Growing older in Malta: experiences of British retirees

By ANTHEA INNES*

Abstract
International retirement migration (IRM) is attracting increasing research interest. This article reports findings from an exploratory case study of 16 older people who have moved from the UK to grow older in Malta. Data was collected using in-depth interviews drawing on a life history approach. This article builds on previous research in the IRM field by providing detailed examples of the push and pull factors influencing the decision to move to Malta and the reported positive experiences of living in Malta. The article also discusses negative impressions of life in Malta, an issue that has not been previously documented in relation to Malta. Future difficulties that the immigrants may encounter are also considered. This article contributes to the growing body of knowledge concerning the experience of IRM.

Keywords: retirement migration, older people, Malta, retirees.

Introduction
Retiring out of place is an increasingly popular choice for those approaching or having reached retirement age. Three forms of retirement
migration have been highlighted within the literature: intra-national retirement migration, where individuals move to another county or state upon retirement; seasonal migration, those who spend some months in warmer climates; and the most recently explored, international retirement migration (IRM). The central concern in the 1980s was the impact migrants had on the areas they moved to, particularly the demands they might place on local economies and services. By the 1990s the focus was on why individuals elected to migrate rather than age in place. More recent work is concerned with the experiences of retirement migrants as they age, an issue which has been often identified as requiring further investigation by larger-scale survey research.

This article begins with an overview of retirement migration, while its central concern is IRM, intra-national retirement migration; and seasonal migration/visits provides the contextual background to understanding the growth of IRM and the experiences of British people who decide to migrate to Southern European countries, in this case, to Malta.

Drawing on a recent small exploratory case study of the realities of British retirees living in Malta, this article contributes to the growing interest in IRM and places a firm emphasis on the reported experiences of growing older following IRM. It provides detailed examples of the reasons for moving to Malta and the associated positive experiences of life following the move, and thus builds on the existing body of work in this field, most notably the study of King et al. (2000) where Malta was one of the countries included in their research. It also draws attention to negative impressions of life in Malta; an area not included in accounts of previous research on Malta (Warnes & Patterson 1998) but which is part of a wider theme of migrants’ experiences in other countries, for example, Spain (O’Reilly 2000, 2004).

This article addresses three research questions:

i. Why was Malta chosen as a retirement destination?
ii. What are the perceived positive and negative aspects of growing older in Malta?
iii. To what extent do UK citizens growing older in Malta perceive themselves to have integrated into local expatriate and host communities and what are the implications of this for the future?
Retirement Migration

Intra-National Retirement Migration

Intra-national retirement migration is a phenomenon most explored in the USA, and first attracted attention in the 1960s (Bultena & Wood 1967). The impact of the influx of retirement migrants to local communities was one of the first concerns of researchers in the USA (Walters 2002a), particularly economic impacts (Deller 1995; Malecki 2004) and impact on destination area services (Bennett 1996; Glasgow 1995). However, as Walters (2002b) review of retirement migration demonstrates, the topic gained its ongoing popularity throughout the 1980s. For example, purpose-built retirement communities have attracted considerable interest in the USA (McHugh 2000; Waldron et al. 2005), as have naturally occurring retirement communities in either sunbelt states (Stoller 1998; Stoller & Perzynski 2003) or rural areas (Glasgow 1995; Stockdale 2006). Reasons for intra-national retirement migration are complex and attempts to construct explanations have been aptly described as opening “pana-dora’s briefcase” (Longino et al. 2002) with a myriad of personal and environmental factors influencing the decision to undertake retirement migration. Walters’ (2002b) US research review identifies the most common reasons for intra-national retirement migration as: a desire to move to amenity-rich areas (including favorable climates, service availability, scenic areas, and the availability of recreational pursuits); economic factors such as cost of living, taxes, and availability and costs of preferred housing; and finally the general perceived characteristics of a chosen destination. Retirement migrants’ preferred place characteristics (Duncombe et al. 2003; Walters 2002a) highlight a selective process with climate, taxes and local services all influencing choice of destination, and thus perceived place characteristics are interlinked with availability of amenities.

What can be seen from such research is that the majority of retirees choosing to move from their place of origin upon retirement are what has been termed “amenity migrants” (Walters 2002a), who report choosing particular areas for the improved climate, services or lifestyle they can offer (Longino et al. 2002; Walters 2002a). Walters’ (2002b) review demonstrates
two common approaches to explaining the retirement migration phenomenon; push–pull factors and life course perspectives. Push–pull factor perspectives demonstrate the complexities of perceptions of place of origin and place of destination. For example, Schiamberg and McKinney (2003) explore reasons why older people choose to age in place as well as reasons why individuals choose to migrate to warmer areas, highlighting the importance of both push and pull factors such as community ties and kinship and friendship networks in the decision to age in place or to migrate. Meanwhile, Stoller (1998) demonstrates the pull factor of a destination with a strong ethnic community where not only age defines the community but also the maintenance of valued Finnish customs and culture, which may outweigh other long established community ties.

Similarly, French retirement migration research demonstrates the importance of family reunion and return to place of origin in decision making about where to live upon retirement (Cribier 1980). Thus those who have moved out of, for example, rural areas for employment reasons may choose to return to their village of origin upon retirement. Looking specifically at retired Parisians, Cribier (1982) found that 43% of respondents returned to their native region, and these people were characterized as unskilled workers originating from rural areas. Cribier (1980: 265) also talks of retirement migration decisions relating to leisure-style retirement. Focusing on retirement moves to seaside resorts around France, Cribier (1987) found that respondents reported being accommodated in better housing as well as in areas that are perceived as desirable as a result of their move. Thus pull factors of a destination were clearly a consideration.

Studies adopting a life course perspective provide further insights into retirement migration. The growth in availability and popularity of purpose-built retirement communities highlight the attraction of communities with high levels of available activities, promoting positive images of successful ageing (McHugh 2003; McHugh & Larson-Keagy 2004). Conversely, it is not just the option of active lives that attract people to such communities; disability also impacts on decisions to move to such environments (Robison & Moen 2000; Silverstein & Zablotsky 1996). A gender dimension to retirement migration of this kind has been observed; in one longitudinal study men reported greater satisfaction with life
in purpose-built retirement communities, with women reporting less satisfactory relationships with others following this type of retirement move over time (Waldron et al. 2005). This may reflect the preference some older women to be closer to an adult child (Glaser & Tomassini 2000) rather than a preference to live in an age segregated environment.

Three common reasons for choosing to age out of place have been offered, regardless of approach to the study of retirement migration: place characteristics, taxes/living costs and climate/amenities available in both previous place of residence and the choice of retirement destination (Walters 2002b). As the first decade of the so-called “baby boomers” reaches retirement age there has been growing attention to the trends and implications of the choices of this age group (Longino & Bradley 2003; Rogerson & Kim 2005) and in particular whether the existing trend of intra-national retirement migration is set to continue with the baby boomer generation (Haas & Serow 2002).

Intra-national retirement migration has attracted attention in the UK, but to a lesser extent than in the USA, with findings also demonstrating amenity-based decisions for those choosing to migrate upon retirement (Halfacree et al. 1992; Warnes 1983), with housing preferences of those approaching retirement age providing a useful example of amenity-based decisions in France (Cribier 1987) and the UK (Warnes & Ford 1995). In addition, the impact of visual imagery and heritage on decisions to move to seaside resorts in the UK has been discussed (Blaikie 1997), highlighting, as with US research, the ties between knowledge of particular areas, vacation experiences and choice of intra-national migration retirement destination decisions.

Seasonal Retirement Migration

Those who choose to move to warmer climates to replace the colder winter months of their place of origin have been described as “snowbirds” (Myklebost 1989), and include people who may own a second property in a warmer country, who rent abroad for periods of the year (Walters 2002b), or in the case of the US migrate to warmer states rather than different countries.

Seasonal migration is a complex term. For example, the term “returning residents” (O’Reilly 2000: 52–53) has been used to categorize those,
predominantly retired, who are permanently resident overseas (Spain in O’Reilly’s work) but who return to their country of origin during the summer months, and are thus similar to snowbirds in that they escape the cold winter months of “home” and the warm summer months of migration country by spending time in each location. While “seasonal visitors” is used to describe those whose main orientation is to country of origin but who spend time in the winter months in Spain to escape the cold of the UK (ibid: 53–54). However, seasonal migrants have chosen to maintain a base in their place of origin and are thus visiting, albeit for long and repeated periods of time, rather than migrating on a permanent basis.

**International Retirement Migration (IRM)**

As a European Science Foundation Network has demonstrated, European studies of retirement migration have increasingly focused on retirees from Northern European countries migrating to Southern European countries (Warnes 2004). This moving from country to country has been coined IRM and is a relatively new phenomenon that first received attention from UK researchers in the 1990s (Williams et al. 1997). Although it has been noted that “with fewer than 30 peer-reviewed papers [from 2000 to 2006] from disparate disciplines IRM can hardly be described as an established research field it is nonetheless recognized as a distinct social form” (Bozic 2006: 1424), it is clear that IRM is attracting the interest of researchers from a range of disciplinary backgrounds.

Warnes (1991) first projected that it was likely that there could be an influx of retirees to Costa del Sol in Spain. Since this projection the Costa’s in Spain have provided a particularly rich literature providing evidence of this trend of British retirees (and other Northern European citizens) selecting the Spanish Costa’s as a destination to spend the winter months (seasonal migrants) as well as for permanent residence (e.g. Betty 2006; Casado-Díaz 2006; Gustafson 2001; O’Reilly 2000).

A wider, and influential, study of British retirement migration includes four areas in Southern Europe: Tuscany, Algarve, Costa Del Sol and Malta (King et al. 2000). This study provides an overview of the reasons why Northern Europeans choose to retirees to Southern European countries. Key insights into the reasons for IRM include warmer climates, lower cost
of living and a preference for the new countries’ pace of life (ibid; Williams et al. 1997), as well as reasons relating to housing availability and preferences (Hoggart & Buller 1995). These factors are all “pull” factors that a destination offers to migrants, although O’Reilly (2004) has also demonstrated that reasons for moving also include “push” factors such as increases in taxes and a disillusionment with British life, leading individuals to want to leave the UK. Thus the initial research into European retirement migration mirrors the findings of US research where push and pull factors were found to be reasons for intra-national retirement migration to sun belt states.

A range of reasons have been advanced to help explain why a greater proportion of retired people are now in a position to migrate overseas, including increased affluence, greater knowledge of other countries in part due to vacation and/or spending time working out in the UK (King et al. 2000); factors also advanced for intra-national retirement migration in the USA (Longino, Perzynski, & Stoller 2002), and more recently for American IRM (Sunil et al. 2007).

Benefits of retirement migration vary, with the experiences of individuals far from homogenous (Warnes et al. 2004); gender and previous status as a worker have a marked impact on experiences (Ackers & Dwyer 2004; Cribier 1982), as does the class background of migrants (Cribier 1980). The exchange of a cold for a warmer climate (considered favorable by migrants) is typically accompanied by a change in the health and social care benefits available, which may be less favorable to migrants (Betty & Cahill 1999). Even when mutual exchange schemes are in operation the standards and availability of services may be lower than those previously experienced in Northern European countries with advanced welfare systems (Dwyer 2001). However, the reported benefits of IRM for individuals generally outweigh the challenges that may be faced when illness or death of a spouse occurs (King et al. 2000).

Several European studies have highlighted problems that those migrating have experienced as they grow older. For example, difficulties faced by retirees in Spain when they experience widowhood or need help at home following periods of hospital care, often compounded by retirees not speaking the local language have been highlighted (Betty 2006). Thus, problems mainly occur when those who migrate do not integrate into the
local community and speak the local language (O’Reilly 2000), and often occur at times of illness (Dwyer 2001) or other personal crisis such as the death of a spouse (Hardill et al. 2005). This is best evidenced by research conducted in Spain of the UK and other Northern European retirees’ experiences. Of particular interest is a comparison of six studies of Northern European retirement migrants to countries such as Spain and Italy (Casado-Díaz et al. 2004). It is interesting to note that those who migrate tend to be in possession of higher educational qualifications and more likely to have traveled extensively prior to retirement. Integration within local communities has occurred in Italy, in part due to choice of remote and rural areas, where retirees are more likely to speak the local language and also where they are less likely to meet other migrants. O’Reilly’s (2000) ethnographic study of the Fuengirola area in Spain found that those moving to Spain (including older people) were often divided between two countries’ cultures; they professed to liking and admiring the Spanish people, country and way of life while simultaneously retaining British ideas and ideals of community and lifestyle.

O’Reilly (2000: 153) highlights a series of paradoxes/contradictions of life for British people living in Spain: wanting to integrate but doing nothing about it; loving Spain but being frustrated by it; living in Spain and being like the Spanish but not knowing what they mean by this. She describes this as living in an “imagined Spain and a historical Britain”. In later research she explores the integration of European migrants into Spanish society (O’Reilly 2004) and in so doing demonstrates the difficulties and challenges faced by migrants should they attempt to integrate into Spanish life, which may account for reports of generally low levels of integration.

Spain has had a long history as a tourist destination, and was known as the number one holiday destination for British people throughout the 1970s and 1980s (Warnes 1991), and thus it is not entirely surprising that there has been a large influx of migrants of all ages to this country through the 1990s. It may be that seasonal migration in some form, either as winter visitor or summer worker as O’Reilly (2000: 52–56) describes for Spain, sets a precedent for retirement migration patterns to other countries. However, I would argue that those attracted to the Costa’s in Spain are not necessarily the same as those attracted to other countries. For example,
differences in retirees backgrounds have been demonstrated to relate to the choice of migration country (King et al. 2000). Thus the applicability of O’Reilly’s (2000) work to other countries is still open to examination. Further complexity has been highlighted by Casado-Diaz (2006) who reports differences in the socio-economic backgrounds, residential choices and patterns of mobility from retirees to Spain from different European countries; a complexity that has yet to be fully explored in other retirement destinations.

IRM could be seen to reflect a general trend of increased movement of British people overseas (Sriskandarajah & Drew 2006). Popular retirement destinations may also be popular work destinations. For example, an increase in migration of all age groups of Britons to the Fuengirola region of Spain has been highlighted (O’Reilly 2000). Indeed this issue is one that is of contemporary interest with recent exploration of the Institute for Public Policy Research (IPPR) of the migration of Britons across the globe a good example of this. Their work, however, demonstrates that there has been a significant growth of retired migrants moving overseas who contribute to the number of Britons living abroad (Sriskandarajah & Drew 2006). Thus the increase in older people choosing to migrate as they approach retirement age is arguably a phenomenon worthy of exploration in its own right, and has indeed received specialist attention in the last few years, with journal issues devoted to the topic (for a recent example, see 2006 Journal of Ethnic and Migration Studies 32(8)). However, Cribier cautions that participants tend to focus on the personal impact of retirement migration rather than on the broader social forces at play which will lead to individual actions, as such positive reports of retirement migration are perhaps to be expected as those who are able to migrate upon retirement will tend to be “healthier and better-off than average” (Cribier 1987: 44). Informed by the other research describing reasons for retirement migration this article first explores why participants chose to move to Malta. I then go onto to discuss participants’ accounts of the positive and negative sides of growing older in Malta and their perceived integration into expatriate and host communities. It will be argued that the social integration reported is a key factor in the positive accounts retirees offer of their lives in Malta.
Study
Most research about IRM begins with large-scale surveys providing interesting baseline data about the backgrounds of those choosing to retire to warmer climates. Such research has also included interviews whose in-depth findings help us understand more about the experiences and lived realities of those choosing to retire and grow older in other countries. It has also been recommended that further investigation into the day-to-day lives of older retirement migrants is required. Indeed, Warnes and Williams (2006: 1275) suggest that the difficulties of moving beyond a “partial glimpse” should not dissuade research into the processes and outcomes of the intersection between ageing and migration.

This small study was funded by the Carnegie Trust for the Universities of Scotland, and the findings presented below contribute a “partial glimpse” to the growing knowledge about IRM. Unstructured interviews drawing on a life history approach enabled an exploration of the experiences of 16 older people from Britain living in Malta. As such this is a conventional approach typified by a long established trend (e.g. Cribier 1987: 43) in other research concerned with migrants’ experiences.

Selection of Malta as Country for this Case Study
Mediterranean Islands have attracted less research attention than mainland Southern European countries. There are two exceptions, Damer’s (1997) study of Paphos, Cyprus and the inclusion of Malta in a research study including self-completed surveys and research interviews in 1995–1996, of British retirees migrating from Northern Europe to Southern Europe (King et al. 2000; Warnes et al. 1999; Williams et al. 1997). Damer’s (1997) pilot ethnographic community study reported on the lives of predominantly older British people living in Paphos, Cyprus. Damer (1997: 5) places expatriates into three categories: experts (who have lived in Cyprus for over 15 years and who are wealthy); adaptors (those who enjoy their lifestyle with other British expatriates); and whingers, those who hate being in Cyprus and complain about the currency exchange rate as well as the host community. He suggests that further research is required about the lives of British migrants on Mediterranean Islands to gain insights into the lives of such individuals and how they construct the host society and
their relationships with both the host community and other expatriates. The King et al. (2000) study included a sample of Northern European migrants in Malta and a related paper documents the history of British retirees in Malta (Warnes & Patterson 1998). Comparing six European studies, Casado-Diaz et al. (2004) found that Malta poses an exception to the lack of integration of retirees within host communities. This is due in part to many marriages between British and Maltese citizens (Warnes & Patterson 1998) and the similarities to British life also observed by Damer (1997) in Cyprus due to remnants of both Malta and Cyprus' colonial history.

Malta is a popular destination for older British migrants. It may become a more popular destination as more crisis stories are reported about Britons retiring to previously popular countries, such as Spain, and as Malta becomes more fully integrated within the European Union following its joining of this body in 2004 although equally the cost of living may increase through this integration, and how favorable the exchange rate is between the pound and the Euro, which may negate its previous appeal. The absence of the language barrier in Malta may also enhance its appeal. There are 3597 British people in receipt of a state pension registered as living in Malta (BBC News citing IPPR 2006). Given the small geographical area of Malta this is a proportionately large number of retired migrants.

Access
Access to participants was facilitated by the British Residents Association (BRA) of Malta. The chair of the BRA forwarded an information sheet about the project to the chairperson of each of the five branches of the BRA on Malta who in turn passed the sheet on to interested parties. This approach led to the inclusion of nine of the British retirees in the study who contacted me prior to my arrival in Malta via email to arrange a date, venue and time for the interview. The other seven participants volunteered to be interviewed following my attendance at two BRA branches monthly meetings. The self-selection of participants in the research is of course a limitation of the study, as is the recruitment of participants via the BRA. However, given the small-scale nature of this study adopting this conventional approach to recruitment was an efficient use of resources. In all research potential participants have the choice to participate or to
decline; therefore, although self-selection limits the findings to those who wanted to talk about their lives in Malta, this is typical of social research. Finding participants was not a difficult process, indeed if time and resources had allowed, the sample size could have been much larger. However, my aim was to recruit between ten and 20 participants. I wished to include couples and singles, men and women and to include people who had been living in Malta for extended and shorter periods of time. It is important to note that length of time living in Malta may influence reported views and attitudes; however, with the exception of their discussion of social networks those who had lived there for shorter or longer periods of time reported similar positive experiences and similar concerns about life in Malta. The study excluded British citizens who are integrated through a marriage tie to a Maltese family, and as such is a limitation of the study; however, as Warnes and Patterson (1998) have highlighted, the intermarriage between British and Maltese citizens is likely to facilitate integration into Maltese society. British citizens who had not lived in the UK for over 30 years prior to their retirement to Malta were also excluded.

Participants
Sixteen participants were included in the study, eight men and eight women. Five of the interviews were with married couples, two participants were widowed, one never married, the remaining three participants were married but interviewed on their own (their partner was not included in the research). Table 1 summarizes the age, gender and time living in Malta for each participant. It can be seen that participants’ ages ranged from 55 to 80 and that their length of stay ranged from one to 21 years (Table 1).

Consent
Each participant received a hard copy of the information sheet and consent form and we ran through this verbally before they signed the consent form and the interview commenced. Interviews lasted between 61 and 105 minutes, and were conducted in a place of the interviewee’s choice, either in their own home, or in the public outdoor and indoor areas of my hotel. In addition to the taped interviews, participants walked (two), or drove (six),
me around their local area to show me what they meant by, for example, their local shop, the supermarket they used, their church, the place they liked to go for coffee. During such tours I verbally told each participant that I would try and remember and write down all that they were telling/showing me and I duly made detailed fieldnotes. I also visited the location of all but one participant, following the advice of nine participants to do so to get a better idea of what they were trying to describe within their interview. All participants consented to the tape recording of their interviews. Each interview was subsequently transcribed before a thematic coding process was undertaken using NVIVO for data management purposes. All participants were allocated a unique identifier number.

Experiences of British Retirees in Malta

I now go on to discuss this study’s findings. First, I explore participants’ reasons for choosing Malta as their retirement destination and closely linked to this their reported positive experiences of life in Malta; these

Table 1. Participants

<table>
<thead>
<tr>
<th></th>
<th>Age</th>
<th>Gender</th>
<th>Time living in Malta (years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>75</td>
<td>Male</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>74</td>
<td>Female</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>80</td>
<td>Male</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>76</td>
<td>Female</td>
<td>16</td>
</tr>
<tr>
<td>5</td>
<td>65</td>
<td>Female</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>61</td>
<td>Female</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>65</td>
<td>Female</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>75</td>
<td>Male</td>
<td>16</td>
</tr>
<tr>
<td>9</td>
<td>66</td>
<td>Male</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>63</td>
<td>Male</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>78</td>
<td>Male</td>
<td>21</td>
</tr>
<tr>
<td>12</td>
<td>63</td>
<td>Female</td>
<td>21</td>
</tr>
<tr>
<td>13</td>
<td>70</td>
<td>Male</td>
<td>15</td>
</tr>
<tr>
<td>14</td>
<td>69</td>
<td>Female</td>
<td>15</td>
</tr>
<tr>
<td>15</td>
<td>55</td>
<td>Male</td>
<td>4</td>
</tr>
<tr>
<td>16</td>
<td>58</td>
<td>Female</td>
<td>4</td>
</tr>
</tbody>
</table>
issues build and develop the theme of social integration highlighted by King et al. (2000), as well as highlighting the negative impressions of participants about living in Malta, an area hitherto unexplored in relation to Malta, but highlighted in research focusing on migrants experiences of living in Spain (Betty 2006; O’Reilly 2000, 2004). Such a discussion provides the backdrop for the lived realities of British retirees’ lives amongst expatriate and host communities as well as the links they maintain with their place of origin. The interplay of push and pull factors, including the amenities available in Malta, provide a framework for participants’ overwhelmingly positive reports of their experiences of living in Malta. This also reflects Cribier’s (1987) point that those who migrate upon retirement will tend to be healthier and better-off than their contemporaries, thus allowing them to pursue their preferred retirement lifestyle.

The presence of an established expatriate community as well as a welcoming host community where communication is not a barrier due to the widespread use of English, enables participants to quickly adapt to a new way of living that meets the perceived shortfalls of the UK while enabling some of the positives of life in the UK to be replicated.

Why Malta was Chosen as a Retirement Destination?

The decision to move to Malta was often made quickly and, in some cases, from a fleeting acquaintance with the Island gained through a holiday visit. In one case the decision to move to Malta was made via online research prior to a week’s visit to Malta for the express purpose of purchasing a property. Other participants had a sustained familiarity with the Island achieved through spending some of their working life in Malta, and repeat holiday visits (often two or three times a year). Thus familiarity through work or holiday visits influenced the decision of some participants in a similar way to retirees choosing, for example, Spain as their destination (O’Reilly 2000; Warnes 1991), or for French intra-national migrants to choose coastal resorts in France (Cribier 1987). However, all participants were clear that Malta offered them a preferred change in lifestyle. This desired change in lifestyle typifies the leisure-style retirement discussed by Cribier (1980: 265) where retirees can have a more autonomous social life and regain their independence from their children.
“Push factors” fuelled this desire for change for six participants who disliked particular aspects of British policies, namely taxation and immigration, and this directly influenced their decisions to move from the UK:

“... got fed up with the rat race in the UK, the change from the old rate to the poll tax, to the council tax, and the thing what capped it off, we went to pay one year [council tax] and it had leapt up. And I said, you know, ‘what’s this all about?’ ‘oh well you’ve got to pay for the people who are not paying’ ... We put the house on the market when we got back ... I’d had enough, it just got a bit of a joke”. (P9)

The high taxation of the UK was offset by the low taxation in Malta. It is also ironic that a dislike of immigration in the UK led to some participants becoming migrants themselves.

However, equally important to the retirement migration decision were “pull factors” offered by Malta:

“... the people were so friendly [when they were on holiday] but we went back to the UK to think about it because sometimes your heart can rule your head when you see the sun”. (P2)

“we’d been here before, lived here, we were used to it ... but Malta’s not like a foreign country, you drive on the same side of the road, everything is in English, there’s supermarkets. It’s just like an extension of part of Birmingham or wherever, another village ... and it’s a better climate, don’t have any gas bills! And medically everything is, comes from the UK, the doctors and nurses spend time training there ... they look after you very well”. (P3)

“the cost of living, the people, the safety”. (P5)

However, untangling push or pull factors is not straightforward as decisions to move from the UK to Malta are interlinked in the accounts of participants: the climate; proximity to the UK and because of this, the ease of travel back to the UK; similarities to the UK (in particular English spoken and drive on the same side of road); no council tax and low taxation; cost of living low; social aspects of lifestyle (outdoor living, meeting people) and positive prior experiences of Maltese people who were repeatedly described as friendly, helpful, and genuine. The interplay
between reasons for moving can be demonstrated in the way participants reported their rationale for moving:

“obviously the weather was a massive if not the biggest single influence … and you get taxed to death in England”. (P11)

Thus those who had chosen Malta reported similar reasons for their migration as have been reported in the US for intra-national retirement migration (Walters 2002a,b) and by European researchers on the IRM of Northern Europeans (King et al. 2000; O’Reilly 2000, 2004) and the intra-national retirement migration in France (Cribier 1980, 1982). However, the similarities to Britain were influencing factors, with some participants stating that they had only seriously considered countries where English was an official language:

“they speak English, they drive on the same side of the road, and use the same appliances”. (P5)

“the fact that 95% of the Maltese speak fluent English, probably slightly higher, but the majority speak English so you don’t have a language problem”. (P8)

In addition, participants reported feeling that the Maltese were particularly welcoming of British people:

“the people who live next to us, the Maltese, they are so pro-British … even the liberal who want to move away from the George Cross idea, they are not antagonistic about it”. (P10)

“the Brits get, I feel, get preferential treatment … over other nationalities, we do very nicely out of it”. (P7)

It is apparent then that reasons to move to Malta to retire were complex reflecting what is commonly known about migration decisions (Sriskandarajah & Drew 2006). “Push” factors of high cost of living in the UK, particularly through council tax bills, and heating bills due to the cold climate in the winter months, combined with feeling unsafe after dark in their previous communities and for some participants, a disillusionment with British politics led to a desire to leave the UK.
However, the “pull” factors of Malta, particularly the warmer climate enabling a desired outdoor lifestyle to be adopted, combined with perceived lower living costs and a friendly host community were key reasons for choosing IRM to Malta. Similarities to Britain acted as pull factors to Malta, for example, driving on the same side of the road, the same electric sockets, and most importantly for many that English was widely spoken. As such the amenities offered by the host country were attractive to participants.

Thus participants in this study employed a selective process in their decision to migrate, a process intra-national retirement migrants have employed (Duncombe et al. 2003; Walters 2002a); further, as with previous studies of IRM (e.g. King et al. 2000; Warnes et al. 1999) climate, cost of living and pace of life influence the decision to grow older out of place. As such, the examples above can be seen as developed examples of the established themes relating to reasons for retirement migration.

**Positive Experiences of Life in Malta**

Reported positive experiences link closely to the reasons participants reported moving to Malta and can be seen to relate back to the “pull factors” mentioned by participants in their decisions to move to Malta due to the lifestyle it offered. For example, participants described particular aspects of their lives in Malta as part of the “Maltese lifestyle” they observed in Maltese people and emulated in their day-to-day lives:

“it’s important if you live here to do the Maltese thing, it’s eat where the Maltese eat because its half price, and you go where the Maltese go”. (P10)

A common observation valued by participants related to Maltese family life:

“and they’ve got this family orientated thing, you know they love their kids and they go out as a family, in the evenings they go out late too, they eat late, they go out late and they’ve got their kids with them”. (P9)
When talking about their Maltese lifestyle participants spoke of how their feelings of safety enabled them to live in a way that they had not felt able to in the UK.

“… when you’re in England, or in the UK let’s say, at our age and you’re retired and you don’t want to walk the street a five o’clock at night in the dark because you’re frightened, there’s the council tax, and all you’re doing is sitting watching television, it doesn’t do much to beat that”. (P10)

Five participants recognized that some of the positives of the Maltese lifestyle were nostalgic, and described how current life in Malta was reminiscent of their memories of Britain in years gone by:

“they’re still living in the past, a little like we were in the UK, forty, fifty years ago. Neighbours know neighbours, we chat, you talk, you go in for coffee”. (P14)

“it’s, living in Malta, it’s very like what the UK was in the 1950’s, you’ve got their own vegetable shops, so the food’s good, we can live quite easy on one pension”. (P3)

Thus there was some evidence of participants in Malta living in what O’Reilly’s (2000: 153) Spanish research described as “a historical Britain”. However, participants did not appear to have an “imagined” view of Maltese life, as documented by O’Reilly. Indeed participants’ integration with Maltese people (discussed further below) enabled the development of insights gained through holiday and work periods on the Island prior to the retirement move.

Participants also valued attributes of the Maltese people, in particular hospitality they had received from neighbors and friends, and the general help offered by Maltese people they encountered in passing, summed up as:

“they live what I’d say is Christian values, it’s not about religion either, it’s just about a way of life, … this is it you see, they look after you”. (P1)

Thus an observable family-orientated society, coupled with observations about Maltese community values contributed to feelings of safety.

Generally, participants felt that they had a much more sociable life than they had previously enjoyed while living in the UK, for example:
“it’s being able to live again, being able to walk along the streets, go out, people talk to you”. (P10)

The availability of previously enjoyed cultural pursuits, for example the theatre and opera, contributed to feelings of satisfaction with life in Malta. Social lives were attained for the majority of participants through their links and friendships with members of the expatriate community, but six participants reported around half their activities to involve their many Maltese friends. Those who had lived in Malta for longer periods of time tended to report having more Maltese friends. As such the desire for a leisure-style retirement reported by Cribier (1980) in her assessment of retirement migration in Europe was a clear benefit found by participants in this study.

This leisure-style retirement was supported by what respondents perceived to be a favorable infrastructure in place that enabled an expected standard of living to be maintained. For example high quality local produce, favorable taxation, the availability of bus passes for older people, good local shops and local delivery services as well as the availability of good and relatively inexpensive private health care all provided the framework for living a fulfilling life. Thus the findings of this research replicate findings of previous retirement migration research where migrants expected and looked for an appropriate infrastructure in their choice of retirement destination country (King et al. 2000), while providing detailed examples of participants’ positive impressions of Maltese life.

Negative Impressions of Life in Malta

Participants generally had less to say about drawbacks of life in Malta, but were aware that the picture they were painting of their lives was particularly positive,

“I’m probably sounding gushy and over the top”. (P10)

and then tried to find something that they didn’t like about living in Malta. Given the informed approach participants had adopted to their migration decision and because of the lifestyle it offered, similar enough to the UK but with pull factors rectifying the perceived shortfalls of UK living, it is
unsurprising that there were few reported drawbacks. Reported drawbacks reflected some participants concern and negative impression of sociopolitical and environmental issues in Malta. Other reported drawbacks were somewhat idiosyncratic and individual in nature reflecting differences in expectations and what some described as the “Maltese” way, yet created a reported negative impression of their chosen lifestyle.

Ironically for some, after leaving the UK because of the immigration issues in the UK, they were then observing increases in migrants from North Africa to Malta which they did not particularly like. Although some participants obviously felt compassionate for the plight of some of these migrants:

“There are more Black faces around the Island… and Black as in African… and it’s terrible some of the stories… but this little Island can’t provide any help”. (P7)

Around half the participants mentioned that there appeared to be a growing drugs problem in particular areas of the island and this concerned them should it evolve to what they perceived as a current “big” issue in the UK. Thus the socio-political climate that represented push factors from the UK was beginning to be observed in Malta. This may have a bearing on migrants choice of Malta as a retirement destination in the future, and may also influence decisions to stay in Malta as the influx of migrants from North Africa to Malta is continuing with the media doing much to keep this issue at the forefront of local news. The impressions about race and migration is one that has not been documented in the literature to date.

Dumping and litter was perceived as a problem despite a six day a week refuse collection and was mentioned by seven participants. The loss of many older style properties through the trend in demolishing old and building new apartments was commented on by five participants and the dirt and dust accompanying this building work by an additional three participants. One participant listed various types of pollution he was aware of on the Island:

“Keep the shutters closed all the time because of the dirt and dust [when building work going on]. But other pollution is a problem, from the cars… emission from the power stations… the hospital incinerator… untreated sewage goes into the sea… but they
are getting funds from the EU now to assist them [Maltese government] in doing something about it [sewage].” (P8)

However, such issues did not appear to detract from the overall positive experiences of life on the island. As one participant said:

“even with that [drilling noise in background] we can still enjoy sitting out here, the view, the sun”. (P13)

Although a range of further drawbacks was mentioned by individual participants these tended to reflect differences in expectations based on experience of living in Britain and what was accepted in Malta; for example, lack of planning regulations, bird shooting, absence of quality road maps, poor quality hospital food, and absence of crematoriums. Such issues were not perceived to detract from the overwhelmingly positive reports of their lives in Malta, but demonstrates that participants did have negative impressions about life in Malta.

Such drawbacks and negative impressions contrast sharply with reports from other countries (Betty 2006; Hardill et al. 2005) where in particular the difficulty in communicating with host communities due to the lack of a common language has led to a range of difficulties at times of crisis or ill-health. The reason for these differences may be in part due to the migrants in this study discussing drawbacks in the abstract. In addition, this research included only 16 migrants and as such is a small sample size. Planning regulations had only impacted directly on one participant who could now not sell his house unless he reduced the price to below what he initially paid. Only two participants had actually had major surgery in the local hospital and as such had direct experience of hospital and after care. The other participants who talked about medical treatment had yet to experience first hand the absence of after care they would commonly receive in the UK, nor even visited the care facilities they “had heard” were very good. Thus time and changes in personal circumstances will be the test of the positive lifestyle experienced up to the time of interview for the majority of participants and may yet have similarities to experiences of migrants in countries where migrants have settled in greater numbers and thus received greater research attention. The sample included recently arrived migrants as well as more established migrants; however, the more...
established migrants were still predominantly in good health and due to early retirement were still relatively young and not yet experiencing the ill-health that can accompany old age.

Interactions with Expatriate Community, Host Community and Place of Origin

All participants were members of the BRA and therefore had the opportunity to meet other British people at coffee mornings, outings and other events. Six members reported a very selective attendance at meetings (for example, if there was an interesting speaker) and valued the association more for the monthly bulletins providing information that expatriates may require, for example, about pensions. The knowledge that the BRA could provide “back-up” to members in time of need, for example, through the advice and information that the welfare officer of their branch could offer was also valued.

“I joined because I like to read the newsletters and see what’s up on the welfare side, and you know we really have no need for the BRA … I’ve a great deal of respect for the people that work in it and what they do, it’s just that I don’t really need their help. I do go sometimes, visits … walks … but I’m not really involved in it”. (P8)

The information and advice that could be obtained through other BRA members was highly valued by both those who were less active and also by those who were more active in its activities:

“not everybody knows everything but someone always knows what you need to know”. (P9)

The provision of information is not however the same as receiving a service, so although the volunteer welfare officers may be able to offer information they are not able to provide an actual service should a person be in need of, for example, a home help after a period of illness. Yet, this distinction was not acknowledged by participants in this study.

For the majority of participants the BRA provided a source for forming friendships with other British people, especially in the months immediately after arriving in Malta through participation in social activities:
“We do things, with the BRA we have outings … bowls too … meals … we go to the feasts (in Maltese villages) too”. (P9)

The BRA felt like a family for five participants, for example:

“ … if you look on the BRA as a family, and get involved in it, everybody’s part of it”. (P3)

“we have all different people … we have our little niggles … but we’re still great friends, just like a family, it’s just like a family”. (P10)

Although as one participant reflected:

“I talk to people here that I wouldn’t have before … we have nothing in common … but we are all British … but from very different backgrounds”. (P15)

BRA membership is wider than British nationals; it also includes Maltese people who are married to a “Brit” and other nationalities living in Malta and as such offers a diverse membership group.

The BRA served two main roles for its members; for some their social life revolves around BRA events and relationships with other BRA members through outings, coffee mornings and spin of clubs like yoga, reading or walking groups. Thus the socializing afforded through its membership was key for many participants. Other participants valued their membership of the BRA for the information it provides via its monthly bulletins, interesting speakers, and the updates on pensions and the welfare advice that is readily available.

Nine participants mentioned and valued the link they had to the British Embassy through the BRA and liked that their details were held by the embassy who would know who to contact on behalf of a British person if required. The informality and ease of contact with Embassy staff was mentioned too, for example:

“I mean you can just pick up the phone and speak to an official, you can’t do that as easy in the UK”. (P10)

The established expatriate community in Malta offers a range of interest groups and regular events open to British people, and thus opportunities
for social integration. Such opportunities are similar to the social networks of retirement migrants moving to new states (Stoller 1998) or countries (O’Reilly 2000) where a social enclave is available for newcomers to join.

A range of other groups and organizations were open to British retirees as well as other nationalities offering opportunities to socialize with other British people or to extend their social networks to include other nationalities. For example, the church offered participants the opportunity to meet with people from a range of backgrounds and nationalities with over half the participants reporting involvement with the church, from attendance at events to chairing committees. Participants were also members of a range of other interest groups including the American Wives Club, forces-related clubs and events, yoga and reading groups.

Social integration with Maltese host communities was widely reported. Participants had joined other groups run by Maltese people, for example, the golf club, boating club, walking clubs, the Masons, the Maltese equivalent of the National Trust in the UK, village band clubs and the local bocci (Maltese bowls) club. These groups tended to have a diverse membership of Maltese people as well as expatriates from around the world. Language barriers did not exist and thus membership of such groups was not restricted by communication difficulties. Joining such groups provided participants with their desired retirement lifestyle while they were fit and healthy.

Participants expressed that they had many Maltese friends, or conversely that they had Maltese acquaintances. The first view tended to be expressed by those who have lived in Malta for longer periods of time, thus demonstrating a potential difference in reported experiences relating to time on the island:

“"My network was with the Maltese friends and growing numbers of British friends, we have no need to regroup ourselves amongst new British who are here...We have, I'd say, over 50 friends of all nationalities . . . but a lot of Maltese”. (P8)

”"We have lots of friends, British and Maltese but I think I prefer the Maltese . . . they’re more reliable”. (P12)

Others, however, felt that their relationships with Maltese people had not progressed to friendships, for example:
“I can’t say that I’ve got any close Maltese friends. I’ve Maltese acquaintances.” (P5)

While others felt they had achieved a little more than this but that their friendships were with British people:

“We mix with the Maltese, we can do this at the bocci club and other things, socialize with them if you like … our friends are really the other Brits though”. (P9)

Such relationships and interactions with host community members had been achieved in a variety of ways, through friendships with Maltese people prior to moving to Malta, often made during periods of work on the Island, or from repeated holidays over the years. New friendships were made with members of groups they joined, neighbors, and in some cases, with individuals initially providing a service to a participant such as estate agents. Apart from one exception, all participants felt that they had achieved a good level of integration with the host and expatriate communities, which met their individual needs:

“We don’t feel like ‘Oh they’re that English couple’, no-one has ever said that … we feel that we are home … that we belong”. (P1)

Integration into the host community was achievable if individuals wished to develop interactions with Maltese people beyond that of casual acquaintances. Maltese people were reported to be friendly and welcoming. Shared interests, for example, in the arts or sports, coupled with a common language seemed to facilitate the development of friendships and social integration over time and as such the above examples build on the theme of social integration identified by King et al. (2000). The difference in the account of social integration given by participants in this study is related to the role of the BRA in helping to facilitate social networks. This reflects in part the role of the BRA in helping to recruit participants, and also to the increased presence the BRA has in Malta (through the establishment of more local groups) at the time of my research in comparison to the time of King et al. (2000) study. However, social friendships may not become a substitute for family and lifelong friendships where help and support may be offered in times of need, and reliance on social networks may contribute to the social isolation that is
reported when a crisis or time of need is experienced (Betty 2006; Cribier 1987).

Links with Family and Friends Living in the UK and Other Countries

In addition to the relationships and interactions with expatriate and host community members, participants reported retaining satisfactory links with friends and family who did not live in Malta. Phone and email enabled virtual contact between visits from family and friends to Malta and visits back to the UK.

Generally, visits back to the UK were for the purpose of seeing family and some friends. Some participants made an annual visit back to the UK, others more frequently to see grandchildren. Those who had lived in Malta for longer than ten years mainly reported a decline in their return visits to the UK over time and an decrease in their wish to go back. Although participants reported enjoying seeing family members they did not generally enjoy being in the UK, particularly the weather, restrictions on getting out and about, high prices for eating out and the lack of personal service in shops.

“We were back and shopping in Morrisons and everyone was like zombies walking about with their trollies ... not talking, taking the time to stop and chat”. (P3)

All participants reported being glad to return to Malta, even those who did enjoy their visits, mostly women. The gender divide that was apparent did not stop at having enjoyed visits but also relate to the number of visits back to the UK with women reporting having returned to the UK more often than their male partners and men in particular reporting no wish to return to the UK but only doing so out of a sense of duress. Women tended to return more frequently to the UK than men, mainly to see family members and to shop in the larger department stores not available in Malta. However, there were exceptions to this with two male participants enjoying regular annual visits back to the UK.

Eight participants felt that they now had an improved relationship with family members who remained in the UK. They felt that they had “quality time” with their family when they came to visit and saw more of them
than they did when they lived in the UK and that they spend time with their family doing pleasurable things and that they were not rushed.

Ambivalence about visits by family and friends to Malta was expressed by some participants. On the one hand they enjoyed catching up with friends and family, but at the same time they did not enjoy being a “taxi service”, having to cook for larger numbers and the general disruption to their daily routine. Conversely, others welcomed visitors, particularly grandchildren, some of whom came for extended stays over the school holidays, and reported being sad to see them go and looking forward to return visits. Their visits to and from British family members were in all cases fitted around the new retired lifestyle that was being enjoyed at the time of interviewing participants.

All participants reported that they did not intend to return to the UK:

“I have no wish to return to the UK, I do not regret my decision to move to Malta at all. This is home now”. (P2)

Overall participants reported satisfaction with their degree of integration with expatriate and host communities with more established participants (having lived in Malta ten years or more) in particular reporting a very good balance in their interactions with their host and expatriate communities and maintenance of contact with their family and friends living outside Malta.

Generally, participants in this study were similar to Damer’s (1997) “adaptors” who liked their life in Cyprus within the expatriate community; however, participants in this study had adapted to a lifestyle in Malta that goes beyond the expatriate community to social integration with their Maltese communities, a social integration facilitated by the use of the English language. Positive perceptions of living in Malta appear, then, to relate closely to the reasons for choosing to grow older in Malta and the lifestyle individuals wished to adopt.

Policy Implications of Retirement Migration to Malta

An early concern expressed in the US literature on intra-national retirement migration has been the impact of the migrants on the local area (Bennett 1996; Glasgow 1995). Similarly European IRM studies have
demonstrated lack of amenities and services when, for example, health problems arise (e.g. Dwyer 2001; O’Reilly 2000). The service structure is in fact quite different in Malta than in the UK, and can lead to frustration. For example, there is not the same system of appointments to see a local GP which meant several participants reported lengthy waits (up to four hours) to get simple blood tests or to obtain a repeat prescription. After care in Malta is also different with families bearing the main role of supporting relatives after a hospital stay (Troisi & Formosa 2006), whereas in the UK a person discharged from hospital will have a range of community-based services available. If the retiree has a partner able to help with after care this may of course not be a problem; however, if the person is a widow or their partner is in poor health it may be that a lack of support services will have a real impact on their rehabilitation and satisfaction with their retired lifestyle.

Costs of living have been reported as low or “about the same” for participants in this study; however, the introduction of the Euro as the Maltese currency already has an impact on disposable income for those relying on a state pension to support them due to the strength of the pound against the Euro. Changes in standards and systems that EU membership brings may also result in spiraling local costs. It may well be that retirement in Malta will not be such a cost-effective situation in the near future, which could result in those who are ill and in need of services being unable to afford to return to the UK while experiencing a decline in standards of living and the only option for certain services being to pay privately; an option that will only be feasible to those with more robust finances.

Participants in this study had found British enclaves to provide social networks to enjoy their leisure-style retirement, largely through the presence of the BRA. Such a body provides opportunities for socializing and there are volunteer welfare officers who can give limited advice and support. The Association is not set up, however, to provide services to those in need of support and may not provide the safety net of an established local community network supplemented by formal service provision in the UK.

It is thus unclear how the capacity of existing systems in Malta will be able to cope with larger numbers of retired migrants in the future placing
demands on an already stretched health service (just like the UK). It is unclear who will fill the care breach if those in need have not established a circle of friends beyond what one participant called “social acquaintances” who would help out in times of need. There are no real restrictions on Britons moving to Malta imposed by the Maltese authorities as EU nationals have freedom of movement across member states; and EU nationals are free to live and settle in Malta provided they can demonstrate that they will not be dependent on the state and have the economic means to support themselves while living in Malta. In addition, Malta has a reciprocal health arrangement with the UK which entitles UK nationals living in or on holiday in Malta access to health care. However, relatively high property prices (compared to the UK and other European destinations) may be a deterrent, the absence of after care in UK terms may also give cause for pause for those considering the move. Those living in Malta who participated in this study are enjoying their retirement and the outdoor lifestyle the climate offers them; it remains to be seen if such lifestyles could be supported in times of need by the local service structure or by the social networks promoting a desired leisure lifestyle driving the decision to migrate to warmer climes.

Conclusion
This study illustrates the impact broad social forces are having on certain retirees’ experiences of growing older retirees who tend to be in good health and relatively well-off in comparison to their peers and who are able to choose to follow an aspired retirement lifestyle. The study demonstrates that participants’ choice of Malta as a retirement destination mirror the general factors influencing citizens from Northern European countries to move to alternative locations, namely climate, lifestyle opportunities offered, quality of life and lower costs of living, and as such provides detailed examples of the established push–pull factors that underlie retirement migration decisions. In addition, an important draw for participants in this study were similarities to the UK, most importantly the widespread use of the English language and that they could continue to drive on the same side of the road. The Foreign and Commonwealth
Office encourages would-be migrants to consider carefully the move to another country, and there are a growing number of accounts where “things go wrong”. Participants in this study, while sometimes making speedy decisions, appeared to have familiarized themselves with some key issues that will impact on their ability to sustain their positive accounts of their lifestyle in Malta. Communication is not a problem as all professionals they encounter speak English, the size of the island means that no one is in a truly remote location, and good public transport aids travel around the island. This contrasts with, for example, expatriates living in Spain who elected to move to remote and rural areas where health and social care services are not readily available (Dwyer 2001).

Participants’ perceptions of Malta as similar in some ways to those of Britain, or Britain in a bygone era, also enhance participants’ ability to integrate and feel accepted by the Maltese people, reflecting to an extent O’Reilly’s (2000: 153–156) concept of an “historical Britain”. However, the similarities extend beyond abstract thinking to tangible and practical factors, for example, of driving on the same side of the road, the widespread availability of local papers produced in English, and health professionals who speak English and who are likely to have spent time training or working in the UK, and thus meeting the expectations of retirees about health care. This in turn provides an ability to understand and work with the basic infrastructure many migrants seek (King et al. 2000).

The small size of this study is an undoubted limitation as it offers only a small snapshot of the lives of 16 British people growing older in Malta. It does, however, contribute to the growing body of work concerned with reasons for retirement migration as well as the positive ageing experienced by retirees when they choose an alternative place to live. A positive ageing that social integration appears to facilitate, although as suggested above this may not be supported in times of crisis. It also draws attention to negative impressions of living in Malta; an area that was not identified in previous research that included Malta as a fieldwork site (Warnes & Patterson 1998).

Social integration has been established as an area that is important to the experiences of migrants (King et al. 2000; O’Reilly 2004). This study
demonstrated the role of expatriate and host communities in helping facilitate social integration. In addition, the importance of retaining links with family and friends out of Malta was documented. The importance of social integration and how this relates to positive accounts of retirement migration are important areas worth further enquiry and provide a range of fruitful themes that could be explored in a comparative study of the lives of retired British migrants to Mediterranean Islands.

Participants suggested that for real insight into their day-to-day life I would, in the words of one participant “need to come and live here for a while and see what it is like, spend time doing what we do”. This suggestion makes sense; to gain a fuller understanding of the lived realities of retirees in Malta would require a period of ethnographic work enabling a detailed picture of British retirees in particular areas of Malta. O’Reilly’s (2000) ethnographic work has produced one of the most important in-depth accounts of expatriates living in Spain and provides an excellent example which could be applied to other countries, including Malta, to begin to add depth and nuance to the general issues that IRM research has elucidated to date. Following participants over time would be one way to explore what happens in times of crisis or times of need in a country which, although similar to the UK, has a different system of welfare services and care services available.

Acknowledgements
The Carnegie Trust for the Universities of Scotland funded the fieldwork through its small grant scheme, and various members of the BRA in Malta were very supportive and helped to ferry me around the island. My thanks also to Sue Tester for her comments on an early draft of this article and to my two reviewers. Finally, special thanks go to all participants for sharing their experiences and for making this such an enjoyable research study.

Corresponding Author
Anthea Innes, Dementia Services Development Centre, Iris Murdoch Building, Department of Applied Social Science, University of Stirling, Stirling FK9 4LA, Scotland (UK). Email: anthea.innes@stir.ac.uk
References


