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Diverse lifestyles of Western retirees in Cambodia and Malaysia.

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Abstract

This paper explores the lifestyle decisions of international retirees in Cambodia and Malaysia. drawing on fieldwork in 2015 to 2018. For every participant, Cambodia or Malaysia was now their permanent home. A striking finding was the diversity of their choices, and the contrasting activities now filling their lives. All spoke of resistance to stereotypical expectations of older people in their home culture. As they aged, their original country could no longer fulfil their needs.

At one end of the spectrum there were itinerant people living as cheaply as possible, budgeting strictly each day, and moving from place to place. They are, effectively, permanent tourists, enjoying the novelty of travel, without the responsibilities of citizenship. A second group, also with modest funds, rented low-cost rooms and found a sociable community. A third group, settled and generally better off, earned from small businesses. The fourth group enjoyed a luxurious life of leisure in Penang, Malaysia. A smaller group was running charities in Cambodia, feeding, educating and/or employing people who were otherwise the poorest-of-the poor. As committed benefactors they hoped they had sufficient healthy years remaining to ensure the continuity of their projects.

Even for the most financially precarious of these retirees, mobility had meant empowerment. This paper offers an exploratory typology of western retirees in these two countries, and commentary of their own subjective perceptions about how ageing and wellbeing had become transformative in their new situation.

Keywords: Western retirees, lifestyles, Cambodia, Malaysia, mobility

Introduction: running away

By the year 2030 more than one billion of the world's population will be aged over 65. This is perceived by some as a demographic time bomb: age is seen as a burden and ageing societies as challenging: the ratio of working tax payers to retirees tips out of balance (Simpson, 2015). Data showing the increasing numbers of ageing people in the population generally problematizes this: 'increasingly rates of dependency, intergenerational conflict and various inequalities'… discussion about 'healthcare, pensions, social security, retirement (and) taxes' generate a sense of alarm, and a call for governmental intervention (Carr, Biggs and Kimbeley, 2015; 9).

For many westerners in this demographic, International Retirement Migration (IRM) to a more affordable location, has become a realistic economic and social choice. Several relocating retirees interviewed for this project in S. E. Asia referred very simply to 'running away'. As national borders have become easier to transit, many formal obstacles to relocation have been lowered. For these migrants, voluntary movement has never been easier. Those moving away to new lives escape stereotypical expectations about ageing in their home country. Mobility is their strategy towards emancipation (Bell, 2016).

The project illustrates that we live in an era when research into the experience of ageing can take place prospectively rather than retrospectively (Wright, 2015). This chpater is based on interviews with western retirees in Malaysia and in Cambodia during two six-week fieldtrips, one in 2015 and one in 2016. A total of 63 people were interviewed, all aged over 63, and up to 79 years of age. They were asked about their decision to relocate, about what they did with their time in their new domicile, and about their general well-being and happiness compared with in their former situation. The key variables they held in common were (a) they were over 64 years of age (b) and had relocated after age 62. (c) They had chosen South East Asia as the location for their new life (d) as they aged, they had wrestled with difficulties of continuing to live in their home country (e) 40% still owned a home, usually a flat, in their home country, and expect to permanently depend on rent for income. (f) A further 25% had 'sold everything' including their home, to fund their later years in South East Asia. Unanimously, they had all made the decision to leave, and seek a future elsewhere.

It is impossible to estimate how many western retirees are residing in any part of S. E. Asia. Websites aimed at older expatriates living in various locations, or thinking of moving to those places, provide some clue to the growing popularity of this practice. Example:

> 'Perhaps no other country in Asia makes it easier for expats to come and retire with a minimum of bureaucracy, red tape and financial requirements'. https// intertnationalliving.com/countries.cambodia/retire-in-cambodia'

Migration is constantly fluid, and official demographic data outdates quickly. When studying elder retirees to Latin America, Rodriguez quickly found that 'secondary national sources come up against significant limitations when taking note of the remarkable dynamism of migration, in this case of retirees, more than a 'snapshot' of merely 'static' demographic situations' (Rodriguez, 2016, 75). He concludes that there are far more people living in retirement locations than the figures recorded in available sources. It may be difficult for host countries to document retiree residents at a municipal level. Alongside this, many foreign retirees may not be interested in registering with any local bureaucracy. Some migrant retirees cheerfully told me that one of advantages of their new location was that they could stay comfortably 'under the radar'. They enjoyed the freedom of their new transnational lifestyle. Hence the dependability of any data on numbers of retirees immigrants is questionable.

These participants revealed the the embodied experiences of mobile subjects (Rogaly, 2015). Recent scholars have urged inquiry into 'who' can 'choose' lifestyle mobility (Cohen, Duncan and Thulemark, 2013). While the sample in this study is small, and confined to retirees in just two countries, it does provide scope to construct a rudimentary typology of those retirees interviewed about lifestyle mobility.

I begin by explaining the methodology of this project, with a summation of the five distinct groups identified, including a simple table for clarification. Observations expressed by participants representing each group are presented in the next section, followed by a brief note on reflections on their own futures, as runaways in a foreign country. The discussion after that explores the participants' agentic empowerment in choosing mobility as an accessible alternative. Their common goal is to resist a stereotypical life as ageing person in a western society.

The limitations of this study are acknowledged in the section preceding the conclusion, which reiterates the participants' assertions of achieving emancipation through mobility

Methodology: serendipitous fieldwork

One of the joys of fieldwork, and legitimation of it, is the unpredictability of who one will meet, and what they will say in an interview. Over two fieldtrips, 2015 and 2016, in a total of ten weeks I interviewed people in seven regions: Penang, Georgetown, Langkawi and Ipoh (Malaysia); and Phnom Penh, Battambang and Siem Reap (Cambodia). All were selected because they had moved to these locations upon retirement.

The fieldwork took place via two approaches:

The first approach involved tracing – or trying to trace - people through expat clubs and website forums, prior to fieldwork. This slow process was carried out over several months. This resulted in six interviews with expat club members (including tow interviews with couples), all in Penang and all fully retired. Over 60 voluntary organisations and aid agencies which might host aged volunteers were also contacted, using web sites and Phnom Penh yellow pages as resources. This yielded just three interviews. A further three people working on development missions were located via a mini snowball in Cambodia. All had a long term commitment to their projects. Five had founded the organisation they worked for.

The second approach relied on finding participants in the field. This was readily achieved by frequenting cafes, bars and guesthouses where they spent a large part of their time. All but two of these people identified themselves as itinerants. They often approached me first. Noting my white skin, that I was about their age, and spoke English, they'd ask 'where are you from?' My reply 'New Zealand' led quickly to an opening conversation. It was then easy to ask to carry out an interview on the spot, or arrange a time later that day or the next day. There were no refusals; there seemed to be an eagerness for company. The casual encounters of a mobile researcher (D'Andrea, 2006; Vannini, 2010) enmeshed with the daily activities of these people. The high number of respondents (32) can be described as very much a function of the method. They could not have been located by any other means. As itinerants they did not join expat forums, or have any website presence. The two non-itinerants were fully retired settlers.

During fieldwork a few other retirees running small businesses were located in the field, for instance a British guesthouse operator in Malaysia; a gay couple with a small business in Cambodia.

In total, the overall project consisted of in-depth qualitative interviews with 57 individuals and with 3 couples. Social time was also spent with many of the participants in this study, such as additional casual conversations over drinks and meals. The result was an extremely rich collection of primary data. Personal, thoughtful and vibrant material was gathered.

Participants: the typology

The table below represents only the people interviewed in this study, tabulated for clarity. A 'plurality' was revealed, as shown in these categories of retiree migrants. As a summary of the people interviewed, it does not claim to be an accurate indicator of the lifestyle of all retirees in South East Asia. It cannot be generalised to the wider population of aged settlers. Hence it may be described as exploratory rather than irrefutably schematic. The categories are not ranked in any way, but compared, in order to show the divergent lifestyles adopted by the retirees encountered in this fieldwork. As Carr et al point out, ' real, sustaining and substantial meanings of older age are perhaps best understood… through 'the diversity and plurality of multiple, often contested, meanings.' (Carr el a, 2015; 11). Below the table the categories a each given further explanation.

Participants in this study: a summary

Participants by category		Cambodia	Malaysia	Individuals: Male	Individuals: Female	
(a)	Itinerants	16	14	23	7	
(b)	Fully retired and modestly settled	8	4	10	2	
(c)	Affluent, fully retired, settled	0	8	4	4	
(d)	Small Business Operator	5	2	6	1	
(e)	Aid organisers	6	0	5	1	
Totals		35	28			
Further information:						
(f)	Single retirees	41	10			
(g)	Arrived as couples	1 couple	4 couples			
(h)	Adult children somewhere:	3	3			

(a) Permanent Itinerants

The 'surprise' to this researcher was at finding a category of retirees one could refer to as ageing itinerants: westerners in their late 60s and older who had not settled anywhere. Nor did they intend to; they had evaded 'an implicit assumption of normative sedentarist settlement' (Hui, 2016: 18). They were more similar to tourists, than to migrants who settle, for instance to work. They demonstrated that congruence between tourism (transitionary non-working time) and retirement (extended non-working time) (Cuba, 1989; 64). They created their own social spaces, and relied on word-of-mouth from fellow arrivals for advice about visa rule changes, desirable affordable accommodation or cheap transport. They meandered through South East Asia as whim, personal funds and visa regulations permitted (Bell, 2016). They were retirees of various nationalities who had relocated to South East Asia in general, rather than to any country in particular. They are identified in the table above for their current domicile in Malaysia (Malacca, Penang and Langkawi), and Cambodia (Phnom Pehn and Seim Reap); but they moved frequently, living as permanent tourists.

(b) Fully retired and modestly settled

Another group (total 12 people, including two couples) comprised people who were neither affluent nor perpetually itinerant, who had settled permanently in Cambodia or Malaysia, and were fully retired. All spoke of their financial precarity (Botterill, 2016), or of 'being okay of we're very careful'. The eight single people included just two woman.

(c) *Affluent, fully retired, settled.*

A smaller group (three couples and two single people, a man and a women) lived in Penang, Malaysia, in luxury apartments, with staff to do the household tasks. They had achieved their goal to retire in luxury, and spoke happily about this.

Just one couple in this group – the only people in the whole study - was part of the government- operated programme 'MM2H' : 'Malaysia My Second Home'. (Wong, 2015). That programme encourages international retiree residents as an economic strategy, with those registering required to meet particular standards of income and spending. Each participant interviewed in Malaysia was asked about MM2H, and all knew something about it. But it was rejected by most. One told me that 'it isn't necessary. You can settle here anyway. It's just more complicated bureaucracy that costs money.'

(d) Small business operators

Four single men, one single woman and one gay male couple (counted in the table above as two individuals) operated small businesses, including running a guest house/ restaurant / shop (3); buying and selling art (1), a handyman (1), or engaging in casual language teaching (1). They all said that it was a business they could continue permanently, and intended to do so, as their key source of income. Only the art dealer and language teacher did not employ staff. The one woman in this group was a casual tutor in English language.

(e) *Aid Organisers*

In Cambodia six people interviewed ran charity programmes, working with local people to address social justice issues. This included work with very poor children, landmine survivors and abused women. All had arrived as single people aged 60+. Two men now had local partners.

For all groups: lack of family responsibilities was a strong feature in common

(f) Single retirees

For the entire participants, all but five couples had arrived as single people. Many explained that singleness meant freedom to make major lifestyle changes without any need for negotiation with a partner or 'tied stayer' (Mulder and Malamberg, 2014; 1295). Some referred to prior negative experiences as a single older person: to loneliness and being 'out of synch' in their home environment. They were effectively unfettered by their lack of 'belongingness or social embeddedness' (de Jong Gierveld, van Tilburg and Dykstra, 2016; 2).

(g) Couples

Three of the couples lived in well-appointed apartments in Penang, Malaysia. The other couple in Langkawi, Malaysia talked about their frugality while enjoying this 'big adventure'. The gay male couple ran a small business in Cambodia. Three men who had arrived single, now had local partners (the Malaysian guesthouse proprietor; two Aid organisers in Cambodia).

(g)Adult children somewhere

Just six people out of the entire group (63) had adult children somewhere. Two had grandchildren, but claimed little connection with them. Just two had occasional Skype contact. The lack of close family ties appeared to decrease attachment to their prior location.

'Just me, I'm on my own'.

Some referred to a sister or brother somewhere, who they might – or might not – contact occasionally. But there was a consistent stating of 'its just me, I'm on my own'.

The revelations 'just me, I'm on my own' is not claimed as the inevitable story for every person retiring to South East Asia. But it indicates that being partner free, child and grandchild free, and without extended family, increases one's option to relocate. The lack of intimate family relationships afforded the liberty to enjoy international mobility.

Whatever the 'ambivalence and conflict' in a family network (Geirveld, van Tilburg and Dykstra, 2016; 17), if older people engaged with family and/or community, and can manage financially, they may have less impetus to relocate. A negative association of strong family / work/ location ties and migration has been identified (Mulder and Malamberg, 2014).

Interviews with participants representing the five categories (above)

Every one of the participants talked about how different their life is now, than before they relocated and retired. Examples:

(a) Permanent itinerants.

Australian man aged 64:

> 'If I was in Australia I'd be working at a boring job until I'm 67, to qualify for the pension, which would be hard to live on there, even with the flat, which I rent out. I'll never go back. I can afford to do this forever. I see this as my last window to have fun.'

The itinerants matched Botterill's findings about some British retirees in Thailand, in that they juggled their sense of good fortune to enjoy such freedom, with everyday financial precarity. They contradicted 'the assumption that lifestyle mobility is purely the prerogative of the privileged (Botterill, 2016).

These wanderers were exemplars of the notion that constant mobility could be the key to liberation for reasonably fit, elderly people (Bell, 2016). Whilst well off compared with local population, especially in Cambodia, they made it clear that they were mobile because they *lacked* wealth, by western standards. Several described themselves as 'scratching ' or 'scrabbling' along, financially. The wealth differential between them and local people provided a service sector which enabled their travel. They were dependant on this discrepancy. A comfortable retirement in their home country was financially out of reach. They stayed in cheap hotels and guest houses, and ate at restaurants and bars where they could socialise with other tourists and itinerants. They defied any assumption that older people must settle somewhere.

One woman explained why she did not wish to live anywhere:

> 'Frankly it is boring! I want to meet new people, see new things. I do not want any commitments at all, not even a home. I don't want to own saucepans and plates and linen and stuff. I just love that I have one small bag and can up and go where I want, any time.'

(b) *Fully retired, modestly settled*

The twelve fully retired people of limited means lived on pensions or other income from home. Swedish man, Langkawi, Malaysia, interviewed with his wife; both early 70s:

> 'We did the sums, and we can live so much better here than back home (Sweden). We love our life here, having little adventures every day, or just watching the beach from our deck. We scrimped and saved at demanding jobs, and finally we really are living the dream.'

They explained that they rented a small house near the water, and had spent $3000 making it their own: a better bathroom and kitchen, a deck overlooking the sea. 'We are set forever, now'. Their only concern was of a possible future tsunami (Langkawi was hit by that huge event in 2004). 'We'd just move to somewhere else in Malaysia.'

Several Australians in Malaysia expressed anger at their nation's means-testing for pensions. Access is affected by life's main asset, a home. One single man, 69, said 'So I made the decision: sell up, pack up and move out. I figure I have enough money to stay here (Cambodia) for as long as I live'. There was sense of the government dishonouring their lifetime contribution as tax payers: 'I contributed tax for 55 years, and then what? I felt very let down. So Bang! I made the decision and left! Of course, it turns out to be the best decision I ever made!'

(c*) Affluent, fully retired.*

The sample in Penang, Malaysia differed significantly from the other participants because of their relative affluence. The island of Penang has just 700,000 people. Some described the area they live in, Gurney Drive, as having a 'village' feel. They loved the climate, the availability of upmarket accommodation, the seafront, shopping malls, food markets, bars, marina and affordable household staff. All were fully retired, and expected to stay in Penang permanently.

German man, 70, in an elegant apartment told me

> 'We literally shopped the world for the best retirement location. We truly could have gone anywhere. We considered Argentina, Hong Kong, Italy and Paris. But we can go on those places for holidays. Malaysia is central to the world, really.'

British man, fully retired, early 70s:

'My business life meant living a lot of the time in hotel rooms, and phoning home each evening. Now we can enjoy being a proper couple, and having fun together'.

American woman, 69:

> 'My husband was so worried about whether wifi would be reliable here. He is a computer junkie. With that sorted, and all the other fabulous things here – the wonderful malls, the restaurants, the village feel – we are both very happy. America is definitely over for us.'

Asked how they spent their time, every one of this small group talked about enjoying international travel, and about their dedication to health and fitness. Serious exercise, sometimes in their home gym, was a regular part of their day. Three from different households talked about the time they spent researching food and health on the internet. The locus of control was a significant preoccupation (Llewelyn, Cunningham, Jaye, Young, Egan and Radue, 2017). No one from any other group mentioned this. The revelation about health preoccupation corresponds closely to Rowe and Kahn's work on personal agency, in which those authors identified many ways that the risk of decline could be reduced by the individual (Rowe and Khan, 1997). Taking care of themselves as they aged – self-efficacy regarding health management (Llewellyn et al, 2017) - had become their central agenda and an active performance every day.

One couple showed me around their apartment, with its six bedrooms, three lounges, home gym and glorious panoramic views. One room housed the owner's collection of fashionable shoes, neatly lined up in pairs. She said, 'this is exactly what we need, now we are retired. Space for every little thing!' Her husband explained that 'this is what we have worked so hard for. We deserve this. It's our reward for our careers.' They told me of the four or five cruises they take each year. 'Life is really just one long holiday, then we come back here. Everything is exactly as we wanted it'.

(c) *Small business operators*

Those running businesses talked of their need to do this: not just financially, but to have something to do each day, and to engage with a community.

An Englishman (74) in Malaysia ran a small guest house. He explained how he enjoyed the turnover of guests, the ever changing company. Plus he was proud of his work, restoring an old Chinese shop house into a viable business.

> 'I've never done this kind of thing before. Now I would never do anything else.
> This is the only little guest house in this street. Look: I have been awarded a commendation by Trip Advisor! I have found exactly the life that suits me'.

The language teacher said 'it's totally unofficial but I am totally dependent on earning that money. I made the decision to leave, I bought a one way ticket, and now I have to survive. It really does feel like an huge adventure.'

American man in Phnom Penh, 68:

> 'I never had a family. That's just the way it worked out. I washed up here; I'll die here. I won't be going anywhere.' He dealt in local art, also selling some of his own artworks in tourist shops. 'If you are an artist you don't; stop just because you are old.'

(e) *Aid organisers*

The last identifiable group in this typography also contrasted with the other groups, in this instance because of the kind of work they were doing. Most told the story of a visit to Cambodia as a tourist some years before. They saw a niche they could fill, and were now running various charities and aid programmes. These included workshops for landmine amputees, restaurants that trained and employed disabled people, schools, a factory, and medical facilities for the very poor. None had employment histories that related to their present work. Nor had any of them had long term plans to make the change in their 60s to this kind of activity. They were energetically enacting their version of 'productive ageing' (Bengtson and DeLiema 2016; 45).

Australian woman, 69:

> 'I came here nine years ago, celebrating retirement at 60. I met a local family and gave them a few English lessons. It all grew from there. We now teach and feed hundreds of children every day. I cannot see myself ever doing anything else.'

Australian man, 71:

> 'I was a teacher and I got so fed up with the endless petty bureaucracies and idiotic politics. I hate Australia and its small minded, racist politicians. I'll never go back, even to visit. Here I am doing something useful, with absolutely wonderful people. It is a brand new fabulous life…. I have one daughter in her 30s who is going to join me this year. She'll be running my restaurant.'

British man, 72.

> 'My career was in finances. Then I came here on holiday. Eight years later I am running an organisation that feeds people, educates children, trains adults for work. Something magic happened.'

Each on these participants explained that it had not been a difficult decision to make this change. British man (above): 'The need is there. You can help. You just have to go and do what you can. You can't *not* go.'

Addressing needs, now and into the future

Empathy, compassion and moral obligation: these values are the basis to engagement in social entrepreneurship (Borquist and de Bruin, 2019). These modest social entrepreneurs were doing their best to addresses social problems bypassed by the ruling regime (Saebi, Foss and Linder, 2019). Their goal: is to achieve transformation via practical upskilling.

These were the only people interviewed in Cambodia who mentioned anything about the nation's history or politics. They expressed enormous compassion for a nation of survivors of the Khmer Rouge regime (1975 – 1979, during which time people were denied their rights, and almost 2 million Cambodians died). British man (above): 'We can never undo those atrocities. But we can try to ensure that at least some of the children today have a far better life'. To them it was common sense to help if one was able to.

This group also differed from the remainder for their full engagement with local people, working with them, living with them. All spoke some Khmer. Two of the men now had local wives. At a time when they had expected to be fully retired, they had found a new mission in life, one driven by their own values and sources of satisfaction, rather than by the strictures of the organisations that previously employed them – and that they had retired from - back home.

Considerations about the future?

Of all the participants, just one gay couple expressed concerns for their future:

> 'We are in our 70s and don't have anything else we want to do. But we have painted ourselves into a corner. We are from different countries with different pension schemes (American and Australian), and we have lived in Asia for nearly thirty years. So that makes retirement very complicated. We absolutely love this, but we are not sure if we can manage it when we are really old. We have staff, but we still need to be hands-one very day. We just have to take it day by day.'

Everyone was asked about their long term future: what would happen if 'something happened' (western euphemism for death) to them. Most conveyed a very loose framework of personal risk assessment. For example a British man 73, in Malaysia: 'It is warm, I am fit, I don't drink much, my dad lived until 90' – variables that could be identified as 'family history, environmental and lifestyle factors' (Llewelyn et al, 2017; 263).

Penang couple, husband: 'If I was on my own, I'd stay here. There is nowhere else I want to live'.

Wife: " I don't really want to go back to Australia, and get caught up in all that family stuff, but I guess I'd go back to the bosom of my family, to my sisters in Australia. So far we've been very nicely off the hook with family, but I guess if I were old and on my own…' She was the only person in all the interviews who suggested this option.

Woman running an Aid project:

'I just hope I'll die very fast one day of a heart attack or a stroke. Instantly! There is nowhere else for me, anywhere.'

Only three respondents, all in Penang, referred to long term late life care. 'It is not a problem, living here. Home care is very cheap, mostly Philipino ladies. I know of people who have ended up in that situation. You are still dying in paradise.'

An American itinerant in Cambodia expressed a fatalistic but positive approach:
'It is part of the price you pay, running away from home. I am very happy living here. I am happy about dying here.'

These elder migrants had taken responsibility for their own happiness and wellbeing as they aged. None of these people problematized their own health in ageing, or volunteered any medical or cognitive issues that are often assumed to accompany it. Their outlook, as they saw themselves growing older, was optimistic. Some asserted that moving to a new location had not only increased their wellbeing, but also would probably extend their life expectancy, as they were happier, healthier and more in control of their everyday lives than they had been, struggling back home. 'Home was about boredom and bills. I was so fed up. Time to go! This was the best decision I ever made'.

All were expecting to continue their present activities – world cruises, going surfing, running guest houses, helping people, frequenting cafes and bars– for years to come. The later life they envisioned corresponded to what has been defined as 'successful ageing' (Rowe and Kahn, 1997).

Discussion: Convergent Decisions, Divergent Lifestyles

Typologies of retiree mobility

Whatever their placement on this typography, and wherever their prior location and nationality, every one of the participants in this study was enacting agentic empowerment. The quest for an enhanced lifestyle was a key motivator for spatial mobility (Botterill, 2016). They had sought, and found, a pre-emptive alternative to being shoved into a perceived marginalized status of the elderly back home.

Whilst each individual's personal circumstances were particular to them, the feature in common was that they had made a decision, then acted on it, in order to better their own lifestyle. As inhabitants of the world of late capitalism, with its emphasis on consumption, individual identity can be bought through consumer choice. This includes identity as one ages, the options here – broadly - of being a stay-at-home side-lined oldie, or an intrepid global adventurer.

The microscope lingering over the phenomenon of migrant retirees reveals how 'the mobilities paradigm and lifestyle intersect' (Cohen, Duncan and Thulemark, 2013;1). It reiterates that 'multiple mobilities are entangled in social processes and structures' (Hui, 2016; 13). Those processes reflect the demise in the Western world of traditional values based of a stable location, extended family and inclusive community. For the participants of this study, whether itinerant or settled, it seemed that ageing was not such a problem, so long as they could be mobile. Mobility gave them freedom, autonomy, extra time, companionship and greater opportunity to pursue activities (adventures!) that were inaccessible doing their working lives. Images of old age inevitably involving inactivity, dependence, and physical and mental impairment, saturate populist versions of ageing. Isolation and loneliness were particular fears (de Jong Gierveld, van Tilburg and Dykstra, 2016).

Consumer choices include the consumption of travel and of place; mobility itself is a consumable. Emancipation from where-ever they had come from, their previous careers, and likely future lifestyles, depended on their access to a country very different from their original home (eg Australia, Germany, UK, Switzerland, USA). Once relocated, their commitment to the new place was flexible; they could move on at any time (unlike people who migrate for employment . This assumption of the right to mobility may be seen as yet another component of Western entitlement. The ethos that placed their own wellbeing and fulfilment in life as first priority was pivotal to making this change.

Rogaly explains that 'forms and aspects of mobility are bound up with unequal power relations' (Rogaly, 2015). In this study, even those of slender means had, through mobility, achieved liberation. Many described their new life as 'exciting' in comparison with their predictable daily life back home. Effort to locate a desirable quality of life at retirement had become a consumable for a cohort well-practiced after a lifetime of making decisions about consumption. Their concerns did not include any observations about social or environmental impacts they might be making in their new location.

Only two couples in Penang said they had long planned their move: 'We fantasied about it for years!' one man told me. For almost everyone else, relocation took place within months or even weeks of realising that this was a seductive option. Some people said it was a snap decision: 'I had the idea, then I left within a fortnight' the language teacher told me. The restaurateur had a similar story, arriving in Cambodia within three weeks of deciding to leave Australia. 'You can't sit around waiting to make up your mind' another Australian told me. 'If you want to go, go now!' The ease of buying visas at the border facilitated this quick action.

When theorising migration, the predominate paradigm has long been the push / pull model. The framework considers migration as the consequence of individuals' assessment of contextual factors of their present domicile, compared with potential future destinations: usually 'a discrepancy between their actual and desired living conditions' (Smetcoran, de Donder, Dury, de Witte, Kardol and Verte, 2017). For participants in this new study, a pragmatic assessment of the equation of cost of living compared with available funds, plus future wellbeing, resulted in the conclusion that migration to Malaysia or Cambodia was a viable option.

The circumstances they found themselves in once they arrived in South East Asia were divergent. But for every one of them, migration proved to be their best chance for an enjoyable, affordable life (Casado-Diaz, 2006). They constructed a lifestyle around their resources. Malaysia and Cambodia had a 'pull' effect in part because both places have established infrastructure for tourists, expat communities, and were inexpensive. Most – though not all - of the migrants had visited previously, on holiday. Many were 'pushed' from their home countries because of financial stress in the face of the high cost of living. They wrestled with financial precarity (Botterill, 2016). From prior visits, or from advisory websites, they believed they could achieve a level of comfort and sociability in those destinations. As one said, 'once you've had the idea to do this, why wouldn't you? It just made total sense.' This could be described as positive voluntary migration; the opposite of reluctant relocation due to various stressors (Smetcoran et al, 2017).

For elder relocaters, voluntary migration has also been theorised in relation to the life course (Davies and Hoath, 2016; Bengtson and DeLiema, 2016).

As people age, their activities and means also change, and they might review possibilities for the future. The retirees in South East Asia, with limited funds, but no family or employment responsibilities, had the newfound freedom to make significant new life changes. Only the wealthier Penang group demonstrated the cumulative advantage theory that applies to ageing: those already advantaged in their working lives, were likely to maintain that benefit in old age (Bengtson and DeLiema, 2016).

Resistance to stereotypes of ageing

Danish Man, 72, Malaysia. 'You hit 65, and everyone starts nagging you about when you are retiring!'
It has been noted that 'the potential of old age is masked by a set of false beliefs about ageing (i.e. *ageism*) which permeate social, economic, and political life' (Carney and Gray, 2015;123). Any assumptions that retirees are invariably home based, lounging about in permanent relaxation, or joining clubs, or playing bowls, are exploded by the phenomenon of elder migration.

Throughout their working lives these participants had gone along with assumptions about eventual retirement. Those norms included fixity rather than mobility. Now, through their own positive, adventurous and healthy ageing, they were consciously defying 'the physical, behavioural, or social norms for an older person' (Lulle and King, 2016; 3). They had 'made the decision' (a term many used, or 'I bit the bullet') and escaped a conformist old age in an over-familiar environment they felt had insufficient empathy for ageing citizens. Participants offered various self-descriptors, with pride: 'rebels', 'delinquent oldies', 'geriatric nomads', 'runaways', or 'gypsies', all terms that assert an active resistance to conventional ageing. A Scottish woman said 'being old back home is okay if you have money, but most of us don't. So what do we do? I couldn't see any option. In the end I ran away! I only thought about it for a few weeks once I realised, yes! I could do this!'

Many declared that they had 'escaped', thus claiming power through mobility (Botterill, 2016). They voted with their feet, passports and suitcases. Whatever their new situation, peripatetic or settled, in the field interviews retiree participants noted the re-invigoration brought about by their life change. No-one said they had regrets.

The restaurateur with disabled trainees explained that he knew he needed a new life, and wound up in Cambodia. Once there, he saw he could assume a useful role: his skills would make a practical contribution to social justice. 'This is a business. Everyone who works here has to be better off than they would be otherwise. I train them so they have to earn money to send their children to school and buy them clothes. Otherwise there is no point running this.' He marvelled at the U turn in his life.' Like many, he said 'this was the best decision I ever made. I'd sooner grow old here, than anywhere else'.

Some suggested their home governments should check the advantages of having pensioners relocate. 'If there is some deal where you could have your pension here, and never go home, sure, the tax payers money would be being spent abroad. But if more people weighed up the pros and cons, and decided to leave, it would free up a lot of houses, and reduce wear and tear on the infrastructure. We're being replaced anyway, by floods of young migrants. Hey, and with poorer medical care here, some of us might even die sooner, reducing the pension claim. There could be more thought about this…'

Research Limitations

A range of limitations must be acknowledged. The themes that developed from this investigation were carefully reported and analysed and are believed to be true for this group of participants. But the findings of this study cannot be generalised to the entire foreign retiree population of the places visited, let alone anywhere else.

- The first obvious limitation is the selection of participants who have been labelled 'westerners'. This criteria was due to the researcher's own constraint of speaking only English.
- Gathering people to interview was undeniably haphazard. There is no reliable 'scientific' way to construct a sample when numerous participants are itinerant. Many were recruited by chance encounters in the field; others via web sites, a few by word of mouth. The result is that (a) there is a far larger cohort of itinerants than settlers, with no way of proving whether this is representative or not; and (b) the study is not exactly replicable.
- The fieldwork was dependent on the researcher herself, probably advantaged by her own non-threatening age and gender (in the same cohort as those interviewed); and, when other means yielded too few subjects, her willingness to use social venues for participant recruitment.

- Interviews as data base means that what one is told is taken at face value. In the interviews, the participants revealed private information. However it is always the case that interviewees chose the narrative. This is open to their own biases, interpretations and decision to omit any information. There is no way of proving, refuting or challenging their stories.
- When people tell their personal stories in a conversational way, it may be inappropriate to try to chase hints they drop about problems in their prior lives eg criminality, debt, tax issues, bankruptcy. A respect for their privacy meant that in these one-off friendly interviews it was uncomfortable to pursue such matters, to gather a large picture of their decision to relocate..
- The accounts of relocation to a new lifestyle were overwhelmingly positive. Was there possibly some personal P R in this; of subjects not wanting to suggest there had been any mistakes or regrets about this no-going-back situation? Perhaps reassertion of the positives can be a form of self-reassurance?
- For the interviewer, too, there will be biases in the framing and articulation of questions which may affect the interviewee's choice of statements to make.
- The small size of the sample means that there is no scope to produce data that provides evidence of notable variables correlated to gender, nationality or present domicile.
- Temporality: all of these participants hoped that relocation would be transformative as it mediated negative effects of ageing, and enriched well-being (Botterill, 2016). It would take a follow-up study every few years, and interviews with the same people, as they reach their 80s and 90s, to discover whether their proposal to remain forever in South East Asia in fact played out.
- This study was of people actually in Malaysia and Cambodia. There is no information included here about individuals or couples who may have tried this way of life, but then abandoned it.
- Nor is there information about retirees who may wish for such an adventure, but are constrained eg by a spouse's health, financial concerns or a sense of other risks.

In all cases, the life these migrants were experiencing in their 60s and 70s was in a different country, and with different activities, from their working careers. But this cannot represent any other than these particular individuals: a snapshot of random people living in this region. Nevertheless, the study does provide sufficient information to develop a nascent typology of the western retirees interviewed in these two South East Asian countries.

Conclusion: emancipation through mobility

This typography of elder migrants in South East Asia is a starting point for further investigation. The fieldwork did not originate with an agenda to construct any kind of model. The participants gradually fell into categories as extremely divergent lifestyles were revealed. This was, for all, as a consequence of deciding to relocate to South East Asia.

Human ageing has changed, with the world's privileged enjoying ever better health and increasing longevity. Alongside this, place of domicile is no longer taken for granted: the world offers diverse places where one might choose to live. If the home nation has become a struggle, or just plain boring, then it may be time to move elsewhere. A new start, access to global mobility, and anonymity amongst strangers, could mean positive self-invention. For all of the subjects of this study, social and cultural environments have become increasingly negotiable commodities.

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