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This is the Author's [*accepted*] manuscript version of the following contribution:

[Monica Iorio, Italian retirement migration: Stories from Bulgaria, Geoforum, 2020, 111, pp. 198-207]

The publisher's version is available at:

<https://doi.org/10.1016/j.geoforum.2020.02.018>

When citing, please refer to the published version.

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ITALIAN RETIREMENT MIGRATION: STORIES FROM BULGARIA

Abstract

The geography of international retirement migration is constantly changing with the rise of new countries of origin and destination. The latter are often peripheral, lower-cost countries at various latitudes of the world. New actors are also emerging, like pension-poor Westerners with economic constraints who seek suitable locations to enhance their standard of living. This paper is set within this context and addresses the recent emigration of Italian pensioners to Bulgaria. By using narratives from interviews carried out with 25 retirees who have recently relocated to this country, the paper addresses two questions. The first relates to the main reason for relocation, while the second concerns the balance of their life in Bulgaria. Study results highlight that the main motivation for the relocation was the financial constraint they were living under in Italy. However, for some of them, in addition to this, another motivator related to the emotional, personal problems they were facing. A novel aspect of this study relates to the outcomes illustrating that, beyond the improvement of their standard of living, for most of the participants the relocation provided a way to reacquire intergenerational practices with regard to family duties (e.g. to economically sustain children left in Italy). While the overall balance of their life in Bulgaria is positive, the partial social integration due to the strong language barrier renders their stay in this country improbable, as they approach the fourth age.

Keywords: International retirement migration, cost of living, Italian pensioners, family relations, emotional problems, lifestyle, Bulgaria.

1. Introduction

International Retirement Migration (IRM) has been traditionally viewed as a ‘lifestyle choice’ by which wealthy retirees from the North, taking advantage of the resources accumulated over the course of their life, relocate to “a place in the sun” to enjoy the beauty of the landscape, the tranquil lifestyle, and for self-fulfilment, after years of responsibilities in their occupations and rearing children (Benson and O’Reilly, 2009; William et al., 1997). Early studies of IRM for North Europeans identified the coastal areas of Spain and Portugal (characterised by their sun and sea elements, for example in the Costa del Sol and the Algarve respectively) and the rural areas of France and Italy (characterised by the rural-idyll in Provence and Tuscany, for example) as the pioneer destinations of migration flows (King and Patterson, 1998; Rodríguez et al., 1998; Williams and Patterson, 1988). Subsequent researches have shown the consolidation of the destinations in the South of Europe (Costa del Sol, Costa Blanca and Costa Brava in Spain, Tuscany in Italy, Malta) (Casado-Díaz et al., 2004; King et al. 2000). Recent studies, however, show a new spatial pattern of IRM. With reference to North Europeans, King et al. (2019) observed how most of the traditional destinations have become saturated (Tuscany for example) and that new destinations are emerging (Morocco and Tunisia amongst others). The spatial distribution of IRM clearly identifies the peripheral position of the new areas. Underpinning the recent choices for relocation of retired migrants is the search for places where the cost of living is significantly lower than that in their country of origin. Via what Hayes (2014) calls “geographic arbitrage”, an increasing number of Northern pensioners with financial constraints is relocating to the Global South (e.g. Ecuador, Mexico, Thailand and Malaysia) to recoup, thanks to much lower cost of living and care, a standard

of life that is no longer possible at home (Botterill, 2017; Hayes, 2014 and 2015a; Lardiès Bosque et al., 2016; Ono, 2015). Hence, on a global scale, various countries characterized by a low cost of living are opening up for IRM.

This paper examines this situation and explores Bulgaria, the poorest country of the European Union, as an emerging destination for the relocation of Italian pensioners. Italy itself has been traditionally a country attracting retirement migration. Tuscany, for example, has been one of the Mediterranean regions preferred by British, Dutch and German retirees (King and Patterson, 1998). However, Italy is also becoming a country of origin for Italian pensioners relocating abroad. Early studies on this subject show that Italian retirees are attracted by neighbouring destinations that have a low tax burden and a low cost of living, like Tunisia (Faranda, 2016), and countries which have launched special schemes for foreign pensioners, like Portugal and The Canary Islands (Cristaldi and Leonardi, 2018). A number of agencies have been set up on the web – *MolloTutto* (Quit Everything) and *NuovaVita* (New Life) – to assist pensioners in their destination selection and the logistics for their transfer abroad, often preceded by a trip to the destination itself. Bulgaria, Romania, Portugal, Balearic Islands and Tunisia are the top advertised destinations. At the same time, the mass media has been dedicating ample space to the so called “*fuga dei pensionati*” (escape of the pensioners) and the Italian agency managing the pension system has expressed concern regarding the eventual loss of revenue from indirect taxes and consumption linked to the relocations¹ (INPS, 2015).

Despite this concern, statistical evidence on the magnitude of these relocations is not easy to collect. Indeed, there is no certainty that retirees who relocate abroad register with the local town hall, especially if this is situated inside the EU. Nonetheless, statistics from the Register of Italians Residing Abroad (A.I.R.E.) give some information. Focusing on Europe, according to this Register, on 30th September 2016 (the most recent data available which is broken down by age and country of residence), there were 433,765 Italians over 65 residing in the continent, and in particular inside the EU (324,405). An interesting aspect to observe is the year of registration in each European country. The data show that more than 50% of the Italian seniors residing in the East European Union countries (where around 4,000 Italians over 65 reside) have relocated since 2011 (A.I.R.E., 2016). Though the absolute numbers per country are low, nonetheless they merit attention, since they indicate that new frontiers are emerging for IRM in Europe². The accession to the EU has turned the once “locked” Eastern Europe into a proximal and accessible area where a pensioner coming from the West, Italy in this case, and probably having economic constraints, can relocate and take advantage of the much lower cost of living.

Actually, many Italian families are struggling to live decently (ISTAT, 2019). Since 2008, as a result of various measures implemented to counteract the economic crisis, the purchasing power of one’s income and pension has diminished. In fact, the anti-crisis measures, including the austerity plan of Monti’s government in 2011, concentrated on the strengthening public finances through an increase in revenue. These initiatives included an increase in the tax burden, an increase in the payment for subsidised health services, an increase in VAT and excise duties, and these measures have resulted in a reduction in the purchasing power for families (Borghini, 2014). It is in this situation of tightening fiscal measures, reduction in public spending and a rising cost of living that some pensioners have decided to relocate to the lower cost countries of Eastern Europe.

¹ For example, watch the TV programme *La gabbia*, the part concerning *Pensionati all’estero per una vita dignitosa*, televised on the 20/04/2016. Available at: <http://www.la7.it/la-gabbia/video/pensionati-all%E2%80%99estero-per-una-vita-dignitosa-21-04-2016-181634>. In addition, watch the TV programme *Attenti al lupo*, the part concerning *Pensionati in fuga*, televised on the 01/11/2016. Available at: <https://www.tv2000.it/attentiallupo/2016/11/01>.

²The stock of Italians over 65 residing worldwide is 1,013,383 (21% of the total). Outside Europe, the following are the countries where the majority of the Italians over 65 residing there have relocated since 2009/2010: Tunisia and Morocco (with regard to North Africa), Thailand, The Philippines, China and Indonesia (with regard to East Asia) and Cuba, El Salvador, Dominican Republic, Guatemala, Panama and Paraguay (with regard to Central America).

Using as a framework the new spatial patterns of IRM, this article will discuss the relocation of Italian pensioners to Bulgaria. This country was chosen because it is a location that has not been studied much and in where very few Italian pensioners resided until very recently. Even though absolute figures are still low, the increasing trend in relocations forecasts future consolidation. The research questions framing the study are:

1. What is the main motivation for relocating to Bulgaria?
2. How do these pensioners evaluate their quality of life in Bulgaria?

The above questions are answered through the interview narratives of 25 Italian pensioners who relocated to Bulgaria in recent years.

The paper is structured as follows. The next section provides an overview of the most important changes that are affecting IRM. The subsequent section is the main body of the paper and consists of an introduction to Bulgaria, an outline of the method used to collect and analyse the narratives, and a presentation of the findings of the interviews. The conclusions reflect on the significance of the findings with reference to IRM as a multi-layered mobility that is destined to occupy a significant role in international migration.

2. International retirement migration: a shifting mobility

The term international retirement migration originally referred to the movement of pensioners outside their national boundaries in search of a leisurely lifestyle with easy access to services and pleasurable activities (King et al., 2000; O'Reilly and Benson, 2009). However, this form of mobility can be conceptualized along a continuum between tourism and migration (Janoschka and Haas, 2014), and the people involved are referred to as "privileged migrants" (Croucher, 2012), "long-stay tourists" (Haas, 2012), or "residential tourists" (McWatters, 2009; Noorloos, 2011). They are commonly individuals who, during their working life, have frequently travelled for work or tourism, and who, before retirement, have often acquired a holiday home in the retirement destination. In the past 20 years, many studies have shown that it is usually people with an above-average level of income who opt for international retirement migration, mainly as couples, and who trade their valuable metropolitan homes in northern Europe for a relaxed lifestyle in pleasant surroundings in a warmer climate where activities such as sunbathing, swimming and golf can be enjoyed for much of the year (Gustafson, 2001; Williams et al., 1997). Typical career histories of these migrants are in business, the senior civil service, the professions and the arts (O'Reilly and Benson, 2009). Scholars have extensively documented the movement of North European senior citizens towards the Mediterranean countries (in particular to Spain, Portugal, Italy and Malta) (Betty, 2006; Casado-Díaz, 2004; Gustafson, 2001; King et al., 2000; O'Reilly, 2000; O'Reilly and Benson, 2009; Williams et al., 1997), that of North Americans towards the sunbelt states (Longino and Bradley, 2003; Stoller and Perzynski, 2003), and the Japanese towards Australia (Ono, 2008).

As a form of lifestyle migration, IRM is a type of movement primarily driven by individualism and self-fulfilment (King et al., 2000; Korpela, 2014; Oliver, 2011; O'Reilly and Benson, 2009). However, recently, a new development has been emerging in IRM with the entrance of new actors, like pensioners in precarious economic situations, and new destinations, mainly located in developing countries. These include nations in Southeast Asia (Toyota and Xiang, 2012), South America (Dixon et al., 2006; Hayes, 2014 and 2015a), North Africa (Escher and Petermann, 2014; Faranda, 2016; Therrien and Pellegrini, 2015) and Eastern Europe (Gökçen, 2016; Kaneff, 2009; Connolly, 2012). In addition, an increasing number of countries, especially in Southeast Asia (for example, Malaysia, Thailand and the Philippines), in Latin America (for example Costa Rica, Panama, Ecuador and Mexico) and in Europe (Portugal and Malta), have established government programs to promote retirement migration, by facilitating visas or residence permits and/or by offering tax and price benefits to foreign older people who settle in the country. For the destination

this is a strategy to draw in foreign capital, considering that most of these schemes are tied to the potential migrants having to make investments (bank deposits, purchase/rent property). Thus, this mobility is welcomed, marketed and brokered because it is believed to create lucrative opportunities for the property, retail and tourism sectors (Akerlund, 2012; Montezuma and McGarrigle, 2019).

At the same time, a number of developed countries are facing major structural and economic changes that affect the spending power of some of their inhabitants, in particular those belonging to the middle and lower classes. In such situations, an increasing number of retirees is choosing to relocate to a low-cost destination, or to a country that offers special fiscal advantages to pensioners. Their goal is to benefit from the differences in the price of goods and services available there, and maintain (or re-acquire) a standard of living which is threatened in the home country (Hayes, 2014; Hayes and Pérez-Gañán, 2016). Hayes (2014 and 2015a), for example, argued that an increasing flow of U.S. pensioners towards Latin America, particularly towards Ecuador, is closely related to the economic-financial crisis, the increasing cost of private health care and the privatization of the pension system. In such an insecure environment, the pensioners are faced with having to provide for themselves, on their own, at this stage in their life cycle and the transnational relocation to a low-cost location appears “a safe second bet to many” (Hayes, 2014, p. 1954).

Economic precariousness as a push factor for the relocation of retirees is also emphasised by Ormond and Toyota (2017), who documented the increasing number of German pensioners who, affected by a decrease in the purchasing power of their pensions within the national territory, have relocated to residential care homes in Hungary, Poland, Romania, Slovakia and the Czech Republic. This phenomenon has led to an outsourcing towards peripheral areas of elderly care services which is essentially a result of the restrictions imposed by the welfare system in Germany (Connolly, 2012). Similarly, Bender et al. (2017) highlighted the flow of German-speaking senior citizens towards care facilities in Thailand. With much lower costs of living, and a range of services that are often experienced by the residents as an upgrade to their standard of living and as extended life options in old age, these facilities offer alternatives to the living conditions that do not match their needs and desires as senior citizens in the countries of origin.

Similar developments can be observed for older Japanese who migrate to Malaysia (Ono, 2008; Wong and Musa, 2014) or Thailand and the Philippines (Toyota, 2013), a phenomenon for which Toyota and Xiang (2012) have coined the term “retirement industry”. South Asian countries are therefore emerging as an alternative to Australia, Spain and the USA, becoming the Japanese senior citizens’ main IRM destinations.

Thus, based on existing studies, there is empirical evidence that the location map of IRM is changing and involves lower income countries on the European periphery and in the Global South. There is also evidence that IRM is increasingly practiced by seniors with financial constraints or personal frailty related to the need for care.

This paper offers an example of the changing geography and actors involved in IRM by focusing on Italian pensioners who relocate to Bulgaria. The case is pertinent to this trend for a number of reasons. Firstly, as already mentioned, Italy is traditionally a destination country for retirement migration, while its role as a source country is a recent phenomenon. Secondly, as a result of the economic crisis that has hit Italy since 2008, the cuts in public spending (Fondazione Gimbe, 2017) and reform in the pension system³, the living conditions of many pensioners have become precarious (Auser, 2012; ISTAT, 2016; Pugliese, 2015 and 2018; Saraceno, 2016). Relocating to a country where one’s pension has a much higher purchasing power may be a strategy to overcome these economic constraints. Thirdly, the enlargement of the European Union towards the East has

³ The Italian pension system has gone through significant changes following the so-called Fornero law, which formed part of the wider package called “Salva Italia” (Save Italy), launched by the Monti government on the 6th December 2011. The new elements introduced by this reform were necessary to stop the risk, which was inevitable at the time, of the country going into default financially. The main measures introduced by this law were the transition from an earnings-based system to a contribution-based system (which reduced considerably the pension amount a pensioner would receive), the increase in the pensionable age and its linkage to the change in life expectancy (Scarpari, 2017).

reshaped the relations with the former Soviet bloc in many ways. The free movement inside the European Union with entitlements to residence, work and health services for EU citizens in any EU country, makes the East periphery much “closer” than in the past. Moreover, the difference in the cost of living between the West and the East part of the Union is an attraction for those retirees who are seeking proximal, accessible and affordable countries in which to spend their third age. In this sense, Bulgaria, the poorest but rapidly developing EU country, is becoming a new area of attraction for Western retirees, among whom are Italians.

3. Destination Bulgaria

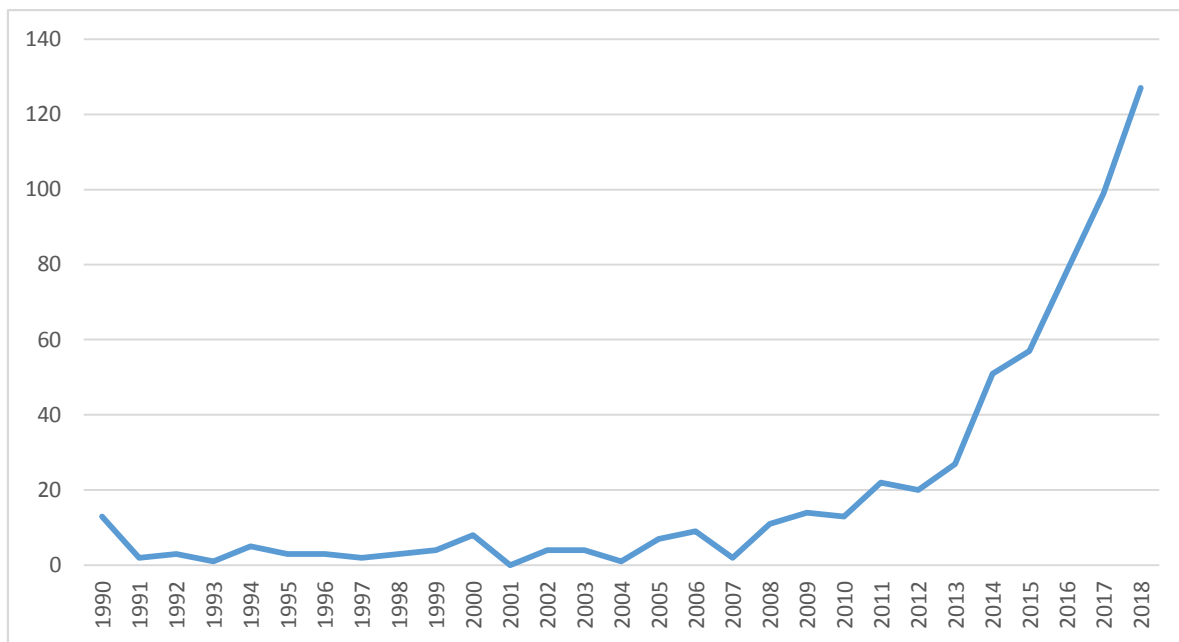
As already mentioned, Bulgaria is the poorest state within the European Union with a per capita mean equivalent net income of 3,857 euros, about 1/5 of the European Union average (Eurostat, 2018). Nonetheless, the country is developing rapidly, and has become one of the fastest growing European economies. Its development is mainly driven by the real estate sector, energy, outsourcing, IT, tourism and industrial production. Moreover, improved labour market conditions and higher wages have spurred private consumption, while the resumption of EU investment funds have fuelled fixed investment growth (Focus Economics, 2018). At the same time, there is a reduction in inflation, public deficits and foreign debt (Info Mercati Esteri, 2018). External direct investments are also growing and are attracted by an emerging market in a privileged geographical position and with direct connections to Central and Eastern Europe, as well as by unlimited foreign participation in all forms of business, unrestricted transfer of profits abroad, a low tax burden, affordable labour, and government incentives for investment (Focus Economics, 2018).

In parallel with the economic growth, the country is experiencing a rise in the number of foreigners, although the overall demographic situation is still characterised by a low birth rate, high emigration and an increased aging population (National Statistics Institute of Bulgaria, 2015). Foreign migrants increased from 36,723 in 2011 to 85,895 in 2018 (National Statistics Institute of Bulgaria, 2015; Sofia Globe, 2019). The majority come from non-EU countries (in particular Turkey, Russia and the Ukraine), while the percentage of EU foreigners is about 15%. This number is small, but it is certainly underestimated, since citizens coming from the EU, not being subject to any form of residency permit, can opt to stay in Bulgaria without taking an official residence. Among EU countries, heading the list is the United Kingdom, followed by Greece, Germany, Poland and Italy. The shortage of qualified staff, as a consequence of the Bulgarians’ brain drain, has started to attract foreign professionals, including Italians, to cover the requirements of the emerging economy, like engineers, IT specialists, financiers, health professionals (Sofia News Agency, 2019).

Although the majority of the foreigners are of working age, retirees are also on the increase. The emergence of Bulgaria as a retirement destination started in the early 2000’s and is a process mainly driven by private actors, since the country has not yet launched specific programmes to attract retirees. Kaneff (2006 and 2009) highlighted that the media and the internet have played a prominent role in marketing Bulgaria as an ideal retirement destination and as a good property market, especially with reference to the British, who are the largest community of retirees in Bulgaria. The British originally discovered “destination Bulgaria”, through a TV programme called “A place in the sun”, which followed a British couple seeking to buy a residence in a foreign country to settle down once retired. In the aftermath, various other TV programmes, newspaper articles and internet sites promoted Bulgarian properties. Government bodies also played an important role in encouraging investment in Bulgaria, including the mayor of Sofia who in 2006 attended the International Real Estate Forum in London (Kaneff, 2019). Since then, and in particular after Bulgaria EU accession (2007), numerous British bought a house in Bulgaria through the intermediation of virtual estate agents (sometimes acting on large scale) that provide an all-inclusive service to handle all the formalities.

Originally the most popular areas were the Black Sea and Bansko (a mountain region) while, lately, other localities have emerged, particularly in rural areas (like Veliko Turnovo) where, as a result of the huge Bulgarian emigration abroad, many houses have been vacated. At present, some British who had previously bought a house have now retired and live permanently or seasonally in Bulgaria (Kaneff, 2006 and 2009), attracted by the affordable housing prices, the low cost of living, the slow pace of life, especially in the countryside, and by the beauty of the landscape. For the British, Bulgaria is a new destination for retirement, since in the past they largely preferred the Costa del Sol, Tuscany and Malta (King et al., 2000). However, these locations have become saturated and too expensive, so much so that UK seniors are seeking new frontiers for IRM (King et al., 2019), amongst which is Bulgaria.

Figure 1 - Italians over 65 residing in Bulgaria as of 1st January 2019, by year of registration at A.I.R.E.



Source:A.I.R.E., 2019.

While the number of Italian pensioners is less than the British, it is on the increase. Data released by A.I.R.E. show that the Italians over 65 years of age residing in Bulgaria, as on 1st January 2019, number 593 (approximately 21% of the total number of Italians residing in the country) and they originate mainly from the northern and central regions of Italy. Most live in Sofia, Pazardžik, Plovdiv, Burgas and Varna and their immediate surroundings. The majority of these relocations occurred after Bulgaria’s EU accession (2007) and, in particular, since 2013 (Figure 1). These figures are underestimated because, as already mentioned, EU citizens are entitled to reside freely inside the Union and, thus, not all of those who live in Bulgaria register with A.I.R.E. Officialising the residence depends on how the individual perceives the advantages and disadvantages of doing so. One of the advantages is being eligible for the Bulgarian taxation system, which does not tax income from pensions. However, such a request, which is quite bureaucratic, is applicable only to those pensioners who have worked in the private sector, whilst those who worked in the public sector will continue paying taxes in Italy, regardless of the country of official residence. The main disadvantage of registering is the loss of one’s right to make use of the national health system in Italy, which is the reason why many do not register.

Estimates by Italian Patronato in Pazardžik (Southern Bulgaria) indicate that the number of Italian pensioners formally or informally living in Bulgaria is around 1,000. The Patronato is an Italian public institution that provides information, assistance and protection to Italian pensioners

and workers living both in Italy and abroad. It has branches in Italian territory as well as overseas. Given its role, one can assume that the Patronato holds reliable information on the number of Italian retirees in Bulgaria. The Pazardžik branch has become a reference point for both the pensioners already living in Bulgaria and also for those who intend to relocate. It has a Facebook page that contains over 1,500 members. On this page, the members exchange information and support each other on aspects of life in Bulgaria.

There are various internet sites promoting Bulgaria as a retirement destination for Italians (for example <https://www.gromia.com/blog/trasferirsi-all-estero/bulgaria-da-pensionati/>; <https://www.voglio vivere così.com/andare-in-pensione-in-bulgaria-e-vivere-tranquillamente-con-800-euro-al-mese.html>). They highlight its low cost of living and low taxes, together with the richness of its natural and cultural landscape, and the friendly character of Bulgarians. Furthermore, a number of web agencies assist pensioners who want to relocate to Bulgaria. These offer an all-inclusive service that includes an initial visit to the country, assistance in finding a property to rent or purchase, as well as the processing of the administrative requirements related to the relocation (see for example <https://reframed.it/trasferirsi-in-bulgaria/>; or <https://www.vadovia.it/>).

The interest in Bulgaria by Italian pensioners has been amply dealt with in various TV programmes which have contributed to an increased interest in the country and its promotion as ‘the new paradise for Italian pensioners only a two hour flight from Italy’ (https://www.iene.mediaset.it/video/lucchi-pensionati-in-bulgaria_67230.shtml).

4. Methodology

Given the problem associated with the official data on IRM, the study pursues a qualitative survey approach, based on guided narrative interviews as the main research instrument. Through snowball sampling, 25 Italian pensioners who relocated to Bulgaria in recent years were interviewed. Prior to entering the field, a long conversation was held with the person in charge of the Italian Patronato in Pazardžik. With the help of the Patronato, the snowball was set rolling and the participants were identified. The interviews were carried out using Skype and Messenger video calls, between October 2017 and December 2018, and had an average duration of an hour. Participants were encouraged to talk about the reasons that made them decide to relocate to Bulgaria, to discuss the balance of their actual life in this country and to tell their stories. All interviews were recorded, subject to participants’ permission, and transcribed. After the transcription, additional notes were made so as to create “pen portraits” of every person interviewed. These gave an overview of each participant’s characteristics and story using a range of basic thematic headings. The transcribed interviews and pen portraits were then entered into NVivo for coding and further qualitative analysis. A coding framework was devised based on the research questions, including open coding (to develop broad initial categories) and selective coding (to select cases and quotes to illustrate major themes). Pseudonyms are used to protect the identity of individuals.

Although based on a small sample, and therefore not representative of all Italian retirees in Bulgaria, the findings provide insights into what led Italian retirees to relocate to this country and their evaluation of life there.

5. Stories of Italian pensioners in Bulgaria

The stories presented are those of 25 pensioners (18 males and 7 females)⁴, in their 60’s and 70’s, who relocated to Bulgaria approximately between 2012 and 2018 (Table 1). Most of them come from the urban areas of Northern and Central Italy. The majority are married (18 cases, of

⁴ The numerical difference between the two is a reflection of the predominance of males amongst the Italian community in Bulgaria that, on the 01.01.2019, totaled 1,956 males to 830 females (A.I.R.E., 2019).

which, 16 to an Italian and 2 with a Bulgarian) and live with their spouse⁵. Four are divorced and live with a Bulgarian partner, while 3 are widowers and live alone. All, with the exception of 2, have children who all live in Italy. Most of the participants were either employed workers or self-employed, like small entrepreneurs, artisans, and retailers. At present, their only source of income is their pension, which varies from 800 to 1,300 euros, with an average of 1,000 euros per month.

Table 1 - Sample of interviewees

Interviewee (N = 25)	Gender	Age	Marital status	Children	Job before retirement	Year of relocation to Bulgaria	Cohabitation in Bulgaria	Family monthly income (in Euros)
Antonio	M	70	married to Italian	yes	artisan	2015	with wife	≈ 1000
Gisella	F	68	married to Italian	yes	worker	2016	with husband	≈ 1200
Sandro	M	74	married to Italian	yes	plumber	2014	with wife	≈ 1000
Graziella	F	73	married to Italian	yes	occasional carer	2012	with husband	≈ 900
Marco	M	55	married to Bulgarian	no	unable to work due to disability	2016	with wife	≈ 800
Giovanni	M	70	divorced and re-married to Bulgarian	yes	small entrepreneur	2011	with wife	≈ 800
Roberto	M	74	widower	no	worker	2014	alone	≈ 1000
Paolo	M	75	widower	yes	public official	2014	alone	≈ 1300
Davide	M	71	married to Italian	yes	truck driver	2013	with wife	≈ 800
Claudio	M	75	married to Italian	yes	employee	2012	with wife	≈ 1200
Maria	F	72	married to Italian	yes	occasional worker	2012	with husband	≈ 1300
Mario	M	71	married to Italian	yes	small entrepreneur	2014	with wife	≈ 800
Giuseppe	M	73	divorced	yes	artisan	2013	alone	≈ 1100
Anna	F	69	married to Italian	yes	worker	2015	with husband	≈ 1200
Giancarlo	M	68	divorced	yes	artisan	2017	with Bulgarian partner	≈ 1000
Luciano	M	70	widower	yes	worker	2017	alone	≈ 1000
Sergio	M	72	divorced	yes	electrician	2016	alone	≈ 1000
Rinaldo	M	69	divorced	yes	artisan	2017	with Bulgarian partner	≈ 1000
Patrizia	F	68	married to Italian	yes	housewife	2017	with husband	≈ 900
Marina	F	67	married to Italian	yes	housewife	2016	with husband	≈ 800
Sonia	F	66	married to Italian	yes	housewife	2018	with husband	≈ 1200
Stefano	M	65	married to Italian	yes	retailer	2018	with wife	≈ 900
Francesco	M	66	married to Italian	yes	retailer	2018	with wife	≈ 900
Armando	M	68	married to Italian	yes	retailer	2018	with wife	≈ 900

⁵Couples were not interviewed.

Carlo	M	67	married to Italian	yes	retailer	2018	with wife	≈ 900
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In the sections which follow, key qualitative data obtained from the interviews are presented, along with selected quotes that are representative of the broader collective narratives.

5.1. Main reason for relocation

From the narratives, it transpires that the increase in the cost of living and the reduction in the purchasing power of their income (as the pension is always lower than the work income) placed the participants in a situation of financial constraint. Therefore, they began to consider relocation as a possible way to overcome their economic problems and as a means to achieve their desired standard of living for the years to come. Italian pensioners have a per capita average net pension of 1,190 euros each month (ISTAT, 2016). For the ex-self-employed the pension is even lower than this average (for the retailers, for example, it is around 900 euros and for artisans around 1,000 euros)⁶ (<https://www.money.it/pensioni-osservatorio-INPS-quali-lavori-sono-piu-alte#1>). Unless one has a supplementary income, it is likely that the pension will not be sufficient to guarantee a decent standard of living in Italy.

The interviewees clearly reported that they struggle to get to the end of the month, and that their economic situation was the main reason to relocate, choosing Bulgaria to benefit from its lower cost of living.

The story of Antonio is an example. Antonio (70 years old, from Rome, in Bulgaria since 2015) worked as an artisan. He decided to leave Italy, with his wife, in 2015, since he realised that with his pension (the only source of revenue for the couple) they were not able to live comfortably in their old age. Net of taxes paid in Italy, Antonio's pension amounted to a little more than 1,000 euros a month. In Rome, he spent around 500 euros on rent, not to mention other expenses like water and electricity bills, food, clothing, etc. Antonio relates how he decided that relocating to Bulgaria was the best option after having seen TV reportage on Italian pensioners there: *“After working all my life, I found myself with a pension that did not permit me to meet all expenses. Cost of living increased a lot [...] when you reach my age, you don't want to count what money is left to make it to the end of the month, one expects some tranquillity, some rest and to enjoy one's life, health permitting [...]. In Bulgaria with less than 1,000 euros one lives decently, especially if you live in a small town. Here in Pazardžik the rent of a furnished apartment with three rooms including utilities costs 200 euros, whilst the price of buying a house is around 40,000 euros. Expenses with regard to water and electricity do not exceed 100 euros, and remember that winters here are very cold, so we need to use the heating. Gasoline costs about 1 euro per litre, a bus ticket 50 cents, a kilo of bread less than 1 euro and a kilo of meat around 5 euros”*.

Another example is the story of Gisella (68 years old, from Vicenza, in Bulgaria with her husband since 2016). Gisella worked in a laundry, whilst her husband was an employee with a history of layoffs. She recounts that her family always had to make sacrifices to get ahead and hoped that once in retirement they would ‘*make up for a life of sacrifices*’, but instead she had to rethink: ‘*in Italy everything has become costly [...] and in addition taxes are increasing [...] if we owned our house not rented it, maybe we could make it [...] our pensions did not suffice to cover all expenses and help our 2 children*’. Gisella recounts that after some lengthy thought, she and her husband decided to relocate to a nearby destination and Bulgaria seemed to be the most convenient location both in terms of the low cost of living compared to Italy as well as due to the opportunity of obtaining a tax exemption on their pension.

⁶The pension is the result of the contributions paid during one's working life. The self-employed pay these contributions on their own and, usually, they pay the minimum amount necessary to receive a pension, which in the long term will result in a low pension.

Some interviewees stated that to live decently after retirement they had to continue working informally. Sandro (ex-plumber, 74 years from Turin, married to a housewife, in Bulgaria since 2014), for example, related that on retirement he still carried out plumbing work in homes. This earned him some extra income. At some point, he was tired and wanted to finally enjoy what he deserved after working all his life: *“I wanted some tranquillity, to stop fighting to live on and give myself some changes”*. Sandro, supported by his wife, approached an agency that assists pensioners in relocating abroad. After a fact finding trip, the choice was Bulgaria, which seemed: *“the best destination in terms of cost of living and proximity to home”*.

Graziella (73 years old, from Treviso) decided to leave Italy in 2012 with her husband who, at that time, had already retired. Graziella recounted that her husband’s pension did not permit them to live serenely, and that she had to keep working informally as a carer for a senior citizen. However, this work was becoming a burden on her. She was aware of the economic advantages offered by the Eastern European countries, in particular Bulgaria, because she had a Bulgarian friend who lived in Italy and who continuously told her to relocate to Bulgaria, because with her husband’s pension only they could live comfortably there. Therefore, she started proposing to her husband to consider relocating to Bulgaria where they could live better with their income. Initially, her husband was reluctant to relocate, since he had never thought of relocating abroad in his old age. Finally, she succeeded in persuading him to relocate with the promise that their life would start anew.

Even Marco’s story (55 years, from Milan, in Bulgaria since 2016) is one of economic difficulty, even though his case is somewhat particular. Marco related that in 2015 he suffered a stroke that left him disabled and therefore unable to work. At that point, he started to receive an invalidity pension, which amounted to a few hundred euros. His Bulgarian wife worked in the tourism sector although this was seasonal employment. Due to Marco’s inability to work and his wife’s precarious job, their economic situation worsened. His wife then proposed they should go and live in Bulgaria since there they could live much better with Marco’s pension only. His wife, who spoke Italian very well, found a job in a customer care centre where knowledge of Italian was required. Today they live serenely in the outskirts of Sofia.

While the stories reported above concern individuals who emigrated with their partner, those recounted below concern individuals who emigrated alone. These interviewees are all men. From their narratives, it emerged that the main motivator for their relocation was not only the economic constraints but also the problematic family circumstances they were facing, including divorce and widowhood. They reported that they wanted to take advantage of the affordable Bulgarian cost of living to start a new life, hopefully meeting a local partner. Their desire for a lasting and stable relationship was given great importance. Indeed, after the relocation, 3 men (divorced from their Italian spouse) found a younger Bulgarian partner, and are now living together (in one case the relationship developed into a marriage). All the others expressed a vivid wish to find a partner with whom to share their years to come. Giovanni’s story (70 years old, from Florence, ex-small entrepreneur) is an example. He said that he decided to leave for Bulgaria in 2011, at a difficult moment in his life following the failure of his business and the breakdown of his marriage after many years. Giovanni stated that he had debts to settle and to repay them he had to sell his house. He had to pay alimony to his wife and his pension was not enough. He was losing his mind and, at one point, he took a decision to react and not allow himself to fall into depression. With the help of a friend, who was already living there, he decided to relocate. Within 10 months of his relocation, he married a 45-year-old Bulgarian woman and together they started a business. Giovanni stated that, thanks to his wife, he is living “a second youth” and has various plans for the future.

Another example is Roberto’s story (74 years old from Milan, in Bulgaria since 2014). He recounts that he relocated to Bulgaria almost in desperation. In 1991, after a series of events, he was forced to close his telecommunications business. At the time, he was 53, and it was not easy to find a stable job. Hence, he was forced to do various odd jobs. He continued until reaching pensionable age in 2007, earning a pension of 1,000 euros that was insufficient to live decently in Milan. He, therefore, relocated to the outskirts with his partner where they both continued doing various odd

jobs to add to his pension. When Roberto lost both his partner and his mother, he felt a strong sense of loneliness (he and his partner had no children). He reacted by relocating to a coastal area where he could live serenely and within his economic limits for the rest of his life. His choice fell on Varna after also considering Djerba in Tunisia. In Varna, Roberto found what he was looking for: *“I now live in a beautiful coastal city where my pension is sufficient. I also made a request to pay taxes in Bulgaria. Here, in comparison with Italy, pensions are not taxed [...]. I live quite well even on a sentimental level. A couple of years ago, I met a Bulgarian woman, who previously worked in Italy [...] we now live together, I can say that she filled the vacuum I felt before”*. Similarly, Paolo (72 years old, ex official, widower, from Rome, in Bulgaria since 2014) left Italy when he was already widowed, a few years after reaching pensionable age. He recounted that he was tired of seeing his pension being taken up by taxes and bills, and not sufficient to cover all his expenses. He relates: *“Too many taxes, one also has to pay for the air one breathes, but only honest people pay, the gold pensioners, those have their mind at rest, but us, simple pensioners, have our dignity and humanity taken from us [...] you see how many old people in Italy rummage through the leftover fruit and vegetable cases at the end of the day at the open air markets? Or the high number of people who go and eat at Caritas? You think this is right? Pensioners should not be taxed, on the contrary, they should be helped, because the State should be thankful to them for having worked and paid taxes all their life”*. In Varna, Paolo lives in a well furnished apartment overlooking the sea which only costs him 220 euros a month. He reported that now he can save money and give his grandchildren all the presents he wants. He feels alive again and would like very much to meet a female companion with whom to share his new found serene life.

5.2. Balances

The narratives unveiled a series of advantages by living in Bulgaria, where their expectations were even exceeded. At the same time, they stressed some challenges that reflect some doubts regarding their social integration and their stay in this country during their fourth age.

Benefitting from a low cost of living and reaffirming their parental role

Certainly, the most important advantage of living in Bulgaria is the low cost of living that has given the participants the opportunity to live without financial stress. Some of them have started to make savings which they did not manage to do before. This permits them to assist their children financially in Italy, who are also facing economic problems. Others have avoided the ‘embarrassment’ of receiving monetary assistance from their children to cover expenses. Davide (71 years old, ex truck driver, from Milan, in Bulgaria since 2013) recounted that his pension was insufficient to cover all expenses for him and his wife, so much so that their children had to help them and this gave him a sense of failure, considering that within Italian families it is usually the parents who help their children, even when these are adults and living on their own: *“In Milan we could not cope, our son helped us, but we did not like this, since he had his own family, we were a burden to him [...]”*. Similarly, Claudio (75 years old, from Brescia, ex-employee, in Bulgaria since 2012) recounted that he felt frustrated and impotent in that his son, having a precarious job, and with children studying at university, needed financial help and he was not able to give it to him: *“[...] the fact that in Italy I could not manage to help my son made me feel a nobody, I did not feel myself a parent [...]. Now I can help him, I can do my duty”*. Likewise, Maria (72 years old, from Verona, in Bulgaria since 2012, together with her husband) recounted how important it is to help their son, who has a mortgage to pay, a wife and children. Similarly, Francesco (66 years old, in Bulgaria since 2018, together with his wife) stated that he is now satisfied that he can help his son who unfortunately lost his job and has a child to bring up. Francesco is even encouraging his son to find a job in Bulgaria so that they can live together once again.

Hence, for these interviewees, the relocation was not only a strategy to cope with the economic precariousness but also a way to reaffirm family intergenerational practices. They felt ashamed of being helped by their children, or not being in a position to help them, as is the traditional Italian family model. It is worth mentioning that approximately 36% of Italian pensioners help their children and grandchildren, thus going beyond the traditional informal welfare system to become real crisis shock absorbers (Tropeano, 2019). In Bulgaria, pensioners become a focal point for their family in Italy, with whom they keep in frequent contact. Thanks to Skype and other video chatting applications, the participants reported that they do not really feel away and distant from their siblings. Moreover, the affordable flights between Italy and Bulgaria allow them to return to Italy frequently (for festivities, during summer, etc.) and also to receive visiting relatives.

Finding the good life

The participants outlined that Bulgaria offered them the possibility to re-affirm themselves and to start a new life in many ways. The narratives refer to the possibility of living in a larger house and of dining out more often. For example, Mario (71 years old, ex small entrepreneur in Piedmont, in Bulgaria with his wife since 2014) recounted that in Bulgaria they started a new life. They live in Varna in a house by the sea, which they managed to obtain at a rental price which is unimaginable in Italy: *“We now live in a dream home, we can enjoy a housekeeper three times a week, we go to dine out more than once a week, my wife can go to the hairdresser more often than she used to in Italy, both go to the gym, we can also afford to travel, well, we can pamper ourselves!”*.

Giuseppe (73 years old, from Rome, in Bulgaria since 2013) stated that he felt reborn: *“Each morning I open my eyes and say it’s a beautiful day, even without looking out of the window. I have the entire day in front of me to do what I like, take care of my garden, go jogging, drive my car, I can afford a Mercedes now! Certainly, during winter I spend more time at home”*.

Anna (69 years old, from Genoa, in Bulgaria since 2015) recounts that since she and her husband have been living in Bulgaria their lifestyle is serene: *“We do not plan anything, we take each day as it comes [...] every morning we have coffee at the coffee shop in our preferred square, then have a long walk, you know, walking is healthy, especially at our age”*.

Some participants recounted that in the new geographical setting they re-discovered intimacy as a couple, which in Italy was being lost. Marina (67 years old, in Bulgaria with her husband, since 2018) said *“in the last few years we had been a bit lost, perhaps because of the worries on how to make ends meet [...] since we are here, we have found our complicity as a couple again [...] I don't hide from you that I feel like a desired woman again”*.

Without doubt, the sort of rebirth described by the interviewees not only reflects their increased spending power but also a more significant cultural change, that is to say the desire to age in an active way (Gilleard and Higgs, 2009 and 2011; WHO, 2002).

With a life expectancy of 82 years, and improved health conditions, Italian seniors feel dynamic and in search of new experiences (Censis, 2011; ISTAT, 2016; Pugliese, 2011), in line with the social representation of the third age that promotes physical, mental and social well-being at this time of life. Were it not for this cultural aspect, they probably would not have relocated. In this sense the experiences of our participants question the conventional assumptions of senior life as vulnerable and sedentary. They reinforce the vision of King et al. (2017) and Sampaio et al. (2018), who, challenging the so called “vulnerability trope”, argued that senior life can turn into “the new spring years”, rather than being a necessarily destitute period of life.

While the interviewees upgraded their economic position and enjoy the good life in Bulgaria, their local counterparts (whose pension is 100 – 150 euros a month) often struggle for a living and even find it difficult to obtain medical treatment, in case of necessity, since the public health system is free just for basic therapies. On their pensions, local seniors cannot afford the private medical services, nor a comprehensive health insurance policy (costing about 50 euros a month) that could provide them with all public health services and even free pharmaceuticals. The relatively

privileged position that Italian pensioners have acquired in Bulgaria allow them to buy the insurance policy to have complete access to the public health system or to pay for the private one, to which they usually go for specialist visits and routine check-ups. Indeed, whilst they feel that Bulgarian public hospitals still lack modern equipment and are outdated, they express high appreciation for the private health care service for its professionalism, speediness and low cost. In case of surgery, or deeper check-ups requiring hospitalisation, which have rarely occurred so far, the participants reported they prefer travelling to Italy where they can be cured free of charge.

Challenges

Life in Bulgaria has also grey areas, which mainly concern the language barrier. The interviewees stated that they find it difficult to understand the Bulgarian language and that they should study it, which is not an easy task at an advanced age. In general, they regret not speaking Bulgarian since this makes it difficult to integrate with the local population and even to deal with public offices. They have to make use of local interpreters each time they need to go to a public office. These are not professional interpreters, but Bulgarians who have had some work experience in Italy and know some Italian. Giancarlo (68 years old, in Bulgaria since 2016) says: *“We Italians speak very little English, and so do the senior Bulgarians, at most they speak Russian. If one speaks English, at least, one can communicate with the Bulgarian youth, who increasingly study this language, otherwise one risks not talking to anyone”!*

As a result of this, relationships with the locals, who are considered friendly, genuine people, are rather limited and full integration is not possible. The majority of social relations is with other Italian nationals, especially if co-nationals live in the same area. For those who live in Pazardžik, for example, the Patronato serves also as a social circle. Dinners are frequently organized as well as community activities. Those who do not have any co-nationals living close by very often feel lonely, especially males who live on their own. In the absence of a female partner, who all desire and are looking for, they find refuge in the virtual world of Facebook. All are very active on the Facebook page of the Italians in Bulgaria, where they exchange opinions on daily news, give advice to the newly arrived and to those who are considering relocation. The moments of loneliness, and at times of true disorientation, are very frequent during winter, when the vibrant coastal touristic localities (e.g.: Burgas and Varna) become ghost cities.

The language barrier and the partial social interaction present a risk that the growing Italian community will be a closed community, as has happened with other communities of pensioners in other geographical contexts, for example the British in Spain (Hall and Hardill, 2016). This isolation can develop into a fragile and challenging condition as one gradually moves into the fourth age, and is in need of personal care. The only assistance one can rely on is that offered by co-nationals, provided that there are some in the vicinity. Hence, for the interviewees, the current positive balance does not prevent intermittent feelings of isolation and loneliness, especially when thinking about the eventuality of a sickness, or reduced mobility, which will require daily care. In the case of such an eventuality, the majority of interviewees stated that they will return to Italy. No one ever thinks of going into an old people’s home or of employing home care, neither of which would likely overcome the language barrier. Thus, the present focus on living in the best way possible in Bulgaria during the third age is entangled with worries about becoming isolated and frail in an alien place as the fourth age inexorably approaches.

6. Concluding remarks

This paper has offered an example of the evolving character of IRM, which now involves not only traditional well-to-do pensioners, but also those in a more precarious financial situation. IRM is expanding into new low-cost peripheral destinations at various latitudes of the globe.

The qualitative research carried out in Bulgaria sheds light on two questions. First, what is the main motivator for relocating to this country? Second, how do these settlers evaluate the balance of their lives there?

Answers to the first question were consistent and eloquent in asserting that the increasing cost of living and taxation in Italy made them feel precarious and not in a position to exercise the desired lifestyle. Thus, economic constraints were at the core of their decision to relocate to Bulgaria. Indeed, the relocations started in parallel with the economic crisis of 2007-2008 and were accentuated with the implementation of the Italian austerity plan of 2011. In this situation, Bulgaria, which had just entered the EU, became a close, accessible and lower cost country of the European Union, where they could enhance their standard of living for the years to come.

While these results confirm the well-established research findings outlined, for example, by Hayes (2014) with reference to US pensioners who moved to Ecuador, they also possess some distinctiveness. The relocation of Italian pensioners to Bulgaria goes beyond the utilitarian spirit of US pensioners in South America. It is clearly evident through the narratives collected in this study that the relocation was also a strategy for helping children and grandchildren living in Italy who were facing economic constraints. For these people, the migration was a way to re-affirm the intergenerational relationships that characterise the Italian family model, where parents help their children, regardless of their age. These peculiar findings offer a new analytical perspective that links IRM to family ties and responsibilities. Studying these ties advances knowledge of the present and future motivators of Italian IRM, as well as those of other nationalities.

The narratives revealed also that for some pensioners the relocation was not only pushed by the economic difficulties they were experiencing in Italy, but also to overcome emotional, personal problems, like the loss of a spouse, either as a result of widowhood or divorce. Interestingly, these retirees are all men who also headed to Bulgaria with hope to meet a new partner and start a second youth or romantic relationship. These findings are consistent with Croucher's (2014) argument that gender plays an important role in retirement migration. Further work is needed on the role of gender in shaping the aspirations and experiences of Italian pensioners relocating abroad. Empirical studies on German and British male retirees moving to Thailand, for example, have revealed that they move to find a younger local partner and re-establish the value they have lost as ageing men in the West (Husa et al., 2014; Kwanchanok and Sirijit, 2016).

Answers to the second question revealed an overall positive evaluation of the balance of their life in Bulgaria. Participants mentioned in particular the substantial lower cost of living, which enhanced their standard of living. Many interviewees reported that they are enjoying the good life, and that they feel re-born since they now manage to do things they could not do before, like dining out, sporting activities and travel. This confirms that a lower cost of living facilitates a consumer-type lifestyle in line with so called "successful aging", the culturally specific form of aging that has emerged in recent years (Hayes, 2018; Gilleard and Higgs, 2011). Therefore, behind IRM there are important cultural changes concerning the years in later life. Post-productive years are increasingly considered more valuable and provide opportunities to undertake new activities. People have a desire to open up to new challenges and, often, to start a new from a life of sacrifices. The relocation abroad means to be active and reactive. Indeed, the participants left behind economic and emotional problems with the desire to starting afresh in a new setting.

However, beyond the agency of the participants and the positive aspects of living in Bulgaria, there are also challenges, mainly related to the language barrier, which prevent them from achieving full integration. This gives rise to a sense of loneliness, in particular for the men who live alone and who have no co-nationals living in their proximity. The virtual life serves as an antidote to their solitude.

While the partial social integration can be counteracted while these pensioners still enjoy good health, it can become unbearable in the future fourth age when illness, immobility and fragility may prevail. In this scenario, a return to the native country is on the horizon. These findings pose the question whether living in a foreign country is an opportunistic and sustainable choice during the

fourth age. Thus, it is worthwhile to monitor the future choices of Italian pensioners, as well as other nationalities, both in Bulgaria and in other geographical contexts.

Overall, the findings of this qualitative study point to the multi-layered nature of IRM and provide perspectives that challenge the classical idea of IRM as a type of migration that involves individualistic, wealthy people from the North who wish to spend a mundane life away from social and family constraints. The study shows that IRM, at least for Italians, is linked strictly to questions of economic constraints, family, aging and well-being. It also suggests that IRM will continue to show new spatial patterns by involving new low cost destinations, and probably new countries of origin as long as Western costs of living increase, the senior population increases, and the ideal of successful aging becomes rooted in society. This implies that IRM will affect destination countries, a topic that this study did not explore. This issue should be investigated further. As a number of studies focusing on other international contexts have revealed (Bastos, 2014; Benson, 2015; Hayes, 2015b and 2018), the impacts are often problematic, in particular because the pensioners' higher income (as in the case of Italian pensioners in relation to the Bulgarians) has gentrifying effects in the destination, and produce, or reinforce, social inequalities. Thus, more research that assesses the implications (economic, environmental, socio-cultural, and political) of IRM for Bulgaria and other destinations is much needed. After all, transnational retirement migration attests to the interconnectedness of the world, as well as the profound socio-economic divisions that continue to characterize it at various scales.

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