

THE ECONOMIC IMPACT OF INTERNATIONAL RETIREMENT MIGRATION: A CASE STUDY OF MERSIN IN TURKEY

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Abstract

International migration of retired people is one of the new international migration types developed in 20th century. This type of migration had been intensely analyzed in Europe starting from 1990s and also became an important issue in Turkey eventually. This migration type and its effects can be observed in southern shores and also partially in western port cities of Turkey. This research focuses on Mersin in Mediterranean region and a questionnaire was conducted with 180 foreign retired people within this region. This study aims to measure the resident foreign retired people and their contribution to Turkish economy in general with a concentration on Mersin's economy too.

Key Words: International Retirement Migration, Mersin, Turkey, Economic Effects

1. Introduction

International retirement migration (IRM) is an important example of the new international migration types (Williams et al, 1997). There are four main reasons for the overall growth of IRM. The first is increases of human life especially in developed countries, the second is decline in the legal age of retirement which together have extended the duration of retirement. Growing numbers of people have been able to anticipate longer periods of active post work life in the 'third age', and this has been referred to as 'the triumph of retirement' Thirdly, there has been an increase (but also a polarisation) in the life time flow of earnings and accumulation of wealth, so that increasing numbers of individuals have sufficient resources to consider a range of retirement strategies, including international migration. Fourthly, changing patterns of life time mobility have provided more knowledge of, and experience, of living in, foreign destinations. In part, this is related to the internationalisation of labour migration since 1945, but rapid growth in mass international tourism after the 1950s also increased (selective) knowledge and experience of other

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countries. Moreover, repeat holiday visits can act as the stepping stone to seasonal or permanent migration, often via the purchase of a holiday home (Williams et al., 2000).

International retirement migration is also an important phenomenon for Turkey where this type of migration and its effects can be observed at the southern and western coasts growingly. Generally known as a country for its emigration, Turkey, currently, is both receiving a significant amount of migration, and also becoming a transit migration country for illegal immigration. The main movements that determine Turkey's place in the international migration literature are the migration of ethnic Turks from Bulgaria and Greece and the labour migration towards Western European nations in the 1960s. These issues were discussed in many published studies, especially the ones on Turkish migrant workers in Europe and also on issues of human smuggling. But, the consideration of Turkey as a destination country for International retirement migration (IRM) is a fairly new concept (Balkır et al., 2008).

IRM has been extensively studied since the 1990s especially in Europe but there are few studies that take Turkey as a destination country in international migration. On the other hand, the IRM is a heterogeneous process, intermingled with other types of migration and has definitional difficulties, it can cause the IRM studies to be limited. In addition, international retirement migration to Turkey studies are limited too. Also, they generally focus on IRM's social and cultural effects, these studies are not exactly defined the economic effect of IRM.

The main aim of this study is to define the effects of IRM on regional and national economy. In this context, this study is based on survey and it was interviewed at 180 migrants who choose Mersin, where is the landing side of the Mediterranean sea.

This paper is in five main parts. After the part of introduction, the second part of this study is about retirement migration in Turkey and the information is given about Mersin as a sample field. In the following part, methodology of the study is explained. The fourth part of the paper includes the results of the survey. And the final part of the article emphasizes why IRM is important for Mersin in Turkey.

2. International Retirement Migration to Mersin in Turkey

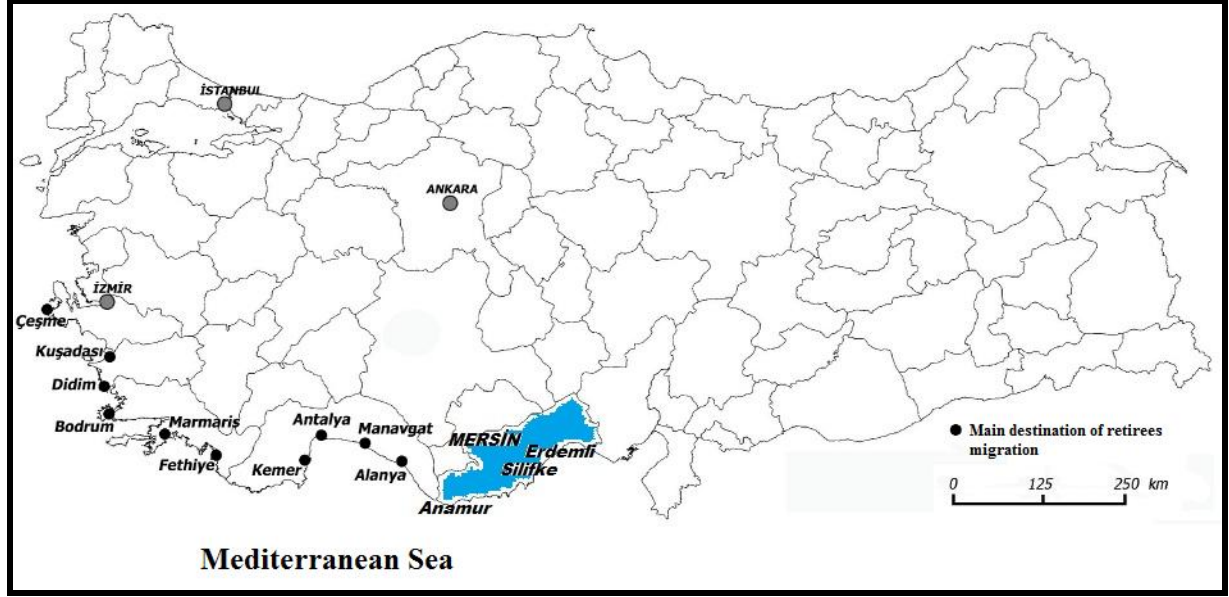
Turkey, due to its geographical location and political structures of the countries around it, is a country which has different roles at the same time on international migrations. That's why international migration is an important issue for Turkey's international relations especially with European Union. The most stressed role of Turkey on international migration is its being the source of emigration. In this context, most of migration studies about Turkey focused on its immigration role in international migration. Turkish labour migration to West European countries between 1961-1974 constituted the biggest migration movements from Turkey to abroad (Özerim, 2008).

Although the type of the emigration changed after 80's and 90's, Turkey has been an important country of emigration especially at the second half of the twentieth century. İçduygu (2005) mentions five main current types of emigration of Turkish citizens in 2000's: family-related migration, asylum-seeking; irregular (undocumented or clandestine) labour emigration; and international professional migration (İçduygu, 2005; Coşkun, 2006). Although not important as immigration, Turkey is also a country of immigration and many people have immigrated to Turkey by varies types of migration for many years.

It's started popular to new types of migration which calls "international retirement migration" since 1990's in Turkey. Especially European retirees have settled by buying house, on tourism centre of the Mediterranean and Aegean coasts where tourism has a considerable share in the economy. The main reasons to choosing of Turkey's south and west side by European retirees that their prefer soft climate, warm weather. Also this place are tourism centre where most chosen by European retirees, Çeşme, Kuşadası, Didim, Bodrum, Marmaris, Fethiye, Kemer, Antalya, Manavgat and Alanya are able to given as examples. (Südaş and Mutluer, 2008) In recent years, Mersin and it's counties where located in the Mediterranean region, can add this place which most preferred by European retirees.

Today, there are about 3.800 foreigners living with residential permit, in Mersin. The Germans are at the top of the list, followed by the Dutch. The number of foreigners with residential permits, which has increased very passing day since the year 2000, has reached a number of over 200,000 throughout Turkey (Mersin Police Department, 2013).

Figure 1: Main Destination of Retirees Migration in Turkey



Mersin, with its geographical location, contains a large part of Eastern Mediterranean Basin in Western Çukurova segment in Mediterranean region. Mersin, with its 330 km coastline, has one of the longest coastlines in Turkey (Mersin Trade and Industry Chamber, 2013). Natural shores constitute approximately 108 km part of Mersin coasts. In Mersin, besides significant beaches such as Anamur, Taşucu, Susanoğlu, Kızkalesi, Erdemli and Kazanlı, large and small bays serve for coastal tourism. There are some important ruins such as Yumuktepe, Karaduvar, Viranşehir (Pompeipolis/Soli), Anemurion (Eski Anamur), Gözlükule, Boğsak Adası, Olba (Uğura, Ura), Diocaesarea (Uzuncaburç), Elaiussa Sebaste (Kanlıdivane/Ayaş), Korykos (Cennet-Cehennem, Kızkalesi).

Mersin which was established on Mediterranean coast, by all accounts, hosted many religions since it is located in Cilicia which was preferred as a habitat by humans since early periods of history. This city which is also important with regards to belief tourism is preferred as a habitat by people who have different beliefs and cultures (Bahar ve Samırkaş, 2009). Besides, Mersin is the second important tourism city after Antalya in Mediterranean region. Despite its potential, no research within foreign retirement migration has been come across in literature related to Mersin.

It is possible to sum up the studies related to foreign retirement migration in Turkey as the following; Turan and Karakaya (2005) performed their studies in Didim where British people live intensively. It is emphasized that British people brought about recovery in real estate, construction and entertainment sectors in this region. Some research has been made

about international retirement migration in Kaş, Kalkan and Alanya which are some provinces in Antalya within the context of the project named Resident Foreigners in Turkey which has been conducted by International Strategic Research Institute with the help of TUBITAK. Südaş studied in the same way and in the same region in 2005. Antalya is a significant settlement where foreign retired people live intensively. The most far-reaching study concerning foreign retirement migration in Turkey conducted by Balkır, Karaman and Kırkulak between 2006 and 2008 is the project named “Social and Economical Effects of Foreign Retirement Migration: Antalya and its Surroundings, An Empiric Study”. According to the result of the project; retired European, German, British, Dutch, Norwegian, Danish, Belgian, Swedish and Irish people are the ones who reside largely in Antalya and in its surroundings. In the study, growth in purchased real estate in Antalya by foreigners especially by retired people was stressed that it affected real estate and construction sector in the region. Özerim, (2008) in Dalyan where he lives, studied international retirement migration within the scope of postgraduate thesis named “International Retirement Migration in Europe and Turkey, As A New Destination Country: Muğla-Dalyan Sample”.

An overall literature which is about retirement migration, is not available in Turkey. Therefore, such studies are needed. A field survey was conducted which is related to the retired European people, who live in Mersin city within the context of this study. Thus, in this study, it was aimed to contribute supply for the lack of data mentioned and unlike the other studies, measuring the contributions of the people who resided in Turkey to economy extensively was also aimed.

3. Methodology

The most important commonly observed limitation at studies examining international retirement migration is the lack of a clear definition of resident foreign retirees and inability to reach the statistics on this audience. The most important reason for not determining the population of foreign retirees are expressed as the records of resident foreigners not to be kept properly at studies about foreign retirees living in especially southern European countries. (Rodríguez, Mayoralas and Rojo, 1998; King, Warners and Williams, 1998; O'Reilly 2002; Balkır, Karaman and Kırkulak, 2008).

Data of the number of foreign retirees population and their nationalities can not be acquired in Mersin. There have been difficulties in providing data due to the lack of statistical

infrastructure and within the scope of privacy of certain information. The study about resident foreign retirees was carried out in eight months starting from July 2013 to February 2014. In this context, the chosen subjects as field survey are stipulated to live at least 3 months in Mersin, but according to survey results, most of the subjects have been living in Mersin at least 6 months and over. In this context, 180 resident foreigner retirees have been applied surveys.

The previous studies which are about retirement migration in Europe, methods and questionnaires is chosen as a model for this study. Questionnaires consist of three parts and include 31 questions. While the first section covers the demographic characteristics of subjects, the second section consists of questions related to daily life and the reasons of settling in Turkey. And the most important part of the study is the third chapter, it consists of questions about the economy. The results of survey have been analysed using by SPSS 15. In addition, the questionnaires have been prepared in three languages such as English, German and Russian. But Russian questionnaires couldn't be used because the economical questions were not answered by Russian people.

Interviews with local residents and shopkeepers as well as resident foreign retirees, as it provides important data for the study, have assisted in reaching resident foreign retirees for questionnaires and interviews. In Mersin, data has been collected about resident foreign retirees by interviewing with other people from the local community as well as the real estate sector employees cafe, bar and restaurant owners and employees , which are the most important places for socialization for retired migrants located in city center and counties.

4. Findings of the Survey

The questionnaire conducted to the resident foreigners in Mersin, second most important tourism city in Mediterranean region after Antalya, was evaluated by several variables and especially the contribution of foreign resident retired people to the economy of Mersin is tried to be measured. Questionnaire has 3 sections with 31 questions in total. 180 retired people participated in the questionnaire and several questions were answered. These results will be evaluated below.

Demographic Properties

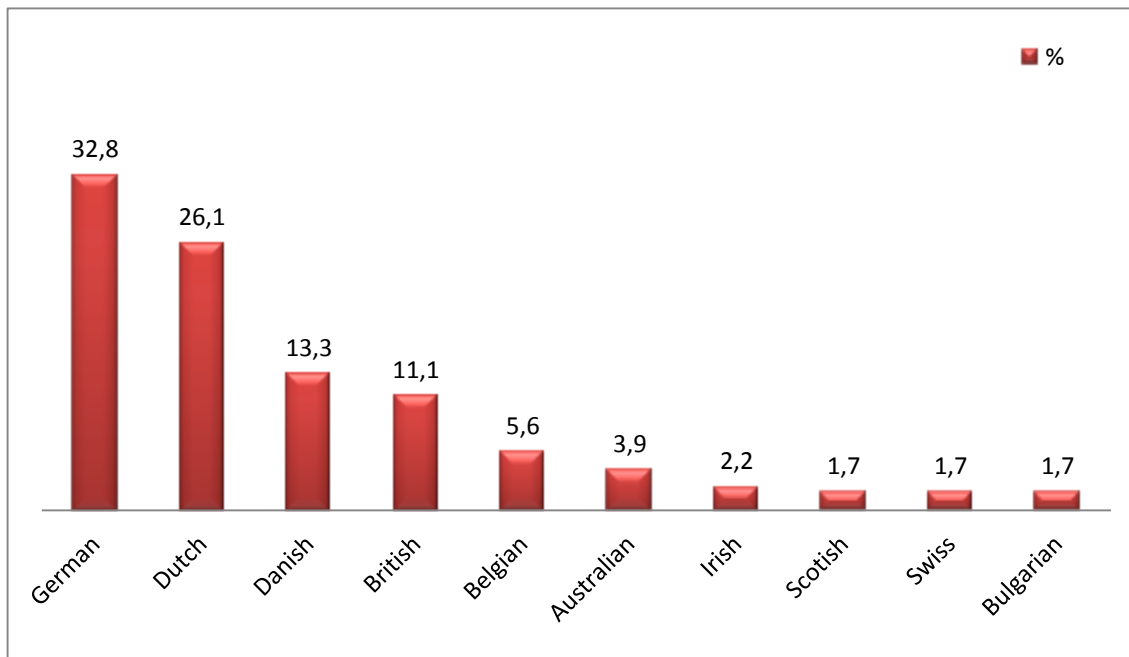
The retired immigrants who answered the questionnaire were 48.3 % male and 51.7 % female. 3.3 % were between the ages 40-55, 13.9 % were 56-60, 42.2 % were 61-65 and 40.6 % were 66 and above. When we examine Table I, we see that 80 % of the participants were married, 12.8 % were single and 7.2 % did not answer that question. 52.5 % of the participants were secondary school and 25.6 % were university graduates. 77.8 % of the participants answered “no” to the question whether their partners were Turkish or not. This clearly indicates that their reason to choose Turkey during their retirement is not because of their partners’ nationality.

Table 1: The Profile of the Retired Migrants in Mersin and its Districts

Sex	%	Age	%	Marital Status	%	Educational Level	%	Is Your Partner Turkish?	%
		40-55	3,3	Married	80,0	Primary	11,1	Yes	10,6
Male	48,3	56-60	13,9	Single	12,8	Secondary	52,8	No	77,8
Female	51,7	61-65	42,2	Other	7,2	University	25,6	No Answer	11,7
		66+	40,6			Master / Phd	10,0		
						No Answer	0,6		
Total	100		100		100		100		100

Considering the nationality of retired immigrants who living Mersin, Germans are at the first place with 32,8%, followed by Dutch with 26.1 %, 13.3 % Danish and 11.1 % British. Scots, Swedes and Bulgarians' share the lowest rate with 1.7 % each nationality. Also, 53.9 % of them have residence permit, whereas 42.4 % either have a tourist or other visa. Only 3.3 % of the participants have dual nationality.

Figure 2: Current Citizenship of Retired Migrants



Settlement Process and Daily Life

Second part of the questionnaire consists of the questions about the settling processes and daily lives of the retired immigrants in Mersin. First of all, the reason of their settlement in Mersin was asked and it was mentioned that they can choose more than two options. Generally the reason to choose Turkey and specifically Mersin, is the climate according to previous studies. Almost all of the participants marked the climate as a reason. This was followed by culture (74.4 %), social life and interpersonal relations (54.5 %) and living costs (38.8 %). Only 2.8 % of the participants mentioned that business was a reason for their choice.

Figure 3: Reasons for Settling in Mersin

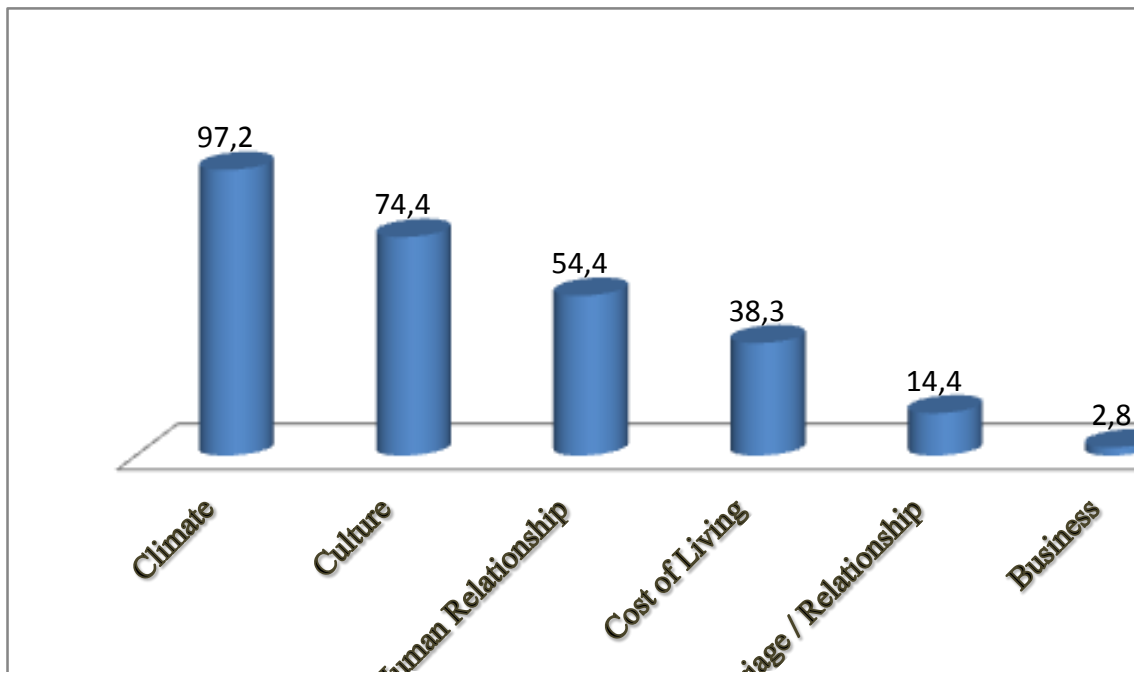
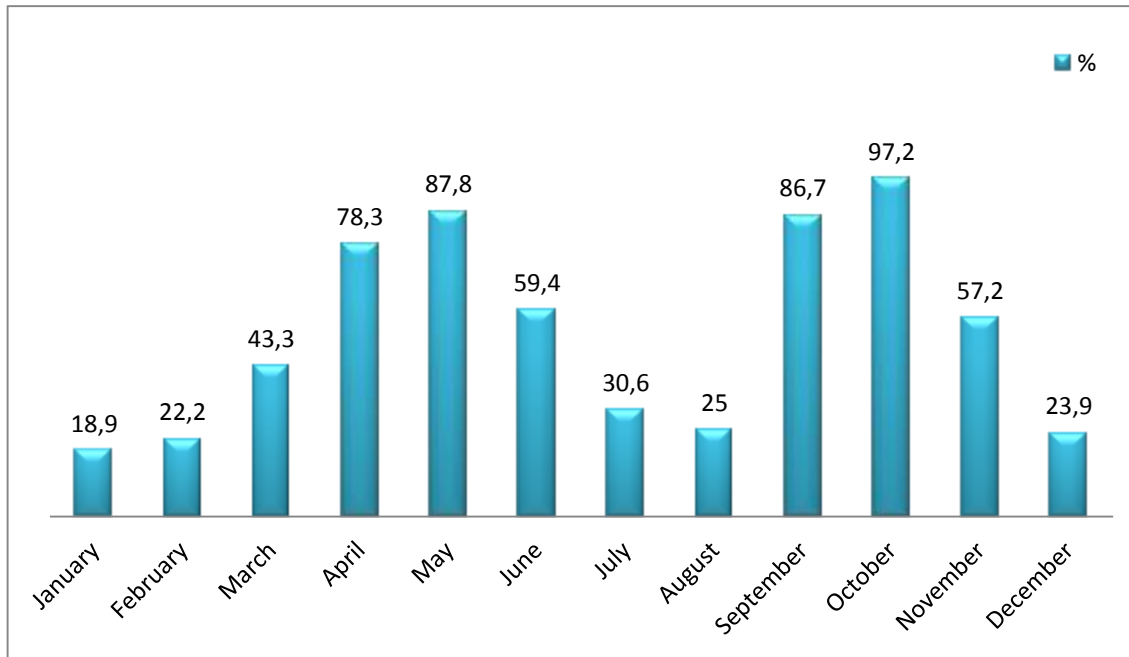


Figure 4 shows the months retired participants stay in Mersin. It can be seen that the retired people come to Mersin in April-May or September-October. October is the first month with 97.2 %. We see that retired people live in Mersin mostly during spring and fall. This is an expected result in terms of this research as the weather is extremely hot during the summer months in Mersin (40 C) and the heat is highly felt with the moisture effects. During July and August, even the locals of the town go to the uplands to spend the summer in a cooler area.

Figure 4: Distribution of Months Staying in Mersin



Retired people participated in the questionnaire were also asked questions about their home countries. Firstly, their density to travel back their countries was asked. As seen at Table 2; 54.4 % of the participants told that they visited their countries 2-4 times a year. 10.6 % of them visit their countries more than 4 times a year, whereas 5 % of the participants never visit their countries. Their answer to whether they wanted to go back permanently to their countries in the future was 52.8 % definitely yes, 22.2 % probably yes and 11.7 % probably yes but unlikely. 13.3 % answered that they will never return definitely. Their answer to whether they had any foreign guests in the last 12 months to Mersin and how long they stayed; 31.7 % said they had no guests, 20 % said they only had 1 guest, 29.4 % said 2-3 people and 8.3 % said they had 4-5 guests. 1.8 % said that they had guests of 12 and more. The length of stay for the guests is 2 weeks by 41.7 %. These data are important in terms of economic indicators. As their foreign guests come to visit the retired residents, they will definitely make expenditures and have a contribution to the economy of Mersin.

Table 2: Questions About Home Country

The frequency of going homeland	%	The number of guest	%	The length of stay for the guests	%	Go back permanently	%
I never visit	5,0	0	31,7	A few days	12,2	Yes, definitely	52,8
Once in a year	15,0	1	20,0	1 week	8,9	Yes, probably	22,2
2 to 4 times in a year	54,4	2-3	29,4	2 weeks	41,7	Yes, possibly but unlikely	11,7
More than 4 times in a year	10,6	4-5	8,3	3-4 weeks	8,3	No, definitely	13,3
Other	13,3	6-7	6,1	5-8 weeks	1,1		
No Answer	1,7	8-9	1,7	More than 8 weeks	1,1		
		10-11	1,2	No Answer	26,7		
		12+	1,8				
Total	100		100		100		100

Economic Issues

The basic aim of this study is to measure the contribution of international retired people's migration to the economy of country and the local economy. Therefore, economic questions are the most important part of this study, but that part is the hardest one to answer. Usually people do not like to give numbers about their economic situations. In reality, 250 people were interviewed but only 180 questionnaires were used. Other questionnaires (app. 70) were not answered properly due to the questions about economy.

First economic question was whether they had a house in their home country or not. 86.7 % of the participants answered yes. Also, 73.9 % of the participants answered that they had a house in Turkey, while 17.2 % are on rent. Their monthly rents were between 250-500 Euros. Rest of them said that they stayed at hotels, motels or camps. The price of the houses they bought in Turkey ranged between 50.001-100.000 Euros for 40 %, less than 50.000 Euros for 30.6 %, between 100.001-150.000 Euros for 3.9 % and more than 200.000 Euros for 0.6 %. 24.4 % of the participants did not answer that question. The groups who were living on a rent were asked whether they were planning to buy a house in the coming 12 months or not, 87.8 % answered they did not. Only 12.2 % are planning to buy a house with the maximum amount of money they are willing to pay as 100.001-150.000 Euros.

Table 3: Questions about Home Ownership

Having a house in your home country	%	The status of home ownership in Turkey	%	The price of a house in Turkey	%	Planning a house in 12 months	%	Price of planning a house	%
Yes	86,7	I rent it	17,2	Less than 50.000€	30,6	Yes	12,2	Less than 50.000€	0
No	13,3	I own it	73,9	50.001-100.000€	40,0	No	87,8	50.001-100.000€	2,8
		Other	8,9	100.001-150.000€	3,9			100.001-150.000€	9,4
				150.001-200.000€	0,6			150.001-200.000€	0,6
				More than 200.000€	0,6			More than 200.000€	0
				No Answer	24,4			No Answer	87,2
Total	100		100		100		100		100

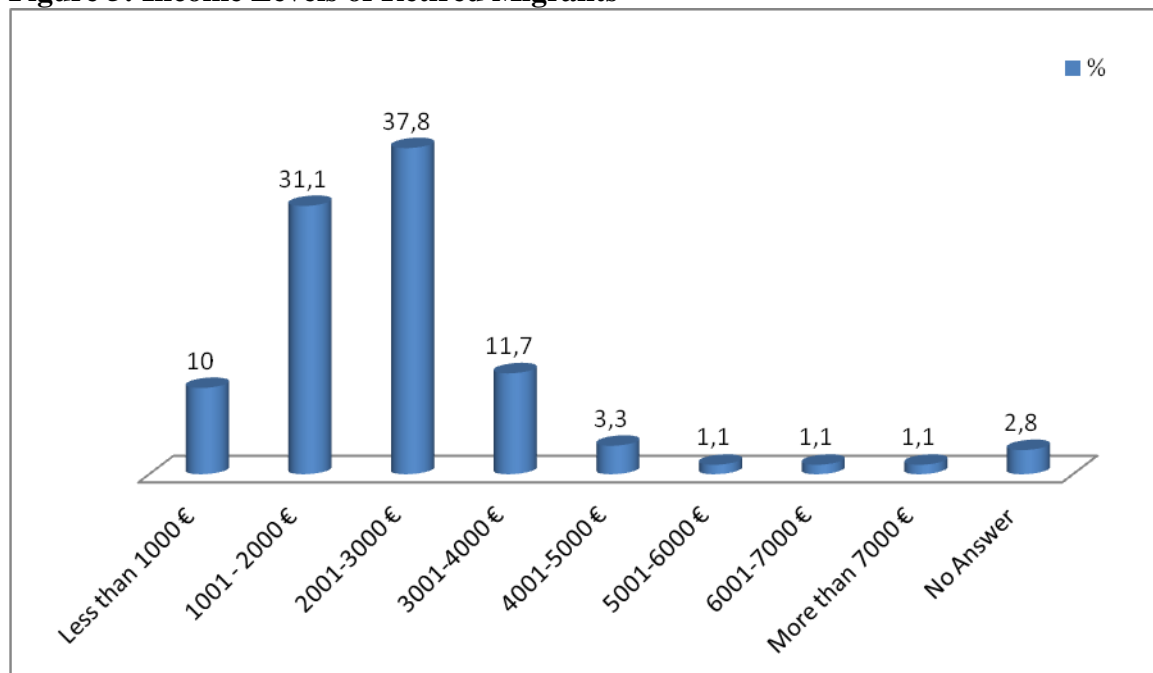
The retired immigrants with a house in Mersin were being asked why they bought a house in Mersin and they were required to indicate the top 3 reasons. Table 4 clearly shows more detailed the reasons of them buying houses. Price is, above all, the first reason. First reason was price for 32.8 %, whereas 15 % indicated price as the second reason, and 16.7 % indicated it as the third reason. This is a very important indicator in terms of the validity of this research. Because Mersin is one of the cheapest tourism sites in terms of house prices. In terms of the size of the house 16.1 % choose it as the first reason, while 10.6 % put it as the second most important reason and 12.8 % as the third. Another important factor for the retired foreigners to buy a house in Mersin is the location of the house. 11.7 % of them put it as the first reason, 13.3 % as the second and 11.7 % as the third most important reason. They usually prefer locations close to the sea when they buy a house.

Table 4: Reasons to buy a House in Turkey

Reasons for choosing	Size	Price	Rental Income	Setting	Location	Near Friends, relatives	Other	No Answer
First Reason	16,1	32,8	-	5,6	11,7	6,7	2,8	24,4
Second reason	10,6	15,0	1,7	23,3	13,3	4,4	5,6	26,1
Third Reason	12,8	16,7	1,7	13,3	11,7	3,3	7,2	33,3

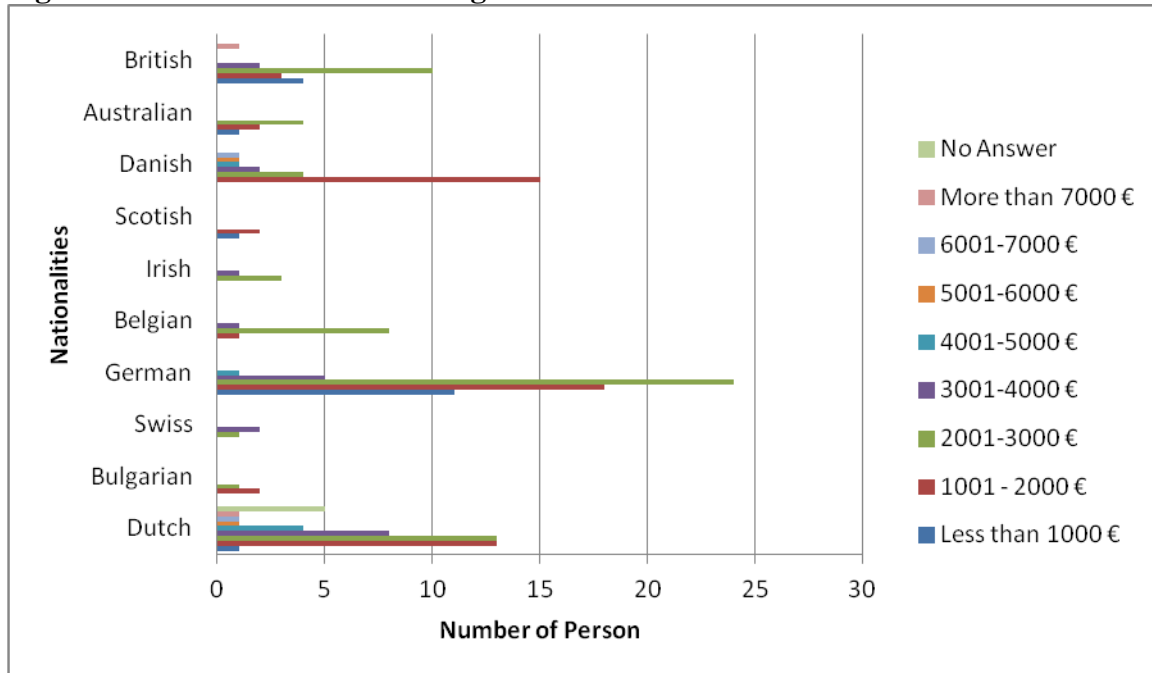
Most sensitive question about economics is the income level. Figure 5 shows that more than half of the retired people have an income between 1001-3000 Euros; with 37.8 % of them between 2001-3000, and 31.1 % between 1001-2001 Euros. 11.7 % said that their income was between 3001-4000 Euros. 10 % told that their income was less than 1000 Euros. 1.1 % have a high level of income, which is more than 5001 Euros. 2.8 %, 5 people did not answer this question.

Figure 5: Income Levels of Retired Migrants



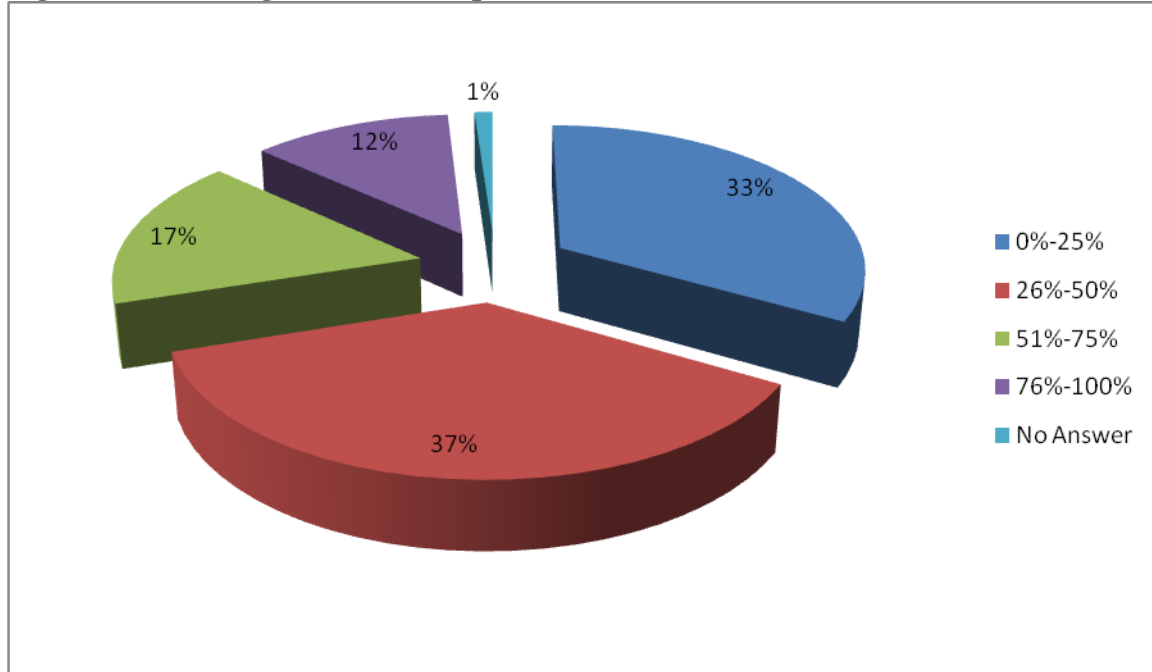
When compared their income according to nationalities, the participants with an income of 1001-3000 Euros are also interesting with 42 of them German, 26 Dutch, 19 Danish and 13 British. The group of people with an income between 3001-4000 Euros is lined as Dutch, Germans and British/Swedish and Australians at the same rank. The ones with the highest income, which is 7000 Euros and more, are the British and Dutch.

Figure 5: Income Levels According to Nationalities



The participants were being asked how much of their income they spend in Mersin. Figure 7 shows that 33 % spend 0-25 % of their income; 37 % spend 26-50 % of their income, 17 % spend 51-75 % of their income and 12 % spend 76-100 %. Only 1 % of the participants did not answer this question. These numbers have a great importance for the economy of Mersin, as most of the foreign retired people who live in this city spend most of their income there.

Figure 6: Percentage of Income expenditure in Mersin



Other question to resident foreign retired people were asked about the expenditures is types of their expenditures. They have been asked to rank their expenditures with the importance they give. Table 5 shows that food has the first place with 82.8 %. This result is consistent with other research conducted on this field. Electricity, rent, water and other bills have the second place, whereas transportation has a 56.1 % and the third place and other expenditures with 50 % on the fourth place. Other expenditures are generally clothes and entertainment sector. Health expenditures have the last place. They usually prefer to take care of their non-emergent health problems in their home countries in interviews.

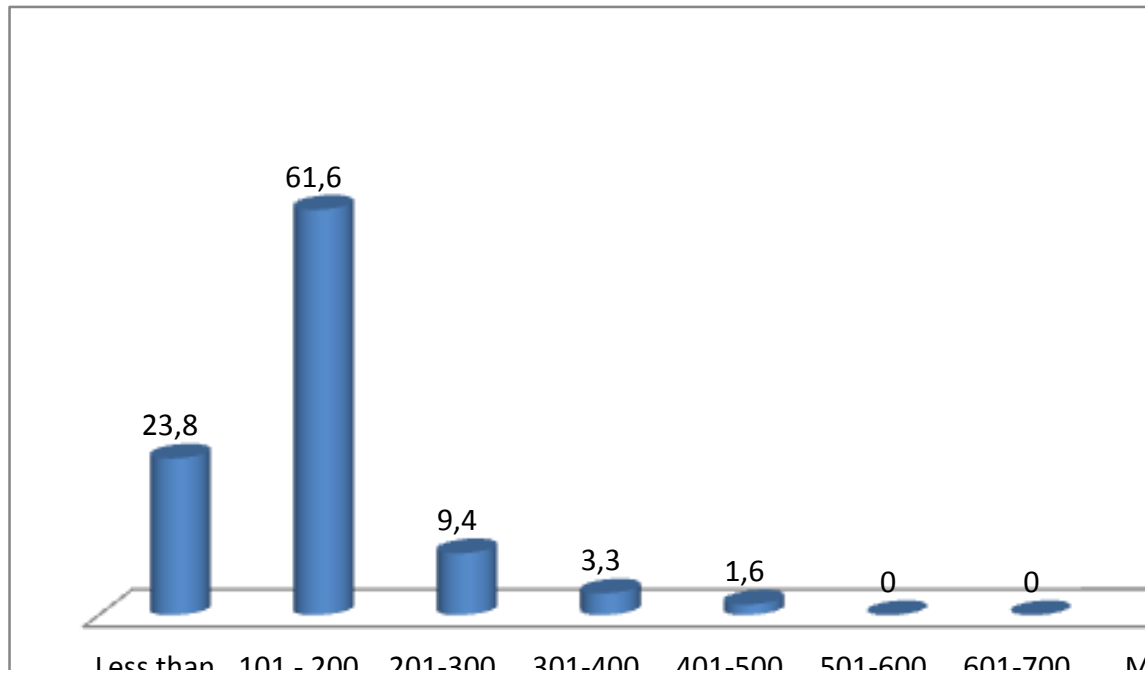
Table 5: The Share of Expense Categories in the Monthly Budget (Expenditure Pattern)

	Food	Rent, Water, electricity, gas etc.	All Transports	Health	Other (Please, specify)
First Item	82,8	8,9	6,7	1,7	-
Second Item	6,7	65,6	21,1	6,1	0,6
Third Item	8,3	20,6	56,1	11,7	3,3
Fourth Item	0,6	2,8	0,6	9,4	50,0
Fifth Item	1,1	0,6	1,7	5,6	30,0

The food has the first place with 82.8 % in expenditure pattern and how much they spend on food is another question asked. As Figure 8 shows, 61.6 % of the participants spend 101-200 Euros per week for food. Converting to Turkish Liras, this is a very important contribution to Mersin's local economy. 23.8 % of the retired people spend less than 100

Euros per week, and 9.4 % spend between 201-300 Euros per week for food. The price of alcohol in Turkey is higher than in Europe which, is especially indicated by retired people.

Figure 8: Amount of Money Spent on Food



They have been asked whether they have a job in Turkey or not. 176 out of 180 participants, which is 97.8 % said no. Only the rest 2.2 %, 4 participants answered yes. This result is consistent with the answer given to the reason why they are in Turkey, which was only 2.8 % for business. Asked about their current job status, 87.8 % were retired, 6.1 % employed, 2.2 % part-time retired or part-time employed and 2.2 % were unemployed.

Figure 9: Saving or investment in Turkey

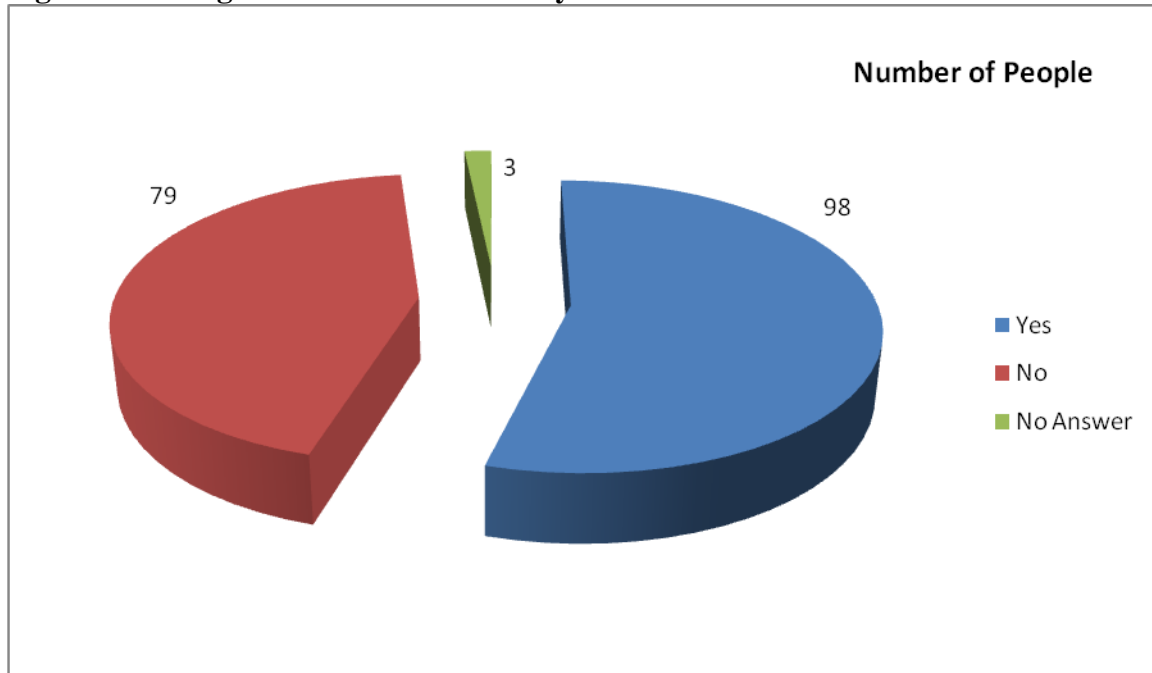


Table 6: Investment Tools

	Deposit in Turkish Lira	Deposit in Foreign Currency	Investment in Property (like house)	Portfolio Investment	Other (Please, specify)
First Item	28,3	15,6	24,4	1,7	-
Second Item	0,6	-	-	-	-

Finally, the participants were asked whether they have any investments in Turkey or not. 98 out of 180 answered they had investments in Turkey, with a 54.4 %. 78 of them, 43.9 % said they had no investments in Turkey and 3 people did not answer this. 98 people were then asked what their investments were about and 28.3% said Turkish Lira, 24.4 % said houses and land and 15.6 % said foreign exchange. Least invested area was portfolio investment with 1.7 %.

5. Conclusion

International retired people's migration has a characteristic of middle classes and above. It is usually defined as a migration of a certain class and the research on this issue is highly concentrated on Western Mediterranean countries. Retired people generally prefer countries such as Spain, Italy and Portugal; which recently included Turkey. Especially southern and southwestern shores of Turkey have been developed in touristic manners, and elder people have been migrating recently, which brings along many positive economic effects.

As field survey, Mersin is the second most important tourism city in Mediterranean region after Antalya, and 180 retired resident foreign people were interviewed. The purpose of this study was to measure the effect of foreign retired people on economy. Fascinating results were found. 73.9 % of these retired people with a middle and high income level own their house in Mersin and they paid between 50.001-100.000 Euros for these houses. This contributes a lot to real estate economy in Mersin. Half of foreign retired people spend 26-75 % of their income in Mersin and 54.4 % have investments in Turkey. According to these results, we can say that the migration of European retired people to Turkey and especially to Mersin have several positive effects. (tourism, real estate, manufacturing etc.)

In conclusion, there is only limited number of research conducted on the international migration in Turkey and there isn't any research about international migration in Mersin. This study will be an important contribution to the literature. Another important aspect of this study is the high ratio of answers given to the questions about economic conditions, which were only between 40-60 % before. Questionnaires in which the questions about economy were not answered have not been used in this research. Indicating the sensitivity of economic questions, the answers given by almost all the participants makes this research very valuable and important.

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