people, the culture, the low cost of living, warm climate, beaches, diving, and the attractive and accommodating Thai women (Cohen 2001). The sex industry exists in all tourist areas, particularly in Bangkok and the beach resorts of Pattaya and Phuket. The relationship between Western men and Thai women is in

many cases complex and ambiguous whether or not the women are in the sex industry. Thai prostitution is traditionally warmer than its mechanical and disapproved Western forms (Steinfatt 2002). It is 'open-ended', without a sharp distinction from 'normal' relationships; this ambiguity confuses many Westerners (see Cohen 2001: Chapter 11 for a detailed discussion). Furthermore, Thai men are expected to show their affection for their girlfriend by supporting them financially, and they typically pay a dowry on marriage. Thai women are in general expected to support their parents financially, and their repeated requests for money can be a major problem in a relationship with a Western man (Cohen 2001; Pirazzi and Vasant 2004). Being unused to such requests, they may find it difficult to distinguish between this Thai norm and a scam, and become unsure about a partner's motives and commitment (Pirazzi and Vasant 2004).

There are common 'scams', including the extended simulation of affection to obtain money, and simultaneous fraudulent promises of marriage to several partners. A common ruse is dubbed humorously the 'sick buffalo problem'; it occurs when a Thai sex-worker repeatedly asks for money because the water buffalo on her family's Isan farm is ill. Another common relationship problem stems from a Thai woman's very strong family bonds, which usually take precedence over those with her husband (Pirazzi and Vasant 2004). Cohen (2001: Chapter 1) noted, however, that Thai prostitution had recently become more mercenary, with more frequent short encounters. Another trend is for Western men to be better informed about Thai women and relationships than was once the case. Websites for foreigners (*e.g. Stickman's Guide to Bangkok, Mango Sauce, Thai Visa*) and books (Pirazzi and Vasant 2004) provide much information, describe some common scams in the sex industry, and provide illustrative case histories.

Thai immigration

Thailand has little legal immigration but there are over one million undocumented residents from neighbouring countries, particularly Myanmar, otherwise Burma (Iredale, Turpin and Hawksley 2004; Huguet 2005). Some short-term skilled migrants are allowed in, but permanent residence is difficult. Thailand has a 'long-stay tourism' (defined as over a month) programme, whereby Japanese pensioners may stay for long periods although they must return eventually to Japan (Hongsrnanagon 2006). In 1998, Thailand introduced a limited 'Retirement Visa', evidently to raise revenue. The 'Non-immigrant O-A Long-stay Visa for a Retired Person' is for foreigners aged 50 or more years who bring in at least 800,000 baht. Holders may not work and, after gaining the visa, must first

reside in Thailand for three months and then apply for a 12-month extension, which must be renewed annually. Until October 2006, many foreign nationals could get a free 30-day tourist visa on arrival, with no apparent limit to the number of renewals on entering the country. Many Westerners lived in Thailand for years using this tourist visa. Now, however, foreigners are limited to only three 30-day visas in any six months.

Numbers of Western retirees

It is difficult to estimate the number of Western retirees in Thailand. Some stay only part of the year and do not appear in official counts, including 'snowbirds' who come to avoid harsh northern hemisphere winters. The latest Thai census (2000) listed 19,200 Western residents (not just retirees). The author repeatedly wrote to and visited the Thai Immigration Department in Bangkok to obtain the official figures on issued resident and retirement visas, but without success. Huguet and Punpuing (2005) did secure the official count of 16,568 Western residents in 2002, but could not obtain the number of retirement visas.

The author contacted all Western embassies or consulates in Bangkok and requested their estimates of the number of their citizens that were resident in 2005–06. A few did not reply and some said the figures were confidential. Several noted the difficulty of determining actual numbers, also mentioned by O'Reilly (2000) concerning foreigners in Spain. Some had only estimates, although others, such as Switzerland, have better figures because all citizens staying over one year must register. Only a few had estimates of the number of retirees. By putting together the embassy estimates and extrapolating from tourist arrival numbers, it is roughly estimated that there are about 98,000 Western residents. Four embassies had estimates of retiree numbers, which usually were around 10 per cent of their resident total: the United Kingdom (UK) estimated 957, Switzerland 440, France 683, and Austria 180. About 15 per cent of the respondents to the online survey of Western residents in Thailand (described below) were retirees. If it is assumed that 10–15 per cent of all Western residents are retirees, the total would be around 10,000–15,000.

Study methods

Data on Western retirees in Thailand were obtained in several ways. The author examined many expatriate websites and forums, in which Westerners describe and discuss their experiences and various issues, he

lived in Bangkok from August 2004 to February 2005, and he spent eight weeks in Thailand from December 2005 to February 2006. During these stays, many observations of and informal interviews with older Westerners were conducted in the expatriate areas of Bangkok, such as Sukhumvit. The author also visited Pattaya, Chiang Mai and the Isan cities of Khon Kaen and Udon Thani, which all have Western resident populations.

The online survey

The principal systematic source was an online survey that was live from 19 May 2005 until 20 March 2006, by which time no respondent had posted for four weeks. The survey was aimed at all Westerners who lived or who had lived in Thailand for at least one year. Online surveys allow wide and diverse samples and usually yield similar results to traditional surveys (Birnbaum 2004). There were two forms that took about 10 minutes to complete. One was for Westerners who were currently resident in Thailand and had been so for at least a year, and the other was for Westerners who had lived in Thailand for at least a year but no longer did so. The forms asked for basic socio-demographic descriptors, the main reasons for moving to Thailand, what was least and most liked about Thailand, the main problems experienced in the country, and the respondent's knowledge of Thai culture and language. Many questions offered several alternatives and an 'other' category, with an invitation to add further comments, and both forms ended with an invitation to add general comments. The respondents who had left were also asked about their reasons for leaving and if they would return under various hypothetical circumstances, such as winning a large sum in a lottery. Copies of the forms are available from the author.

The announcement of the survey specified that it was anonymous and only for Westerners, with the 'target' countries specified including Israel and South Africa (but no Israeli or South African retirees completed the survey). It stated that the purpose of the survey was to learn about the informant and their experiences in Thailand. The announcement and the survey URL were mentioned on many websites for Western expats,² repeatedly on two newsgroups (soc.culture.Thai and rec.travel.asia), on the 'Expat Page' in *The Nation*, and in letters to the editor in several Thai English-language newspapers and the magazine *Farang*. The survey gathered 1,003 usable responses. The criteria by which retirees were identified were strict: a respondent had to be aged at least 50 years and to be either on a retirement visa or with a retirement pension as the main source of income. Anyone with a full-time job was excluded. These inclusion criteria selected 152 respondents, of whom 143 were still resident in Thailand.

TABLE I. *Characteristics of Western retirees in Thailand, 2005–06*

Attribute	Categories and percentages					
Nationality	USA 41.5	UK 30.3	Australia 12.5	Canada 4.6	Netherlands 3.3	
Educational level	High school or less 20.4	Some post-secondary 17.8	Undergrad. degree 34.2	Postgrad. degree 27.0		
Marital status	Married to Thai 30.9	Live-in Thai partner 27.0	Separated/divorced 22.4	Never married 13.8	Married to non-Thai 3.3	Gay partner 1.3
Area of residence	Pattaya 32.2	Bangkok 23.7	Chiang Mai 11.8	Isan 10.5	Phuket 7.9	Hua Hin 3.3
Visa status	1.3 Retirement 75.0	1.3 90-day 11.8	7.9 30-day tourist 4.6	Permanent resident 1.3	Business 1.3	Other 5.9
Main source(s) of finance in Thailand ¹		Retirement pension 67.8	Savings/investments 61.2	Local job, salary 4.0	Other 8.6	

Notes: Sample size, 152. Percentages are of the total sample, including non-responders to a question.
1. More than one could be cited.

Source: Author's online survey.

Sample characteristics

The accompanying tables summarise the survey results. Table 1 presents the socio-demographic profile of the sample, their visa status and main income sources. The median age was 60 years (range 50 to 76 years) and all but one respondent was male (99.3 %). The woman was a 64-year-old divorcee with a live-in Thai partner. Altogether, 13 nationalities were represented, but most were from the United States, the UK and Australia. Thailand has many German retirees but only two completed the survey, probably because it was in the English language. The respondents were well educated, with 60 per cent having at least a bachelor's degree. Most had either married a Thai or had a live-in Thai partner. Most lived in the favoured Westerner locales of Bangkok, Pattaya, Phuket and Chiang Mai, but 10 per cent were in Isan. About 52 per cent were living in Thailand for the first time. Most reported that they lived in Thailand most or all of the year, with 79.6 per cent saying that they spent at least 10 months of the year in the country. More than three-quarters (76.3 %) had never had a full-time job in Thailand, but a few had retired from jobs there and stayed on. Most respondents had a retirement pension, which for many was supplemented with income from savings and investments. The stated median monthly income was 100,000 baht, sufficient for a comfortable

TABLE 2. *Stated reasons for moving to and leaving Thailand*

Reason moved to Thailand		Reason left Thailand	
Reason	Per cent	Reason	Per cent
Thai lifestyle	73.0	Financial	33
Low living costs	71.1	Disillusioned with Thailand	33
Thai women/men	50.7	Visa reasons	22
Climate	44.1	Missed life in West	22
Thai culture	33.6		
Dislike home country	24.3	Sample size	(9)
Thai partner returned	6.6		
Other	7.9		
Sample size	(152)		

Notes: Any number of reasons could be cited. Percentages are of the total sample, including non-responders to a question.

Source: Author's online survey.

lifestyle in Bangkok and an extravagant one in Isan. Most had no paid employment, but seven supplemented their income with work as English teachers or consultants over the Internet. Only two reported 'permanent resident' status.

Reasons for retiring to and leaving Thailand

The median duration of stay for those still in Thailand was 3.5 years, with a range from one to 19 years. For the nine who had left, the median duration of stay had been 1.25 years (range one to 10 years). Most had visited Thailand many times as tourists or had worked in the country. Table 2 presents the stated reasons for migration. The questionnaire had various options and a fill-in 'other' category. There were three related open-ended questions, about what they liked most about Thailand, the main advantages of living there, and what they missed least about life in the West. The responses repeated some of the motives for retiring abroad established by European and American studies, such as low living costs, the warm climate, and dislike of the home nation, but also salient were admiration of the Thai lifestyle and culture and, for one-half of the sample, the availability of attractive sexual partners. In the country's tourist and expatriate areas, a common sight is a Western man apparently aged 70 or more years hand-in-hand with a much younger Thai woman – the couples attract little attention or comment.

The write-in 'other' category produced diverse reasons, including 'for the golf', 'for the food', 'you can do what you like', 'tax exile', and

‘no immigrant handouts’. The responses to the open-ended questions also featured low living costs, the availability of sexual partners, the friendly and polite Thai people, personal freedom, the easy lifestyle, and the social life and sense of community that some found lacking in the West.³ Most (89.5%) of those still living in Thailand were happy with their move and would stay even if they won US\$ 10 million in a lottery, and the majority (81.8%) said that they would move to Thailand if they had not already done so. Most (79.6%) planned to stay for life or until adverse circumstances induced them to leave, but a few were not happy with Thailand.⁴ Of the nine who had left, the cited reasons were financial, being disillusioned with Thailand or missing life in the West. Individual comments included, ‘you are always an outsider’, and the ‘lifestyle is rough on my daughter’. Three were still happy with their decision to leave, but nine said that they would return if they won US\$ 10 million in a lottery.

Activities, wellbeing and experiences in Thailand

Thais are tolerant and lack the intense ageism found in Western countries. Older Westerners can date much younger Thais and have active party lives with no apparent social disapproval. The author frequently saw older males reliving the lifestyle of a 20-year-old in the very active nightlife, as at a jovial session of the *Pattaya Expats Association*. It meets weekly for two or three hours. Most attendees seemed well over 50-years-old and almost all were men. The meetings typically feature a local speaker; at the one attended, a local doctor described new diagnostic-imaging techniques. A table was replete with business cards and advertisements for property, goods, services, excursions, language classes and legal services. A Western psychologist plied a brochure, *Problems in Paradise?* that advertised ‘confidential sessions with an experienced, understanding counsellor’. The counsellor cited expertise in the problems of Thai-Western couples, evidently a major concern. The meeting concluded with a brief language lesson.

Returning to the online survey, an open-ended question asked the respondents about their major leisure activities. Even Bangkok has relatively few diversions outside the night-time entertainment industry, and horrific traffic jams make travel to many destinations very difficult. Rural areas offer few recreational opportunities, and anecdotal reports describe Westerners retiring to a village but getting bored and returning home. The main activities reported by the respondents were: going to the beach, swimming, golf, Internet use, reading, going to bars and travel. Individual comments included: ‘none, [it is] too hot’, and ‘I usually visit a bar five times a week and otherwise stay at home’.

TABLE 3. *Western retirees' ratings of their wellbeing in Thailand*

Category	Own wellbeing	Other <i>farangs'</i> wellbeing (not just retirees)
<i>Percentages</i>		
Excellent	42.8	19.1
Good	48.7	59.2
Neutral	5.3	15.1
Poor	1.3	5.3
Very poor	0.0	0.7

Notes: Sample size, 152. Percentages are of the total sample, including non-responders to a question.

Source: Author's online survey.

The respondents were also invited to rate their own wellbeing and their perception of the general quality of life for *farangs* (not just of retirees). Table 3 presents the relatively positive ratings and the individual comments suggest that many were content.⁵ Some cited the necessity of a reasonable independent income. Two open-ended questions asked about their main problems living in Thailand and what they liked least about living there. The most common problems were the Thai language (25.7%), corruption (25.0%), and visas and cultural differences (9.9% each). Other concerns were pollution, traffic, poor driving standards, and the dishonesty and lying of locals.⁶

In any society, the assimilation of immigrants can take generations (Alba and Nee 1997). Some migrants blend relatively quickly, especially if they try hard, but many try little. Many British residents in Spain live in enclaves, speak little Spanish and socialise little with locals (O'Reilly 2000). Some in Cohen's (1984) study spoke little Thai and had little interest in Thai culture. The online survey provided some evidence about how well the Western retirees had assimilated. Thai culture is very different and true integration is difficult. By one criterion, they are quite well assimilated, as more than one-half lived with a Thai partner, but on most other criteria – fluency in the language, knowledge of local culture, and socialising with locals – assimilation was relatively low. Few rated themselves as fluent in Thai, and many spoke very little (Table 4). Many reported having a good knowledge of Thai culture and most wanted to learn more about it. Most felt personally accepted by Thais and most believed that in general *farangs* were accepted. On the other hand, most reported socialising mainly with other foreigners or with Thais only in bars, so there was only superficial social integration.

The author's overall impression is that most Western retirees are excluded from mainstream Thai society, particularly in Bangkok. Ziesing (1996) noted that many report having no Thai male friends, because there

TABLE 4. *Indicators of assimilation among Western retirees in Thailand*

Indicator	Categories and percentages					
Fluency in Thai language	Very fluent 0.7	Fluent 8.6	In between 24.3	Some 43.4	Little or none 22.4	
Knowledge of Thai culture	Excellent 4.6	Good 48.0	Some 39.5	Little 4.0	Little to none 2.6	
Want to learn more about Thai culture	Yes 51.3	In between 29.6	No 17.8			
Feel accepted by Thais	Yes 54.6	Somewhat 36.2	No 8.6			
General acceptance of <i>farangs</i>	Excellent 11.8	Good 48.0	Neutral 22.4	Poor 12.5	Very poor 4.0	
Persons mainly socialised with ...	Other <i>farangs</i> 51.3	Thai friends, not bar scene 19.1	Thai spouse 15.8	Thais in bar scene 3.3	Other 9.7	

Notes: Sample size, 152. Percentages are of the total sample, including non-responders to a question.

are no commonalities. Furthermore, there are anecdotal reports of a backlash against the growing number of Westerners. Some respondents echoed this in the question about the disadvantages of living in Thailand. They said, for example, that ‘Thai men have contempt toward non-Asians’, there is ‘prejudice against non-Thais’, ‘[one is unable] to connect better with locals’, ‘you are not really welcome except for your money’, ‘locals don’t like me, [I’ve been] mugged’, and there is ‘underlying racism’. A final open-ended question asked for further comments on any related topic. Some stressed the cultural differences and the initial culture shock, some complained of various aspects of Thais and Thai society, while others cited the weak intellectual culture and their need for intellectual stimulation, and some reiterated visa concerns.⁷

Conclusions

Limitations of the survey and the findings

The study has several limitations. It used a convenience sample and the sample size was relatively low. The sample was quite diverse in some respects, such as educational background, age and nationality, but much less so in others. The sample was almost entirely anglophone and some nationalities were under represented, particularly the Germans. Casado-Díaz (2006) noted national differences in residential choices and mobility patterns of British, German and Nordic expatriates in Spain. The sample was almost entirely male, and the author never met a single female retiree. The consensus among expatriates in Thailand is that Western women

generally do not prosper there and rarely stay more than a year. Many Western women in Thailand complain that Western men are only interested in Thai women. The wife in a retired Western couple might continually worry about her husband's numerous temptations.

Although the median age of the sample was relatively low, 60 years is well above the average age at which retirement begins in many Western nations. Living in a distant developing nation requires hardiness and good health, and selecting Thailand as the destination often implies an interest in an active sex life. Having to travel repeatedly to renew one's visa also requires stamina and resources. Because the retirement visas only date from 1998, the median age may rise in coming years. Whether the low observed median age is unrepresentative because those Western retirees who do assimilate move away from the bars and entertainment areas (like the 42-year-old Thai woman and her German husband in Isan), or have less access to the Internet, is not known but thought unlikely. The author saw no signs of 'extra care' or 'quasi nursing home' developments for Westerners in the country, as in Spain for northern Europeans.

A second limitation is that the main source of information was an online survey. Limited resources and the difficulty of obtaining consent prevented extensive face-to-face interviews. Online surveys do however produce useful data, and respondents can be more expansive and truthful when filling out an anonymous online survey than when speaking to an interviewer (Birnbaum 2004). They may therefore be more likely to give their true motives for migration (for many sexual partners), and true assessments about wellbeing. An online survey also allows a large, diverse and geographically-scattered sample. Further research on international retirement migration might profitably use this technique.

The situation of Western retirees in Thailand

Despite the limitations, the findings provide the first systematic evidence of the circumstances of Western retirees in Thailand and several provisional conclusions can be drawn. The motivations for the retirement migration to Thailand were diverse. Some respondents stressed financial reasons: pensions go much further in Thailand than in Westerners' home countries. Other motivations were more distinctive, and some may be unique to Thailand, notably the attractions of the culture, the relaxed, friendly, tolerant locals, and the availability of attractive sexual partners. The migration had worked out well for most respondents, though their perceived assimilation may be partly illusory. Most respondents were well-educated and reasonably affluent. It is possible that poorly educated and less well-off retirees were less likely to respond to an Internet survey and

may fare worse. As one respondent put it, ‘some [*farangs*] are very happy [in Thailand] but many have miserable lives’. In addition, the median duration of stay was only 3.5 years, and the disadvantages of living in a developing nation with insecure residence status may become more evident with time. Some respondents alluded to the issue: ‘most *farangs* I know become worn down after 10 years or so and return home. The honeymoon period lasts for about four years; after that the satisfaction-graph heads downwards’. Another, commenting on what he liked most about Thailand, put it cryptically: ‘First year – everything; second year – easy and cheap life; third year – same; fourth year – nothing’.

The most commonly cited problems were language difficulties, cultural differences, official corruption, and visa insecurity. Some identified excessive alcohol consumption as a problem. It is manifest that drinking in bars is a major pastime among some foreigners. One respondent said that alcoholism was a problem for many *farangs*, and another reported that he went to bars five days a week. On the insecurity of residence and visa problems, a few respondents stated that they were considering moving to another Asian country, such as the Philippines. There was also concern about a currency revaluation. According to the ‘Big Mac’ burger-price index in *The Economist*, the baht is undervalued against the US dollar. It was rising against the US dollar in 2007 and if this continues strongly, the spending power of overseas-sourced pensions will be greatly reduced.

Concerns about the problems of advancing age were expressed. Thai social services are not well developed, though health services in Bangkok are good and inexpensive. One respondent noted the difficulty of getting health insurance once aged over 70 years. Expensive and complex later-life health care, such as a heart transplant, might require repatriation, but nonetheless there were few concerns about the local availability of medical facilities. Thais typically rely on their extended families for care when elderly, sick or unemployed. The responsibility to support extended family members, *nam jai*, which loosely translates as ‘generosity’, is a deeply held Thai value. In principle, *nam jai* should extend to a Westerner who marries into a Thai family (Pirazzi and Vasant 2004), but this is moot and needs investigation. A former sex worker may run an extended scam that involves marriage, a large dowry and then a house. There are many stories of a Western man who has been married for years and then buys a house in his wife’s name, soon to find himself divorced and evicted. On the other hand, because wages are so low, maids and carers are readily hired.

There are clear and possibly unique features of the population. Not one respondent reported migrating to be near relatives and, given that they were all non-Thai, none was a former migrant returning home. Some migrate because they like the local lifestyle and culture, and many for the

attractive sexual partners. This last motivation has not been incorporated into migration theory. There have always been migrants for marriage, as between villages in medieval Europe, and today in both directions between the Indian sub-continent and the UK for arranged marriages, but typically the migrants are young people. Another, related difference, is the strongly gendered retirement migration and rapid partnering with Thai women. Most respondents migrated alone and without the support networks that migrants elsewhere often use (Alba and Nee 1997). This feature makes for interesting social forms in enclaves such as Sukhumvit and Pattaya, with few Western women residents but many Thai-Western couples. Foreigner enclaves in Spain and Mexico have predominantly same-country migrant couples and there is little partnering with locals. Indeed, this unusual type of community needs further investigation.

Another difference is that the retirees felt integrated into Thai society, which most of those in Spain do not (O'Reilly, 2000). Partnering a Thai and having Thai in-laws encourages this belief, of course, but the survey data and the author's observations nonetheless suggest that most retirees are somewhat outside mainstream Thai society. Some just socialise with their partners or with Thais in the bar-scene or at social clubs. Other differences can be anticipated in a developing, non-Western country. Many complained of the huge cultural differences, which those going from northern Europe to Spain or Portugal do not face. A final difference is that developing nations have more political instability. Some expatriates have recently left Thailand, having been upset by the military coup in September 2006 and the terrorist bombings on the last day of that year.

The influx of foreign residents, retirees and others is having various impacts in Thailand that need further study. The *mia farang* phenomenon was mentioned earlier. Furthermore, expensive housing developments are going up in Pattaya, Phuket, Chiang Mai and Bangkok, which may provoke local resentment. As mentioned, there are reports of a backlash against Westerners, especially in Bangkok. Some of the Internet survey respondents mentioned this, as did some respondents in Humphery-Smith's (1995) study. Thais are very polite and rarely will state their true feelings about the influx, so the extent is difficult to gauge, but a Thai woman working in Sukhumvit told the author that, 'if more *farangs* move to Thailand, the Thai people all will move to Laos!' The impact of retirees is still slight and indistinguishable to locals from that of mass tourism and other expatriate residents. In addition, the government can easily reduce or eliminate the inflow by cancelling visas.

Can retirement in Thailand be recommended, and what practical lessons did the respondents convey? For a financially secure, single male who otherwise might live alone in relative poverty in a cold climate, there

are enticements. There is the great plus of an attractive partner and a new, extended family, but Westerners must make many cultural adjustments. They need to be adaptable and to take the good with the bad. They should get a basic command of the Thai language and learn as much about the culture as possible. The many swindles directed at foreigners should be avoided, particularly taking a wife who is only concerned with money. Any stay needs a trial of a few years, after which the disadvantages of living in a developing nation may take their toll, and retirees should maintain their bridges to home.

The research agenda

The present study has extended earlier work on retirement migration to a developing and culturally-different nation. The migration process shows some interesting similarities and differences with the studied flows. Some motives were the same as for those who move to the Mediterranean or to Mexico, and as in those regions, many Western retirees congregate in enclaves and learn little of the local language. Further research should examine Western retirees in other Asian countries where there are small populations, such as Cambodia, Laos and the Philippines. The last might be a particularly interesting case study, for there are similarities with Thailand, particularly the availability of attractive sexual partners.

NOTES

- 1 In mid-2007, one United States dollar was worth about 35 baht.
- 2 The expatriate websites include *Farangaffairs*, *Khaosanroad*, *Thaivisa*, *Stickman* and *Mango Sauce*. In case of difficulty locating the sites, the URLs are available from the author.
- 3 Individual comments included: 'small pension gives a good living', 'my pension has given me a great lifestyle here [that] would be pitiful in the UK', 'my income goes a long way ... and I have a good lifestyle which I could not afford in Australia', 'I am among the unfortunate mass who did not plan ahead [and] can't afford to live in [southern California]', 'I can have a sex life in Thailand unavailable [in the US] for an older man', 'sex is the only reason to go', 'where else can a 73-year-old man find a beautiful young woman and great golf and cheap prices', '[I have] a sexy Thai partner', 'readily available female company', 'the sense of community. living in a village is very fulfilling emotionally', 'I found living in suburban Melbourne to be a sterile environment', '[Here it] is possible to retire early [and] get to know new people easily, [which] is difficult in Europe at an older age', 'the freedom of wearing [anything] or acting any way you choose ... no pressure to keep up with the Joneses', 'age is respected and living is cheap', 'the cheerful [Thai] view on life', 'politeness', and 'less boredom in daily life'.
- 4 Individual comments included: 'until I need help (age)', 'until I get old', and 'until inactive or ill long-term', and the negatives, 'Thai people ... only want your money', 'difficult living in a country where you are not liked for anything except your money', 'Thais have become money grubbers and have lost their charm', 'I now have two sons and don't want them growing up in a country riddled with corruption and

- discrimination and racism', 'I have gone off Thai culture', and '[The Thai] government is unfriendly'.
- 5 Individual comments included: 'overall I am happy here', 'not an ageist society over 30 and you fit in', 'quality of life for me is excellent, most of the *farangs* I see in Khorat [an Isan city] appear to have a good life, but when I see the bottom-feeders in Pattaya I really don't think they have much going for them'.
 - 6 Specific comments were: 'lack of safety and health standards', 'heat, corruption, inefficiency, xenophobia, greedy locals and dual pricing', 'finding competent workmen to do jobs in my apartment', 'trust and powerlessness', 'understanding the Thai way and that Thais regard themselves as above everyone else', 'obtaining favourite products from [the US] [and] not enough Western foods', 'increasing consumerism', 'the attitude that all *farangs* are millionaires and are fair game for ripping off', 'government's attitude is "get all you can from foreigners"', 'being a powerless minority in such a corrupt environment', 'Thais burning trash ... in the street at night next to my house, barking street dogs', and 'accepting that ... if you have a Thai partner it also includes all the family and their problems'.
 - 7 'Living here is difficult because culturally we are almost ... opposites', 'culture shock ... is huge', and 'needs time to adapt to living here, slowly and carefully', '[Thais have a] lack of initiative and common sense', 'Thais cannot take responsibility for decision-making easily. They have a generally poor concept of future and how today's action will affect tomorrow'. 'Thai TV is a joke ... no educational programmes', 'to enjoy life here, always keep brain fully engaged', 'some uncertainty about whether we will be allowed to stay forever', and 'they are looking to kick retirement persons out'.

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