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RETIREMENT, RISK AND RESCUE: WESTERN RETIREES AS PERMANENT TOURISTS IN SOUTH EAST ASIA

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ABSTRACT

As the global population ages, for many older people tourism has transmuted into International Retirement Migration (IRM). With projections of over 714 million people aged 65 or older by the year 2020, how, and where, will they live? This quandary is particular to this era of history. For many of this age group, moving from a First World to a Third World country has become a practicable and desirable economic preference. These people become permanent tourists. They are not expats re-establishing for careers, with fellow nationals or other working expats as networks; daily social contacts are casual encounters with other mature-age tourists also enjoying free time and leisure. This project illustrates the fluidity of definitions of 'tourists.' But for this group, what are the risks?

My recent research investigated western retirees settlers, or as permanent itinerants, in S. E. Asia. A dominant theme underpinning their stories was about their decisions to leave their home countries and try a new life. In either case – staying at home, or venturing elsewhere - they were faced with potential and actual risks.

In interviews with these retirees, risks were usually posed as 'I was getting so anxious about...'(money, health, family etc); 'I had had enough' (of their way of life in the old location); or 'considerations' (in making the big decision), or 'what if something goes wrong?' (in the new location).

The risks of remaining at home included accounts of wearisome boredom, an inevitable weekly lifestyle, a sense of social isolation ('no-one cares about old people'), and growing financial disadvantage. Becoming a permanent tourist somewhere else might provide rescue from those circumstances. These concerns were balanced against the attractions of staying home: not having to cope with travel logistics, easy reliance of friends and neighbours for everyday company, and the relative ease of familiar daily routines (though boring).

Perceived risks in the new locations were dramatic, and drew from recent actual events: terrorist attacks and tsunamis, for example. More prosaic risks were fear of potential loneliness, of figuring out border visas and local currencies, of having sufficient money to be reasonably comfortable, and of dealing with potential ill-health in a foreign environment.

Some chose their new location though colonial links with their own nation: British people retiring to Malaysia, for example. Whilst British colonisation of Malaysia ended in 1946, that legacy still drove 'migratory imaginings', and beliefs in entitlement to exercise continuity with the colonial past. This sense of entitlement to some (unspecified) privileges might reduce potential risk. They could flit between Georgetown, Malacca, Langkawi and the Cameron Highlands as whim and bus timetables dictated.

Even for those without direct colonial links, for example Australian retirees in Cambodia, these new arrivals knew they could benefit from the power and fiscal inequality between their

home country and the one being visited. Their status as westerners (visible through their white skin), and wealth relative to local people, meant they assumed advantage. But they were also aware that they could be helpless in the face of any major catastrophe, or even a minor mishap. This was inherent to perceptions of risk.

INTRODUCTION

The project: 'forever tourists'

My funded research project was to locate and interview westerners who at retirement had relocated to Malaysia and Cambodia in S. E. Asia. It was perhaps surprising to find a large number of people who had no wish to settle anywhere (Bell, 2016a). Most of the subjects of this paper live their lives as permanent itinerants: 'forever tourists', as one person called it

This case study shows that tourism is indeed a 'critical business' (Tribe, 2008). Assumptions of inequity underpinned – drove, even - these tourists' agendas. Tourism as an infrequent transitory experience outside of everyday life has advanced. Lifestyle tourism has become a modality through which international life is organised (Hannam, 2009). The participants in this project assumed entitlement to mobility. Travel now consumed their time; they consumed travel as a casually accessible activity. For almost all of them, this was not because of affluence, but because of lack of it. The itinerants and most of the settlers in this study simply could not afford to retire comfortably at home. These travellers 'belie(d) the assumption that lifestyle mobility is purely the property of the privileged' (Botterill, 2016;2). As 'consumers whose rights are determined by their power in the market by their wealth, or lack of it' – a highly familiar feature of neo-liberalism' (Polivka and Longino, 2004; 4): for these travellers, a financial comfort zone had been located in S. E. Asia. A sense of entitled access draw them there, in a style reiterating colonial histories (Bell, 2017). Daily adventures, new friendships and freedom from responsibilities were the desirable outcomes of having made this decision.

The paper provides a case study of critical tourism.

METHODOLOGY

The fieldwork for this study was carried out in Malaysia and Cambodia in 2015 and 2016 for a total of twelve weeks. Over two fieldtrips, 2015 and 2016, I interviewed people in four regions: Georgetown and Malacca in Malaysia; Phnom Penh and Siem Reap in Cambodia. A total of 48 people were interviewed, all aged over 63, and up to 79 years of age. They were asked about what drove their decision to leave their home country, about their new lives in Asia, about pleasures and problems, and about their general well-being and happiness compared with their former situation. Those included in the study are identified as 'westerners'. They were English speaking, from Australia, Europe, UK and USA.

There is official census or estimation of how many retiree western reside in, or are permanent itinerants in, any part of South East Asia. It is very likely that far more people in this situation than can be tracked through any official figures (Rodrigues, 2016, 75). Websites aimed at older expatriates living in various locations, or thinking of moving to those places, provide some clue to the growing popularity of this practice. Example:

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

All participants were invited to be included because they had moved to these locations upon retirement.

The fieldwork took place using two methodological strategies:

- (a) People approached via www: expat networks, voluntary organisations and retiree migrant forums. This yielded 14 participants. Some of these introduced me to others (4 more people).
- (b) Reliance on finding participants in the field. The high number of respondents (30) can be described as very much a function of the method. This was readily achieved by frequenting cafes, bars and guesthouses where they spent a large part of their time. Interesting, they often approached me first. Noting my white skin, that I was about their age, and spoke English, they'd quickly start a conversation. It was then easy to ask to carry out an interview on the spot, or arrange a time later that day or the next day. There were no refusals; there seemed to be an eagerness for company. The casual encounters of a mobile researcher (Vannini, 2010) enmeshed with the daily activities of these people. They could not have been located by any other means. As itinerants they did not join expat forums, or have any website presence.

Interviews were taped and /or notes were taken.

An obvious limitation of this study is its focus on people happily relocated to S. E. Asia. There is no investigation of people who may have tried this, but who had subsequently returned home. Just one participant spoke of someone they had met who had 'given up and gone home'. No departing itinerants were sought at this stage of this research.

THE PARTICIPANTS: TOURISTS FOREVER

The participants in this study were all English-speaking westerners. They saw themselves as 'tourists forever', travelling about S. E. Asia. They would stay a few weeks at a location, then move on. Several said they had met people in their 80s doing the same thing.

Home countries were identified as the following: Australia (12), Denmark (1), Germany (5) England (6), USA (3) Scotland (3), Ireland (1), Netherlands (2), Sweden (3), Belgium (1), France (5), and Swiss (2). Participants cheerfully told me how old they were: this was generally swiftly volunteered. They were clearly pleased to challenge stereotypes about ageing, which do not include being an adventurous nomad. Only some of the wealthier people who had settled in Penang, Malaysia, and one itinerant American woman, made BLOGs or other www postings about their travels. One couple in Penang explained 'we live here now, but we live like retirement is one long vacation. This is our base to go on cruises, or on holidays to Europe. We don't have much to do with traditional Malaysia.'

Summary: 7 people – three couples and one single - were well-off, living in luxury in Penang, Malaysia. A further 11 people, including just one couple, lived in long term accommodation at various locations. Three of these (in Cambodia) were involved with aid projects; 4 ran small business such as bars and guest houses; the other 4 settlers were fully retired. The remainder (30) were all itinerant, and all single people. That single status provided the freedom to enact significant life changes, with no partner to persuade or encourage. Every person in the study said they had no family obligations anywhere. For the itinerants, this furthered their freedom to travel rather than stay on one place. One of the few women with two adult children said 'They live in various places, they're in their 40s and busy with their own lives. They don't care what you do. I keep in touch occasionally, but they don't need me more than that.' People travelling alone can make their own decisions about daily activities. For

the thirty peripatetic people, much of each day was spent socialising in cafes or bars. Their mobility resulted in the formation of distinct social spaces, orchestrating a pleasant social life.

COLONISING SPACES

These spaces, and the settlers' every activities, depended on the relative poverty of people in the locations they had moved to. My prior projects on retirees settling in Bali illustrated this in detail (Bell, 2017; Bell 2015). IRM may readily be evaluated as a form of re-colonisation (Benson and O'Reilly, 2009; Benson, 2013 and 2014; Karpela, 2010). The appeal of an expat atmosphere was a draw travellers identified in this new study. Many expressed a romanticised recapitalisation of colonialist histories. For example a retiree in Malaysia spoke about how enjoyed how 'exotic' Malaysia is, compared with UK. He said 'it used to belong to us (Britain), so I knew I'd be at home here'.

In the published studies cited above, analysis rests on the wealth differential between the new settlers and the local people, plus the newcomers' prerogative to live where they want to, enabled, by the low-wage services of local residents. Further significant license is derived from their citizenship of powerful nation-states: countries well-placed economically and/or politically in the global hierarchy (Benson, 2014). They now place themselves in a position at retirement abroad where they can benefited from "global inequalities resulting from colonialism and contemporary geometries of power [...] postcolonial relations may be reinforced through the migrants actions within the destination" (Benson, 2013: 327). Surely the "expatriate or colonial status" (Botterill, 2016) will mean that some deference will apply to these settlers, despite their fiscal limitations. For the elderly western migrants, there is a presumed furtherance of the colonising process.

These same values and expectations can be observed in the fictional characters in the popular movies about *The Best Exotic Marigold Hotel* (Bell, 2016). Those characters had escaped the risks of fiscal precocity and social marginalism at home. When they arrived in India, the risk they most voiced was anxiety about physical discomfort in the accommodation and street life in India.

DISCUSSION: RISK

In long interviews and casual conversations with each of these participants, either they or I raised the question of 'risk'. For the purposes of this paper the comments from participants have not been attributed (eg 'English woman, 71'). The article continues with three subsections on risk:

- (a) Risks if they had stayed at home
- (b) Risks of permanent travel
- (c) Risks of returning home.

(a) Risk if they had stayed at home

In interviews with these retirees, the risks in staying at home included financial, emotional and social elements.

Finances: Comments on risk were often posed around fiscal issues. Anxiety, lack of control and insufficient funds were constant themes.

‘I was getting so anxious about having enough money. Everything is very expensive. I’d hesitate even to buy ordinary things, like cheese or coffee. Then a bill would arrive. I had had enough or of that level of worry, every day.’

‘I just cannot afford to live there anymore! European cities are now just for people with jobs, or elderly people who are well off. There is no decent space for people getting older who have nothing, or next-to-nothing’.

Predictability of every day: Retirement might last for many years. Many respondents were alarmed that the way their lives had become at retirement would be their fate for the future.

‘I knew what would happen every single day. Nothing much. I did not want to live like that, that boring routine.’

Boredom: Their lack of resources to live a varied and interesting life at home was compared with the daily novelty of travel:

‘Some people can sit about and watch television, go to the shops, go home and watch television again. I just felt there must be more, and I had to escape. I am pretty sure you can die of boredom...!’

‘Every day I see something different, meet someone new. It is the opposite of my life at home.’

Surveillance: The growing levels of everyday surveillance in western countries bothered some of these participants. They felt a lack of privacy, and that being constantly watched and monitored abused their role as citizens.

‘There is a sense of big brother watching everything you do. Don’t park your car there, no dogs, no smoking, fill out this form – rules for every little thing. A real nanny state. I finally got fed up with it once and for all.’

Invisibility, low status: The low standing of ageing citizens in western countries was often addressed.

‘As you get older you get more and more invisible. No one is remotely interested in older people. They can’t see you, you are no use. It gets worse as you get older. Time to go.’

‘I had a very good job, but once you retire, you just sort of fade into the background. You stop being a real person and are just an oldie.’

(a) *Risks of travel*

When asked about the risks of travel, the answers were generally posed in terms of natural disasters or political emergencies.

Tsunami: Given the magnitude of the 2004 tsunami, when 230,000 people died and 1.7 million people were made homeless, it was unsurprising that many people mentioned the risk of a future tsunami.

‘If another big wave comes ... well, you may die! I am aware of that. I always try to stay in areas away from sea level.’

Terrorism: The high level of media attention on terrorist attacks in various places in recent years had not gone un-noticed by these travellers. Many referred to the Bali bombings in 2002; others mentioned more recent events in Jakarta and elsewhere. I was in Langkawi when there were rumours of a possible imminent terror attack. The main street had road blocks, and there was a highly visible presence of police and soldiers. People I was interviewing in a café at the time said

‘we don’t take that much notice. We get these warnings from time to time. If it happens, it happens.’

Kidnapping: Piracy and kidnapping are not unknown in the region. This was mentioned by one person:

‘I have heard about people being kidnapped. But I can’t see that is very likely. Why would they bother with someone my age?’

Disease: Two people mentioned dengue fever or ‘bird flu’ (Avian flu).

‘At my age you don’t worry about that kind of thing. You have to die of something. And I don’t think those diseases are very widespread here, anyway.’

General illness: Leaving home and state-funded medical services was perceived as a sacrifice worth making. About 60% had some form of medical insurance. Most accepted the possibility future illness.

‘you get the occasional upset stomach and diarrhoea. But that is just part of travelling in this part of the world (Cambodia).’

‘I could end up with cancer or a heart attack or something. I’ve had my ‘four score and ten’. Every year after that it is just about luck. There are two sorts: good luck and bad luck.’

Accidents: several people in Cambodia mentioned the possibilities of a motor accidents.

‘The driving here is terrible! If I need to go out of Phnom Penh there is a one driver I can trust, who I use each time. The buses are okay. But don’t ever take a random driver on a long trip. The road to Siem Reap – very dangerous. Every time you get into a car, you are taking a risk.’

‘The motorbikes – I don’t think they are deliberately trying to kill people. But even crossing the road, you take your life in your hands’.

Emotional risks: When asked about more personal and emotional risks, such a loneliness or isolation, some replies were as follows:

‘Sure it can get a bit lonely travelling, But much less so than at home. Here I meet someone for a chat most days. The cafes are always welcoming. You just find the ones that foreigners and tourists go to.’

‘I’d love to have someone to travel with, but it has never worked out. You cannot wait around waiting for someone to make up their mind. I stick to a tight budget, but I can have a beer or two every day, and usually meet someone to chat to.’

‘I go on some of those all day tourist’s outings, you know, to see caves or a temple or something. I choose a tour that includes lunch, so that day I can sit and talk to people. Then I am quite happy to go back to my room and read.’

Finances: Some people commented on their dependence on the local cost of living remaining affordable. One wryly observed, ‘the longer I live, the poorer I’ll become!’ These retirees, in common with the British retirees in Thailand in Botterill’s research, juggled their sense of joy at being mobile, and at escaping their former lives, with everyday pecuniary precarity (Botterill, 2016).

‘I live as cheaply as possible. I can get a room, shared bathroom, for \$25 a night. I’ll be fine, so long as everything stays cheap. If I stopped moving around I could negotiate a long-term room for about half that, so that’s my fall-back option.’

‘I don’t think I’ll end up living on the streets. I can always go somewhere even cheaper than here (Malacca). Local families take people in and feed them for a just a few dollars a week. You just have to see it as an adventure.’

(b) Risks of returning home

When asked about this *all* were adamant that they did not wish to return home. They had made their decision and were sticking with it. Only the American woman said ‘I guess a few days, just out of curiosity would be quite interesting, to see what has changed. But that would cost a lot of money, and frankly I really don’t care about America anymore.’

‘I cannot think of any reason I’d go home. If for some bizarre reason they kicked all the foreigners out...but I can’t see that happening, ever. Then I’d just to Vietnam or somewhere. ...’

‘Home! Back to the boring life old people have there, after all the good times here! It isn’t going to happen!’

‘I know I’d die a lot sooner back home. Here I walk every day, I am very fit and well. I’m guessing that leaving UK has added 10 years to my life! In a way, I’m having the one having the last laugh, by leaving!’

‘Here I am not responsible for anything! I just pay for my room. No bills, no job, no worries. This is by far the easiest part of my whole life. It’s the endless responsibilities and hassles that wear you down’.

‘I never watch the news. I am just not interested in what is going on. At home you get media nagging you all the time with ‘breaking news’. It is irrelevant to my life here. If there is anything really important going, someone will tell you’

‘Back to the wowser anti-smoking brigade? No way! Cambodia is so friendly and relaxed. Wish I had done this years ago.’

Old people as a financial risk to the nation

A few identified risks to their home nation of having a population top-heavy with older people. They suggested that it might be worthwhile their home governments check the advantages of having pensioners relocate.

‘If there as some deal where you could have your pension here, and never go home, sure, the taxpayers money would be being spent abroad. But if a lot of us left, it would free up a lot of houses, and reduce wear and tear on the infrastructure. We’re being replaced anyway, by floods of young migrants. Hey, and with poorer medical care here, some of us might even die sooner, reducing the pension claim. There could be more thought about this...’

‘Our generation did not have many kiddies, so younger people are paying a lot of tax money to support the oldies. That is simply unsustainable. We’ve done the country, and the tax payers, a favour, by leaving.’

DISCUSSION: RESCUING THE SELF THROUGH MOBILITY

‘It was the best thing I could do with my life: rescue myself from a boring old age’.

This discussion addresses two issues closely related in the findings of this search:

(a) defying stereotypes of ageing; (b) assessing and confronting risk.

(a) Defying stereotypes of ageing

In common for all was the quest for happiness, ease and fulfilment. Apart from two itinerants, every person interviewed said they had not expected that they would be doing this in late life. All born during or just after WW 2, they had had conventional expectations of what their later years would hold for them. Just one American woman said she had long been an adventurer, having worked as a teacher in the Middle East and in various parts of Central Asia until her (peripatetic) retirement. One man had a parallel story as a career navy sailor. But all of the rest expressed some surprise or happily marvelled at their situation now, in their later years. They felt that they, too, had subscribed to their own culture’s expectation of people when they aged. Then, when it happened to them, they sought a means to escape.

One of the participants said ‘back home people tell themselves they are old! It is a sort of a default to save making the effort to participate more, when really, they could. It can be used an excuse.’

One woman told me ‘I too always thought that old people were just that – old! Nothing interesting about them: just old! Now I am old myself – I am actually a bit shocked at my younger self! I certainly never thought of people retiring, then still having a future!’

She said she had always seen herself as about a decade less than her biological age. This lines up with Wright’s research: she found that retirees in their 60s saw opportunity and new experiences in their futures, and in general, they expect those futures to be lengthy (Wright, 2015).

Ageing stereotypes have been demonstrated in many studies to be related to negative outcomes, both physical and cognitive (eg Wright, 2015; Lamont, Swift and Abrams, 2015). It has been found that ‘negative views of one’s own ageing are related, among others, to poor health, lower well-being, and even shorter survival times’ (Kotter- Gruhn, 2015;167). Yet recent research by psychologists found that deleterious stereotypes about ageing could be

defied, simply by advising those subject to undesirable stereotypes, that those negative attributes associated with ageing are incorrect – a process referred to as ‘nullification’ (Lamont, Swift and Abrams, 2015). It seems that the participants in this S. E. Asia study had done precisely that: decided to ignore commonplace views about growing older. They created their own pathways into an adventurous old age. Many volunteered how much respect they received in Asia as older people, comparing this to the ageism inherent in their home culture. One woman said she would never dye her hair, because it was better in Malaysia to be easily identified by age.

These people have critiqued the status quo in their home country, which they believed provided inadequately for their needs as they aged. Their experience as subjects of power and domination, and constraints of social structures, had led them to seek an alternative. They had seized autonomy, enacting their own responses to the socio-economic and political limitations that were shaping their experiences of ageing. The notion of agency is paramount: the recognition that these individuals are ‘active agents who can change the nature of their social environment’ (Bengtson and DeLiema, 2016; 28). Relocation, they hoped, would prove to be transformative, mediating the negative effects of ageing, and enriching well-being (Botterill, 2016). It would only be through finding these same people again, as they move into their 80s and 90s, to see whether their proposal to remain in S. E. Asia forever indeed played out.

One man said he had seen what his old age would have been like at home. In the first three years he returned to Scotland annually to visit friends and extended family. He did ‘exactly what I’d be doing if I were retired there. Going to the pub, staying at home watching TV... thank god I escaped! I wondered why I bother going’. He enlarged on this, saying that he thought his friends back home were trapped. ‘They are like prisoners: so-called good citizens who pay their bills, never cause trouble and keep out of sight. That would happen to me, too, if I went back.’

Many people commented on the ‘boring’ ageist life back home.

Australian man, 69, running an aid project: ‘My original home has become pretty irrelevant. My life made a huge U turn. He spoke despairingly of world politics and the failure to address the largest global concerns ‘At least here I can make a little bit of a difference. It is a bit like taking the law into your own hands. You do what you can. Sure I am helping them. But they enable me to have this wonderful life, too.’

For this cohort overall, liberation and happiness seemed most possible through mobility. Emancipation from where-ever they had come from, their previous careers, and likely future lifestyles, depended on their access to a country very different from their original home (eg Australia, Germany, UK, Switzerland, USA). The ethos that placed their own wellbeing and fulfilment in life as first priority was pivotal to making this change. The risk of staying at home was permanent frustration, boredom or discontent: features of old age they had observed or experienced in their own culture, and intended to avoid.

(b) Assessing and confronting risk

For every person interviewed, the emotional risks of staying at home far outweighed any perceived risks at their new locations. This was often verbally co-related to age: (these years are) ‘my last window to have fun’; ‘my last chance to have a new adventure’. One man

summed it up: ‘look, back home, and you are getting old, every day is a risk. But then you wake up for another boring day. It is still a risk here, but it’s a lot more enjoyable.’

Risks such as tsunamis, potential natural disasters, accidents, terrorism or fatal illness were perceived with resignation: these were events well out of the control of the participant. Something disastrous conceivably could happen. This was cast philosophically as simply a case of being in the wrong place at the wrong time.

Everyone was asked about their long term future: what would happen if ‘something happened’ (western euphemism for death) to them.

‘I reckon I’ll live longer because I am here, not in Scotland. I see every day as a bonus. When I die, I die. No need to plan it.’ This man observed the irony of being from the western world, where a lot of resources go into trying to prolong life; then coming here, where he felt he would live longer because of less stress, a warmer climate and being happier.

An American man in Phnom Penh told me: ‘you hear of old foreigners here, found a week or so after they’ve died alone in their apartment. It’s always just called a ‘heart attack’. They get tidied away, no big deal.’

A woman running an aid project in Siem Reap, 69: ‘I just hope I’ll die very fast one day of a heart attack or stroke. Instantly! There is nowhere else for me, anywhere.’

There is scant literature on expat foreigners and their attitudes to death away from home. A study on longevity estimation found that speculation about life expectancy was directed by three key elements: ‘family history, environment and lifestyle factors, and lived experience. The reckoning process was also moderated by assumptions about loci of control and self-efficacy’ (Llewellyn, Cunningham, Jaye, Young, Egan and Radue, 2017). In my research on retirees in S. E. Asia, the subjects identified themselves as healthy people, albeit in their later years. There was an overwhelming sense of ‘why worry about something that cannot be controlled.’ With date of death an unknown for everyone, the focus was on enjoying life now. A seeming casual acceptance of the inevitability of eventual death appeared to function as a powerful counter to anxiety: their own reaction was something they could control. In their circumstances, this was a rational psychological approach to handling something that could otherwise be stressful and complicated.

One man explained: ‘I have never believed in God or an afterlife. I have had a great life. I am probably living longer and healthier through being here (in Malaysia). When it is time to go, it’s time to go. I’ll be cremated somewhere, end of story.’ This man explained that he saw funerals and rituals to death back home as a hangover from when everyone was a ‘good Christian churchgoer. That is all totally irrelevant to me. I don’t need hymns and prayers. I’ve escaped all that palaver.’

The findings regarding retirees’ attitudes to death were notably consistent: (a) it was not practical to try to control every potential cause or risk of death (b) it would come later because of their transition to this part of the world (c) they would be happier and healthier in their later years here than at home (d) and death itself, always inevitable, was not a significant concern.

RISKS TO LOCAL PEOPLE

Risks to local people are unexplored in this research. Tourist sites in Malaysia and Cambodia draw heavily on migrant labour. For example, in Siem Reap over 50% of the population has arrived from other places to seek work. The service and craft sectors enable higher income opportunities here than anywhere else in Cambodia (Homlong, 2016). Whilst some service providers for tourists make a living from this influx, far more continue to endure a struggle to survive. In Siem Reap 26% of those employed earn below the international poverty line of \$1 per day. The growing economic buoyancy of tourism bypasses much of the population. The result is an exacerbation of poverty.

Beazley and Miller explain that the Cambodian State's main strategy to gain legitimacy has been via 'economic growth and the systematic promotion of a development ideology, industrialization, low wages for "comparative advantage" over other countries, tourism, and the reintegration of the Cambodian economy with world capitalism while also promoting its cultural heritage' (Beazley and Miller, 2016: 268). Despite tourism's contribution to growth to the economy, there have been major increases in inequity with those who are not part of this new economy (Beazley and Miller, 2016). Beggars and street kids visibly symbolise exclusion from capitalism; settler retirees are active participants.

In any place where tourists pour in to be entertained there are inevitable impacts the local culture (Bell, 2015; Bell, 2015). As Tribe reminds us, the deployment of culture and tourism can obscure or downplay the need for structural remedies to social and economic problems (Tribe, 2008). The risks of cultural change appear under-estimated by State policies on tourism development (Beazley and Miller, 2016).

CONCLUSION

This project illustrates the fluidity of definitions of 'tourist'. The research discovered people facing retirement, who did not wish to do so in their home countries. A more attractive option was to become a permanent tourist in S. E. Asia. Many had no intention of settling permanently anywhere. The goal was to move about, see new sights, meet new people, and have fun, with, for most, as few responsibilities as possible. For them, any line between 'tourist' and 'migrant' is a blurry one. Several interviewed for this project referred very simply to 'running away'. As national borders have become easier to transit, formal obstacles to relocation have been lowered. For these travelers, voluntary movement to this part of the world has never been easier. Those relocating to new lives escape stereotypical expectations about ageing in their home country.

This project also provides a contradiction of stereotypes of greedy, affluent baby boomers. Apart from a few retiree migrants living in luxury high-rises in Penang (subject of a separate paper), most of these retirees located in this research had little money. This could be in part perhaps co-related to their predominantly single status, with less opportunity to accrue capital than for two-income couples. Nor did most have strong family connections. These factors appeared to weaken their commitment to home; they were free of the moorings assumed to anchor older people. (Longino, Perzynski and Stoller, 2002; 45). They had found they could have a better life in S. E. Asia. The overriding equation that drove them was budget vis a vis personal wellbeing. The subjects of this study had found a way to take control of their lives as they aged. Migrating to a life as a permanent tourist was enjoyed with a 'no-going-back' tenet. They had

empowered themselves through mobility. To them, with their particular resources, perpetual tourism was more fun than any other option.

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