To Stay or Not to Stay:
Retirement Migration Decisions among Older People

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Foreword

Many people upon reaching retirement decide to leave the UK and move abroad, searching for balmy weather, a change of pace or – for those born overseas – to ‘return’ to their country of birth. Indeed, there are around 1.1 million British pensioners spending their retirement abroad, a number that will increase as our population ages and we produce more pensioners.

For all of these people leaving at retirement, a big consideration is whether they will be able to reap some benefit from the hard work and contribution they have made throughout their working lives to the UK economy and society. Pensioners staying in the UK may not always feel adequately cared for but they are able to access significant state support. For instance, they receive a Basic State Pension guaranteed to keep up with the rising cost of living; indeed, the coalition government in 2010 introduced a ‘triple-lock’, meaning that pensions will rise with whichever is the highest of earnings, prices or 2.5 per cent. They can also access free health care via the NHS, and the recent Dilnot Report suggested ways to ensure that that people who need social care do not lose everything they have saved and built up throughout their lives. Those leaving the UK face the loss of most of this support.

For example, many retiring overseas receive a declining Basic State Pension; instead of being annually uprated in value, their pension is frozen indefinitely when they leave the UK, becoming less valuable with every passing year. Indeed, of the 1.1 million pensioners overseas, half receive frozen – rather than uprated – pensions. Outside Europe, pensioners in only a handful of countries such as the USA, Jamaica and Turkey are lucky enough to receive uprated pensions.

Indeed, there is a growing constituency around the world of people who think that the amount of pension people receive from the government should not be affected by where they live – they have worked towards their pension, been looking forward to it and may rely heavily on it. The International Consortium of British Pensioners (ICBP), of which I am the Director of UK Parliamentary Affairs, advocates for recipients of the UK’s Basic State Pension living all over the world who feel that freezing pensions is unfair. We are pushing the UK government to uprate all such pensions as soon as possible.

The majority of ‘frozen’ pensioners are those living in Australia, Canada, New Zealand and South Africa. However, this is not just an issue for the traditionally white British expats moving to these ‘old Commonwealth’ countries. The UK’s population of older people is becoming much more ethnically diverse, as shown in Runnymede’s 2010 report The Future Ageing of the Ethnic Minority Population of England and Wales. As the people who came to the UK to work during the mass migration of the 1950s, 1960s and 1970s reach retirement and beyond, the result is many more people born in South Asia, the Caribbean and Africa who have the choice of staying in the UK or ‘returning’ overseas.

This new report – part of Runnymede’s ongoing research into older BME people – is therefore a timely insight into how such people make retirement decisions. It investigates what people prioritize – financial considerations, being close to family, access to healthcare services – when deciding whether to stay, leave, or split their time between two countries. It shows that people feel they should be repaid the pension they have worked towards irrespective of where they live in retirement or, indeed, where they were born. This corresponds to ICBP’s belief that the mandatory nature of National Insurance Contributions implies a de facto contract on the part of the government to provide protection of the Basic State Pension for all. The report also calls on the government to think outside the box in terms of rewarding contribution in a world where people are much more likely to live in different countries at different stages in their lives.

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1. Older BME People and Return Migration

1.1 Introduction

There is a growing population of older black and minority ethnic (BME) people in the UK, many of whom were born abroad and so may consider ‘returning’ to their country of birth when they retire. Those who do ‘return’ after living in the UK for decades may face increased costs in accessing healthcare services or find that they are losing income through their UK state pension having been frozen in value.

Last year we published *The Costs of ‘Returning Home’* (Khan and Mawhinney, 2010), which sets out some of these potential costs, from healthcare and pensions to social security and housing. The aim of the present report is to build on these findings by showing how people actually make the decision of whether to spend retirement overseas or not.

The report also follows on from our 2010 publication *The Future Ageing of the Ethnic Minority Population of England and Wales* (Lievesley, 2010), which makes detailed projections of how the population of older BME people is likely to grow in the next 40 years. It shows that the number of BME people over 65 years old is likely to grow from 230,000 in 2001 to 2.7 million by 2051 – a twelve-fold increase.

Many of those who came to the UK in the 1960s and 1970s are reaching retirement now and in the coming years. This is a large cohort and many face the choice of spending their retirement in the UK or moving to their country of birth (or sharing their time between the two). Of course, many of the BME retirees of the future will be British-born and therefore will not have a country overseas to ‘return’ to.

In order to better understand how people decide where to spend retirement, we undertook a qualitative study in which we talked to older people from different ethnic groups, both retired and approaching retirement, in different parts of the UK.

This publication reports the findings of that research in the context of ongoing policy debates about return migration and entitlement to public services and pensions.

1.2 Research methodology

*The Costs of ‘Returning Home’* describes some of the legal arrangements between the UK and other countries governing social security, taxes and healthcare. It also presents information on the potential costs and benefits of leaving the UK, such as how the cost of living or affordability of housing overseas compares to that in the UK. This report builds on the earlier work by investigating the importance of these considerations for people’s decisions on where to retire.

The aim of the study is therefore to improve understanding among policymakers of the considerations, attractions and barriers to overseas retirement that affect foreign-born BME people. The following questions have guided this research:

- Which considerations are the most important in deciding whether or not to spend retirement overseas?
- What are the decisions people ultimately make?
- In particular, how important are financial considerations, and do people take a ‘rational’ or cost-benefit approach to the decision?

An improved understanding of these topics will help us to anticipate the make-up and needs of the growing population of older people – including many more BME people in the future – and to develop policies that better reflect the reality of retirement migration.

To answer these questions we ran focus groups with over 80 people in London, Leeds and Cardiff, where we asked participants whether they considered spending retirement outside the UK, in particular in their country of birth. The participants were from three different ethnic backgrounds: Caribbean, Moroccan and white British. These groups were chosen to reflect some of the varied experiences of different ethnic groups in the UK: whereas Caribbeans form a large and well-established community with a historical Commonwealth link, Moroccans form a smaller and perhaps less visible community with weaker historical and cultural links to the UK. Other differences are highlighted in Box 1 (p.4). We chose to include white British participants in order to test the hypothesis that many of the considerations for BME people will be shared with white British people, such as the desire to be close to family or feeling ‘at home’ in the UK, or indeed climate and cost of living. By conducting research in London, Leeds and Cardiff we were able to explore regional differences, as well as experience cities with varying sizes of BME communities.
Participants were mostly over retirement age (in their late 60s, 70s and older), although some, particularly among the Moroccans, were pre-retirement (in their 50s and 60s). This allowed us to ask older people, retrospectively, not only why people make the decision to stay in the UK, but also to inquire into what those not yet retired planned to do at retirement. Participants also reflected on experiences and feelings prevalent among their wider community in the UK. A small number of interviewees had come back to the UK, having ‘returned’, giving a useful insight into returnees’ experiences. One significant limitation of talking to people in the UK is that we were not able to speak to those who have permanently left the UK at retirement. However, our discussions included participants’ reflections on those they know who have left. We spoke to both women and men, although the majority were women (55 out of 81), particularly among the Caribbeans (27 out of 32). All of the Caribbean and Moroccan participants, bar one, were born overseas and therefore could, in theory, ‘return home’ for their retirement. However, we do not assume that those born abroad are not ‘British’ – that is, many feel just as British as those born in the UK, having lived here for decades. We

**Box 1. Key facts on Caribbean and Moroccan people in the UK**

**The Caribbean community**
- In 2001 there were 250,000 people born in Caribbean countries living in the UK ([www.bbc.co.uk](http://www.bbc.co.uk)).
- In 2007 there were 600,000 people identifying as black Caribbean (including British-born people) (Lievesley, 2010).
- It is an ageing population – 1 in 4 are 50 and over.
- Caribbean people are much more likely to live in London, Birmingham and other major cities such as Leeds and Cardiff.
- Many of those born overseas were born in Jamaica, with other significant populations from Trinidad and Tobago, Saint Kitts and Nevis, Barbados, Grenada and Dominica.
- The 1948 British Nationality Act gave British citizenship and full rights of settlement to everyone living in the Commonwealth, including the Caribbean.
- Following this, many people migrated to the UK in the decades following the Second World War, at the invite of the British government and to fill labour shortages.
- The generation of people who migrated from the late 1940s are sometimes called the ‘Windrush generation’, named after the first ship to arrive from the Caribbean in 1948. Many intended to stay for 5 years but ended up settling permanently.
- Many of these migrants worked in public services, especially the NHS and public transport, meaning they were likely to have a pension.

**The Moroccan community**
- In 2001 there were nearly 12,000 Moroccan-born people living in the UK (De Haas et al., 2011). This was estimated to have reached 16,000 by 2008.
- Moroccans mainly live in London, as well as smaller towns like St Albans, Crawley and Trowbridge.
- Moroccans have migrated to the UK in significant numbers since the labour migration of the 1960s.
- Those who migrated in the 1960s and 1970s were brought over by employment agencies who arranged jobs for them in the service sector – hotels and small businesses.
- The majority of Moroccans today are in their 40s and 50s. These are the children of those who migrated in the 1960s and 1970s.
- 24 per cent of Moroccans in London work in the hotel and catering industry.
- Their relatively low educational and skill levels have relegated them to the margins, a position from which they find it difficult to move.
- Moroccans maintain strong connections with friends and family in Morocco, as indicated by the massive yearly return during summer holidays.
- Moroccan migrants are largely Muslim.
therefore make no assumption that participants want to or expect to ‘return’. Nevertheless, we use the term ‘return’ throughout the report for brevity. We also did not assume that people would leave to return only to their country of birth – we asked participants whether they would consider moving to a different country, such as Spain or Australia. (For a more detailed description of the methodology, see Appendix 1.)

As hinted at above, there are significant differences between Caribbean and Moroccan people, in terms of migration histories and the historic links of their country of birth and the UK. Box 1 summarizes some of the distinguishing features of each community. This will have a bearing on people’s retirement decisions and is something we have factored into our analysis. For example, the length of time someone has been in the UK and whether they are a British citizen will impact the likelihood of their return. Table 1 displays this in the form of a matrix, with British citizenship and a longer length of time in the UK making return less likely, and a lack of British citizenship and a shorter length of time in the UK making return more likely.

The rest of this introductory chapter discusses the implications of the study for policymakers, and highlights key points from the literature. The body of the report, chapters 2–5, is a discussion of the key factors that influence people’s retirement decisions, supported by evidence from our research. Chapter 2 explores financial considerations, including access to UK state pensions overseas. Chapter 3 shows the importance of health, in particular whether people are able to access quality and affordable healthcare. Chapter 4 shows the role of family and friends, while Chapter 5 highlights a number of factors that relate to a sense of belonging – including the familiarity of culture, a sense of ‘home’ and political forms of belonging. Finally, in Chapter 6, we gather together our key arguments and make a number of recommendations to policymakers.

The various considerations cannot always be clearly distinguished. Separating our findings into chapters is an imperfect but pragmatic way of analysing people’s decisions, which sometimes feature overlapping and contradictory factors. Other important considerations are not given a chapter but are folded into the discussion of other themes. For example, climate was a central consideration for some of the participants, with many wanting to spend their retirement in warmer weather. Climate is discussed in relation to improvements in health and how it is often perceived as one aspect of a broader way of life. Similarly, some of the participants employ ‘split retirement’ strategies, in which they spend part of the year in the UK and part in their country of birth. This is discussed in relation to other factors, including financial considerations (i.e. the costs of travel) and the desire to live close to family members in other countries.

### 1.3 Policy relevance

This subject relates to particular areas of policy, including pensions and healthcare. For example, in The Costs of ‘Returning Home’ we showed that the majority of countries outside the EU do not uprate – i.e. annually increase the value of – UK state pensions. A person who has lived and worked in the UK for 30 or 40 years and then moves to one of these countries will continue to receive a pension but one that is frozen in value at the point they leave the UK, rather than increasing every year with inflation. Those retiring to India, Pakistan, Bangladesh, all African countries and most Caribbean countries, among others, will lose out on £24,000 of income over 20 years of retirement. The UK government’s policy of not uprating pensions to these countries may be a barrier to retirement migration insofar as it makes retiring to certain countries less affordable. Changes to this policy will obviously also affect the flow of people leaving the UK.1

Similarly, the ability of people who spend at least part of the year overseas to access the National Health Service (NHS) is likely to be an important consideration in people’s decision-making process. Healthcare is often much more costly outside the UK, and people value the free at the point of use healthcare provided by the NHS, which they feel they have paid into throughout their working lives. Policies governing people’s right to access NHS care – including those who are not resident in the UK – will impact people’s decisions and affect the flow of people leaving the UK. This is given further importance by the fact that the NHS is widely seen to be coming under increasing pressure as the numbers of older people – who are more likely to need and receive care – in the UK continue to grow over the coming years.

This research report shows the importance of these policies – as well as other factors, such as family

| Table 1. Likelihood of return depending on length of time in the UK and citizenship status |
|-----------------------------------|------------------|------------------|
| British citizen | In the UK for less than 10 years | In the UK for more than 20 years |
| Most likely | Somewhat likely | Least likely |
| Non British citizen | In the UK for less than 10 years | In the UK for more than 20 years |
| Most likely | Somewhat likely | Least likely |
and climate – on people’s decisions. It explains how people judge the fairness of these policies, as well as their effect on people’s decisions and strategies. The findings include messages to policymakers from potential returnees. They will also help policymakers estimate the effect of policy changes and to better understand the experiences and needs of the growing population of older BME people.

1.4 Literature review on return migration

The phenomenon of migrants leaving a ‘country of settlement’ in order to spend retirement in their ‘country of birth’ can be seen as a form of return migration (or re-migration). Much of the literature on return migration focuses on working age migrants (see Dustmann and Weiss, 2007) and students (see Gungor and Tansel, 2005), both of whom tend to migrate for short periods.

In contrast, our research focuses on the less-studied phenomenon of older ‘migrants’ who have lived in a country of settlement (the UK) for decades, are no longer economically active and whose purpose for ‘returning’ is retirement. This is a specific form of return migration. Indeed, Yahurin’s (2009) study of return migration among older migrants in Germany shows that return migration in later life is distinct from that at earlier stages in life – for example, older people frame return as a possible retirement strategy.

A crucial point is that return migration at retirement is not simply a case of either staying or returning. People employ a range of strategies to maintain links between their country of settlement and country of birth. A circulation model has recently emerged in the literature, where older people share their time across countries, referred to as ‘va et vient’ (De Coulon and Wolff, 2006). We refer to this as ‘split retirement’.

Of particular relevance to our study is research that focuses on the determinants of and considerations for return migration. For example, Zakharenko (2008) examines the extent to which return is determined by migrants’ personal characteristics, such as age, gender or job market performance. De Coulon and Wolff (2006) argue that, in the absence of labour market considerations, the strength of family relationships is a key consideration for how people decide to split their time between multiple countries.

A recent IPPR report on return migration among migrants in the UK distinguishes between economic factors (labour market opportunities) and personal and family factors as considerations in people’s decision-making, reporting that:

... return migration decisions tend to be more influenced by personal and family factors, including a yearning for home, than they are by economic factors. (Finch et al., 2009: 4)

Similarly, our study analyses the relative importance of financial factors (although not labour market ones) in comparison to personal or family factors. We expand on the possible non-financial factors by highlighting the importance of a particular ‘way of life’, or indeed ‘belonging’, based in large part on the evidence we gathered from our focus groups.

This focus on the most important considerations in migration decision-making is also present in research on emigration and retirement migration (see King et al., 2000), which is a particular type of emigration. These are distinct from return migration in that they describe people leaving, rather than returning to, their country of birth. IPPR’s Brits Abroad report (Sriokandarajah and Drew, 2006) classifies the motivations for emigrating into four categories: family ties; lifestyle; overseas adventure; and work. Williams et al. (1997) identify additional motivations for relocating on retirement, including: living costs; availability of domestic care; access to healthcare services; a wish to be buried ‘at home’; and a wish to return to one’s roots (Moro, 2007).

These motivations for British-born people emigrating from the UK are also important considerations for those leaving the UK in order to ‘return’ to their country of birth. This may be especially true for those who have lived in the UK for decades and see themselves as ‘British’.

It is not clear which ‘kind’ of migrant is more likely to return. On the one hand, some research suggests that wealthier and more economically integrated migrants are more likely to express a preference for return and to return once they have reached retirement (Attias-Donfut et al., 2005; Bolzman et al., 2006; Klinthäll, 2006; Tesch-Römer et al., 2006). On the other hand, Yahurin (2009) has observed that older migrants who return are generally less well-educated and have weaker attachments to the labour market than their better-educated, full-time counterparts.

Researchers have explored specific factors and considerations in more depth. In terms of family, data from France suggest that the location of ‘family of origin’ and ‘family of procreation’ are conflicting forces in migration decisions and that children’s residence in the country of settlement increases the probability that overseas-born older parents will prefer to stay (De Coulon and Wolff, 2006). On the
other hand, the location of siblings and parents in the country of birth increases the willingness to return permanently or at least to commute ‘back-and-forth’. Research involving older migrants in Switzerland (Bolzman et al., 2006) has shown that the location of children is the main factor. The decision to stay might also be influenced by the expectation that children will provide physical and financial care (Ganga, 2006).

In a particularly relevant study, Blakemore (1999) has shown how older Caribbean people in the UK are more likely to be dissatisfied with staying in Britain than their Asian counterparts living in the same urban areas. He argues that older Asians are more likely to envisage growing old with their children and grandchildren, while Caribbean families are frequently more dispersed, resembling the living patterns of the majority white population.

In terms of pensions, Byron’s (1999) study on older Caribbean migrants has shown that pension arrangements and customs duty waivers are central determinants of return for potential returnees now living in the UK. The lack of pensions uprating is indeed a major source of grievance when people who have lived in the UK for decades decide to ‘return’ to the Caribbean (Byron and Condon, 1996).

There is an extensive body of work analysing health, healthcare services and return. Return migrants are thought to be less healthy than migrants who remain in the country of settlement, a phenomenon referred to as the ‘salmon effect’ (Abraido-Lanza et al., 1999). For example, Palloni and Arias (2004) have observed that older return migrants living in Mexico were less healthy than older Mexican immigrants living in the US. Access to care, whether through healthcare services or informal care provided by family, is an important consideration.

In Byron’s (1999) study of Caribbean migrants, the majority of respondents said they paid little attention to the issue of care for the elderly (and health care more generally) in their country of birth. However, 90 per cent of them, once back in the Caribbean, admitted that they would rather be treated in the UK if they were to become seriously ill.

Research also discusses the role of housing and home-ownership. Home-ownership may reflect a longstanding commitment to settling in the country one has moved to. Conversely, housing wealth can fund migration activity, such as investments in housing in one’s country of birth (Joseph, 2010). The ‘race and housing’ literature in the 1970s revealed how migrants acquired cheap property portfolios within rundown inner-city areas, partly to build assets to enable them to return (see Anwar, 1979; Dahya, 1974). Similar accounts can also be found in the Caribbean return migration literature (Byron, 1999).

In contrast, the ‘myth of return’ (Anwar, 1979) describes the phenomenon of people coming to the UK and working here for decades on the assumption that they will eventually return, only to end up staying indefinitely. In consequence, people are unlikely to prepare adequately for retirement, for example by having inadequate pension savings or not owning a property. Indeed, we know that BME people are more likely to live in pensioner poverty and to have fewer assets than the rest of society, which may partly reflect the ‘myth of return’, but will influence where people feel they can afford to live in retirement. The extent to which the prospect of cheaper housing shapes the decision to return remains relatively unknown.

Researchers have also looked at return and retirement migration from an economic or fiscal perspective. Oxford Economics (2011) have recently produced a cost-benefit analysis of the effect of uprating all overseas state pensions from the perspective of the UK government. Costs include increased pension payouts and lost tax revenues, while benefits include foregone healthcare and social benefits. The study concludes:

*Because the share of health care costs and social benefits going to those aged 65 and older is considerable, the benefits to HM Treasury from the policy change are expected to eventually outweigh the costs.*

(Oxford Economics, 2011: 2)

Moro (2007) analyses the economic implications of retirement migration within the EU in terms of increased demand for health and welfare services in other European countries. Entitlements to services for people moving, and indeed living, between countries is a key theme in the literature and a central concern of this report. Indeed, given that people increasingly share their time between countries, there is an urgent need to have a debate about policy arrangements that are both fair and sustainable:

*It will also be necessary for the UK government to devise fair and workable rules on how long and under what conditions a Briton living abroad is entitled to British public services.*

(Sriskandarajah and Drew, 2006: x)

The findings of our study add value to the policy and academic debates around return migration by providing an up-to-date and in-depth analysis of the needs and experiences of older BME people in the UK from their perspective.
2. Financial Considerations

In Chapters 2–5 we present evidence from our focus groups among Caribbean, Moroccan and white British people. In investigating which considerations are important in deciding where to retire, a number of distinct themes emerged. We begin by presenting data in this chapter on the importance of financial considerations, broadly defined, which is a topic of particular interest. The subsequent chapters focus on:

- healthcare and health;
- family and friends;
- belonging, including to a particular way of life, having a sense of ‘home’, and attachment to political values.

We understand these considerations as attractions or barriers to either staying in the UK, ‘returning’ to one’s country of birth or splitting one’s time between the two.

2.1 Accessing UK state pensions overseas

Some of the most important considerations that affect the decision about where to retire relate to money. The prospect of losing income – such as pensions and other benefits – and having a lower standard of living encourages some people to stay in the UK who would otherwise prefer to return to their country of birth. Conversely, the prospect of moving to a country with a lower cost of living is something that makes relocation attractive to others. Given our focus on retirement, pensions were an important topic of discussion. In a telephone conversation, the UK government’s International Pension Centre made clear that receipt of a state pension is not based on the country a person was born in or where they live during retirement; rather, people born overseas have the same rights as those born in the UK, on the basis that the greater the number of National Insurance Contributions (NICs) made, the greater the value of the pension received. Whether or not that pension is annually uprated varies by country, as explained in Chapter 1. A full Basic State Pension was worth £102.15 per week in 2011–12.

Receipt of UK state pensions overseas and whether they are uprated was generally not a central consideration for the Caribbean participants. When asked, participants in London agreed that accessing pensions in the Caribbean was not a problem. However, only a minority, such as Dana, were aware of the fact that pensions are uprated in some but not all Caribbean countries (see Appendix 2 for a list of countries that uprate and those that do not).

My friend said that in Jamaica when you get a rise in Britain you get a rise in Jamaica, but I don’t think you get that in Antigua or St Kitts.

(Dana, BC, Cardiff)

One possible explanation for people’s lack of awareness of uprating is the fact that most of our interviewees had chosen to stay in the UK. Indeed, many never seriously looked into retiring to the Caribbean at all, and therefore were unlikely to know whether pensions are uprated or not.

On the other hand, those who have chosen to retire in the Caribbean will clearly understand the impact of uprating on their retirement income. A couple of interviewees hinted at the possibility that a handful of people living in non-uprated countries in the Caribbean attempt to access uprated pension payments by claiming they still reside in the UK. Where people have connections to more than one island, or a have few family connections left, it is likely that the fact of uprating may have an impact on where they choose to retire.

In contrast, receiving pensions overseas was a major issue among Moroccan participants. Many seemed to think that people returning to Morocco were not allowed to continue to receive pension payments at all – in fact, recent data shows that there were 100 pension recipients living in Morocco in 2007. Unsurprisingly, this perception acts as a major barrier, preventing people who want to return from doing so.

A lot of people, if they work, if there was an opportunity for them to get their pension back home they will go back home. But I don’t think that the case. You have to be here in order to get your pension and if you go back … you will lose out quite a lot on the amount you’re going to get.

(Samir, MRC, London)

Most of the Moroccan men we spoke to raised the issue of access to pensions, and indeed other benefits, as the most important factor in their
decision-making. In terms of pensions, this was often framed in terms of a general difficulty in accessing pensions, rather than a specific focus on the fact that pensions are not uprated. They also suggested that this was a key consideration for many Moroccans.

Look at my brother, my dad-in-law, they had to stay here for years, they are returning now, and they have to be here so they can get paid, and they want to be in Morocco.

(Tarek, MRC, London)

We’ve got a lot of Moroccans who are suffering. They can’t get their pension at Morocco.

(Karim, MRC, London)

The second quote is particularly revealing as Karim has various roles within the Moroccan community and so is in a position to know the extent of this concern among potential returnees. Another participant, Hasan, suggested that some older people who want to die in their country of birth end up dying in the UK because the potential loss of income from moving means they feel unable to move: ‘Some people, they die here because of the money.’

Access to pensions was also a dominant consideration among the Moroccan women we spoke to, with the majority discussing the issue (see Case Study 1). Again, there was a lot of uncertainty and fear over whether they would be able to continue to receive the state pension in Morocco, with people under the impression that pensions do not ‘go through’ or ‘follow me’. Others asked questions about how receiving pensions overseas works in practice. Farah wanted to know what she had to do in order to ‘take her pension with her’ and Hafeza wanted to know if returnees have to come back to the UK regularly in order to continue to receive pension payments.

If we go to Morocco and we have our pension follow us, is it like France and other countries, where we have to come every six months to prove to them we are still alive?

(Hafeza, MRC, London)

This uncertainty over receiving pensions in Morocco reflects a lack of knowledge over how the state pension works generally. Amina, who has health problems, asked whether people who have never worked in the UK are entitled to a pension (which,

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**Case Study 1: Farah**

*Born in Morocco*  
*Retired*  
*Wants to return to Morocco*

Farah and her husband came to the UK in 1970 under a work contract. In 1984 she returned to Morocco with her husband. They were not able to get work and had no money so they came back to the UK after two years. By this time they had lost their council house and so were forced to stay with friends until they were able to rent.

Her husband died six years ago, leaving her ‘alone and retired’. She feels she has no-one to look after her in the UK and so ‘needs to go home’ to Morocco.

Financial considerations are a major barrier to her returning. She receives some money from her husband’s pension but thinks that if she returns to Morocco she will be unable to receive it. She is also uncertain if and how she is able to receive the state pension were she to return: ‘I want to take my pension with me. What to do, fill in some forms or something?’

This is linked to a fear that the pension and other entitlements she has built through her working life will somehow not ‘follow’ her if she were to move to Morocco: ‘We worked outside London from 1970 until I…retired. I want to try if I can, [to get] my money to follow me to my country, my retirement.’

These uncertainties are amplified by the feeling that, in Morocco, if you have money and are in good health ‘everything [is] nice, everything [is] cheap.’ However, things are very difficult for people like her who are old and sick: ‘For the sick people, retired people, no work and no money coming from some places, that is very bad.’
subject to eligibility rules, they are).’ Jasmina asked how much the pension is worth per week and expressed dismay at it ‘not being enough’. This lack of knowledge is perhaps unsurprising among a group like this, who experience low income, poor health and exclusion. Discussion of pensions among Caribbean and white British pensioners tended to include feelings of confusion or unfairness in relation to its receipt in the UK, emphasizing the inadequacy of pensions or relaying personal stories of anomalies and errors that have left them (mainly women) worse off than they expected to be.

The Moroccan women did not know that pensions are not uprated in Morocco, which is again unsurprising given their lack of knowledge about pensions generally. When informed about the lack of uprating, a few expressed anger. Indeed, Nadia raised the issue again at the end of the discussion, saying ‘I’m not happy about the freeze[ing] of the pension’. Others agreed, seeing it as unfair, and adding to the overall sense from the group that pensions were a major barrier to return.

### 2.2 Other welfare benefits

A few interviewees said that people felt unable to return because their country of birth provided less financial support through other welfare benefits. For example, Grace (BC, Cardiff) said that:

*Here, if you are not working, the government they will give you somewhere to live, they will give you some money to get by and so on, and we haven’t got anything like that [in the Caribbean].*

Similarly, Clare said that if she and her disabled husband were to return to the Caribbean the reduced support they would receive, in terms of financial and care support, would be problematic. One of the Moroccan women we spoke to wanted to know whether people could continue to claim Disability Living Allowance in Morocco (they cannot).

While only a few participants mentioned specific benefits, the Moroccan men we spoke to felt that the combined effect of losing entitlement to multiple benefits and resources made it impossible to return, even among those who strongly wanted to do so. Samir pointed out that while access to healthcare is a central concern (discussed in Chapter 3), other benefits such as Council Tax, the Freedom Pass and Housing Benefit combine to make a ‘big sum of money’, and that the prospect of losing this support is a major barrier to return. Samir says that a lot of older men in the community would return tomorrow if they were able to continue to receive a ‘package’ of financial benefits that would enable them to maintain a decent standard of living. For these Moroccan men, the prospect of losing out financially is the central consideration and very much a barrier disrupting a strong preference for return.

### 2.3 Cost of living

We asked participants whether they felt that the cost of living in their country of birth was cheaper than in the UK and whether this was an important consideration. Very few said they felt that, overall, it was cheaper to live overseas and that this encouraged people to return. Jodie (BC, London), who was born in Grenada and has not yet retired, talked about how she felt her state and private pensions would go further in Grenada:

*Well, in comparison it is cheaper in Grenada. I know you could live on a pension quite easily in Grenada.*

She also noted that the difficulty of getting by in the UK as an older person is an important consideration.

*I don’t think that I could live here … I can’t imagine having to pay council tax and water rates and electric and those kind of things because … I see the people around me who have retired and not all of them have got a comfortable life.*

It is perhaps surprising that many participants did not perceive their country of birth as a cheaper place to live. Much more common was the feeling that the cost of living has increased, whether in the Caribbean or Morocco. Indeed, Trevor (BC, London) drew an explicit contrast with Jodie’s experience of the cost of living in Grenada:

*I think that young lady is probably fortunate for the country which she comes from but, believe me, Jamaica is on par with Great Britain, with America, with Canada.*

Other participants agreed with this assertion that there is no clear cost of living incentive to returning to Jamaica. In the next chapter we show that the costs of healthcare overseas are a big barrier to return but other living costs are now also a barrier for people to retire away from Britain. For Poppy (BC, Cardiff) these costs meant she couldn’t act on her desire to return to the Caribbean:

*Even though I’m going to get a pension I’d still have to set up something there for myself to live comfortably because it is very expensive there, as well as health care, it’s not just health care, expensive cost of living.*
Similar thoughts were shared by some of the Moroccan women, who had already indicated that they were unable to return because they were not able to receive pensions and other benefits in Morocco.

*Because … my country, it have everything you need to buy, it is very expensive, see what I mean, my country is very difficult.*

(Jasmina)

Some of the white British people we spoke to, many of whom have spent time in Spain, France and other European countries, also commented on the increasing cost of living overseas. For example, Stephen, who spends part of the year in Spain, said ‘it’s not really any cheaper to live there than it is here.’ This is borne out by the fact that the pound sterling is currently much weaker against the euro than in the past – five years ago the exchange rate was in the region of 1.48 euros to the pound, compared to the recent rate of 1.13 euros to the pound (September 2011). So, the rising cost of living overseas can act as a barrier to white British people as well as Moroccan and Caribbean people, even though they are considering emigrating rather than returning.

### 2.4 Property and land

One particular element of the cost of living that participants discussed was property. A lot of the Caribbean participants mentioned that they had at one point owned land and/or property in the Caribbean, and that this was relatively common. Some discussed the fact that some returnees are able to build large properties on their land and that this is an attraction of returning.

*A lot of people have gone back home and have built beautiful houses with their savings.*

(Rachel, BC, London)

*We bought land in Jamaica and it was always my hope to build a home in Jamaica. Travelling there every year or every other year I just couldn’t take it. It wasn’t me. I couldn’t take the heat … That is why I don’t want to go back. It’s just the heat. The big houses? Yes, I would love it.*

(Edwina, BC, London)

Of course, people with high incomes and wealth will be able to build houses anywhere in the world, but our discussions suggested that owning land and building a property was quite common among Caribbeans, even among those on middle incomes. So, despite there being a sense that the overall cost of living in the Caribbean is no longer significantly lower than in the UK, it appears that being able to buy land and build large properties is seen as an advantage to returning, even among those whose do not end up doing it themselves. Indeed, Louise (BC, London) suggested that many people who now plan to stay in the UK originally had such a strategy.

*Basically there’s a couple [I know] that lives here in England, probably like most people around the table, bought land, intended to go home and then they decided not to go home.*

The role of property in decision-making was very different among the Moroccan participants. There was a strong sense that property in Morocco has increased in value and is now very expensive and that this adds to the feeling that returning is not affordable. One of the groups of men agreed that housing is very expensive, pointing out that it varies by city. In the other group, Ali said that property in some Moroccan cities is more expensive than in parts of the UK and that this is a barrier for many people who want to return.

*Ali: I must say Morocco is very expensive and the life is expensive as well, but even you can buy a property here in Bradford, it will be cheaper than Tangiers or Casablanca.*

*Neil: Ok, yeah. And that is really interesting and just the general cost of living including property but more widely?*


A related point is people’s ability to save in order to buy a property overseas. Tarek said that in the past Moroccans in the UK would work hard and save money to put towards a property in Morocco, aided by a strong pound, but that he was unable to do this because the cost of living in Morocco, including property prices, has increased.

*Most of people before they can save money and they can buy properties. Well like me now so how can I save money? How? … If I’ve been, I can save to get a property in Morocco in the 60s and 70s, when pound has big value. Everything is cheaper in Morocco. Now Morocco is like here, everything is higher.*

Many of the Moroccan people who participated in the research were living in social housing, especially the women we interviewed. The majority wanted to return but none of them owned property in Morocco and they felt that property in Morocco was too expensive for them. A couple of women pointed out that there is ‘no council house’ in Morocco, i.e. that there is an
insufficient supply of affordable accommodation. This means that those who do return have little option but to stay with, or borrow from, family. Overall, the discussion suggested that property/housing is a major barrier to return. However, it is not housing in isolation that acts as a barrier; rather, the cost of housing combines with pensions, healthcare costs and the loss of welfare benefits to foster an overall sense that people cannot afford to return.

Indeed, some of the Moroccans felt that return was only an option for people who had money and businesses. This is in contrast to people who are on low incomes and who struggle to access finance they feel entitled to, having lived, worked and contributed in the UK.

I suppose people which have already business there, they built a future for themselves they got some income and you know. They are not just living on the fresh air, do you understand that? I mean people which they got already business.

(Ryma, MRC)

Those who have got a lot of resources there, especially houses, they prefer to go to Morocco.

(Ilias, MRC)

Further, some people return to Morocco, only to find that they are unable to afford living there and so are forced to return to the UK, as Nadia pointed out.

Some people they went already and they come back because they couldn’t afford it.

These examples suggest that a key consideration for people on low incomes is whether or not return is financially feasible, given the limits to what they can continue to receive in terms of state pensions and benefits in their country of birth.

As discussed in Chapter 1, people do not always either simply stay or return – many choose to share their time between their country of settlement and country of birth. One explanation for this split retirement is to maintain ties with family in both countries. Split retirement varies from spending months at a time in different countries to visiting one’s country of birth for a couple of weeks. For those on lower incomes who want to retain links in this way, the question of accessing sufficient resources is an important and complex one. For example, some of the Moroccan men said that many people who returned to Morocco wanted to retain links with the UK, and that this required those who had been living in council housing to be able to access accommodation for the duration of their stay. Ali suggested that the British government should:

... at least give them a bed and breakfast when they come here, [so] they are allowed to come two, three times [a] year or something.

Irrespective of the feasibility of this suggestion, it reflects the fact that people who choose to ‘return home’ after living in the UK for years or even decades often still have family in the UK. They may be British citizens, will have worked and made contributions for years and so feel that they want to continue spending time in the UK and feel that they should be given support to do so, similar to the support given to British-born people (such as access to social housing, NHS services and welfare benefits).

Some of the white British participants discussed the danger of moving permanently overseas – to France or Spain, for example – in terms of buying a property there and subsequently being unable to sell up and return to the UK. Both Myrtle and Stephen (WB, London) said it was easier to move to Spain but ‘impossible’ to return to the UK due to higher property prices. Indeed, this appears to be a growing phenomenon, with a recent survey reporting that ‘39 per cent of Britons with second homes overseas say they’ve found them an increasing financial burden’ (Beugge, 2011). Myrtle and Stephen warned that people should not ‘burn their boats’ but rather hold onto property in the UK as well.

I would never advise them to sell up completely in this country. Always, if you have a place here and you have a place over there.

(Stephen)

This is noteworthy because it shows that some white British people want to split their retirement across two countries, like some Moroccan and Caribbean people, and that access to property can act as a constraint on their ability to do so.

2.5 Travel costs

The changing cost of travel also has a big impact on people’s ability to split their time across countries. Caribbean participants described how it was common for people to visit the Caribbean for a couple of weeks every few years or to live there for up to 6 months in a year. Moroccan participants said that it was common for people to visit Morocco at least once a year, due to strong family ties and ‘because you feel homesick’ (Hafeza). There were differing perceptions of how the cost of travel has changed. Trevor (BC, London), who regularly spends up to six months in the Caribbean,
discussed how the increasing cost of travel to the Caribbean means that he cannot afford to be there during his preferred winter months.

The air fare is not cheap these days. I have to wait until when the low season comes, that’s when I [travel], low season, so it doesn’t always work out that it’s the winter I spend [there] … from November on it’s very high.

Rising travel costs can impact people’s strategies for visiting overseas family. Jodie also said that travel costs were rising and that this has led to her family flying her aunt to the UK rather than their going to visit her in the Caribbean.

It’s become more and more expensive for us to visit her, whereas before we would always make sure that she wasn’t alone, but now it’s so expensive for us to visit her that we’ve started to get her to come and visit here.

(Jodie, BC, London)

In contrast, some of the Moroccan men discussed how travel costs have fallen, making it easier to visit for short periods every year. Hasan explained that it is easier to visit Morocco every year from the UK. He also said that if he returns to Morocco upon retirement, which he wants to do, the cheaper cost of travel would enable him to visit the UK and maintain his connection to it.

I am from Fez and before, twenty years ago, it’s very difficult to get to Fez, you know, at least £300, £400 a ticket. Now, it’s only £20 a ticket, you want to go every year it’s no probs. But what I say, if I go to Morocco I keep my life there, but I come here only for two weeks or three weeks just to see … Because I have a connection to England, because I never forget to what I spend my life here. I work here, I live here.

(Hasan, MRC)

Chapter summary

- For many of the Moroccan participants, there was confusion, uncertainty and anxiety over whether they would be able to continue to receive the UK state pension and other benefits in Morocco.
- Many of the Moroccans were also unaware of the fact that pensions are not uprated in Morocco, with some feeling that this is unfair.
- People do not always consider pensions in isolation. The combined effect of losing income from pensions and other state benefits and resources, including council/social housing, is a major barrier to return.
- Few interviewees felt that the cost of living in their country of birth is sufficiently lower than that in the UK as to constitute a significant reason to return.
- For some people, the increased cost of housing and lack of social/council housing overseas is a barrier to return.
- The changing costs of travel impact positively and negatively on people’s ability to visit their country of origin and to split their time between countries.
3. Health and Healthcare

Different countries have different healthcare systems. People accessing services have to pay significant out-of-pocket sums in some countries. In contrast, the National Health Service (NHS) is generally free at the point of use for people resident in the UK, who contribute to the funding of the system through taxation. Generally speaking, people moving to European Economic Area (EEA) countries are more likely to receive free or reduced cost healthcare than those moving to other countries. Those living in the EEA also have better access to free care when visiting the UK.

As a consequence, one of the most important retirement decisions requires a realistic assessment of the costs retired people are likely to face when they settle in a different country. This is especially true given that people tend to require more care as they age. We asked participants about access to healthcare, which became a major topic of discussion, reflecting its importance in people’s retirement decision-making.

Parliamentary data show that, on average, the NHS spends more on older people than on younger people: ‘[I]n 2007/08 the average value of NHS services for retired households was £5,200 compared with £2,800 for non-retired’ (www.parliament.uk). Given, also, that the UK is an ageing population, the scale of return among older retirees will affect the level of demand for NHS services and so should be of interest to policymakers.

3.1 Healthcare services overseas

A dominant subject of discussion among both Caribbean and Moroccan participants was how healthcare services in their country of birth are more expensive than those in the UK. People discussed various different elements of healthcare, including surgery, GP care and medicine.

It is very expensive in the West Indies to be treated, even an X-ray costs a fortune.
(Louise, BC, London)

One thing is healthcare, because one thing is pharmacy, prescription is very expensive.
(Ilias, MRC)

If you want to have operation in Morocco you have to buy everything, you have to buy the medicine. (Others laugh and agree ‘It is true!’)
(Amina, MRC)

Statements like these were very common during our discussions and imply that the cost of care overseas acts as a major barrier to return. Jodie (BC, London) said that it is possible to live ‘quite comfortably’ on a pension in the Caribbean aside from the high cost of medical expenses. Ryma (MRC) said that since she has worked all her life it would be unacceptable that she should suffer because her pension would be insufficient to cover the costs of care in Morocco.

I have been working since 1975, I haven’t stopped, so I paid enough taxes and insurance so to go back there and suffer as my retirement I don’t think I will accept that … If I can’t afford … the treatment bills and I won’t be able to cope with, you know, if I get sick what am I going to get? The pension money is not going to be enough.

The fact that pensions are not uprated in most Caribbean countries or Morocco makes it even more difficult for pensioners to cover the higher costs of healthcare. Some participants were more explicit about the cost of care being a barrier.

If you want to have operation you have to pay for it, if you want X-ray you have to pay for it, if you want doctor you have to have money to pay him, if you [are] home he has to come in and you have to have the money to give him. He won’t touch you before you pay the money. So I can’t leave home now because I won’t have the money or I’ll die.
(Daisy, BC, Leeds)

Indeed, the idea that the cost of healthcare in Morocco is the most important barrier to return for many Moroccans came through very strongly from discussions with Moroccan men (see Case Study 2).
So there are many Moroccans who are ready to go Morocco, what is holding them back is healthcare. Because in Morocco they have to pay a lot.

(Yousef)

For some of the Moroccan women, the high cost of healthcare in Morocco was one element of the overall feeling that they could not afford to return. As Dina said, this was one reason why the women felt that they needed money to ‘follow them’ back to Morocco.

So the thing is, when retired, we need something, the doctors and the medicine in my country is very expensive too, so we need the money transferred to Morocco, so we need to go back to Morocco.

It is not only BME people who see the potential for paying higher costs for healthcare as a barrier. White British people who want to spend at least part of the year overseas also consider this. For example, Esther (WB, London) talked explicitly about the costs of healthcare abroad being a major barrier, even if other costs were cheaper.

That would be a thing that would put me off dramatically, not having a health service because, I mean I’m old now, and with a bit of luck I’ll get older, things will go wrong [in terms of health], and if I have to pay for it and I lived abroad, even if everything else was cheaper, but nevertheless I wouldn’t have calculated for paying for a health service, it would be terribly important.

The discussion so far has focused on the cost rather than the quality of care. Some participants said that high quality care is available overseas but is prohibitively expensive. Edwina (BC, London), for example, said that there are good quality doctors in Jamaica and if you are able to afford them then you will have no problems. Similarly, Ilias (MRC) said that the best doctors and specialists are in Morocco and that those with money can enjoy high quality care whereas those without money will not be able to.
However, people also bemoaned the low quality of the health services that are available overseas. For example, Samir (MRC) said that the UK government should provide returnees with a ‘package’ of support to ensure that they do not experience a rapid drop in the standard of service they receive and that this should include being able to access private healthcare.

It should be a package rather than a pension, so a package where they can ensure that they have similar services like in Morocco. So, for example, you can go into contract with private clinics because they need the quality of the health services.

Angelina (BC, Cardiff) indicated that there are free hospitals in the Caribbean, but that these may be less convenient and require much longer queuing.

And where it’s free you have to wait for hours and different things. It’s just a matter of what people being used to [in terms of] standards and you’d have to sort of go back if you didn’t have the money to pay because wherever you are you have to pay privately.

The important point is that people – especially those who have lived in the UK for a long time – have expectations of receiving a certain standard of care and are reluctant to accept markedly lower standards once they have returned, or to pay for those standards out of their own pockets. Furthermore, while those who have stayed in the Caribbean are likely to have been regularly paying for health insurance, those who have lived in the UK for several decades are much less likely to have done so.

Some of the Caribbean participants discussed the proximity of hospitals in the Caribbean, and travelling between islands in order to access free care. Angelina (BC, Cardiff) said that her husband was put off returning by the cost of healthcare in the Caribbean but also the fact that hospitals in the UK are nearby, whereas ‘some places where you live in the Caribbean is like miles and miles and miles away’. Participants also discussed how the cost of care and medicine in the Caribbean varies by region. For example, David, who was born in St Kitts, said ‘It depends, in my country a lot of people goes there and get free prescriptions.’ There was an interesting discussion among the London group of Caribbeans, in which some of the participants pointed out people can access free treatment because of reciprocal agreements with the UK.

Rachel: What many Caribbean people do not know is that because of this, because of the

**EEC** there are certain islands in the Caribbean where you can get your treatment free and that is in Martinique.

Jodie: Well it’s not just Martinique, there’s islands that’s got reciprocal agreements with the UK …

Rachel: Well I don’t know about all the islands.

Jodie: So, yeah, if you’re in Barbados …

Sarah: Barbados, Jamaica …

Jodie: Jamaica is?

Sarah: Antigua.

This extract reflects how much uncertainty there was regarding where people could access free healthcare and medicine. Angelina (BC, Cardiff) reiterated this point about a lack of knowledge:

Yes, quite often people talk about ‘if I go back [to the Caribbean] the costs of healthcare will be such’. I just feel people maybe don’t have the right information, you know, to base those decisions on.

People who want to return may be enabled to do so through having better access to this knowledge.

Some of the white British participants mentioned difficulties with navigating overseas health systems. Myrtle (WB, London) discussed a recent trip to Spain in which she developed an eye infection and her British tour guide, who spoke Spanish, struggled to effectively communicate her problem to the local doctor.

Now the guy that was leading the expedition spoke very good Spanish. But boy, if you could see how we didn’t manage [in Morocco]. It was quite a problem to … even though he seemed to us to speak Spanish, [Spanish] fluently, it wasn’t fluent enough to overcome this [problem].

While language barriers are a specific challenge, some felt a more generalized worry. For example, Dawn (WB, Leeds) expressed this during a discussion of the differences between systems in various countries: ‘Because it does enter your mind. What if I went there and you were ill?’ Such fears are less about the quality per se of overseas services, yet they echo some of the uncertainty felt by Caribbean participants over the potential shift to using Caribbean health systems, including what they would be entitled to receive and at what cost. Unfamiliarity with overseas health systems may therefore be a barrier for people of all ethnic backgrounds.
3.2 Healthcare services in the UK

Many of the participants, either discussing themselves or others in the community, indicated that people wanted to return but felt unable to because of healthcare costs. In contrast, while some spoke negatively about healthcare services overseas, Caribbean participants were often positive about services in the UK. Many people appreciated the fact that care through the NHS is free and saw this as an advantage to remaining in the country. This was often linked to people feeling that they are entitled to this care, having contributed through working and paying taxes.

Davina: Well [the NHS] is the only one we know, really, because most of us came [to the UK] as young people. And most of our lives are spent here and you pay your stamp, as you call it, and the only thing you knew is your National Health.

Intvr: So you’re used to it?

Davina: So we’re used to it and then, you know, I think the treatment is quite good so far.

(Davina, BC, Leeds)

Because people have lived and worked in this country and you’ve paid into a system for such a long time, obviously it’s fair that you get something out of it when you’re here, so I know that’s a big part of a lot of people deciding on whether they will stay in the UK or whether they go back to the Caribbean because it still seems as if it’s better here, it’s easier access to medical things. You don’t have to pay an arm and a leg.

(Jodie, BC, London)

On this point it is important to highlight that access to free NHS treatment is currently based on residence only.

Nationality or past or present payments of UK taxes and National Insurance contributions are not taken into consideration when establishing residence. The only thing relevant is whether you ordinarily live in the UK.

(www.dh.gov.uk[a])

So, the sense of entitlement to NHS care felt by people such as our participants – based on having paid taxes, etc., while having lived for decades in the UK – does not necessarily reflect current policy.

Not only does the low cost of healthcare in the UK encourage people to stay, it also encourages some people who have returned to their country of birth, with the intention of staying, to change their mind and come back to the UK. (Box 2 summarizes some of the rules governing eligibility to free NHS treatment for people who have moved overseas but subsequently return permanently or visit the UK.)

Some stay home [in the Caribbean] and some go back [to the UK], because when they go home they haven’t got the money to pay for their medication or operation, they end up back in Britain.

(Daisy, BC, Leeds)

Again, this was influenced for some by a feeling that it makes sense to enjoy the benefits of having paid into the system over the course of one’s life, rather than having to pay for care overseas. Charlotte’s (BC, Leeds) experience is a good example of this and of how increased health costs are one element of the rising cost of living overseas.

Charlotte: Because I retired in 1994, and we did go back [to Jamaica] and we made a house, but it didn’t work because the cost of living is very expensive and [as] I worked here for so many years and pay in my taxes and my insurance, I found it difficult to go to be paying doctor bills for medication, so it just didn’t work for me.

Intvr: So, you went out there and the cost of health was one of the things that made you come back here, is that right?

Charlotte: Yes.

For some people who want to return, maintaining access to the health services they have contributed to is a reason to split their time between both countries. Among the Moroccans, Ali said that ‘a lot of people come back [to the UK] because they see doctors all the time.’ This was corroborated by Sharif, whose work in a financial institution serving many in the Moroccan community gives him a useful perspective:

After retirement, most of the time it is a system of ‘va et vient’, going there [to Morocco] for when the weather is not good here and then they come back … of course it is linked to the health system because here it is free.

Discussions with the Caribbeans suggested that people who had returned ‘home’ would sometimes visit the UK in order to receive healthcare provided by the NHS. Some participants described how their family and friends are no longer able to do this, due to changes in eligibility rules.9
Box 2. Eligibility for free NHS treatment

**Permanent return**

- Guidance from the Department of Health states that those who are 'ordinarily resident' in the UK – i.e. in lawful and settled residence – are able to access free NHS hospital treatment.
- This applies to people resuming permanent residence.
- If you return to the UK to take up permanent residence here again, then you will be entitled to receive free NHS hospital treatment from the day you return (www.dh.gov.uk[b]).

**Visiting the UK**

- Those who are not ordinarily resident in the UK and who do not meet certain exemptions (e.g. those receiving a UK war pension), are NOT entitled to free NHS hospital treatment.
- However, UK state pensioners who spend less than 6 months in the year in a European Economic Area (EEA) member state are entitled to receive free care.
- People visiting from a country that has a bilateral healthcare agreement with the UK – including Anguilla, Barbados and Montserrat – are entitled to receive some free NHS hospital treatment for any condition occurring after arrival in the UK, including pre-existing conditions that acutely exacerbate while in the UK (www.dh.gov.uk[c]).
- Similarly, people who spend more than 6 months in the year living outside the UK but –
  - have a UK state retirement pension, and
  - have lived in the UK for 10 continuous years at some point in the past
will have limited access to free treatment for needs arising during their visit (www.dh.gov.uk[b]).

I know people, family and friends, who come back to the UK if they have a large medical problem, you know, to get it resolved here but it is becoming more difficult cause now, if you’re a returning resident, you don’t necessarily get the same sort of medical treatment you would get if you were still living here cause they put a stop to that.

(Jodie, BC, London)

The tightening of eligibility to accessing the NHS for formerly resident visitors can be a source of confusion to some, such as Trevor (BC, London) who was not aware of some of the rules mentioned by another participant.

I just wanted to spend six months [in Jamaica] during the construction of my building, but I’m hearing, I think I’ve learned a bit from what this young lady says here is that, about spending over six months [there] you can be somewhat classified as not being here healthwise.

Other participants in the London group were aware of these rules, describing how it is increasingly common for people who have returned to the Caribbean to spend the money they would have spent on flights back to the UK for treatment on local healthcare services instead.

Edwina: May I just point out that a lot of people who used to come here for medical treatment are no longer doing so because the airfare is so expensive [others agree] that instead of paying …

Sarah: That money they pay to the plane prices they pay to the hospitals.

Edwina: … and in Jamaica I know there are very good doctors out there and if you have got the money you have got no problems so they are not even coming back here now cause the airfare is so expensive.

(BC, London)

So, some people lack knowledge about what they will be entitled to when they leave the UK, while others develop alternative strategies. An important point is that those wishing to visit the UK for short periods to receive treatment do not perceive themselves as 'healthcare tourists' – they are people who have often spent the majority of their lives in the UK, feeling as
‘British’ as anybody, contributing to the system and feeling that they have a fair claim to receive such care.

Not all the comments about the NHS and healthcare services in the UK were positive. A number of Caribbean participants made comments about healthcare changing for the worse, becoming more difficult to access. In the following quote about returnees buying medical insurance overseas, Louise (BC, London) also implies that it is becoming more difficult to access healthcare in England.

And in terms of medical, you can take out various insurances [overseas] but obviously if you’re ill, if you’re too ill it doesn’t work. I think they’ve got something like Blue Cross in Jamaica so if you’re ill it covers it but for a certain period but obviously it’s not the same as here [the UK]. Having said that, England’s also changing in how you’re treated medically. [Others agree]

The feeling that standards are slipping in the UK was shared by some of the white British participants. Alan (WB, Cardiff) said that one of the attractions of France and Spain is that their health systems are ‘less pressurised than ours.’ In contrast, other white British people shared the view that the NHS is a valuable service that acts as a reason to stay in the UK. Myrtle (WB, London) named the NHS as one of the major considerations in deciding where to retire, saying ‘I can’t keep my ailing body anywhere else’. So, both white British people and those who were born overseas but have lived in the UK for decades cherish the NHS and consider it a major reason to stay.

3.3 The health benefits of a warmer climate

The cost of healthcare abroad is a major barrier to leaving the UK but this is often balanced against the health benefits of living in a warmer climate. Angelina (BC, Cardiff) discussed this balance, adding that people require better information on which to base their retirement decisions.

I just feel people maybe don’t have the right information, you know, to base those decisions on. You have problems everywhere you go. In Britain we’re privileged, it’s a little bit easier [in terms of healthcare]. But that does not necessarily mean … Because if you balance things, if people are better in the sunshine because of arthritis, for example.

Indeed, a number of Caribbean participants said that the warmer climate overseas would help them to deal with arthritis specifically, as well as for perceived overall improvements in wellbeing. A lot of the participants said that this is the main attraction of splitting retirement between the UK and the Caribbean. In particular, a lot of people wanted to be overseas during the winter, when the UK is at its coldest.

Sarah: Because a lot of us are ill due to the fact that we lost vitamin D in our bodies over the years that we have been here, that has gone out of our bodies and that is what is making a lot of us really ill, so some people rather go out there in the winter time and get the sun and come back here in the summer where they still enjoy some of the warmer climate. That’s predominantly one of the factors.

Louise: And it’s having the best of both worlds. [Others agree]

(BC, London)

Splitting time in this way was a very common preference, even for those who were unable to carry it out. For example, George, who is Ghanaian but was part of the Welsh Caribbean focus group, said that when he retires he would like to spend time in both Ghana and the UK to ‘avoid the winter.’ David (BC, Cardiff), who has arthritis and has had several strokes, visits the Caribbean every year and said that ‘one of these days I’d like to go back home because of my health.’ He said that being in the sun makes him feel happy and that he feels ‘hopeless in the winter. You know, can’t do nothing for myself.’ Again, this consideration was shared by many of the white British participants.

We have had a number of friends who have gone over to Spain and France. France, again, because of the pace of life, because it’s warmer and these are [attractive] things when people get aches and pains.

(Alan, WB, Cardiff)

I actually do own a house in Spain and we live there for a number of months each year. We live there just for the worst part of the winter, so that gets us out of the cold, although it can be quite chilly over there. But again, it’s for health reasons.

(Stephen, WB, London)
Chapter summary

- Participants unanimously saw healthcare services in their country of origin as more expensive than in the UK. This often acts as a major barrier to return.
- Some felt that there is high quality care available in their country of origin but that it is prohibitively costly.
- Others pointed out that free healthcare is often available overseas but people are reluctant to use it, being accustomed to high standards.
- Many felt a sense of entitlement to free NHS treatment, having lived and paid taxes in the UK for years.
- Some people who return to their country of birth subsequently find that the cost of accessing healthcare is such that they come back to the UK.
- Because access to NHS hospital care is nowadays based on residence, those coming back to the UK to visit have reduced access to care.
- People often weigh up the costs of healthcare abroad compared with the health benefits of living in a warmer climate. Many try to spend the winter months overseas for this reason.
- Some participants felt that people do not have sufficient information on access to, and the costs of, healthcare in the UK or overseas to be able to make an informed decision.
4. Family and Friends

Probably the most important consideration for many of the participants was the desire to be close to family during retirement. This works in different ways. For example, some had married and brought up children in the UK and so wanted to remain with their UK-based family; others wanted to return in order to be close to their (sometimes extended) family overseas.

4.1 A reason to stay in the UK / A barrier to returning

Wanting to remain close to settled families in the UK was very common among the Caribbean participants. This relates to their (very similar) life trajectories – coming to the UK as young adults with the intention of returning, but marrying and having children and then grandchildren in the UK (see Case Study 3). Indeed, the original intention of spending five years in the UK and then returning was shared by practically all those participants who arrived in the UK in the 1950s and 1960s. The following quotes exemplify their initial short-term plan for staying in the UK, as well as the fact that people became rooted in the UK through having families.

"We all, as West Indians, Jamaicans, it was five years, that big five, we all intended, everyone [Others agree: ‘Mine was seven’]. Well, I said ‘In five years’ time I’ll be rich enough to go back home’, and my father had a shop there and such like, you know, a bar and shop. And so I thought ‘Well I’ll go back and join him and carry on with that.’ But then love got in the way, as we said, get married and start having a family you don’t walk away, do you?"

(Trevor, BC, London)

Charlotte: Can I say I did come for five years. But it was my father that was sending me for five years, he didn’t stop and think I could get married and I would have children but my life would be different. ‘Five years and then you come home’, he said.

Intvr: But it never works out that way.
Charlotte: But I’m still here! [laughs]

(Charlotte, BC, Leeds)

I’m going to stay here. I’ve got all my children here, my grandchildren, my great grandchildren, everybody’s here.

(Daisy, BC, Leeds)

Some participants discussed how their British-born children and grandchildren are ‘British’ rather than ‘Caribbean’ or ‘Moroccan’ and consequently they have no thought of moving away from the UK. Indeed, some recounted how their children or grandchildren had spent short periods of time in the Caribbean or Morocco and not liked it.

"You know, my children, when I take them back, we took them for a holiday in summer. The first day, they said ‘We want to go to Morocco’, you know. When we come to Morocco they say ‘We want to go back to England, please, please’. [Other: ‘Yeah, it’s true’]"

(Hasan, MRC)

Madeleine: So Cardiff became my second home, I’m settled here because all my kids are born here. I took them on holiday but they didn’t appreciate it. They didn’t like it … this [Cardiff] is theirs, because they are all born in Wales.

Intvr: And they’re at home?
Madeleine: Yes, at home, so if I was to emigrate back home I would miss them badly because they wouldn’t want to come, even for a holiday.

Madeleine’s thoughts also convey how settled children can make their older relatives feel settled in the UK too. Her quote shows clearly that the prospect of returning and being separated from family is a major deterrent to leaving the UK.

In contrast to wanting to stay close to family in the UK, others felt that having a family based in the UK prevents them from returning. This was particularly noticeable among the Moroccan participants. Samir (MRC) discussed this, mentioning that younger people in their 40s and 50s often have the additional consideration of their children still being in full-time education.

"But also there is the appeal of this country in the sense that if you ask the older people, the older generation ‘Why didn’t you go back?’ the answer would be ‘Well, I have my family here now. So I can’t leave my family and go back. I’m waiting for my children to finish school.’"
Hasan provided a first-hand example of this, saying that he and his wife want to return but ‘are stuck because of the children’. He indicated that it would be easier to return once his children were married: ‘You have to marry your children before you go’. This appears to be a consideration for others in the Moroccan community.

Some people may see family as an important consideration but are willing to leave relatives in the UK in order to return, on the assumption that their family will visit regularly. This was the case for Angelina (BC, Cardiff), who said that she would return to Jamaica tomorrow – her husband does not want to – even though she has family in the UK, explaining that ‘the children could come to the place, holiday and things like that.’ Others agreed that family would often visit older relatives overseas, encouraging them to return. However, as mentioned by Madeleine above, some do not think their family would visit regularly.

A further point is that those who may at one time have considered returning can be put off by the fact that family and friends overseas have either moved away or died. A couple of Caribbean participants mentioned this, such as Phoebe (BC, Cardiff):

> The thought of going back for good, I just did not entertain it because the fact that my family is here, why should I leave them to go back there? Because if I go back I am going to start life all over again. All the friends I had, they are not there any more.

White British people do not generally have another country to ‘return’ to where they previously had family and friends (assuming they are British-born). However, they can still be put off moving by the difficulty of developing new social networks.

> I really think if you are going to, say, Spain and live, I think it should be sorted out before

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**Case Study 3: Charlotte**

*Born in Jamaica*

*Has retired*

*Happy to spend retirement in the UK*

Charlotte came to the UK from Jamaica as a young woman in 1965. This was when the Minister of Health Enoch Powell was asking for people to come to the UK to fill labour shortages. She was ‘excited’ about coming to the ‘mother country’ and was, at the time, a British citizen.

Her plan was to come to the UK for five years before returning to Jamaica. Initially, life in England was very hard: ‘It was like living in hell.’ Things gradually improved and she worked for a public transport agency. She married and had children. This disrupted her original aim of returning to Jamaica after five years.

In later life her husband wanted to return to the Caribbean because of his arthritis and the benefits of being in a warmer climate. They returned to Jamaica in 1994 and built a house with the intention of settling. She found the cost of living, such as the costs of healthcare, to be very high. ‘After working for so many years and paying taxes and insurance I found it difficult to be paying doctor’s bills for medication.’

She eventually came back to the UK. The main reasons given for being in the UK are in order to be close to family – children and grandchildren – as well as being able to access affordable healthcare in the NHS. Indeed, she is keen to ‘enjoy the benefits of having paid into the system.’

Like others, she has experienced hostility and abuse in the Caribbean, being treated as a ‘foreigner’ and made to feel unwelcome. On one occasion, a local young person shouted to her in the street ‘Foreigner, go home!’
you are about 60–65. If you leave it much after that I think it’s almost impossible to do … The change would be too much, it’s much more difficult to make friends.

(Linda, WB, London)

Similarly, Stephen, who is around retirement age but has spent periods living in Spain since he was younger, said he has seen couples move out there only for one partner to die and the other to struggle to make friends, and experience isolation as a consequence. Debbie (WB, Cardiff) said she sometimes ‘yearns’ to move to France but ‘gets cold feet’ about going it alone since her husband died.

4.2 A reason to return

For some participants, family was a reason to return. This was the case for a minority of the Caribbean participants but was a more common consideration among the Moroccans. People tended to think that there are strong family networks in Morocco, and that this is part of a wider sense of community and lifestyle that some wanted to return to.

[At] our age [we] need social [life], we need parents, need family, we need to go where I was playing football, I need to sit down under the tree where I was forty years ago.

(MRC, Ilias)

All the Moroccan men in one of the groups felt strongly that the majority of Moroccans in the UK want to return when older. The fact that people in the community visit Morocco regularly is seen as a reflection of the close ties they maintain with family there throughout their lives (and which is made easier by the relative proximity of Morocco to the UK and the resulting lower cost of travel). Ali (MRC, London), for example, saw Moroccans as being more closely tied to their country of birth than other ethnic groups.

Unlike other ethnic minorities, you see [Moroccans] at least once a year, twice, three times, going back. They are not like other ethnic minorities, who go to the country every five years, every three years. [Moroccans] must go every year, at least.

Samir also thought that people have strong ties with family in Morocco and that this is one of the most important considerations.

Everybody wants to go back to Morocco and that is understandable because the ties with Morocco are very strong and I think that’s how that is expressed in different ways, the number of visits back to Morocco, the kind of relationships you know with family.

The quotes in this chapter make it clear that families are very often spread out across a variety of countries. The vast majority of participants talked about having relatives and friends in their country of birth as well as British-born family. In his Guardian piece on Caribbean returnees, Gary Young (2009) acknowledges this, writing:

Many returnees have dual citizenship and, given family ties, few have broken with Britain definitively.

The various forms of split retirement – staying in the UK but having regular overseas visits, returning but coming back to visit, returning but encouraging family to visit – reflect the transnational nature of family networks and the desire people have to maintain links. This widespread distribution of families can lead to confusion, uncertainty and, in some cases, anguish. As Annie (BC, London) put it:

The family is split into two [halves]. Half here, half in Trinidad. So, where should I stay? Tell me.

Another way in which family affects people’s decisions is where spouses have different wishes. Dana (BC, Cardiff) described how happy she was living in Cardiff and being close to her children, grandchildren and great-grandchildren, whereas her husband wanted to return to the Caribbean.

Dana: Cardiff is nice. But my husband’s from St Kitts and he is nagging me … [Group laughter]

David [husband]: To go tomorrow.

Dana: … to go to St Kitts. And he wants to go yesterday.

This can work both ways, with Angelina saying she would return to Jamaica ‘tomorrow’ were it not for her husband who wanted to stay in the UK due to the cost and availability of healthcare services. The vast majority of the Caribbean people we spoke to were women; a sample that had included more men might have shed light on some of the gendered differences in how family members affected decision-making.
4.3 Support and care

One element of thinking about the role of family in deciding where to spend retirement is the extent to which people expect to receive support and care from their family, particularly their children. This was mentioned by only a handful of participants but is worth mentioning. For Gemma (BC, Cardiff), who was a generation younger than the other participants, one of the attractions of Ghana was that her extended family would care for her.

But one thing that I liked, about [Ghana] is that you have friends or cousins or extended family so where health and looking after so you’ve got all that. That’s one of the reasons that I would want to spend my retirement, you know, in Ghana is because you will always find somebody to look after you.

More commonly expressed was the feeling that children based in the UK would not provide care for people when they are older. Some of the Moroccan women expressed this fear, with Ryma saying there was ‘no chance’ due to the younger generation being brought up according to British norms: ‘They haven’t got the time to look after mummy and daddy because they are always busy with their own lives.’ The lack of people in the UK to care for her was a big consideration for Farah: ‘I have no one here to look after me. I need to go home.’ Care in old age was not so frequently discussed in explicit terms but may be implicit in people’s desire to stay close to family.

There was an interesting discussion of family and friends among the white British participants in London. Some felt that families no longer live close enough together or regularly provide support and care for older members. For example, Myrtle (WB, London) felt that people’s children are now less likely to stay close to their older parents.

They don’t just sit in England or in London. They are all round the world. I think this has made a very big difference. So it’s made a big dent in family life.

Some also felt that they did not want to move to be close to sons and daughters for fear of being a burden.

If I go I probably would go to be near my daughter (who lives overseas), but I do not believe that to go to be near your children when you are very old is the right thing. [Stephen agrees]

This understanding of family ties is very different from the one described by Caribbean and Moroccan participants who valued being close to family and wanted to return to what they saw as a more sociable lifestyle (see section 5.1). It was also seen by the white British interviewees to contrast with the strong family ties others exhibited in Spain and other parts of southern Europe. Linda (WB, London) said that it has, however, become easier to regularly visit children and grandchildren, including those living overseas.

Well the world is getting smaller and travel is getting more easy. And 100 years ago it was natural, you lived next door to your in-laws. Now we travel and young people maybe don’t want their aged parents around you know 100% of the time.

This echoes the split retirement strategies of some Caribbean and Moroccan participants who either travel regularly to visit overseas relatives or have returned but regularly see overseas relatives.

Some older people may respond to declining family support by cultivating strong networks of friends and peers, such as through organizations like Age UK or SAGA.

Victoria: I know some people very well, who are in their 70s 80s and 90s, a group of friends, and they feel that they are a family [Arthur: ‘Absolutely’] themselves, and the help that they give to each other and bring in for each other is incredible. I admire them so much. I think, well, I hope when I am sort of that age that I have the same kind of circle of friends. It’s wonderful.

Linda: Friends are very, very important as you get older.

(WB, London)

This came through most strongly in the white British London group, suggesting that it may be more common to develop strong non-family networks in London, which, by virtue of its size, provides more opportunities to do so and where communities are particularly prone to flux. It may also be more common among middle- and upper-income people (such as those in this focus group) who have the confidence, resources and connections to do so.
Chapter summary

- Wanting to be close to family is often a central consideration.
- Many of the Caribbean participants, for example, wanted to stay in the UK to be close to British-born children and grandchildren.
- British-born children and grandchildren feel ‘British’; some would not consider spending time in their older relatives’ country of birth.
- Family based in the UK can also prevent people who want to return – especially those who have children in education – from doing so, at least in the short term.
- Family is also a major reason to return, as some want to be close to family networks overseas.
- Where overseas family and friends have died or moved away there is less of a reason to return.
- Extended families are often split between the UK and overseas, making retirement decisions more difficult.
- Support and care from family and friends may also be part of the desire to stay close to them.
5. Belonging

Up to this point, our report has identified and explored some of the major considerations influencing people’s decisions about where to spend retirement. This chapter looks at a host of different factors that preoccupy potential returnees, which we have grouped under the wide heading of ‘belonging’. There are many ways for people to experience a sense of ‘belonging’ in a society or community, and any or all of these clearly matter to people deciding where to spend their retirement. No-one wants to feel out of place, particularly when they are older, a time when familiarity and comfort contribute significantly to a better quality of life.

For example, we have already touched on how the ‘way of life’ in a country can foster a sense of belonging. This often includes how people interact in public spaces, across generations, or the nature of social interaction more widely, and the effects of climate. An additional consideration is the sense of ‘home’, which often relates to ‘way of life’ considerations: people are unlikely to feel at ‘home’ in a place where they don’t share the values of how everyday life is lived. However, it can also be a separate factor, where people have reasons to positively connect with another country or community, or want to leave a place where others treat them as if they don’t really belong.

This raises the importance of rejection and discrimination in a person’s sense of belonging. Racism, though much reduced, clearly still affects people’s lives in the UK, including some of those we interviewed, while people may be rejected overseas for being viewed as ‘foreigners’. Yet we also found that a local sense of belonging may be at least as important as national ties, and that many of our interviewees were happy to identify with where they lived.

If we have so far outlined ‘belonging’ in its social or economic senses, there are also political aspects to how people are affected. This is not simply about loyalty to a flag, but may express an appreciation of the qualities of certain political and social institutions, say the NHS, or recognizing the value of tolerance in the UK and its commitment to freedom and equality.

In summary, by belonging, we mean:
- way of life, including climate,
- conceptions of ‘home’,
- experiencing rejection and discrimination,
- local attachment and belonging, and
- political and social values.

These considerations are not easy to disentangle–participants discussed them in overlapping ways – so the structure of the chapter is necessarily imperfect. Nevertheless, it sheds light on important ways in which people feel they belong to one or more countries and locales.

5.1 Way of life, including climate

Many of the participants described a general way of life in their country of birth which differed from what they experienced in the UK, which was attractive to them and gave them a reason to return. Often, this included references to a number of things combined, such as a more sociable lifestyle, a warmer climate, fresh food and a feeling of being ‘at home’. For example, Jodie (BC, London) talked about climate, a sense of freedom, comfort and feeling at home.

Jodie: Again, I think it’s about being in the sun, about being free, about being comfortable. [General agreement]
Edwina: About going home.
Jodie: About, yeah, and going home, yeah. Going home, I think that’s primarily it.

(BC, London)

Similarly, Hafeza (MRC), who is retired, mentioned climate, family and ‘home’ together, when emphasizing the importance of visiting Morocco once a year for a month: ‘Because you feel homesick … You need the sun, and to see the family’. Samir (MRC) described the positives of a return move: ‘I’ll be in my country, I will benefit from good food, the sun, from family …’. Indeed, food was mentioned by a number of participants as an attraction of return and as an indicator of a ‘home’ culture. A discussion between Hasan and Yousef (MRC) included the merits of sunny weather and fresh food, with Yousef saying ‘Everything is fresh is Morocco. You go out to market place and you get everything fresh.’

Similarly, Angelina (BC, Cardiff), who wants to return to Jamaica, described how the way of life in the Caribbean is less stressful, food is fresher and people feel better living there.
You feel better, I think... Some food you can actually pick in the back yard. The stresses are different and it’s less. And you see sometimes people go out and come back looking ten years younger.

Participants often singled out the warmer climate available in their country of birth as a particularly attractive feature. Indeed, this was a fairly common topic of discussion. As discussed in Chapter 3, this is often related to health benefits, though not always. Davina (BC, Leeds) for example, said ‘If I go home it would be because of the weather’. Also discussed in Chapter 3 was how some people’s desire to avoid cold weather means they split their time between the UK and their country of birth. This is what Louise was planning to do when she retires (BC, London).

What I’ve decided I would probably do is not live in Jamaica for twelve months. I don’t like England in the cold so I would be here in summer, so for six months here and six months there and if it wasn’t Jamaica it would be somewhere hot.

However, it would be wrong to assume that a warmer climate is an attraction for everyone born somewhere that has a warmer climate than the UK. Edwina (BC, London), for example, said: ‘I don’t want to go back because of the heat [laughs]. That’s the honest truth. I hate the heat.’

In Chapter 4 we discussed the role of family in retirement decisions. Participants also said they felt attracted by the stronger sense of community and social interaction found overseas (see Case Study 4). Jodie (BC, London), for example, said that people in the UK were ‘locked away indoors’ compared to the Caribbean, where your doors are open, you see people all the time. Even if [my auntie] sits out on her veranda she’s not gonna be bored because there’s people going past, people checking if she’s ok.

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**Case Study 4: Jodie**

**Born in Grenada**

**Is pre-retirement**

**Plans to spend retirement in the Caribbean**

Jodie left Grenada aged 8 to join her parents who had moved to the UK with the aim of giving their children a good education. She is hoping to return to the Caribbean when she retires. She owns a piece of land there, where she plans to build a property.

Finance is a consideration. Although the cost of living has increased in the Caribbean, Jodie feels that her state and private pensions would allow her to ‘live comfortably in the Caribbean’. This is partly because she sees people around her in the UK struggling and would expect to struggle herself as a pensioner in the UK: ‘I can’t imagine having to pay council tax and water rates and electric and those kind of things.’

She does feel, however, that healthcare is expensive in the Caribbean compared to the UK, forcing people to come back to the UK or go to other islands for treatment. She also thinks that the cost of living depends on the goods people buy. For example, it is expensive in Grenada to buy products like Heinz and Kellogg’s but she prefers to buy more affordable local products: ‘When I go to Grenada I eat culturally, I go to the fish market and I eat whatever and for me it’s not expensive.’

More important than financial considerations, though, is the sense that the Caribbean is ‘home’ and the way of life and sense of freedom she enjoys there. She sees older people in the UK suffering in cold weather and being socially isolated, whereas she feels that the Caribbean is more sociable: ‘You see people, it’s more sociable, everyone tells you “hello!”, they meet you and they have a conversation, so in terms of isolation there’s very little of that in the Caribbean.’

Although she does encounter hostility from locals in the Caribbean – for example, she has been called a ‘foreigner’ – she does not see it as a problem or deterrent. Ultimately, the main reason for wanting to return to Grenada is ‘because I feel that I am at home when I’m there.’
Yousef (MRC) said something very similar about communal life in Morocco.

Social life includes food. Honestly, in Britain social life is almost dead. Not like in Morocco you know when you sit with family and friends, the taste of the tea that you have, it means a lot. It means for me more than cars and anything else. Then, of course, if you go anywhere if people are eating then you are automatically invited.

Interestingly, he also claimed that this kind of communal way of life does not occur in the UK even among Moroccans. Regaining this sense of social or communal life means that for him there is a strong attraction towards returning.

Bemoaning a lack of communal life was not limited to the Caribbean and Moroccan interviewees. The London group of white British people included a discussion of how difficult life in that city can be in terms of social isolation. Some felt that London is unfriendly and a difficult place in which to develop strong social networks.

Myrtle: You (Heather) spoke about your cul-de-sac, everybody helping each other. Well I am afraid that’s not the norm in London, not where I live. I don’t know anybody in my little mews.

Stephen: Since the war Londoners have become very unfriendly. People dash about. They dash to work and they dash home. They shut their door and that’s the end of it.

While not everyone in the group felt like this, some responded by encouraging others to be more willing to call on their friends.

Linda: We do have a circle of friends and we just have to learn …
Arthur: To work at it.
Linda: … to not mind saying ‘Hi, I need help. Please can you come round?’

An interesting theme emerging from all the white British groups was that people often have a naive view of the way of life available in Spain or France at retirement. Kate (WB, Leeds) called this ‘chasing the rainbow’, while James (WB, Leeds) and Neil (WB, Cardiff) referred to people viewing such a move through ‘rose-tinted spectacles’ without realizing how difficult life is there. A major difficulty is how to make quality friendships. Victoria (WB, London) said that through people talking to her in her role as a health worker she thinks that:

... once there’s a problem and you’re abroad, those people who have been erstwhile really friendly and neighbourly are not, they fall away.

Similarly, Stephen (WB, London) said he has seen couples who have retired to Spain and, when one partner has died, the other is left struggling to make friends.

And they’ve been left alone. And you find as you get older, you don’t really make friends, you make acquaintances.

Obviously, not speaking the local language is a big factor in this relative lack of social connections, a problem not shared by Caribbean or Moroccan people returning ‘home’. Indeed, this difficulty in accessing communal life contrasts with these groups for that reason.

Way of life also includes having access to various services and amenities, which were generally seen as better in the UK than overseas. A small number of Caribbean participants remarked that they were reluctant to leave the UK for this reason. Corine (BC, London) listed services such as theatres and free bus passes among the advantages of spending retirement in the UK.

But there are advantages retiring in this country as well. Medical, medical advantage, the bus passes, you can go anywhere, location, going to theatres and all these things. There’s a lot, quite a few advantages to retiring in this country.

Access to cultural amenities – including theatres, cinema, arts – was mentioned as an advantage by those living in London and Cardiff by white British participants too. People in London in particular tended to mention free public transport for older people alongside these things, as it enables them to take advantage of them. Esther (WB, London) said that being able to go to galleries, museums, cinemas and theatres – which are often free or subsidized – means that she ‘couldn’t imagine myself living anywhere else because I use all these all the time.’

People also talked about amenities and services in a more generalized way, again saying that they were better in the UK. Libby (BC, Cardiff) said explicitly that this was a reason to stay in the UK for retirement.

I think after you have been here over a period of time it’s, it’s very difficult to leave, you know, because all, I mean all the amenities are here and as I said it’s difficult.

Once people become accustomed to a high level of services, they are unwilling to give them up by leaving the UK, as Gemma (BC, Cardiff) explained.
In some countries the light still goes off. You don’t have constant running water. Those are the kind of luxuries I think that people in the UK are sort of used to.

Karim (MRC) said that the low quality of services in Morocco – alongside the fragmentation of communities and corruption – makes a lot of people come back to the UK after having returned to Morocco, even ‘rich people’. He mentioned how in the UK ambulances arrive within 30 minutes and the police respond quickly – ‘If there is any problem the police will come in a minute’ – as examples of a level of service that Moroccans become used to and are reluctant to leave.

5.2 Conceptions of ‘home’

People living in the UK who were born overseas, who may potentially ‘return’ to their country of birth, have very different understandings of where ‘home’ is. It would be wrong to assume that those who have lived in the UK for 40, 30 or even 10 years have a fundamental sense of feeling ‘Jamaican’ or ‘Moroccan’ rather than ‘British’. This, obviously, has implications for where people want to live during retirement. Although it is touched on above, this section develops further the importance of where people feel ‘home’ is.

Most of the participants casually referred to Morocco and the Caribbean as ‘home’. A small number of participants considered their country of birth as their ‘home’ in a stronger sense, feeling homesick and having a strong desire to return there when older, or to die. Ilias (MRC), for example, said that he felt homesick and that he wants to go to his ‘homeland’. Ali (MRC) suggested that ‘a lot of people are thinking when they are old they want to die there’. Jodie (BC, London) stated this very strongly.

I feel comfortable when I’m in the Caribbean and I feel that I am home so I haven’t explored living somewhere else because of the sun so the reason I want to go back and live in Grenada is because I feel that I am at home when I’m there.

Angelina (BC, Cardiff) also had a strong desire to return and referred to the Caribbean as ‘home’, linking this to not being a visible minority there.

The fact that I is home makes a lot of difference, where you can be lost in a crowd, and maybe in the UK you are a visible minority.

However, someone referring to their country of birth as ‘home’ does not necessarily mean that they do not feel at home in the UK or that they are set on return. Indeed, there were quite a few examples of participants referring to overseas as ‘home’ but not wanting to return. Daisy (BC, Leeds) said that she is settled and happy in England, where she plans to die, yet she still refers to the Caribbean as ‘back home’. Similarly, Edwina (BC, London) said that she ‘just can’t take the heat’ in Jamaica and for that reason ‘won’t be wanting to go home’. Edward (BC, London) visits Jamaica regularly but does not want to live there, despite giving the strong impression of feeling at home and free while there.

When I go there, as I said, I feel. I feel free. I feel as though I’m home … There’s this burden come off my head, off your shoulders. To me, I don’t know about everybody else, I just feel free.

Those who have spent the majority of their lives in the UK will often feel at ‘home’ there for that reason. Nearly all of the Caribbean participants have lived in the UK for most of their lives, often for approximately 50 years. Further, they came from what was then the British Commonwealth, at the invite of the British government. Many see the UK as their home more than their country of birth, and feel ‘British’.

No, I don’t think I’ll go. My intention is [not] to go back to Jamaica to retire … After living in this country over 50 years, where is home? [Others agree]

Corine, BC, London

The purpose why I came to this country is because, as a child, England was the mother country, we always had a picture about the mother country. As the gentlemen says ‘the streets are paved in gold’ and people are always so good and the Queen is there and so people travel to England.

Rachel, BC, London

Feeling that the UK was ‘home’ was not limited to the Caribbean participants. Developing this further, Yousef (MRC), for example, talked about having a first and second home.

So, yes, for me now Morocco is my first home and Britain is my second home. So whether I live in Morocco or here it doesn’t make much difference. Sometimes I have more inclination to go back home because of the weather, because of the social life.

Note that Yousef also talked about going ‘back home’, despite having said that both countries represent home. Similarly, George (BC, Cardiff) talked about ‘belonging to both worlds’.
Of course, the fact that our study involved interviewing people in the UK rather than those who have returned may belie how commonly people feel that their country of origin is ‘home’ rather than the UK.

5.3 Rejection and discrimination

People’s sense of belonging can be influenced by whether they face discrimination or rejection, either in the UK or overseas. For example, a common theme during our discussions was that people who do return to the Caribbean or Morocco often face hostility and abuse from locals there. This was especially common among the Caribbean participants. The abuse described appears to take two main forms: (1) verbal abuse; and (2) being charged excessive prices.

Louise (BC, London) explained that returnees often group together in enclaves, living in large houses separate from local communities – a ‘little England’ – thus causing resentment. Participants explained that people are recognized as having lived in the UK through their mannerisms or the way they talk or dress.

One of the main forms of verbal abuse is being called ‘English’ or ‘foreigner’ in an aggressive or derisory way. Men and women both experience this, according to examples from our Leeds focus group with Caribbean participants.

In Jamaica, when I go, they say ‘Oh, English woman’.

(Renatta)

When you come over to England, and you go back home, and as soon as you get there they think you are Englishman.

(Carlton)

An interviewee for Gary Younge’s (2009) article on Caribbean returnees explained the hostility behind being called ‘English’.

It associates you in shorthand with having Anglo-Saxon colonial attitudes, which is pretty ironic because we spent a lot of our working lives fighting those attitudes.

People are also charged excessive prices for repairs or goods. Angelina (BC, Cardiff) explained that people in the UK who were having repairs done to properties in the Caribbean should have a local contact arrange it with construction workers, who would otherwise over-charge people seen as ‘British’ or foreign.

The slightest bit of accent come out and they know. They going to charge you a foreign rate. According to them they would say the locals pay £5 and the foreigner pay £10, that sort of thing.

Edward (BC, London) explained that when he walks through markets in Jamaica the vendors increase their prices because they know he is a ‘foreigner’. Others related difficult experiences with authorities, particularly customs/borders officials.

I do think that the authorities and such like screw people that come from abroad. [Some agreement] Say you come from abroad, you’re not Jamaican or whatever, and they’re trying, you know, same old, they’re trying to get as much out of you as possible for nothing.

(Trevor, BC, London)

People are very much aware that returnees are likely to face these kinds of abuse. However, it does not seem to be a major barrier to return. Often, interviewees described being identified as a ‘foreigner’ or as ‘English’ found it funny, rather than distressing. When asked how locals know that someone has lived in the UK, the group of Caribbeans in Cardiff gave various answers, while laughing.

Because you say please and thank you!

Where they walk leisurely, [while] we are there fighting ourselves!

Sometimes perspiration on you as well – they say you defrost!

Louise and Jodie (BC, London) both said that the abuse they face in the Caribbean is not enough to prevent them from returning to spend at least part of the year there.

Jodie: They still jump the queue in front of me when I go home cause I’m seen as ‘the foreigner’, you know, there’s still all those little things but I just take it in my stride and, you know, just ignore it. It’s not such a great problem.

Louise: Like Jodie says, when I’m in Jamaica, despite how they react to me, I feel at home cause I’m among my own people.

In contrast, Harriet (BC, Leeds) swore she would never return to Cuba, having been ‘treated like an alien’ and experiencing much bureaucratic frustration while visiting.

While this verbal and low-level financial abuse appears to be very common, there was also the suggestion that returnees are sometimes targeted for
robbery, owing to the fact that they live in enclaves of large houses. Gemma (BC, Cardiff) explained.

_T hey build big houses and there’s like only two people living there, and when they build the big houses the local people think they’ve got money, so they go and rob them._

An article in The Wall Street Journal, _Jamaica’s Growing Violence Threatens Retiree Economy_ (Millman, 2011) describes this phenomenon. It reports that:

_Jamaican criminals sometimes target returnees, waiting until their monthly pension checks arrive from abroad before striking._

It also suggests that stories like this circulate among Caribbeans in the US and other countries, causing them to reconsider returning, although none of the interviewees in our study expressed such fears.

Some people believe there are high levels of crime generally in the Caribbean, which is obviously a barrier to return. Louise (BC, London) highlighted this concern, while also saying that crime is perceived to be higher than it is.

_A lot of people say they wouldn’t go back to Jamaica because of what’s happening in terms of crime ... The problem is they make it prevalent in some islands and some countries and highlighted to the point where it’s just focused on all the time._

In terms of negative experiences in the UK, some of the Caribbean participants felt that racism and discrimination in the UK have not disappeared but still affect their lives. When asked whether racism still existed in the UK, Angelina (BC, Cardiff) said ‘There’s racism but you can’t take notice of it. It’s still there.’ Rachel (BC, London) said something similar: ‘But I have to say that the discrimination has not gone. It is more subtle.’ Others said that there continues to be racial discrimination in the labour market.

_E ven if you did the job three times better than somebody else, or other persons, you would be left there hangin’ on and hangin’ on … and the civil service, there’s still racism or whatever you call it there, it’s still there._

(Sarah, BC, London)

_It’s also to do with employment as well. Well, in Wales in particular, you don’t see any real black people in top jobs in the office. They have all the education, they have all the qualifications but somehow you can’t seem to get there._

(Gemma, BC, Cardiff)

Obviously, labour market considerations will not be important to most retirees (though some may continue to work part-time), but Gemma goes on to say that this kind of discrimination reflects a wider sense in which BME people in the UK are not valued and feel a lack of belonging.

_We are not valued as a people. Even myself, being born here, unfortunately I don’t feel I belong. [Others agree]_

Those who share these feelings that discrimination and racism are still common in the UK and that they are not valued may be encouraged to return upon retirement. One Caribbean woman in the Cardiff group said that racism was one of a number of reasons to leave the UK. Though this was not stated explicitly by any interviewees, one can see how some people born overseas may feel a double sense of ‘unbelonging’ – facing rejection by locals in their country of birth and also facing discrimination and rejection in the UK. Having said that, we have seen how some people feel that both countries are ‘home’ and that rejection in their country of birth does not necessarily make them feel they do not belong there.

### 5.4 Local attachment and belonging

Thinking purely in terms of countries leads to an incomplete understanding of people’s retirement decisions. People also feel attachment to, and identification with, locales such as cities, towns or nations (e.g. Wales). This came through in the group of white British people in Cardiff, with Michael saying that while previously having lived in various parts of the UK he found ‘it was very difficult in a sense to lose one’s Welshness’. Such feelings of attachment and belonging influence people’s thinking around where they want to spend retirement, with a number of interviewees saying that people who have left Wales often feel a pull to return.

_[Welsh people] seem to have a piece of elastic attached to them when they are born and at some stage on their life they do come back. That’s a very Welsh thing._

(Neil, WB, Cardiff)

_Yeah that happened with my husband, my husband is twelve years older than me. And he wanted to retire back to Wales. So we came to Wales._

(Sheila, WB, Cardiff)

In the London group of white British interviewees, Simon, who is from just outside London, expressed a feeling of being rooted in the city.
[I grew up] on the outskirts of London and my family and myself were bombed there, and I think it gets in you, you know, that is your background.

For him, this was a reason for staying in London rather than moving overseas or even to rural parts of the UK.

It may be easy to assume that those born overseas will feel less attachment to British cities and regions than people born in those areas. However, we found evidence of attachment to local areas, particularly among the Caribbean participants in Cardiff and Leeds. Dana (BC, Cardiff) explained that she had been in Cardiff since she was 15 and would find it hard to leave.

I went to London for about a few days, and then I came to Cardiff and I thought it was the best thing, the best place that I would like to live and every time I keep thinking ‘Oh, I will move out of Cardiff’ but I can’t get there. It’s really nice.

In the same way that people who have spent the majority of their lives in the UK often feel ‘British’, those who have lived in a particular city or region will often feel a strong sense of belonging to that locale. Another Caribbean woman in our Cardiff group gave a good example of this:

When I came here I came straight to Cardiff and because it was the first place I came to, you know, I am so acclimatized in Cardiff that no matter where in Britain I goes a weekend is enough for me to stay.

Daisy (BC, Leeds) also exemplifies how those born overseas can have as strong a local identity as a national ‘British’ identity.

Daisy: I get used to Leeds because living here … you live in Leeds, your home, this to me is like the place I come from, where I’m born, so when I come to Leeds I’m living here. Intvr: Oh, you feel like you’re from Leeds not England?

Daisy: Sometimes I’m [saying] Leeds, sometimes I’m saying England, you get used to the place, so you feel happy.

Strong statements like this were not that frequent among the other participants but the point is that people feel local attachments and belonging as well as national ones, and these can act as a pull against return migration at retirement.

5.5 Political and social values

Another way in which people feel they belong is through an appreciation of political and social values. Some of the participants talked about how living in the UK had exposed them to political values – such as equality and freedom – that are distinct from those in their country of birth. This was a particular theme among the Moroccan men, who saw the UK as a more free and equal place than Morocco and, indeed, other European countries.

For 24 years I’ve never been stopped by a policeman, never ... That’s equality. They treat people just the same ... that’s the beauty of England.

(Mehdi, MRC)

They were also critical of certain aspects of Morocco’s political and social culture which were seen as offering less freedom and opportunity. The men also frequently mentioned corruption and weak adherence to the law – such as people not queuing in airports – as further criticisms of Morocco.

These criticisms of Morocco and reference to changed personal values were discussed explicitly as considerations for and against return. Karim said that, given the choice between a place where he has a lot of resources but no freedom (i.e. Morocco), against a place where he has ‘the freedom to do what I want and with less resources’ (i.e. UK), he would definitely choose the latter. Ali explained that when people go back to Morocco they ‘find it very difficult’ to live with their family there ‘because we have built certain new values’. Indeed, Samir came back to the UK three years after returning to Morocco, citing changed values as the main reason.

I was kind of nice and settled, but then it is cultural change because once you’ve been living here for a while the way you think, the way you do things, the principles, you become another person because you’ve been here too long so it is very hard for you to go back.

Although Samir has not yet retired, the same set of considerations will also presumably affect others who have lived in the UK for a long time and who are considering returning. The men expressed some optimism about political reform in Morocco, following a recent speech by the King, but were wary that any change would be very slow.

A different criticism of common values in Morocco was that people who have little money are made to
feel unwelcome and rejected. This was mentioned by several of the Moroccan women.

Look doctor [referring to interviewer], you are from Pakistan, you think about the Muslim countries, how they are, you know, if you do not have money no one care about you.

(Amina)

Even if you have your family in Morocco, if you stay in this country 24 years, 26 years, you go back, they don’t accept you, your family, they don’t accept you, they don’t help you. If you have money, you are welcome. If you [have no] money, ‘stay there’.

(Nadia)

The Moroccan women participants were the lowest income group we spoke to, and so may be particularly aware of this kind of rejection ‘back home’. Nadia’s point also shows that family abroad does not act a straightforward attraction towards return, but that the prospect of rejection by one’s family may in fact be a barrier to return.

The Caribbean participants were much less likely to criticize the political culture or social values in their countries of birth, or to extol the virtues of the UK’s political culture. However, Carlton (BC, Leeds) expressed appreciation for the UK, saying that while living in the USA he saw signs on buses reading ‘Coloureds to the rear’, and that ‘You wouldn’t see those kind of things in England’.

Chapter summary

- Some participants wanted to return in order to enjoy a particular way of life. This is often a combination of a more sociable lifestyle, better climate, fresh food and feeling at ‘home’.
- The warmer climate overseas is a particular attraction of return.
- Some interviewees felt that the amenities and services available in the UK – from theatres and cinemas to emergency services – were an advantage to staying.
- Some participants wanted to return in order to be at ‘home’. However, ‘home’ is also a fluid concept, with some feeling that the UK is home or that both the UK and their country of birth are home.
- Returnees often experience abuse and rejection in their country of birth. Many of the Caribbean participants, for example, have been called ‘foreigner’ or over-charged for goods and services. This, however, rarely acts as a major barrier to return.
- Some participants felt that racism and discrimination still exist in the UK.
- Some of the Caribbean participants felt similar attachment and belonging to local areas – such as a city or region – as white British participants.
- Some interviewees felt an attachment to the political and social values of the UK, such as freedom and equality.
6. Retiring Undefeated? Key Conclusions and Policy Actions

In Chapter 1 we set out three guiding questions:

- Which considerations are the most important in deciding whether or not to spend retirement overseas?
- What are the decisions people ultimately make?
- In particular, how important are financial considerations, and do people take a ‘rational’ or cost-benefit approach to the decision?

The discussion in this concluding chapter therefore focuses on the most important considerations, the importance of financial matters and whether people take a cost-benefit approach. It summarizes the data presented in Chapters 2–5, as well as adding supplementary material from an online Runnymede survey. We also discuss some implications for policy, identifying a number of key conclusions and recommending some specific policy actions for government.

6.1 Addressing the research questions

The focus group data show that the participants thought about retirement in a variety of ways, prioritizing different considerations and coming to different decisions – returning home, staying in the UK or splitting time between the two. However, there were some ways of thinking about retirement that were distinctive to each group: Caribbean, Moroccan and white British. Although our samples were relatively small, our evidence often provided some striking findings and there are good reasons why some experiences are particularly common among these communities.

The most important reason for group-specific differences is that each group has a distinctive migration history. Obviously, the white British participants tended to have been born in the UK and to have spent the majority of their lives here. Many of the Caribbean participants came to the UK as British citizens, as members of the Commonwealth of which the UK was the centre, rather than coming from a radically different or ‘other’ place, in terms of language, culture and familiarity. The Caribbeans who came to the UK in the post-war period spoke English and generally felt they were coming to the ‘mother country’. Also, many worked in the public sector – especially the NHS and public transport – not only giving them further connection to the British state, but also access to public-sector pensions and so at least moderate and reliable pension income.

This is a very different experience from that of people coming from Morocco. Coming from a predominantly Arab and Muslim country, people were less likely to speak English and did not have a shared sense of nationhood/Commonwealth or the same broad cultural background. This may explain the overall finding that Moroccans are more likely to want to return than Caribbeans – cultural and linguistic differences may be more of a barrier to long-term settlement for Moroccans than for people from the Caribbean. Also, Moroccans who came to the UK in the 1960s tended to work in the service sector – hotels and small businesses (see Box 1, p.4) – meaning they had modest incomes and poorer access to pensions than those working in the public sector.

Based on our specific research – and therefore subject to its limitations – we conclude that three broad considerations are the most important in deciding where to spend retirement:

- family and friends;
- health and healthcare; and
- financial considerations.

We now summarize each of these in turn.

Family and friends

Family is often a central consideration and was mentioned by participants much more frequently as a reason to stay than to return. This is backed up by our online survey – 50 per cent of respondents said that ‘family and friends’ was a reason for staying or wanting to stay in the UK, compared to 12 per cent who identified it as a reason for wanting to leave the UK. It can therefore be seen as a ‘net reason to stay’ at 38 per cent (see Table 2). The data in Table 2, while based on a small sample, are indicative of the factors that incline people to stay in the UK.

The Moroccans were more likely than the Caribbeans to highlight the importance of overseas family (i.e. in Morocco). However, it was not always a reason to move back permanently – often it was seen as a reason to make regular visits. Importantly, family in the UK – such as children in school or not yet married – was seen as a barrier to return.
Table 2. Reasons cited for staying / wanting to stay in the UK

<table>
<thead>
<tr>
<th>Factor</th>
<th>Net % highlighting this factor as a consideration</th>
</tr>
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<tbody>
<tr>
<td>Family and friends</td>
<td>38</td>
</tr>
<tr>
<td>Quality of healthcare</td>
<td>35</td>
</tr>
<tr>
<td>Affordability of healthcare</td>
<td>35</td>
</tr>
<tr>
<td>Job prospects</td>
<td>18</td>
</tr>
<tr>
<td>Wanting to live in a house you own</td>
<td>15</td>
</tr>
<tr>
<td>Quality of state pensions</td>
<td>15</td>
</tr>
<tr>
<td>Feeling ‘at home’</td>
<td>6</td>
</tr>
</tbody>
</table>

Note: n = 34. Participants were able to select multiple considerations.

In contrast, many of the Caribbeans said that family in the UK – children and grandchildren – is the main reason why they want to stay. Indeed, when we suggested to the Cardiff group that family is more important than healthcare or financial considerations, some participants agreed. In the online survey ‘family and friends’ was the joint most commonly stated ‘reason for staying / wanting to stay in the UK’, with half of all respondents highlighting it (Figure 1).

Among the white British participants, some also wanted to stay in the UK to be close to family. Others considered spending time overseas in a particular country (e.g. Australia) due to having family there. However, some of the participants in the London group cautioned against basing retirement decisions on where family is located, and affirmed the value of friendships as equally, if not more, important. Others expressed fears over the difficulty of making new friends if they moved to Spain, for example, as well as worrying about how they would cope socially if their spouse died.

Figure 1. Reasons for staying / wanting to stay in the UK

Source: Runnymede online survey
Health and healthcare

Given that almost every Caribbean and Moroccan participant had something to say about it, access to quality and affordable healthcare is one of the most important considerations affecting people’s decision of where to retire. Participants consistently remarked on how much more expensive healthcare is overseas and how this acts as a barrier to return.

Again, this is backed up by the online survey. As Figure 1 shows, ‘quality of healthcare’ (50 per cent) and ‘affordability of healthcare’ (44 per cent) were joint top and second most commonly cited reasons for wanting to stay in the UK. Table 2 shows that both considerations are net reasons to stay (35 per cent).

The Caribbean participants were more likely to feel positive about staying in the UK because of access to healthcare – people appreciate the NHS and feel that they are entitled to use a system that they have paid into throughout their lives. In other words, healthcare in the UK can act as a reason to stay. In contrast, the Moroccans were more likely to feel that the cost of healthcare in Morocco prevents them from returning.

Similarly to some of the Caribbeans, many white British participants valued greatly the free care provided by the NHS. Some were put off moving abroad due to fears over the cost of healthcare, as well as access difficulties, including language barriers and dealing with bureaucracy.

People’s health is linked to climate and many participants weighed up the costs and benefits of returning to somewhere with a warmer climate but more costly healthcare. About half of the Caribbean participants mentioned climate as a reason to return, some of them saying that it is a reason to split their time between the Caribbean and the UK. However, even though warmer weather is often something that people miss about the Caribbean, very rarely among our participants was climate a decisive factor.

Financial considerations

Most of the Moroccans perceived there to be a lack of access to UK state pensions and other welfare benefits in Morocco. This acts as a major barrier to return for people who would otherwise do so. For those people, financial considerations can – in light of the research questions – be considered the

Figure 2. Reasons for wanting to leave UK / live overseas

Source: Runnymede online survey
most important factor in their decisions. Similarly, participants frequently stated that the cost and availability of housing, as well as the increased cost of living in Morocco, would make return financially difficult. This should be understood in light of the fact that the Moroccans we spoke to were generally on lower incomes than the Caribbean and white British groups and therefore perhaps more sensitive to the financial consequences of staying or returning.

The Caribbean participants also discussed financial considerations, but these were less central to people’s decisions. Accessing UK state pensions in the Caribbean was generally not seen as a problem although some participants were not aware of the lack of pensions uprating in some countries. Also, a couple of people saw the loss of financial support from the state in terms of welfare benefits as a barrier. Some felt that there was still a cost of living advantage to return. Indeed, people born in other countries may feel similarly: in the online survey, ‘cost of living’ was the second most commonly stated reason for wanting to leave the UK (41 per cent, see Figure 2). Table 3 – again, based on a small sample – also suggests that cost of living is a net reason to leave the UK or live overseas (32 per cent). However, within our focus groups with Caribbean people, the majority felt that the cost of living in Caribbean countries has become broadly similar to that in the UK. In neither the survey nor the focus groups, did anyone suggest there was a cost of living advantage to staying in the UK.

Access to housing did not appear to be a financial barrier – some participants spoke of already owning property in the Caribbean or being able to build big houses if they returned. The fact that many in this cohort of Caribbeans worked in the public sector – for example, as nurses – and therefore are likely to have a decent pension income, may partly explain why financial considerations are not more important.

As mentioned in the previous section, the affordability of healthcare was very important to Caribbeans and Moroccans. It was a consistently important consideration, which – seen as a financial one – also suggests that financial considerations are of central importance.

Among the white British participants, the cost of living was also an important consideration. This included comparing the affordability of property between the UK and other countries – people generally felt there is no longer a clear cost of living advantage to moving to France or Spain. A very common fear was of buying a property overseas, and moving there, only to find it very difficult to sell up and come back to the UK. This prompted calls for people to ‘keep a foot in both camps’, i.e. not give up a property in the UK.

(Though not related to financial considerations, it is worth mentioning briefly that ‘avoiding discrimination’ was the most commonly cited ‘reason for wanting to leave the UK / live overseas’ in the online survey (47 per cent, Figure 2). Indeed, Table 3 shows that, among the respondents to the online survey, ‘avoiding discrimination’ was a net reason to leave the UK (41 per cent). This came out less strongly in the focus groups, where Caribbean participants in particular were more likely to discuss meeting discrimination and hostility when in the Caribbean than in the UK, although some did mention ongoing prejudice in the UK.)

**Decision-making: cost-benefit**

Our research questions also ask whether people take a ‘rational’ or cost-benefit approach to their decisions. This is really another way of asking if people make decisions based on a detailed assessment of the financial costs and benefits of each option, i.e. staying or returning. For example, people might weigh up the increased costs of healthcare overseas and lower pension income (in countries where pensions are frozen) against any benefits associated with a lower cost of living or exchange rate advantage. Such a calculation could, in theory, result in a financially ‘optimal’ retirement decision.

None of the Caribbean people we spoke to appeared to make retirement decisions in this way. When asked whether financial considerations such as lower cost of living or higher tax overseas were important, participants in the London group almost unanimously said that people don’t think about retirement decisions in that way.

However, some did talk about the need to balance different considerations against each other. This was most commonly discussed in terms of balancing

<table>
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<th>Factor</th>
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<tbody>
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<td>Avoiding discrimination</td>
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</tr>
<tr>
<td>Cost of living</td>
<td>32</td>
</tr>
<tr>
<td>Climate</td>
<td>26</td>
</tr>
<tr>
<td>Tax</td>
<td>21</td>
</tr>
<tr>
<td>Wanting a stress-free lifestyle</td>
<td>21</td>
</tr>
</tbody>
</table>

*Note: n = 34. Participants were able to select multiple considerations.*
the costs of healthcare abroad against the health benefits of living in a warmer climate. Making such an assessment requires information; Angelina (BC, Cardiff) said that people do anticipate that the costs of healthcare in the Caribbean will be high but do not have the right information to make this assessment in a precise fashion.

The Moroccan participants generally felt that return was desirable but would result in a significant drop in income and living standards. Samir (MRC), for example, said he knew the advantages and disadvantages of living in Morocco and the UK, and that financial considerations (the value of pensions, access to welfare benefits) and access to affordable services such as healthcare would tip the balance in favour of the UK. So, some people do make a cost-benefit analysis, though perhaps not always based on detailed calculations. This may be in part due to a lack of sufficient information. Samir – like Angelina above – also said there was a need to provide more people with more information to help them make their decisions.

So, if people are making decisions that will affect the rest of their life they should have all the information and you should have people explain [it] to them.

Some people may well make detailed estimates of the costs and benefits of moving or staying. Indeed, given that we did not speak to people who have left the UK it is possible that those who do return are more likely to have made such assessments.

It is also important to point out that by not making such detailed financial assessments, people approaching retirement are not acting in an irrational way. Not only are non-financial considerations such as family, way of life and belonging hugely important, but the way in which people make decisions in general is often understood to be non-rational, if rational is meant to mean a narrowly economistic cost-benefit calculation. The MINDSPACE framework developed by the Institute for Government suggests that people’s behaviour is not solely influenced by the rational processing of information; it is also influenced by:

- Norms – people are strongly influenced by what others do;
- Defaults – people ‘go-with-the-flow’ of pre-set options; and
- Affect – people’s emotional associations can powerfully shape their actions.

(Inst for Government, 2010: 8)

An example of not acting in a purely rational manner is that relatively few consumers switch banks, despite the fact that it would be financially advantageous for them to do so.

In sum, the decision of where to spend retirement is rarely fundamentally based on information about the financial implications of the options. In making decisions, people are often aware of these implications and consider the trade-offs that each option implies. With access to better information, people could also make better informed choices.

**Contribution and entitlement**

One final influence on people’s retirement decision-making, especially in the context of pensions and healthcare, is people’s notions of contribution and entitlement. Participants felt entitled to use public services, such as the NHS, either because they: (1) have contributed, or ‘paid into the system’ throughout their working lives; or (2) are British citizens, or feel that they are ‘British’. While perhaps out of step with current policy thinking, this sentiment fed into people’s decision-making in three distinct ways.

Firstly, some felt that, having paid into the system throughout their lives – by paying taxes – it made no sense to leave the UK and have to pay higher costs towards healthcare overseas. Rather, it made sense to stay in the UK (or in some cases come back to the UK having returned) to benefit from these services. This was quite common among Caribbean participants, such as Charlotte and Renatta.

Charlotte: Well, if I go over there [to Jamaica] I’m going to be paying. As soon as you look at that doctor you have to pay. [Laughs]

Renatta: And you already [paid] here so stay on in here.

Intvr: So it makes more sense to stay here?

Charlotte: You might as well enjoy the benefits that I’ve paid in.

Secondly, some felt that, having contributed throughout their lives, the UK government should better support them to return to their country of birth. In theory, this could be through uprating pensions, allowing them to continue to receive certain welfare benefits or subsidizing healthcare overseas. Ryma (MRC) is a good example:

I think especially if you worked all your life, like my case you know, I have been working since 1975, I haven’t stopped. So I paid enough taxes and insurance, so to go back there and suffer in my retirement I don’t think I will accept that … If I can’t afford … the treatment bills and I won’t be able to cope with, you know, if I get sick whatever, what I
To Stay or Not to Stay

am going to get? The pension money is not going to be enough.

Thirdly, people felt again that, having contributed economically and socially and/or being ‘British’ (whether a citizen or not), they should be entitled to return to their country of birth to retire and to be able to continue using services in the UK when they visit, and not just for needs arising during their visit.

One assurance you should give [older Moroccans is] that they are not prevented from coming back to the UK. They can come here and use all the services ... this is their country they are British and everything they are entitled to come to.

(Ali, MRC)

Feelings about contribution and entitlement therefore play an important part in people's decision-making. This was sometimes explicitly linked to fairness. Many of the Moroccans felt that they were unable to access pensions and benefits abroad, which some viewed as unfair. A number of the women said that the lack of pensions uprating in Morocco is unfair.

6.2 Key conclusions and policy actions

In this final section we highlight five key conclusions and four policy actions. The key conclusions are important points that have emerged from our reflections on our focus group and interview evidence. The four policy actions that follow are informed by this evidence and our conclusions, but are also based on our own arguments about how the state should support long-term migrants if and when they decide to spend retirement overseas.

Focus group participants do not generally express their experiences in terms of neatly thought-out, financially feasible or politically viable policy recommendations. Therefore, we have necessarily had to extrapolate from the evidence to develop what we think are reasonable policy actions, while still being true to the reality of people’s experiences and opinions. In developing our policy actions we have also drawn on the data in our previous report The Costs of ‘Returning Home’ (Khan and Mawhinney, 2010).

An important theme running through the key conclusions and policy actions is that of ‘contribution’. Our understanding of contribution here is of a general sense of people ‘making a contribution’, whether that is through working, paying taxes, caring for family members or being part of the community. Indeed, participants seemed to have adopted, consciously or not, this sense of contribution that is typically described as the key motivation of the postwar welfare state. This sense of contributing is allied to an expectation of some degree of reciprocity from the state for that contribution, and is our intended sense of the term, rather than the technical specificities of National Insurance Contributions and particular tax records.

We have neither the detailed data nor expertise to make fully costed, detailed policy recommendations; rather, we understand our role as that of highlighting existing challenges, encouraging policy debate and suggesting ways forward. We recognize that this is a difficult policy area and are open-minded as to the ultimate decisions, which are subject to democratic dialogue and require public support. Our recommendations for policy action are aimed not only at government; third-sector organizations, community groups and financial institutions need to work individually and together in pursuit of a deeper understanding of these issues, and to promote and facilitate some much-needed improvements.

Key conclusions

1. We live in a hyper-mobile world

Migration is very fluid: people can live in many countries throughout their lives, move back and forth between countries, migrate when they retire and split their retirement between more than one country.

The scale of migration into and out of the UK is historically high, and from a much more diverse range of countries than in the past.
2. ‘Migrants’ want to benefit from the economic and social contribution they have made to Britain

Many people who were born overseas and have lived in the UK for decades have made a significant contribution to British society. This contribution is economic – through working, paying taxes and National Insurance Contributions (NICs) – and social – through providing services and building public institutions, for example by working in the NHS, and by contributing to British social and cultural life more generally.

Those who want to ‘return’ (or move elsewhere overseas) when they retire feel they should receive some benefit because they have made such a contribution. They feel that they have ‘played by the rules’ and that a basic sense of reciprocity means the state should provide a degree of support in their older age, such as through pensions and healthcare.10

The extent to which people who move overseas have their pensions ‘uprated’ – i.e. pensions that rise annually with inflation – and maintain access to free NHS care are important considerations in people’s retirement decisions, encouraging or compelling many to stay in the UK.

Retirees of all ethnicities and nationalities – white British and BME alike – should be able to derive some benefit from the contributions made throughout their working lives regardless of whether they continue to live in the UK or not.

3. Re-thinking the link between geography, contribution and entitlement

Taking points 1 and 2 together, we now live in a world in which people often move away from where they have contributed substantially, and believe that when they do so they should be repaid some reasonable portion of the value of those contributions.

Benefit entitlements should not assume that people stay permanently in the same country. Such a system would be fundamentally unreasonable: it would constrain people’s choices over where to spend their retirement; and it would mean that many people who did move away would see very little recognition of the significant contributions they have made over time.

However, we acknowledge that the contributory principle – that you get out at least a portion of what you put in – is not the only valid principle for determining access to benefits and services for those who retire overseas. Residency and citizenship are also important criteria, and this is reflected in our policy recommendations.

4. Access to uprated pensions

Long-term failure by the UK government to annually uprate state pensions paid to all British pensioners living elsewhere in the world creates situations of great unfairness. There appears to be no logic to the designation of those countries in which you can or cannot receive an uprate to your UK pension as an overseas resident (see Appendix 2 for the list of countries where pensions are uprated or not). The amount people to which are entitled should not vary according to their country of residence.

People are more likely to return to their country of origin at retirement if pensions are uprated in that country. Receiving an uprated pension would be more of an incentive to move, particularly at a time when some people perceive there to be less of a cost of living advantage to returning than in the past, meaning that their pension income needs to be maximized. (For further clarification see Policy Action 2.)

5. Access to NHS healthcare

Access to affordable and high-quality healthcare is a central consideration in people’s retirement decisions. Some feel they have made a sufficiently positive contribution to the UK economy and society to have earned the right to receive ongoing care from the NHS as and when they need it, even after they have left the UK.
**Policy actions**

**Policy action 1: A new debate**

We need a new debate on how people in a fluid world can receive fair recompense for societal contributions made throughout their lives, even if they retire to a country other than the one where they made those contributions.

The debate needs to develop an up-to-date theory of what reciprocity looks like in an increasingly mobile world. Too often, policy discussion of migrants is short-termist, and overly focused on labour market considerations and the economic benefit to the UK, while paying insufficient attention to long-term reciprocity and obligations on the state to reward and encourage contribution.

This is especially important as policymakers anticipate a future in which there will be large numbers of foreign-born people who have lived and worked in the UK for decades, who no longer live here but who may have legitimate claims to UK state pensions and some level of ongoing access to NHS treatment. And, at the same time, there are around 7 million UK citizens living abroad, only a minority of whom are retired, and some of whom are likely to return at some point.

**Policy action 2: Uprate overseas pensions**

Currently, recipients of UK state pensions living in the majority of countries outside the EU receive pensions that are frozen in value at the point when they leave the UK, rather than annually uprated / increased with inflation (see the full list of uprated and frozen countries in Appendix 2). The government should annually uprate all overseas state pensions, regardless of where the recipient is living, and do this within the shortest possible timeframe.

This can be justified on the grounds of fairness to long-term hardworking citizens. People who have contributed throughout their lives (through payment of NICs) should be entitled to receive uprated pensions regardless of where they live. Indeed, both British-born expats and overseas-born people ‘returning’ to their country of birth would benefit equally from total uprating. The freezing of pensions means that recipients can lose out on up to £24,000 of income over 20 years of retirement (Khan and Mawhinney, 2010).

Uprating all pensions can also be justified on fiscal grounds. A report by Oxford Economics (2011) suggests that uprating all pensions would encourage more people to retire overseas. While this would result in lost tax revenue and extra government spending on uprated pensions, it would also lead to savings through reduced pressure on health, social care, transport, housing and other services. The report estimates that the budgetary impact of such a change would be positive by 2018, and thereafter rise significantly.

The government has previously justified its lack of uprating to all countries by claiming that other countries are unwilling to sign a reciprocal agreement. However, countries such as Canada and Australia, are willing to sign such an agreement, and it is the UK that refuses to do so. Further, the UK could, if it chose, unilaterally uprate all overseas pensions through a parliamentary vote. We therefore see no good reason for the government not to proceed with across-the-board uprating.

If access to uprated pensions continues to be as limited as it is today then government should present evidence that the cost of uprating all pensions would be significantly at odds with the level of contributions made by the people who are currently affected. Records of these people’s NICs should already exist and could be consulted to allow a comparison between the contributions they have made against how much of a pension they have received so far.
Policy action 3: Assess the feasibility of improved access to the NHS

Government should fully assess the feasibility of maintaining access to free NHS care for pensioners who have lived in the UK for a significant period of time but now live overseas.

People born in the Caribbean or South Asia, for example, have often spent their whole working lives in the UK and like everyone else here become accustomed to free healthcare from the NHS. However, when some of these people retire to their country of birth, where public healthcare is more limited, and where they have not been paying healthcare insurance, they find healthcare very costly and a barrier to their retiring overseas permanently. If they then return to the UK, they are typically required to pay for NHS treatment, unless they indicate their intention to return permanently.

In our view, and reflecting the consensus of our participants, continual or long-term residency in the UK should be considered as a criterion for accessing the NHS beyond emergency care for those resident abroad and visiting the UK. The government should at least consider the costs and benefits of extending NHS care to people retiring to other countries. Here it’s worth noting that those retired in most European countries have free access to a wider array of healthcare services than just emergency care, although this does not include pre-planned treatment of existing conditions. Extending free access to the NHS, even in this limited way, should start with those who have lived 30 years or more in the UK, regardless of where they have chosen to retire.

Again, this is to improve the situation where people who have been ‘good citizens’ and actively contributed economically and socially to Britain are unable to benefit from having done so when they need it most in older age. This would particularly benefit those BME people born outside of Europe, who want to return at retirement but may face the prospect of much more costly and lower-quality care overseas.

While expanding access to the NHS would initially be costly, it would also likely lead to an increase in the number of retirees leaving the UK permanently – indeed, many of our interviewees said that the cost and quality of healthcare overseas was the main barrier to their leaving the UK. Many would in all likelihood never return to the UK to use the NHS, but would be encouraged to leave by feeling safe in the knowledge that they have a safety net in the event that they do have major healthcare needs. This might, in turn, lead to long-term savings for the state.

Therefore, we recommend that government should model the likely effects of such a policy, calculating the expected increased costs against the possible savings from reduced demand on public services (e.g. transport, housing, social care, and health) that could accompany an increase in the number of older people leaving the UK. Further, the government should not assume that there will be a large number of people coming back to the UK for health treatments; rather, it should provide evidence for its estimates of the propensity to return for this reason.

Policy action 4: Provide better information

Government, community groups, third-sector organizations and financial institutions should work together to collate and make more accessible information on the financial implications of leaving the UK at retirement, in order to help people make informed decisions.

This should include key information on expected pension income – including whether pensions are uprated or frozen – whether people can access the NHS or not, the costs of healthcare services overseas and whether people are able to access welfare benefits and other services both overseas and from the UK. While some of this information is already available, it is often difficult to get hold of, and is widely and confusingly dispersed across various government departments and websites.

(continued overleaf)
The new Money Advice Service could play a role in collating and disseminating this information. It currently has a useful page of information on the financial consequences of moving overseas, including warning people that pensions may not be uprated, in its Budgeting publication (‘Living Abroad’). Money Advice Service should expand this page into a short publication and add important detail, such as listing the countries where pensions are uprated or frozen. This information should be clearly signposted in a new ‘Retiring Overseas’ section in its existing ‘Pensions & Retirement’ section. Community groups could then access and disseminate this information to people born overseas and thinking about ‘returning’.

Finally, the DWP should be obliged to immediately inform, at the first point of contact, people considering leaving the UK at retirement as to whether they would receive an uprated or frozen state pension in their destination country. We have heard anecdotal evidence that this is not being done as a matter of course, and that people’s decisions are therefore not fully informed.
Appendix 1. Research Methodology

**Focus groups and interviews**

Between autumn 2010 and spring 2011 we ran nine focus groups, with participants from three different ethnic backgrounds and in three UK cities. Selecting Caribbean, Moroccan and white British people allowed us to explore experiences that are particular to each group and common across the groups. In total, we had over 80 focus group participants, as listed in Box A1.

**Box A1. Focus group participants**

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Location</th>
<th>Gender</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caribbean</td>
<td>Leeds</td>
<td>Men &amp; women</td>
<td>10 people</td>
</tr>
<tr>
<td></td>
<td>Cardiff</td>
<td>Men &amp; women</td>
<td>13 people</td>
</tr>
<tr>
<td></td>
<td>London</td>
<td>Men &amp; women</td>
<td>9 people</td>
</tr>
<tr>
<td>Moroccan</td>
<td>London</td>
<td>Men</td>
<td>5 people</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Women</td>
<td>10 people (plus)</td>
</tr>
<tr>
<td>White British</td>
<td>Leeds</td>
<td>Men &amp; women</td>
<td>10 people</td>
</tr>
<tr>
<td></td>
<td>Cardiff</td>
<td>Men &amp; women</td>
<td>9 people</td>
</tr>
<tr>
<td></td>
<td>London</td>
<td>Men &amp; women</td>
<td>11 people</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>81 people (plus)</td>
</tr>
</tbody>
</table>

We chose to run focus groups in London, Leeds and Cardiff to ensure a decent level of coverage of the UK and to explore whether people’s experience varies by region. We felt it important to conduct research outside of London, which by its size, global appeal and large BME population may be unrepresentative of BME people’s experiences in other parts of the UK. We attempted to arrange focus groups with Moroccans outside of London but were unsuccessful. Participants were recruited through local community organizations, which graciously arranged for people to attend the discussions on their premises.

Focus groups lasted up to 90 minutes. Participants were paid a small amount of cash to reimburse them for their time and travel expenses. Focus group interviews were recorded, transcribed and analysed. The recordings and transcriptions are confidential, with only the researchers and the transcriber accessing them. Participants’ names have been changed in the report to ensure anonymity.

**Recruitment**

Given that we were interested in specific groups that were small in size (e.g. older Moroccans), recruitment was difficult. As a result, the focus groups do not provide representative samples. Limitations include the fact that some groups consisted of people on lower incomes than others and this can make it difficult to compare between groups. Also, a higher proportion of participants were female. We chose to run separate groups for Moroccan men and women in order to respect Islamic norms. Despite these limitations, the groups produced a rich and valuable dataset.

**Validity**

One way of increasing the validity of our findings was by interviewing a small number of key informants, including people working in community organizations, whose position gives them a valuable insight into the community.

Also, many of the findings correspond to those of other studies and publications. For example, Gary Younge’s (2009) Guardian article on Caribbean returnees contains interviews with people whose experience of migration and return resonates with those described in this report. One interviewee in this piece described the sense of freedom and enjoyment of the climate associated with return, as well as being branded a foreigner by others in the Caribbean.

Further, our analysis corresponds to many of the comments made by Caribbean people on www.bbc.co.uk/caribbean. For example, one person’s comments reflect what some of our participants said regarding healthcare.

* I am Bajan [from Barbados] living in Canada, retired. I’ve been contemplating going back to Barbados to live in a few years but just a bit worried about the health care system.  
  (www.bbc.co.uk[b])

**Online survey**

We also ran a short online questionnaire, which asked questions relating to where people want to spend their retirement and the most important considerations affecting this decision. We supplemented this with a hard copy of the questionnaire, which was disseminated through Age UK London. A total of 63 people responded to the questionnaire, 34 of whom were BME people born overseas. Due to the small sample size, we use survey data with caution – nonetheless, it is a useful supplement to our focus group data.
Appendix 2. Countries where UK State Pensions are (1) Frozen and (2) Uprated

People receiving a UK state pension while living permanently overseas will only receive an annually uprated UK state pension – one that increases in value with inflation every year – in certain countries. Pensioners living in all European Economic Area countries receive pensions that are annually uprated. This includes the 27 member states of the European Union as well as Iceland, Liechtenstein and Norway. Pensions are also uprated in Switzerland.

Outside Europe, a small number of countries have reciprocal agreements with the UK which mean that people living in that country and receiving a UK state pension receive an annually uprated pension. Table A2 lists these countries. In the majority of countries outside Europe, there is no such agreement in place, meaning that pensions are frozen. Table A1 lists these countries.

Table A1. Countries where UK State Pensions are Frozen

<table>
<thead>
<tr>
<th>Andorra</th>
<th>Malaysia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anguilla</td>
<td>Mexico</td>
</tr>
<tr>
<td>Antigua</td>
<td>Monaco</td>
</tr>
<tr>
<td>Argentina</td>
<td>Montserrat</td>
</tr>
<tr>
<td>Australia</td>
<td>Nevis, St Kitts</td>
</tr>
<tr>
<td>The Bahamas</td>
<td>New Zealand</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>Nigeria</td>
</tr>
<tr>
<td>Botswana</td>
<td>Pakistan</td>
</tr>
<tr>
<td>Brazil</td>
<td>Peru</td>
</tr>
<tr>
<td>Canada</td>
<td>Republic of Yemen</td>
</tr>
<tr>
<td>Cayman Islands</td>
<td>Saudi Arabia</td>
</tr>
<tr>
<td>Chile</td>
<td>Singapore</td>
</tr>
<tr>
<td>China</td>
<td>South Africa</td>
</tr>
<tr>
<td>Columbia</td>
<td>Sri Lanka</td>
</tr>
<tr>
<td>Dominica</td>
<td>St Lucia</td>
</tr>
<tr>
<td>Egypt</td>
<td>St Vincent and the Grenadines</td>
</tr>
<tr>
<td>Ghana</td>
<td>Swaziland</td>
</tr>
<tr>
<td>Grenada</td>
<td>Thailand</td>
</tr>
<tr>
<td>Guyana</td>
<td>Trinidad and Tobago</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>Ukraine</td>
</tr>
<tr>
<td>India</td>
<td>United Arab Emirates</td>
</tr>
<tr>
<td>Indonesia</td>
<td>Virgin Islands</td>
</tr>
<tr>
<td>Japan</td>
<td>Zambia</td>
</tr>
<tr>
<td>Kenya</td>
<td>Zimbabwe</td>
</tr>
</tbody>
</table>

Table A2. Countries where UK State Pensions are Uprated

<table>
<thead>
<tr>
<th>Alderney</th>
<th>Jersey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barbados</td>
<td>Mauritius</td>
</tr>
<tr>
<td>Bermuda</td>
<td>Philippines</td>
</tr>
<tr>
<td>Croatia</td>
<td>Serbia &amp; Montenegro</td>
</tr>
<tr>
<td>Guernsey</td>
<td>Turkey</td>
</tr>
<tr>
<td>Israel</td>
<td>USA</td>
</tr>
<tr>
<td>Jamaica</td>
<td></td>
</tr>
</tbody>
</table>

Note: These tables exclude countries where there are fewer than 100 UK state pension recipients.

Source: http://www.pension-parity-uk.com/pension-rights.htm#Are%20YOU%20frozen%20or%20are%20you%20not
Notes

1. Note, however, that the lack of uprating refers only to the State pension, not to private pensions.


5. The names of all participants have been changed.

6. http://www.theyworkforyou.com/wrans/?id=2008-07-17c.216748.h&s=morocco+AND+pension#g216748.r0

7. See HMRC guidance on National Insurance credits: http://www.hmrc.gov.uk/ni/intro/credits.htm

8. Conversion was calculated via http://www.oanda.com/currency/historical-rates/

9. For information on the conditions under which people are able to spend part of the year living overseas but continue to receive free care from the NHS, see http://www.dh.gov.uk/en/Healthcare/Entitlementsandcharges/OverseasVisitors/Browsable/DH_074373


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**www.parliament.uk:**

**www.moneyadviceservice.org.uk:**

**Other:**
- http://www.hmrc.gov.uk/nintro/credits.htm
- http://www.oanda.com/currency/historical-rates/
- http://www.theyworkforyou.com/wraps/?id=2008-07-17c.216748.h&s=morocco+AND+pension#g216748.r0
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This publication is part of the Runnymede Financial Inclusion Programme. The aim of the programme is to raise awareness and increase knowledge of the ways in which BME people are financially excluded and, through conducting high quality, in-depth research, influence policy in government, financial institutions and other organizations.

About the Authors


Phil’s current research is on older black and minority ethnic people, covering topics such as retirement migration, pensions and rural racism. He is also interested in poverty, labour market experiences and qualitative research methods.

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Omar has also published many articles and reports on political theory and British political history for Runnymede over the past eight years and has spoken on topics such as multiculturalism, integration and positive action in academic and policy settings including the United Nations, the European Parliament and on Capitol Hill.

Among various board and advisory positions, Omar sits on the DWP’s Ethnic Minority Advisory Group, and is the Chair of Olmec (a social enterprise). He is also a Clore Social Leadership Fellow.