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Elderly Danish Migrants Living on the Costa del Sol

By

Anne Leonora Blaakilde

E-article

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“WE LIVE TEN YEARS LONGER HERE”

Elderly Danish Migrants Living on the Costa del Sol

Anne Leonora Blaakilde

Anne Leonora: What has it meant for you to have moved down here?

Ruth: Healthwise, we feel a lot better, indeed. And we think that we enjoy ourselves... (giggling) ... as you probably notice?

Anne Leonora: Yes, you seem very healthy. Did you have bad health when you left Denmark?

Ruth: No.

Ib: No, we didn't.

Ruth: But you know, the older you get, the...

Ib: We actually have this hypothesis, that you add 10 more years to your life – and that you feel better in these 10 years.

Ruth: And we have a lot more friends than we ever had in Denmark, because here you have time to socialize. That is not the case when you work.

Anne Leonora: Did you find more friends since you came here?

Ruth: A lot more.

Ib: We decided from the beginning that we would not socialize with people only because they were Danish.

Ruth and Ib are retired Danish migrants living behind the mountains at the Costa del Sol. When I interviewed them in the spring of 2006, as a part of a study of Danish retirement migrants living on the Costa del Sol, they were, respectively, 75 and 81. They had lived in their house in a small Spanish village for 21 years. I interviewed 28 migrants aged 57 to 88 and had additional conversations with another 28 Danish migrants.¹

Ruth and Ib touched upon several issues pertinent for understanding retirement migration to Spain: the motivations for migrating at an advanced age, questions of socialization, feeling at home and trans-territorial identity in the dual space (or non-space) between their former life and their new social life and home. When Ib said “We live 10 years longer here”, then it could be called one of the articles of faith both Danish and Norwegian migrants to the Costa del Sol proclaim (Helset 2000). It's what retired migrants tell one another, and it is what they say to curious outsiders about themselves. It is impossible to verify whether Ib, Ruth and other retirees do indeed live longer by being in Spain, but stating so is loaded with cultural significance. The promise or assumed premise of a longer life is a cultural trope that can be used as an interpretive key to the experiences of retirees living in a second home far from where they spent their working lives (Becker & Mannheim 1995).

“We Think We Enjoy Ourselves”: the Performance of Modern Old Age

Entering the Field, Experiencing Migration

In March 2006, I rented a house on the Costa del Sol from a friendly, retired Danish woman, Miriam, aged 72. She had lived there for four years already, but as her children were spread around the world, she travelled a lot to visit them. In addition, she occasionally worked as a nursing assistant in Israel. The house would be empty for the five weeks of my stay, so I could begin fieldwork – unlike many other

ethnological fieldworkers – from within a second home furnished with all possible amenities. It gave me not only a wonderful view but also an emic feel for a retirement life on the Costa del Sol.

Miriam had given me precise instructions how to find her scenic pueblo house on a mountainside along the coast. As I parked the rental car and approached the house, Miriam's British neighbour Teddy, another retiree, was already there to hand me the key. He took me to the nearest supermarket to introduce me to the surroundings and get started. The supermarket belonged to a French chain and looked like any other supermarket in Denmark.

My first days of fieldwork resembled, I later realized, the kind of introduction to coastal Spanish life that new retirees from Denmark undergo. In splendid weather, with the sea glinting in the distance, I opted to begin my search for Danish retirees at the Danish club and the Danish church. To go somewhere on the Costa del Sol means to drive, since the distances are too great for walking except in the inner cities.

The interior of the car heated up quickly as I drove on the highway to find Mijas Costa. The traffic felt hectic, and so did I as I tried to slalom between the cars. By the noon rush hour, I had found myself in the middle of the central roundabout of Fuengirola and was perspiring heavily. I had difficulty finding my way, and had been bewildered by the Spanish habit of honking; it took days to get used to. Eventually, I saw the sign for the Danish club, *Casa Danesa*, and managed to turn around and find a parking spot on the small road. Alas, the door was locked. My efforts to find the Danish church also failed, and feeling highly unsuccessful, I drove back to Miriam's house where I felt at home and safe. The next day, I found the Danish club open, and its waitress suggested I try taking the commuter train instead. My hunt for the church remained fruitless.

As I was resting in the evening on Miriam's terrace, I had a talk with her neighbour Kurt. Kurt is a Danish early retiree, and his wife Sally is a hairdresser. "There is so much crime at Costa del Sol", Kurt said. "They come from both Northern Africa and from Russia, so I always tell Sally to lock the doors of the car when she is waiting for the traffic light.

You can never tell what they're up to!" The shades of unease and the concern for safety are surely patterned by all that is unknown and unfamiliar about the new place. Those feelings can linger on even after the initial adjustment to new surroundings.

I found the Danish church on the third day, arriving late for a christening ceremony. The priest welcomed me with a beer on the porch. After every service, the Danish Protestants sit on the big porch of their church, drinking coffee and beer, and enjoying their time together. Sermons here are well-attended, though many of the churchgoers admitted that they never went to church in Denmark.

In an abbreviated form, my entry into the field replicated that of the population I was studying. I moved in, at first temporarily, and established daily life in a new setting much as they had done. I sweated and felt anxiety as I tried to find my way in traffic. I felt my spirits lift in the sunshine and experienced the warmth of a climate so different from the dark and damp Scandinavian winter.

Sharing stories of entering the field, that is, of initial immigration experiences, turned out to be an important component for establishing shared foundation among the Danish retirees. The other commonly drawn on experience was that of being Danish in Spain. My interviewees' initial travails, however, were considerably tougher than what I experienced during my temporary stay. They had to confront administrative issues concerning official residence, financial matters, bank accounts and money transfers, and tax and health insurance matters. They also had to fit out a home with normal amenities such as a water supply, electricity and communication devices. All this in a foreign language, and in a culture whose notions of time, working habits, and building practices are different from ordinary Danish ways of doing things.

Establishing a new home, or migrating, are not simple tasks under any circumstances; the people in question here are elderly, with most over 60 when they chose to move to another country. The comparative fearlessness with which they approach change attests to their dynamic, courageous, individualistic and determined ways. They are embodying and en-

acting a type of old age that goes against common prejudices about the elderly, such as stubbornness, rigidity or passivity.

Contextual Aspects

Denmark was, in 1891, the first country to introduce retirement pensions that were fully financed by the state.² Gradually, this has come to be seen as an entitlement and as of 2007, everyone above the age of 60 to 67 (depending on ever-changing legislation) is entitled to receive a basic pension varying between €660 and €1,300 per month. The pension is supposed to provide every citizen with sufficient funds for his or her old age in Denmark.

This is an important context for exploring the possibility of planning a life in retirement in Spain. Danish retirement pensions can be transferred to other countries if the retiree is registered as a legal inhabitant there, and if, in addition, this country is a part of the EU, the transfer is easier. Taxes are lower in Spain, so resident migrants get more value from their pensions by living in Spain, and living costs are also lower than in Denmark.

Living in Spain is very different today than it was even 20 years ago. Tourism and EU membership have contributed to improved infrastructure and a changed standard of living, and cheap flights between Copenhagen and Málaga, as well as new communication technologies, allow for a sense of connection between Spain and Denmark in both physical and virtual ways that were unknown in the 1970s and 80s. However, a large number of the Danish retirees were veteran migrants, having moved two to three decades ago, at a time when moving, settling, and living in Spain was much more of a challenge. Ten of those interviewed can be counted among this veteran immigrant group.

The number of Danes who migrate to other countries in retirement has increased by 300 percent over the last decade, and by 2006 nearly 3 percent of all those who received basic Danish retirement benefits lived outside of Denmark. As these figures do not include those receiving other kinds of pensions or benefits, the total number of Danish retiree migrants living abroad is probably larger.

As of 2005, 2,848 Danish citizens received social benefits (all kinds) from the state of Denmark at their residences in Spain. In 2006, according to the Spanish *padron*, (a community counting of inhabitants), approximately 2,000 Danish migrants over 60, and with a Spanish residence, lived in the Málaga province. It can thus be assumed that the number of Danish retirement migrants living on the Costa del Sol lies between 2,000 and 2,500 persons. The Danes are a smaller group than the Britons over 65 (7,613 in 2001), but they nonetheless constitute the second largest retirement migration population on the Costa del Sol, together with the German retirees (Huber & O'Reilly 2004). Other retirees on the Costa del Sol include the French, Dutch, Finns, Swedes, Norwegians, Belgians and the Swiss.

Activities

Gurli is a 61-year old woman who recently migrated to the Costa del Sol with her husband. Gurli holds a disability pension from Denmark due to a muscular disease. In Denmark, she was wheelchair-bound and was in much pain. She had gained considerable weight after living with the disease for 10 years, and life felt fairly bitter to her, though she has children and grandchildren whom she loves and feels loved by. "The highlight of the day was when I took my wheelchair for a ride to the local supermarket", Gurli says. After a few visits to the Costa del Sol, Gurli and her husband decided to move to Spain. Its climate has had a positive effect on Gurli's health. They have lived in Fuengirola for six months, and are both involved in the volunteer work of the Danish church. After her arrival in Spain, Gurli put her wheelchair in a corner. Now she goes to church by bus and on foot, carrying the cakes she has baked at home and selling them at the get-together after the sermon, and stands at the bar.

More than half of the persons interviewed decided to move to the Costa del Sol for health reasons. Many of these retirees suffer from illnesses, and the warm dry climate is not just pleasant but also beneficial for their condition. Establishing a new home is thus a demonstration of taking action in the face of aging.

Present gerontological theories – and to some

extent generic cultural ideals – are dominated by two discourses: activity and continuity (Tornstam 2005). Being active is a general cultural ideal in a post-industrial worldview, especially in northern Europe, not least due to the force a protestant work ethic exerts (Weber 1998). The ideal is such that it not only affects adult life, which is to be active and spent working, but old people as well are expected to remain active and dynamic (Ronström 1998; Hazan 1994; Katz 2000). Retirees interviewed said that what shaped activity most were health, utilizing one's time, and exploration.

Activity and Health

Activity in old age is considered a parameter both for measuring and for ensuring better health in a person, with activity commonly understood to be physical activity. Activity keeps passivity and death at bay – a widely shared ideal embraced within gerontology itself. Within critical and cultural gerontology the term *gerontologism* is applied in order to point to the general preoccupation with convincing elderly people to remain or become active to fight old age, weakness and disease, or in short, everything that is despised in Western cultures (Höpflinger 1995).

In migrating and taking charge of their own health condition, retirees like Gurli are practicing these ideals by fighting against old age and a passive life. From a Foucaultian perspective, they are responding to cultural norms imposed on the modern individual: they demonstrate *self-governance* by managing their own health and lives in an exemplary way. In doing so, they embody a positive image of aging in our culture.

Activity and Life Span

Retirement and the right to a pension were established in the course of industrialization; worn-out (male) workers were to be provided for once they were no longer able to work. Retirement was initially a response to human decrepitude caused by the harshness of working conditions in factories. It was seen as a legally sanctioned period in life, in which one was relieved of the work duties related to adulthood. This has been recognized as one of the

important steps in the historical construction of old age (Conrad 1992). Old age as a phase of life freed from wage work, and leisure time as a time freed from daytime wage work are parallel phenomena; both structure everyday life and the life course, and both are shaped by industrialization. Both are also acknowledgments of what one could call “right-to-rest”-periods.

Today, the physical burden of work has diminished, working hours have decreased, and both human health and human life expectancy have increased spectacularly. Time off from work is now perceived differently: The right to relax and have a good time, to enjoy oneself and have exciting, interesting experiences are writ large. Retirement has become the leisure time of the life course. With activity as a cultural ideal in terms of physical performance and in demonstrating social and cultural competencies, activity and a busy schedule become markers of human value and bestow cultural ideals (Katz 2000). Retirees in Denmark often say: “My God, I’m so busy. I don’t know how I had time to go to work before!” Retirees travel and establish residences in places which are holiday resorts for people still in the labour force. They combine the Shangri-la-like lifestyle of a holiday resort with the autonomous and independent phase of life that modern old age has been constructed to be, free from work and responsibilities. The few responsibilities of retirees are to keep healthy, stay active, and to live as long as possible without creating costs for society and relatives.

Activity as Exploration

Retired migrants can be seen as a kind of avant-garde in the discourse on globalization. They are actually enacting the image of the global citizen as they fulfil their dream of exploring other parts of the world, moving flexibly between cultures and managing to live an international life style of their own making. As active, global, and self-governing as they may be, however, their actions are not perceived as such by those in their surroundings.

**This illustration has been omitted
for copyright reasons.**

Ill. 1: A common view at Costa del Sol is the sight of Northern European retirees. (Photo by the author.)

“They think we are Egoists”: Identity, Feeling at Home and Socialization

As I was preparing my fieldwork, while still in Denmark, I met a colleague who reacted rather negatively to my emergent project. “Why do you want to study these rich and egoistic elderly people?” he said. “Leave them alone!” Another colleague, himself retired, told me he found the Danish retired migrants rather uninteresting since they seemed to be ignoring their own children and grandchildren; in his view, they displayed a rather unpleasant human attitude.

Retirees are not unaware of these prejudices and in turn are cautious, as evident from my first effort to find contacts through the Danish club, Casa Danesa. One of the volunteer workers told me: “They don’t want to talk with you, I think. They don’t like journalists from Denmark. They always transmit a very negative image of us in the Danish media. Last year they published an article called ‘Costa del Druk’ [the coast of the drunken].”

From then on, I introduced myself as a researcher, and stressed that one of my goals was to uncover the prejudices against Danish migrant retirees on the Costa del Sol. A sizable part of my data consisted of experiences related to prejudice, both in Spain and in Denmark. George and Dorothy, both 78, a Danish couple who have lived in Spain for nearly 20 years, said:

Dorothy: It would be easier if we had some Spanish friends. And the Spaniards are very kind and friendly to us. But you never come close. They stay in their houses with their families.

George: We started learning Spanish before we came here. And we attended Spanish courses together with other nationalities; we didn’t want to attend the courses at the Danish club among other Danes.

Dorothy: But when you speak Spanish to them, they often switch to English! Last time that happened at the market, I asked the man – in Spanish: “Don’t you speak Spanish?”

So some migrants do make an effort to learn the new language. Others, like 80-year-old Preben, only

speak Jutlandish, a Danish regional dialect. Many manage to lead comfortable lives with quite limited linguistic abilities. Language practices may connect to those aspects of personal identity which each individual foregrounds.

“Feeling at Home”

Identity-construction is an ongoing, life-long process, influenced by historical, social, and cultural circumstances. It is often multifaceted and results in numerous situationally-shaped identifications. Among their other identifications, such as by gender, age, educational level, position in a family, etc., Danish (im)migrants shared at least three identity elements with their co-nationals: 1) being Danish, 2) living in Spain, and 3) being Danish living in Spain.

For many, the idea of “home” is thought of as a fundamental basis for the creation of identity. It is linked to notions of family and close relations in the first years of life, when the initial processes of identification are assumed to take place.³ “Home” also connotes spatial references, delimiting the place or territory where human identity is (ideally) expected to be in (mental) balance and where the person feels “at home”, that is, at ease, safe and secure. From this secure home base, a person is capable of incorporating the outer world bit by bit in body and mind, expanding the relational as well as the territorial certainty of feeling at home.⁴

National identity is conceived as a natural extension of the idea of home; metaphors such as fatherland, mother tongue and homeland relate to the first home of a human being, the home of childhood. National identity can thus be felt as a very deep identification among close relations, the family, or among those who are living “at home”. Everyone in my study claimed to feel at home in their Spanish homes – “but I am a Danish citizen” was a regular addition to that claim.

Social Relations

In general, Danish migrants on the Costa del Sol do not socialize much – nor identify – with the inhabitants of Spain. One group of Danish retirees shows interest

in the culture and language of their host country, but they also say they have difficulties in getting acquainted with Spaniards. A very small group of interviewees has British, Norwegian, or German friends with whom they identify as fellow retired northern European (im)migrants. The majority of Danish retirees do not speak Spanish well. Some do not even speak the *lingua franca*, English, but manage because the Danish population on the Costa del Sol is large and well-functioning. A kind of parallel society exists, with Danish shops, banks and trading, a (private) doctor and a nurse. These migrants are particularly interested in socializing with Danish people, thus manifesting their Danish identity in socializing only with Danes.

Sharing and demonstrating Danish identity is expressed by means of rituals and traditions which are more “Danish” than similar events performed among Danes in Denmark. The Danish flag, creatures from Nordic mythology like trolls and pixies, paintings showing Danish nature, and interior design with Danish brand name designs communicate this overemphasized Danish identity.

Like the different linguistic interests and competences in the population of Danish retirement migrants, they also vary in their attitudes towards keeping Danish traditions and styles in their living arrangement. Some migrants fill up their homes with materials reminding them of their national identity as the above mentioned, and they go to IKEA (which is a Swedish brand but conceptualized to be more like their own “Scandinavian” style) to buy furniture, or they have all their furniture sent from Denmark as they move. A few of the interviewees rent a furnished apartment and do not care much about its “Spanish” interior style. These are people who speak only a little Spanish and who socialize primarily with other Danes. Many of the interviewed persons however, try to implement their transterritorial identity into the materiality of their living habitat. The Danish architect, who accomplishes the Spanish language very well, presents his Spanish identity on the exterior of the house with the Spanish name “Loma de Archez” while the interior of the house is filled with classical furniture designed by well-established Danish designers of furniture.

As to those of the interviewees who have the strongest intentions to integrate themselves into the Spanish culture, they first of all establish their homes in small villages with few other Danes. They manage the language, read local newspapers and share interest for Spanish politics, as well as their houses are old Spanish rural style, and they try to renovate their homes according to old, traditional Spanish building traditions – which most Spaniards probably have discarded. This group of migrants are however a minority in the fieldwork material.⁵

Many retired migrants keep to a strictly Danish food tradition, even though many (and especially younger) Danes living in Denmark have appropriated global food habits. Thus, when my husband and two sons were expected for a brief visit during my field stay, Danish acquaintances provided me with a German brand of rye bread from the Lidl supermarket on the Costa del Sol, certain my family would not be able to do without it. Little did they know that Danish children hardly eat rye bread anymore – the preferred diet, especially during a holiday, consists of pizza, burgers, and white bread. The demonstration of Danish traditions and culture by many of the retired migrants is likely necessary in order to maintain and manifest their common social ground relative to other Danes in Spain, as well as a transterritorial identification as Danes not living in Denmark, and as those who live in Spain who are not Spaniards.

Continuities and Discontinuities: Breaking with Family and Fatherland

In gerontological theory, family and the continuity of family relations are regarded as just as important as the maintenance of physical and mental capacities. Successful aging also entails psychological attention to coping (Baltes & Baltes 1993; Munk 2007), and from a physiological point of view, the ideal of activity is also concerned with sustaining bodily functions. That is part of a commitment to continuity, including continuity in family relations, also considered a part of a normal social life. From the perspective of continuity, the maintenance of family relationships is regarded as a positive quality in old age.

In modern societies, citizenship has replaced kinship legally and economically as a primary net for security and survival. The family is no longer the only support system for an individual, and individual family members have become more independent of one another (Fortes 1984). Yet while family relations can be characterized by detachment in an economic sense, family life remains generally valued for its emotional ties. That valuing derives from pre-modern, romantic notions of obligation, to what has now been entitled *affective individualism* (Goode 1963; Stone 1977). Family members in Western societies are thus encouraged to emphasize emotional bonds with each other as part of the performance of a successful family life (Gaunt 1996). In addition, relicts of premodern notions of familial obligations still exist concerning grandparenthood.

In many Danish families, grandparents are expected to help their adult children by taking care of grandchildren.⁶ Even when every child is guaranteed a place in a kindergarten, as they are in Denmark, grandparents are still very much in demand when the children fall ill and need to be taken care of. Caring for the ill, or the young, otherwise typically falls to women in the household, but 70 percent of all Danish women aged 15 to 64 are in the work force, in one form or another, and may be unable to do so in case of illness.

Many retirees have heard comments from others about this. One Danish couple, aged 75 and 71, who had lived in Spain for 21 years, were asked how people in Denmark had reacted to their decision to move:

Peter (age 75): Our son-in-law at that time got really insulted. He told us that we couldn't do that to our family.

Linda (age 71): He found us egoistic.

To some, migration is perceived as letting their own families down. Elderly people or grandparents are considered an element that ensures continuity in the everyday life of their offspring. Ideally, they stay closely connected to home, family and fatherland. So if grandparents move to Spain, they are not just letting their own families down: they also offend an

ideal of continuity and of maintaining sustainable, close family relationships.

Most of the retirees interviewed have heard critique from Danes living in Denmark, often related to taxation. Since taxes are lower in Spain than in Denmark, the migrants are often accused of being tax exiles or even worse, *chisellers*. Here, an excerpt from one of my interviews with a Danish couple that had lived in Spain for 8 years:

Birgitte (63): You see, we are sponging!

Anne Leonora: They say so?

Bent (65): Yes, we are chisellers!

Anne Leonora: Oh?

Bent: Oh yes.

Anne Leonora: Who says so?

Bent: Our friends do.

Birgitte: No, they are not our friends.

Bent: No.

Birgitte (to Bent): The ones you join in the club [a fishing club near their summer house in Denmark].

Bent: Yes, some of them are a little mean.

Birgitte: "Are you really permitted to stay here so long? You don't pay anything here back home. You don't pay taxes, and you drive your cars and you don't pay motor vehicle tax here..."

Bent: "You are some hell of a chiseller."

The idea and ideal of a social collective to which all contribute is strong in Denmark. To those who live out their lives in Denmark, and who identify with family and fatherland there, the break with this ideal that retirees who move abroad represent is an offence that is almost an act of betrayal against those who remain in Denmark.

However, migrants are used to seeing themselves presented in negative terms, as alcoholics or chisellers, and they know that they are ridiculed because of their insistence on national, Danish traditions. They are seldom praised for their self-governance, their proactive coping with their own health situation, their abilities to socialize and organize themselves, nor for their lives in a new context in later life, or for their desire and capacity to live a hedonistic life.

“We Live 10 Years Longer Here”:

Interpretation

The commonly-held image of old age activity entails selected physical, mental, and social exercises, including gymnastics, sudoku or crossword puzzles, and meetings in the club for seniors. The image of activity in old age, however, should not be too exaggerated – such as migrating to faraway countries, breaking with your family or abandoning your natal home country. Hence, migration is an act that involves a rupture, not only from the expected daily life of elderly people, but also from continuity and the obligations towards family.

Continuity is an ideal only as long as it involves maintaining accepted behaviour and values, such as sustaining an ideal of a happy family life, or keeping one's body in shape and staying physically fit so the costs for society are minimized. The celebration of national rituals, maintaining Danish food habits, or establishing a Danish parallel society in Spain are not acknowledged as acceptable phenomena by Danes in Denmark. Indeed, some see these activities on the part of retired migrants as an exaggeration of “being Danish”. To many migrants, however, these activities represent continuity from their previous life. Furthermore, these activities enforce common social ground, identity and a feeling of homeness for the migrants, indeed elements of continuity and quality of life.

The performance of old age is perceived differently by the migrants than by Danes living in Denmark. Seen from the outside, migrants seem to improperly address or live out the ideals inherent to Danish cultural expectations of old age. From a meta-perspective, the autonomous behaviour of such elderly migrants instead represents freedom or revolt against ageist expectations. It is hardly a common cultural expectation that those in old age engage in revolt, and yet migration by retirees represents precisely that.

Many of the retired Danes living on the Costa del Sol made reference to negative comments they had heard from Danes who still lived in Denmark, often about their choice of lifestyle and their move to Spain. The hypothesis stated by Ib in the opening quote should be interpreted in this context. It is a

narrative of faith often repeated by other migrants, including Peter, aged 75: “The Danish doctor who has lived here for many years had this experience, that retirees who came to live here at a reasonable age would add 10 more years to their life because of the pleasant climate.”

This can be read as a response to the outer world, softening the confrontation created by the old age revolt of retirement migrants. The migrants try to legitimate their revolt by narrating their lives in a more accepted discourse of old age. They point to the beneficial, healthy, life-prolonging impact of living on the coast of Spain. By living here, they diminish the costs for a Danish society concerned with health care and the growing costs of caring for the elderly. The (focusing on the acknowledged) ideal of activity and self-governance for those who have reached the more advanced years can be interpreted as a legitimization of their choices of life in old age.

Notes

- 1 Funding for this project has been granted by EGV Fonden, Denmark, and the study has been carried out at The Danish Institute of Gerontology. Many of the Danes living at the Costa del Sol have double homes in both Denmark and Spain and spend half of the year in each place. In this study, however, the focus is upon retirees who live permanently in Spain in order to investigate certain conveniences and risks entailed in spending your old age in this way. A few of the interviewees do have a summerhouse or a house in Denmark, but they all have legal residence in Spain; they have to follow the Danish legislation of living more than six months a year abroad from Denmark.
- 2 In Germany, a pension reform was created in 1889, but in Germany the labour market/employers were involved in the financing, as is also the case in Denmark in present time.
- 3 The ideals of home referred to in this text are embedded in the German word *Heimat* which carries deep, historically thickened connotations about family, emotions, territory, ways of life etc. The word has had great influence on Scandinavian connotations of the word *home* and is therefore part of Danish language and culture.
- 4 These ideas are even acknowledged within cognitive science by both biological (Goldberg 2005) and literary disciplines (Turner [1996]).

- 5 An important reminder to this observation is, that since my fieldwork has been limited to five weeks' stay, I started off in the areas tightly populated with Danes, circumscribing their social centers such as the Club and the Church, and hence I have spent little time trying to find other possible ways of living a retirement migrant life: more desert, more local, and maybe more integrated.
- 6 This cultural expectations that grandparents are willing to help and volunteer in the lives of their children and grandchildren can be illustrated, for example, with a public volunteer service in many counties of Denmark, helping out parents' with ill children who need caretakers as they have to go to work. This service is called "The Grandma solution" and the elderly women involved are paid half the price of what teenagers are paid when they work: €3.50 an hour. The wage and the label "grandma substitute" illustrate that "real" grandmothers are expected to take care of children only because of their position as grandmothers, and that this assumed urge to take care of children in elderly women encourages them to engage in this kind of work – almost for free – even if the children are not their grandchildren.

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