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EXPLORING RETIREMENT MIGRATION WILLINGNESS AMONG PRERETIREES IN TAIWAN

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Abstract

Under the influence of an aging society and a declining birth rate, the global demographic structure has changed rapidly. Because of the changing population structure and the willingness of the elderly to migrate for retirement, the present study used preretirees (aged 50–64 years) in Taiwan as participants and explored their willingness to retirement migration (R.M. in brief) and relevant variables. The research tools included a cloud-based closed-end questionnaire. We collected 962 valid responses analyzed by SPSS version 23. The analysis results revealed that 30% of the participants were in favor of R.M.. Among the respondents, those with the following characteristics were more likely to be willing to migrate for retirement: men, no offspring, traveling frequently, and living with friends after retirement. By contrast, participants with older age; longer duration living in their current residence; and living with their spouse, or offspring after retirement were less likely to be willing to migrate. In urban areas, people who depended on monthly pension after retirement had lower migration willingness, whereas those whose main economic source was work income tended to have higher migration willingness. The willingness to retirement migration was also related to the suitability for retirement life in origin (current residence), that is, whether it is favorable for them to age in place. The obtained results reached significant differences in willingness for six factors: daily living, housing, environment, community participation, life pace, and society. This study confirmed that the respondents' demographics and the attributes of their current residential environment generated different forces affecting retirees' willingness to migrate. The study also identified R.M. as an alternative plan to aging in place. The government must emphasize the importance of R.M. and consider incorporating it into social welfare policies.

Keywords: retirement migration, aging in place, return retirement migration, preretiree, suitability for retirement life

Introduction

The increasing aging population and declining birth rates as well as the baby boomers becoming the elderly expedite drastic changes in population structures around the world. To address the problem of the "inverted pyramid" of population structures, governments have proposed relevant policies, including attempting to increase birth rates and infant and child populations, discouraging emigration of domestic youth populations, implementing policies targeting highly skilled immigrants to thereby attract foreigners, and increasing the productive population to support those who are typically not in the labor force. However, the most urgent need is to develop policies for the considerable older population, including how to extend the elderly' productivity and how to increase their social supports, individual independence, and satisfaction with life. Governments should also consider arranging the elderly' residences and alleviating the economic pressures of old-age pension programs by offering the elderly social housing or opportunities for short-term or long-term stay or migration to regions or countries with lower living expenses (e.g., from the city to the countryside) (Ávila Montealegre, Acosta, & González, 2014).

The Nordic welfare advanced countries have proposed "aging in place" as a strategy to encourage the elderly to live in places with which they are familiar after their retirement and avoid relocation. However, a UK study indicated that preretirees aged 50–64 years migrating to remote rural areas can support the social and economic sustainability of rural communities, at least in the short and medium term, especially in countries with aging populations (Stockdale & MacLeod, 2013). Additionally, in Japan, which shares similar ethnic characteristics with Taiwan, the government encourages retirees to use their national pensions for long stays in countries with lower living expenses on the premise that they will eventually return and age in their own country (Hu, 2005). The Japanese government has also developed diverse healthy aging villages in Southeast Asia to thereby provide long-stay options for its citizens. During long-stay periods, retirees' lives can be enriched, their physical and psychological delight can be improved, and medical expenses can be reduced. Moreover, long stays can effectively help the elderly alleviate the social welfare problems and economic pressures resulting from the high consumption in Japan (Hanaoka, 2005).

The proportion of the Taiwanese population aged 65 years or older increased from 7% (aging society) in 1993 to more than 14% (aged society) by 2018. The proportion is estimated to exceed 20%, reaching the standard of a superaged society, in 2026 (National Development Council, 2018). These data reveal that numerous preretirees (aged 45–64 years) will soon enter the old-age group. In addition, the ratio of working-age people (aged 15–64 years) to the elderly is estimated to drop from 5.6 in 2014 to 1.1 in 2061 (National Development Council, 2014). Therefore, as the population ages in Taiwan, the burden on the labor force increases, the elderly' sense of security decreases, and social burdens in terms of medical resources, welfare facilities, and finances become aggravated as well.

In response to the aforementioned facts, the present study explored Taiwanese R.M. willingness, no matter what their motivation was driven by a preference for the countryside, nostalgia, or antiurban sentiment. The primary objective of this study was to serve as a reference for the long-term planning of adaptability and risk tolerance for R.M. to enable the elderly to develop independent retirement lives with a sense of well-being while maintaining competitiveness of the old-age group in this era of fertility rates that are below replacement levels.

Literature Review

On the issue of R.M., this study would review the topics including the meaning and purposes, types and advantages, as well as trend of R.M..

The Meaning and Purpose of Retirement Migration

Animals naturally migrate for preferable living conditions such as climate and food and water resources. Similarly, human beings migrate away from adverse climatic conditions, especially uncomfortable temperatures, humidity, and winds (Poston Jr, Zhang, Gotcher, & Gu, 2009). People migrate for their study, work, marriage, children's education, and retirement in different life stages. In particular, R.M. is performed to seek a residential environment suitable for the elderly to complete their retirement plan and improve their self-value and affirmation.

Types and Advantages of Retirement Migration

This study summarized types of R.M. according to destinations, identity, and particularity. Migration destinations were classified as either international or domestic and referred to as international R.M. and domestic R.M., respectively. Migration identity was divided into rural and urban R.M.. Migration to particularly meaningful locations, such as the home country or birth place, was called return R.M..

The advantages of international R.M. for the elderly lie in the freedom of migrating to countries with amicable climates and reasonable living expenses (Ávila Montealegre, Acosta, & González, 2014) as well as the fulfillment of desires for international migration, including a meaningful later life, positive thinking, a highly accessible tourist center, following a positive recommendation by retirement-related books, diverse foods, a tranquil and simple life, political stability and safety, and ease of communication (Breuer, 2005). By contrast, the advantages of domestic R.M. lie in accessibility to the social welfare resources of the native country and minimization of challenges caused by language barriers. Some people migrate from special administrative regions. For example, many the elderly migrate from Hong Kong, which features small living spaces, a dense population, and high housing prices, to inland China. Although such migration behavior is technically domestic migration, the special administrative region results in cross-border R.M., which should then be considered international (Chou, 2007).

The advantage of rural R.M. lies in its slow life pace for old age as well as preferable environmental conditions that can enhance the quality of life of the elderly. Some people may

move into rural housing, retirement villages, or care institutes for the rural landscapes, whereas some may select rural R.M. simply based on their beliefs about the course of life (Stockdale, 2014). In comparison, urban R.M. features advanced medical and transportation resources, which retirees demand.

In East Asia, the elderly may live near their children who work in large cities to allow their children to care for them easily or to help babysit grandchildren. Regarding return R.M., its advantage lies in easy access to family support, conforming to the traditional East Asian concept that people must return home in their later lives. In China, a portion of domestic migrants who have adverse health conditions tend to hold the "salmon bias" and return to their home town or move closer to it (Lu & Qin, 2014). In Taiwan, the elderly who reside overseas for years often return to reside in Taiwan to access Taiwanese medical resources, facilitate communication with physicians about their health, and attain family and friend support. Some the elderly move domestically from their place of employment to their birth place or home town.

In summary, each type of R.M. with its unique advantages satisfies different needs for various region-specific life pace and serves as an old-age residence plan that caters to the diverse desires of retirement life, such as preferences for rural areas, beaches, or forests (Costello, 2007).

Trend of Retirement Migration

Demographic statistics demonstrate that the elderly' in-migration to rural areas has increased, thus helping to reach a net-migration balance with the out-migrating population seeking job opportunities elsewhere. This phenomenon alleviates the problem of populations becoming overly concentrated in cities. Numerous countries with aging populations are beginning to emphasize the benefits of rural R.M. for senior welfare and socioeconomic development in addition to investing effort into relevant research of multiple aspects.

A careful examination of the social and economic dynamics of the domestic migration of the elderly in the United States revealed that the social relationships older migrants established in their new community affected their health and welfare (Glasgow & Brown, 2008). A UK study indicated that preretirees (aged 50–64 years) migrating to remote rural areas can support social and economic sustainability of rural communities, at least in the short and medium term, especially in countries with aging populations (Stockdale & MacLeod, 2013). All of the above, the age of those who migrate not only is associated with self-adaptability but also constitutes part of the meaning of the migration destination.

Methods

Framework

This study explored the willingness of preretirees in Taiwan to participate in R.M.. Human factors considered comprise the characteristics of the preretirees, including their retirement plans and demographics. Environmental factors considered pertained to the suitability for retirement life in origin (current residence); these com-

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prised six conditions: environmental, social, daily living, housing, Commu-

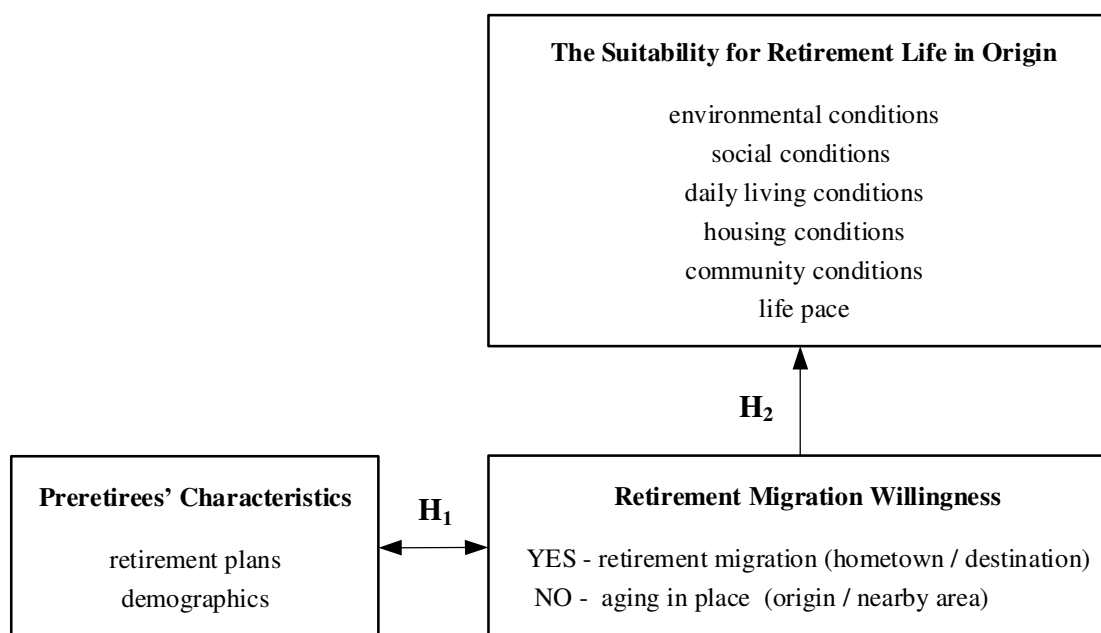nity participation, and life pace conditions (as shown in Figure 3-1).

Figure 3-1.   Framework

H_1: There is a significant relationship between preretirees' characteristics and
   their retirement migration willingness.

H_2: There are significantly differences in the suitability for retirement life in origin
   by different retirement migration willingness.

Respondents and Sampling

This study recruited preretirees (aged 45–64 years) in Taiwan as participants. A questionnaire was distributed from January to March in 2017. People born between January 1, 1952 and December 31, 1971, were recruited through convenience sampling. Social media and websites were used to distribute links to the cloud-based questionnaire among local (county or city level) or nationwide social communities to invite preretirees to respond. This study conducted snowball sampling through the internet from which

986 questionnaire responses were collected. The number of valid questionnaires was 962.

Research Tools

The characteristics of preretirees considered comprised their retirement plans and demographic characteristics. Retirement plans were defined as preretirees' personal planning for retirement, including their retirement schedule, whom to live with after retirement, and primary economic sources after retirement. Items regarding retirement schedule were tradi-

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tional single choice questions, whereas the rest of the items allowed selection of multiple answers. Demographic characteristics comprised preretirees' socioeconomic status, daily living habits, current place of residence, gender, age, education level, occupation, number of children, self-evaluated health condition, health-seeking behavior, travel frequency, duration of stay in the current residence, and the development level of the city where they live.

The variables of the R.M. included whether to live in the current residence, migration distance, and whether to return to home town (or birth place). The preretirees' place of residence after retirement was considered either aging in place (living in origin or moving to nearby area) or R.M. (moving back to home town or moving to general destination). Living in origin referred to live in the current residence. Moving to nearby areas referred to relocation within 1.5 km of the original residence, that is, preretirees planning to continue living in the area with which they were familiar. Moving back to their home town or birth place referred to return retirement migration. Moving general destination referred to general retirement migration.

The suitability for retirement life in origin referred to preretirees' perception of whether the current place of residence as suitable for life after retirement. A five-point Likert scale, for which answers were scored 1 for *strongly disagree* and 5 for *strongly agree*, was used for measurement. The suitability for retirement life in origin consisted of six dimensions: environmental conditions (e.g., climate, natu-

ral landscape, and frequency of natural disasters), social conditions (e.g., traffic, public security, health care, and public welfare), daily living conditions (e.g., living expenses, distance from family, work and experience-inheriting opportunities, and easy-to-reach shopping destinations), housing conditions (e.g., housing or institute diversity, housing style, security, and entertainment facilities), community participation (e.g., religiosity, physical activity, social community, and skill learning opportunities), and life pace. To ensure the appropriateness of the questionnaire items, this study distributed and collected 150 pretest questionnaires in January 2017 for item analysis. After reliability tests, 67 questionnaires were categorized into the extreme group, with all means higher than the median value of 2.5. The critical ratio of each item was higher than 3, reaching the level of significance. The corrected item-total correlations were all higher than 0.3. All homogeneity test results for reliability were lower than the total scale reliability (.845). That is, all items passed the reliability test; therefore, all items were retained.

Research Results

Descriptive Analysis

The demographic characteristics of preretirees were described in terms of socioeconomic status, daily living habits, and current place of residence. Regarding socioeconomic status, the proportion of men to women was 4:6. Most of the participants were aged between 45 and 49 years (38.3%) or between 50 and 54 years (36.0%). Approximately 80% of the participants had children. The majority had completed either university / junior college

(49.9%) or a graduate / doctorate degree (34.8%). Most of the participants (66.2%) were private-sector workers, 24.4% were public sector workers (public servants, teachers, or members of the military or the police), and 9.4% were homeworkers.

Regarding daily living habits, the proportions of participants self-evaluated their health in descending order as healthy (48.5%), very healthy (30.4%), and normal (19.0%). Regarding health-seeking behavior, the largest proportion of participants purchased medicine in pharmacies or clinics (33.9%), 23.6% went to teaching hospitals or medical centers, 23.3% went to regional hospitals, and 19.2% went to district hospitals. Frequency of domestic travel was measured as the number of times participants traveled within 2016; participants with a low domestic travel frequency (i.e., traveling no more than twice) accounted for 50.4%, those with a medium frequency (i.e., traveling three to six times) accounted for 40.9%, and those with a high frequency (i.e., traveling seven or more times) accounted for 8.7%.

Regarding the current place of residence, the largest proportion of the participants resided in the current place of residence for <10 years (34.8%), followed by 10 to 20 years (33.8%) and ≥20 years (31.4%). Division of the place of residence according to the city development level indicated that 82.2% of the participants lived in special municipalities (the highest rank of division in Taiwan).

The retirement plan of the pre-retirees was described based on their retirement schedules, whom they plan to live with, and their economic source after retirement. The largest proportion of participants planned to retire in 5 to <10 years (28.0%), followed by 10 to <15 years (20.8%). Multiple answers could be selected for whom to live with after retirement. The participants on average chose approximately two options (mean = 2.13). Spouses or partners were their top priority (37.8%), followed by friends (18.2%), offspring (16.7%), and siblings (14.8%). Multiple answers were also allowed for economic source after retirement. The mean number of options selected was <2 (1.87). Participants most commonly claimed cash savings (37.6%) and monthly pension payments (29.8%) as their source of income; those earning their livings through real estate rentals and work income accounted for 13.2% and 12.9%, respectively.

Participants interested in R.M. accounted for 31.4%. The ratio of interest to disinterest (i.e., aging in place) was approximately 3:7. The ratio of return hometown to general destination was also approximately 3:7. Most of the participants selecting aging in place would live in their current place of residence, with only approximately 2% moving but to nearby areas (Table 3-1).

Regarding the suitability for retirement life in origin, the mean of the six conditions was 4.09, with a standard deviation of 0.842. Social conditions had the highest mean (4.37) and lowest standard deviation (0.743), indicating that the participants were in highest approval and agreement with others' opinions of the transportation, public security, health care, and public welfare of their current place of residence. Community participation had the lowest mean (3.78) and highest

standard deviation (0.964), indicating the least approval and most disparate opinions of the religiosity, physical

activity, social Community participation, and skill learning offered by their current place of residence.

Table 3-1. Retirement migration willingness number allocation table （n=962）

Willingness	Residence after retirement	n	%	%	%	Total
YES (retirement migration)	hometown / birth place	86	8.9	31.4	28.3	100.0
	general destination	216	22.5		71.7	
NO (aging in place)	origin	646	67.2	68.6	97.9	100.0
	nearby areas of origin	14	1.5		2.1	
	Total	962	100.0	100.0		

Preretirees' Characteristics and Retirement Migration Willingness

Chi-square testing was used to examine the relationship between preretirees' demographic characteristics and their retirement migration willingness. Significant relationships were observed with five demographic characteristics: (a) gender, child, age , travel frequency, and duration of living in the current place of residence; and five of the retirement plan items: (b) living with their spouse, offspring, or friends; the economic source after retirement being monthly pension payments or work income (Table 3-2). The test result indicated to support H_1, that is, there is a significant relationship between preretirees' characteristics and their retirement migration willingness.

The results of the cross- analysis of demographic characteristics with R.M. willingness revealed that men had higher migration willingness than women did (37.5%>27.4%). Childless had higher migration willingness than the other did (38.8%>29.6%). Older ages were less willingness to migrate (36.4%, 30.6%, 27.2%, 21.8% for 45–49 years, 50–54 years, 55–59 years

and 60–64 years, respectively). The higher frequency the participants traveled, the higher their R.M. willingness was (27.8%, 33.3%, and 42.9% for low-, medium-, and high-frequency travel, respectively). The longer the participants lived in their current residence, the lower their R.M. willingness was (37.0%, 28.6%, and 28.1% for durations of residence <10 years, 10–20 years, and ≥20 years, respectively).

Results of cross-analysis of retirement plans with R.M. willingness demonstrated that the participants who planned to live with their spouse or partner after retirement had lower migration willingness compared with those who did not (29.5%<39.2%). Those who planned to live with offspring had lower migration willingness than those who did not (25.5%<34.6%). Those who planned to live with friends had higher willingness to migrate than those who did not (38.6%>26.8%). The results revealed that people planning to live with spouse or offspring must consider multiple factors, thereby lowering their migration willingness. By contrast, people living with friends

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Table 3-2. The cross-analysis of preretirees' characteristics with R.M. willingness

n=962	Item	Option		YES	NO	X^2	df
Demographic characteristics	Gender	men	n	143	238	11.04 **	1
			%	37.5%	62.5%		
		women	n	159	422		
			%	27.4%	72.6%		
	Child [a]	have	n	228	543	6.02 *	1
			%	29.6%	70.4%		
		childless	n	73	115		
			%	38.8%	61.2%		
	Age	45-49 years	n	134	234	9.92 *	3
			%	36.4%	63.6%		
		50-54 years	n	106	240		
			%	30.6%	69.4%		
		55-59 years	n	40	107		
			%	27.2%	72.8%		
		60-64 years	n	22	79		
			%	21.8%	78.2%		
	Travel frequency	low	n	135	350	8.66 *	2
			%	27.8%	72.2%		
		medium	n	131	262		
			%	33.3%	66.7%		
		high	n	36	48		
			%	42.9%	57.1%		
	Durations of residence	<10 years	n	124	211	7.60 *	2
			%	37.0%	63.0%		
		10-20 years	n	93	232		
			%	28.6%	71.4%		
		≥ 20 years	n	85	217		
			%	28.1%	71.9%		
Retirement plans	Live with spouse	No	n	74	115	6.58 *	1
			%	39.2%	60.8%		
		Yes	n	228	545		
			%	29.5%	70.5%		
	Live with off-spring	No	n	215	406	8.48 **	1
			%	34.6%	65.4%		
		Yes	n	87	254		
			%	25.5%	74.5%		
	Live with friends	No	n	158	431	14.72 ***	1
			%	26.8%	73.2%		
		Yes	n	144	229		
			%	38.6%	61.4%		
	Monthly pen-sion	No	n	155	272	8.58 **	1
			%	36.3%	63.7%		
		Yes	n	147	388		
			%	27.5%	72.5%		
	Work income	No	n	208	523	12.21 ***	1
			%	28.5%	71.5%		
		Yes	n	94	137		
			%	40.7%	59.3%		

Note: [a] 3 record of missing data; * p < .05, ** p < .01, *** p < .001.

were associated with increased willingness to migrate.

The migration willingness of the participants intending to use monthly pension payments as an economic source was lower than that of those who did not (27.5%<36.3%). In comparison, the participants with work incomes as a retirement economic source had higher R.M. willingness than those who did not (40.7%>28.5%). In terms of current place of residence, living in six special municipalities (Table 3-3) reached sig-

nificant associations in chi-square tests for willingness with both monthly pension payments and work incomes; the cross-analysis data were similar to Table 3-2. In addition, the participants not living in special municipalities did not reach significance. The results indicated that those living in the six special municipalities in Taiwan were under pressure induced by greater living expenses; people without monthly pension payments or who must work to earn their livings had higher migration willingness.

Table 3-3. The cross-analysis of economic source with retirement migration willingness （live in special municipality， n=788）

Item	Option		YES	NO	X^2	df
Monthly pension	No	n	133	227	7.12**	1
		%	36.9%	63.1%		
	Yes	n	120	308		
		%	28.0%	72.0%		
Work income	No	n	170	426	14.41***	1
		%	28.5%	71.5%		
	Yes	n	83	109		
		%	43.2%	56.8%		

Note: ** p < .01, *** p < .001.

Retirement Migration Willingness and the Suitability for Retirement Life in Origin

Independent-samples *t* test was conducted for R.M. willingness and the suitability for retirement life in origin. The *t* values of all six conditions reached statistically significant level, which indicated to support H_2, that is, there are significantly differences in the suitability for retirement life in origin with different retirement migration willingness.

The orders of the means of *t* values of both groups (participants will-

ing and unwilling to migrate) were identical: in descending order, social conditions, environmental conditions, daily living conditions, housing conditions, life pace, and community participation. The two groups had the lowest difference in social conditions (*t*=3.21), with greater differences in daily living (*t*=5.41) and housing conditions (*t*=4.51). The results revealed that the two groups shared similar agreement in the suitability for retirement life in origin in terms of social conditions (e.g., transportation, public security, health care, and public welfare). By contrast, the two groups exhibited great differences in opinions

regarding daily living (e.g., living expenses living expenses, distance from family, work and experience-inheriting opportunities, and easy-to-reach shopping destinations) and housing conditions (e.g., housing or institute diversity, housing style, security, and entertainment facilities). The standard deviations of both groups revealed that opinions regarding community participation (e.g., religiosity, physical activity, social community, and skill learning opportunities) had the greatest diversity (Table 3-4).

Table 3-4. The independent samples t test of the suitability for retirement life in origin with retirement migration willingness （n=962）

Willingness			NO (n = 660)		Levene's	t value	95%CI	
Suitability Item	M	SD	M	SD	F		LL	UP
Environmental conditions	4.17	0.90	4.41	0.70	14.98 ***	4.24 ***	0.13	0.36
Social conditions	4.25	0.83	4.43	0.70	7.18 **	3.21 **	0.07	0.28
Daily living conditions	3.98	0.84	4.27	0.77	0.04	5.41 ***	0.19	0.41
Housing conditions	3.80	0.91	4.08	0.85	4.21 *	4.51 ***	0.16	0.40
Community participation	3.60	1.01	3.86	0.93	6.33 *	3.87 ***	0.13	0.40
Life pace	3.74	0.97	3.97	0.84	23.42 ***	3.66 ***	0.11	0.36

Note: M=mean, SD =standard deviation, CI = Confidence Interval, LL=lower level, ** p < .01, *** p < .001.

Conclusions

Residential arrangements for the elderly are an essential part of the strategies corresponding to the increasing aging population. In terms of residence in later life, Taiwanese preretirees had thoughts different from the concept of aging in place. When living in the current place of residence is perceived as unable to satisfy preretirees' future needs (in consideration of conditions of daily living, housing, environment, society, life pace, and community participation), retirees will migrate from their current residence. Therefore, R.M. is an inevitable outcome.

Under economic pressure after retirement (lack of monthly pension payments or reliance on work incomes), preretirees living in urban areas will also migrate from the current residence. Men, people with higher domestic travel frequencies, and those intending to live with friends after retirement are more likely to migrate than are women; people with children; those intending to live with a spouse, offspring; older people; and those who have lived longer in their current residence.

This study explored the suitability for retirement life in origin and preretirees' characteristics to clarify which environmental or human factors motivate retirees to stick in origin or to push forward destination. Although environmental factors of the migration destination may pull preretirees to migrate, research regrading subsequent arrangements of R.M. and migration strategies are required to obtain an insight into the preretirees' decision-making regarding R.M.. Obviously, retirement migration was proven to be a feasible alternative to aging in place, and its importance must be considered in the future development of social welfare policies. The govern-

ment should provide relevant social support, attempt to increase the life satisfaction in retirement and to maximize the success probability of migration.

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