

# UNDERSTANDING THE DRIVERS OF LONG STAY RETIREMENT IN HUA HIN

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**Abstract:** *This study investigates international retirees' choice of Hua Hin, Thailand as a long stay retirement destination. Thailand has become one of the top spots, not only for vacationing or working but also as a retirement option for elderly Western retirees. The research in this study was conducted in Hua Hin, in the Prachuap Khiri Khan province, Thailand which is known as the "retirement haven" of Thailand. The target respondents were foreigners holding long stay retirement visas residing in Hua Hin. A well structured questionnaire was distributed to 239 respondents over a period of four days in the month January 2013. The findings revealed that respondents have no desire to make a living or to earn income, but come to pursue their own personal interests. They have regular income from their past savings or other sources of funds from their home country. Their main reasons for migrating to Hua Hin were to enjoy their retirement as people, who admire peace, cleanliness and easy going Thai lifestyle. The findings established that location, cost of living and medical back up had significant positive relationships with the choice of Hua Hin as a long stay retirement destination. Some recommendations based on the findings were made.*

**Key words:** Retirement migration, Hua Hin, long stay destination, retirees, location.

## 1. Introduction

Tourism has become a very important activity in people's lives. Tourism, however, not only describes the movement of people from one destination to the other or the means of providing a site for entertainment and leisure, but also refers to the often critical role it plays in the economy of many countries as measured in terms of GDP contribution. Many nations derive a large share of their gross earnings from tourism.

The tourism industry is viewed as feeding a country's economy, stimulating the development process, restoring its cultural heritage (although it may also have adverse effects in terms of site preservation), and helping to maintain international peace and understanding. It also largely contributes to cultural integration.

Asia is widely regarded as destined to be the prime destination for tourism in the near future despite economic and political driven setbacks, threats of terrorism, and the current recession in Europe which has undermined many potential tourists' ability to travel. One of the reasons for the expected rise in tourist flows to the region is its perception as a "good" place for retirement. This is especially true of Southeast Asia.

One of the top concerns for ageing

parents and singles is where and when to retire. While the answer to these queries would be expected to be 'home,' surprisingly, a number of people actually choose to retire in places outside their countries; places which they think are most suited for them and their income. Take the United States, for example, many retirees move to Mexico as they cannot afford a comfortable retirement at home. Likewise, many also relocate in Southeast Asia, Thailand in particular.

Although Thailand is still somehow in the process of re-constructing its image from the October, 2011 flood and some previous political upheavals, it continues to feature among the top travel destinations right behind the "four giants" (France, the United States, Italy, and China respectively). This year (2013), 20 million tourists are expected to flock the country.

One of the challenges the country faces while continuing to restore its image is making tourists stay longer. Long stay retirement tourism lends itself to this purpose.

Long stay retirement tourism has adapted to an ageing structure format more so than a socio-culture format. Countries worldwide are trying to adopt long stay retirement tourism by drawing the attention of ageing citizens and luring them to retire in their countries where they can match their cost of living and quality of life, all the more as people have more capital, resources and education to enjoy leisure time than in the past. Thailand has become one of the top spots for not only

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vacationing or working but as a place to retire, especially for older Western tourists.

According to the Tourism Authority of Thailand (TAT), Thailand was named the 9th Best Country for Overseas Retirement. Thailand is an immensely popular destination for tourists – as evidenced by the nearly 18 million who visited the country in 2012 – is also well regarded for its retirement opportunities. The “land of smiles” (as it is commonly known for) scores highly in two specific categories: cost of living and entertainment & amenities. (<http://www.tatnews.org/media-release/item/790-thailand-named-9th-best-country-for-overseas-retirement>).

A Migration Report issued in 2011 estimated the foreign population residing and working in Thailand to be 3,514,831 by the end of 2009 (Huguet, 2011). The trend is likely to rise in the future.

In 1998, Thailand introduced a limited “Retirement Visa.” According to the TTA (Thailand Tourism Authority), its purpose is to offer a “long-stay” visa in order to spare long-stay tourists the worry about costs (Thailand Tourism Authority, 2012).

The Government guidelines on long stay retirement visas requires among others that foreign nationals be 55 years old or above. It also requires retirees to have at least 800,000 baht (US\$25,000) in the bank and prove a monthly income of 65,000 baht (US\$2,100). Permission to stay in the kingdom will be granted for one year upon arrival in the kingdom. Extension for one year at a time will be granted as long as the qualifications as stated above are met (Thailand Tourism Authority, (2012).

This study focuses on the push factors that contribute to the growing number of retirees electing Thailand as a retirement destination. Specifically, it looks at one of the most favored area for retirees, Hua Hin, in the province Prachuap Khiri Khan, a small and attractive beach resort about 200 kilometers south of Bangkok, known for being the summer residence of the Majesty the King of Thailand and a place that has retained some of its old-world charm. Once a sleepy fishing village, Hua Hin has now a population of more than 125,000 and lots of unmarked hotels, restaurants, and high-rise condominiums. The town attracts expats who prefer a more sedated life of leisure and sports, away from the hustle

and bustle of Bangkok or Pattaya. Perhaps because of its royal connections (the current king still visits from time to time) the town retains a more genteel atmosphere. There is no brash nightlife scene but if tourists want that, it is only four hours by road from the capital. Hua Hin also has some of the best golf courses in the country.

In addition, Hua Hin boasts long stretches of beach within walking distance, royal connection, which means very good security and a very low crime rate, leisure activities, good shopping facilities, and cultural events (e.g. an annual Jazz Festival).

On the negative side, Hua Hin still lacks an international-standard hospital for serious medical cases, and has been seeing rising property prices. Food and public transport costs are higher than in other places.

After reviewing the relevant literature and introducing the conceptual framework and research methodology, this article focusing on the findings of the survey which will be analyzed and discussed. It ends with concluding remarks and some recommendations.

## 2. Literature Review

This section considers several key variables.

### *- International Retirement Migration*

International Retirement Migration (commonly referred to as IRM) has been defined as a care-free settling down from any job for an individual. However, not everyone that retires also stops working. Clearly, the term ‘retirement’ is capable of several definitions. It has a broad meaning. In today’s world, no single definition seems capable of encapsulating what it really means. On one hand, retirement means having no ties with any kind of job or economic activities. But, on the other hand, it no longer means that an individual chooses to be completely idle, as the notion of retirement traditionally suggests. In today’s world, a number of retirees end up working part time. That said, as Williams and Hall’s (2000) study entitled the *Retire Migration for the Elderly* states, migration of the elderly is a particular form of so called ‘consumption-led migration’ as opposed to ‘production related migration’. As such, IRM, has been a growing trend in the past decade. Research has focused mainly on the so-called “Frostbelt to Sunbelt,” that is on people

migrating from cold weather to a warm climate. Far less research, however, has been conducted in Asia and the Southeast Asian sub-region. One such study by Koch-Schulte (2008) on foreign migration to Thailand focuses on the planning and decision making processes of Western aged migrants in the area of Udon Thani in Northeast Thailand. The research method used in this case study includes informal exploratory interviews, key informant interviews, and observations. Koch-Schulte has argued that IRM is now in a take-off stage. As it is taking off and gathering momentum though around the world, many communities are poorly prepared for it.

As to the issue of who are the expat retirees,” several studies have determined that the IRM population is predominantly male while many of the expat retirees fitting into “looking for love” sex tourist typology as reviewed by Garrick (2005). Another study by Cohen (1984) that focused on expats in Thailand and on the lifestyles of those living in Bangkok from 1981 to 1983 led to a similar conclusion.

Howard (2008-2009) explored the motivation, experience and well-being of Western immigrants to Thailand. The findings show British people to be the most current and active in each city, a fact reflected in the local food supply (English beer and breakfast) found everywhere. Other studies emphasize the growing influx of Japanese retirees to Thailand, particularly in the Chiang Mai area (Toyota, 2006; and Miyazaki, 2008) and in Malaysia (Ono, 2008).

#### *- Location*

Location refers to the area where families, businesses and people reside and/or operate a business in. It can also be defined as a spot where an object rests. The most important part for basically any activity to take place is the location. Before any business takes place, say to start construction project or start a family, the main thing that should be focused on is the location. Tourists that tend to stay in a foreign land for a long time choose the best place to reside. After choosing such a location, they are set to move in and settle down

#### *- Nature and Culture*

Areas that exist in or are formed by nature which are not artificial, and can include cultural aspects. For example, Nature Tourism (Nature-based tourism): Ecologically

sustainable tourism with a primary focus on experiencing natural areas (Srinivas, 2008).

#### *- Cost of Living*

The term cost of living refers to the price of goods and services required for maintaining usual levels of standard of living. Obviously, the cost of living varies from place to place, and from time to time. Take for example Scandinavians retirees in Thailand. Since winter in Scandinavia is quite harsh, people prefer moving to Thailand during the winter because it is more affordable than keeping themselves warm by continuing to stay in their home countries.

#### *- Medical Backup*

Specialized care for injuries, illnesses and diseases are available in case something goes wrong. Health care facilities, medical emergency, highly skilled doctors, top medical facility equipment's, state-of-the-art premises and hospitals, on-time paramedics and health insurance for families are all the key criteria for long stay retirement tourism.

#### *- Safety*

“An environment that is safe for people: where there is no assault, challenge or denial of their identity, of who they are and what they need. It is about shared respect, shared meaning, shared knowledge and experience, of learning, living and working together with dignity and truly listening” (Williams , 2008). Today, crime rates and statistics about a large number of countries are available worldwide. It is these numbers that give an idea of whether tourists should or should not visit a particular place. Now for them to stay longer, the country should be safe enough for young children and women.

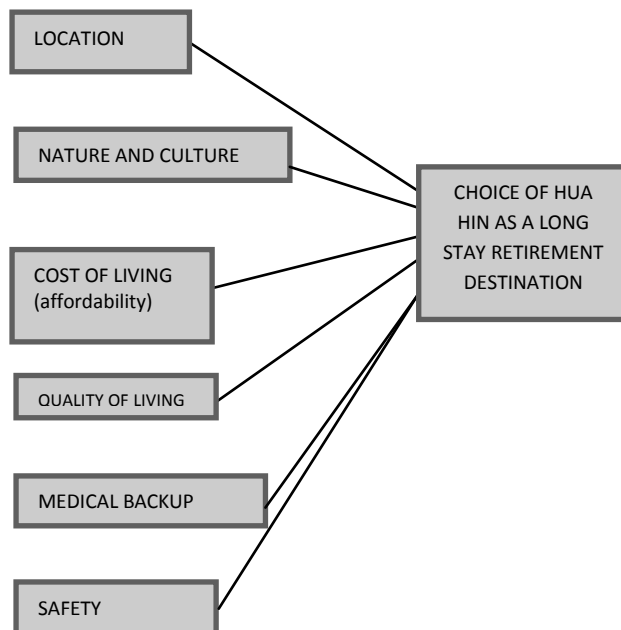
### **3. Conceptual Framework**

A conceptual framework is similar to a map or a guide where the researcher designs a framework adapted from previous studies with a few new contents and aspects.

On the basis of Husa and Vielhaber's (2012) study (*Searching for Paradise? International Retirement Migration to Thailand - A case study of Hua Hin and Cha-am*), Ono's (2008) study (*Long-Stay Tourism and International Retirement*), Gustafson's (2002) study (*Tourism and Seasonal Retirement Migration*), the following conceptual framework was developed.

**Figure 1: Conceptual Framework**

Retirement Migration Attributes



Source: Created by this Author for this Study

Generally speaking - and leaving aside personal preferences - the main factors people research before moving to a new place are location, nature and culture, cost of living, quality of living, medical backup and safety. All these factors relate to the dependent variable. They make up the independent variables and can affect the choice of Hua Hin as a long stay retirement destination because when tourists migrate to a new country, they tend to change from their natural habitat or upgrade their ways of living.

The following six hypotheses test the relationships between the variables:

- Ho1: *There is no significant relationship between Location and the Choice of Hua Hin as a long stay retirement destination.*
- Ho2: *There is no significant relationship between Nature and Culture and the Choice of Hua Hin as a long stay retirement destination.*
- Ho3: *There is no significant relationship between Cost of Living and the Choice of Hua Hin as a long stay retirement destination.*
- Ho4: *There is no significant relationship between Quality of Living and the*

*Choice of Hua Hin as a long stay retirement destination.*

Ho5: *There is no significant relationship between Medical Backup and the Choice of Hua Hin as a long stay retirement destination.*

Ho6: *There is no significant relationship between Safety and the Choice of Hua Hin as a long stay retirement destination*

The target respondents in this study are foreigners residing in Hua Hin on long stay retirement and holding a retirement visa.

Non-probability convenience sampling, which indicates that all members of the population have an equal chance of being chosen, was used to obtain data from people most conveniently available. According to Zikmund (2003), the sample size can be specified by population estimated variance. 90% confidence interval is an acceptable error (Zikmund, 2003). Roughly 400 respondents needed to be approached to participate in the survey.

A well structured questionnaire was used to gather data from tourists visiting Hua Hin. The first part contained five questions about the general demographic factors of the respondents and their reasons for migrating to Thailand and how many times they had visited Thailand before. Part two focused on the drivers of the long stay retirement destination. It included 28 questions that hinged on the six independent variables considered in this study. Part 3 included 13 questions related to the choice of Hua Hin as a long stay retirement destination. Parts two and three used a five-point likert scale.

400 questionnaires were distributed to long stay retirees in Hua Hin. They were first asked screening questions before they were handed over a copy of the questionnaire.

A total of 239 self-administered questionnaires were collected. Several reasons account for the fact that the survey was short of 161 questionnaires. Firstly, there weren't many international tourists in Hua Hin holding a long stay retirement visa. Most of the international tourists there were tourists visiting the area on a vacation/holiday for a short period (foreigners on a business trip with their companies from Bangkok). Secondly, not all the foreign retirees had a 'Western' look, which made it hard for example to identify Asians from Sweden. Thirdly, some couldn't

understand English very well so obtaining data from them was quite challenging. Fourthly, many of the sites selected for obtaining data were not ideal seek their participation in this study. Some also refused to take part in the survey. Finally, in many hotels and restaurants, access was prohibited. In the end, it was decided that the results of the study would not be significantly altered by simply increasing the sample size.

The researcher used the SPSS program to analyze and explain the data.

A Pearson correlation was used as a statistical test to examine the factors.

#### 4. Results and Discussion

The results show that a majority of the respondents were males (64.8%) who far outnumbered women (35.2%). A large majority of them (67.1%) were between 55 and 62 years old. For 38.8% of them, the main reason for migrating to Hua Hin was to "enjoy retirement." 32.6% settled in Hua Hin because of the lower cost of living, 14.5% for occupational possibilities, 11.9% to have Thai spousal and 2.2% as a result of recommendation by friends. 28.2% of the respondents had visited Hua Hin only once and 37.6% more than once (20.3% more than five times, 11.9% more than three times).

**Table 1:** Summary of Hypothesis Testing Results

Hypothesis	Significance (2-tailed test)	Correlation Coefficient (r-value)	Result
Ho1:	0.000	0.312	Rejected
Ho2:	0.720	-0.024	Do not reject
Ho3:	0.000	0.575	Rejected
Ho4:	0.949	0.004	Do not reject
Ho5:	0.000	0.417	Rejected
Ho6:	0.05	-0.130	Do not reject

As can be seen from Table 1 above, the testing results for Ho1 show a significant value of 0.000, which is less than 0.01 ( $0.000 < 0.01$ ) and means that the null hypothesis (Ho1) is rejected. It can thus be concluded that there is a significant relationship between Location and the Choice of Hua Hin as a long stay retirement destination. The Coefficient of Correlation is 0.312, which means that there is a weak positive relationship between location and the choice of Hua Hin as a long stay retirement destination. From these findings, it

can be inferred that the two variables move in the same direction but location has a weak effect on Hua Hin as a choice for retirement area.

The significant value for Ho2 is 0.720, which is more than 0.05 ( $0.000 > 0.05$ ). Therefore, the null hypothesis (Ho2) failed to reject. There is no significant relationship between nature and culture and the choice of Hua Hin as a long stay retirement destination. A Pearson Correlation of -0.024 means that there is a very weak negative relationship between nature and culture and choice of Hua Hin as a long stay retirement destination. From these findings, it can be concluded that the two variables don't move in the same direction at all or that Nature and Culture has a very weak effect on Hua Hin as a Choice for retirement area.

Ho3 has a significant value is 0.000, which is less than 0.01 ( $0.000 < 0.01$ ), therefore the null hypothesis (Ho3) is rejected. It can thus be concluded that there is a significant relationship between Cost of Living and the Choice of Hua Hin as a long stay retirement destination. The 0.575 coefficient of correlation means that there is a moderately positive relationship between cost of living and choice of Hua Hin as a long stay retirement destination.

The results for Ho4 indicate a significant value of 0.949, which is more than 0.05 ( $0.000 > 0.05$ ), which means the null hypothesis (Ho4) failed to reject. There is no significant relationship between quality of living and the choice of Hua Hin as a long stay retirement destination. The coefficient of correlation is 0.004, which means that there is a very weak positive relationship between quality of living and choice of Hua Hin as a long stay retirement destination. From these findings, it can be stated that the quality of living has a very weak effect on Hua Hin as a choice for retirement area.

Ho5 has a significant value of 0.000 which is less than 0.01 ( $0.000 < 0.01$ ). Since the null hypothesis (Ho5) is rejected, it can be concluded that there is a significant relationship between medical backup and the choice of Hua Hin as a long stay retirement destination. The coefficient of correlation is 0.417, which means there is a moderately positive relationship between medical backup and the choice of Hua Hin as a long stay retirement destination. It can therefore be

concluded that medical backup has a moderate effect on Hua Hin as a choice for retirement area.

Finally, the results for Ho6 show a significant value of 0.050 which is equal with 0.01 ( $0.000=0.05$ ) and means that the null hypothesis (Ho6) is not rejected. There is no significant relationship between safety and the choice of Hua Hin as a long stay retirement destination. The coefficient of correlation (-0.130) means that there is a very weak negative relationship between safety and the choice of Hua Hin as a long stay retirement destination. Safety has a very weak effect on Hua Hin as a choice as a retirement area.

## 5. Conclusion and Recommendations

The main objective of this research was to examine the main factors for choosing Hua Hin as a "long stay retirement destination". To this end, six hypotheses were developed and tested using Pearson Correlation. Three null hypotheses (H1, H3, and H5) were rejected.

At 0.312, H1 coefficient of correlation shows a weak positive relationship between location and choice of Hua Hin as a long stay retirement destination. It can be inferred that the two variables move in the same direction but location has a weak effect on Hua Hin as a choice for a retirement area.

The -0.024 Pearson Correlation of H2 means that there is a very weak negative relationship between nature and culture and the choice of Hua Hin as a long stay retirement destination. The inference is that the two variables do not move in the same direction at all and nature and culture have a very weak effect on Hua Hin as a retirement choice.

With a coefficient of correlation of 0.575, H3 points to a moderately positive relationship between cost of Living and the choice of Hua Hin as a long stay retirement destination.

The coefficient of correlation in H4 is 0.004, which means there is a very weak positive relationship between quality of life and the choice of Hua Hin as a long stay retirement destination. Based on this study, it can be stated that quality of life has a very weak effect on Hua Hin as a retirement choice.

At 0.417, H5 coefficient of Correlation means that there is a moderately positive relationship between medical backup and choice of Hua Hin as a long stay retirement destination. It can therefore be concluded that medical backup has a moderate effect on

Hua Hin as a retirement choice.

There is a moderately positive relationship between 'medical backup' and the choice of Hua Hin as a long stay retirement destination (H05).

Finally, there is no relationship between 'safety' and the choice of Hua Hin as a long stay retirement destination.

H6, with a coefficient of correlation of -0.130, points to a very weak negative relationship between safety and the choice of Hua Hin as a long stay retirement destination. From these findings, it can be inferred that Safety has a very weak effect on Hua Hin as a choice for retirement.

In their study of Hua Hin and Cha Am as destinations of choice for International Retirement Migration to Thailand, Husa and Vielhaber, (2012) analyzed the socio-demographic characteristics of migrants and examined the relevance of previous tourist experiences in those areas. They concluded that high quality living, warm climate, and a low cost of living are the main reasons to migrate to Hua Hin and Cha Am. The respondents stated that the reason they retired in Hua Hin and Cha Am was the peace and security of these two places. They also indicated that the availability of attractive partners played a very low role in their decisions to move in that area.

Ono's (2008) study of the incentives for Japanese tourists to migrate to Malaysia determined that the main push factors were the country's low cost of living, pleasant climate, good living environment, efficient visa system, availability of care for the elderly, satisfactory 'ikigai' activities, and the presence of a strong Japanese community.

The findings in this study are consistent with Husa and Vielhaber's and Ono's conclusions as it also determined that Hua Hin low cost of living (by Western standards) had a moderately positive influence on the respondents' decision whether to migrate and retire in the area. The respondents highly valued being able to afford the hotel rates and enjoys good diners out.

Another study by Williams et al. (2001), which explores the main reasons people migrate to Thailand and Mexico, concluded that legal rights, land ownership, medical rights and pension plan play a major role as to where people would choose to retire. Likewise, this study also found out that the

availability of medical back up impacted the respondents' choice of Hua Hin as a place for them to retire. High satisfaction rates were shown by those who said that it was hard to afford medical care in their countries.

Most respondents also mentioned they enjoyed the recreational activities and attractions that Hua Hin offers.

#### *- Recommendations for Further Studies*

Since four of the variables considered in this study (location, cost of living, medical backup and safety) have been determined to play a large role in the respondents' decisions to move to Hua Hin for retirement, the government should focus on reinforcing these aspects of Hua Hin so as to attract more foreigners to reside in the kingdom for a longer period of time.

Contrary to a common - and false - perception, most respondents did not rank 'a Thai spouse and intimacy', high on their list of priorities. The respondents also didn't enjoy dealing with Thai immigration. The latter is a common complaint among foreigners and one which should be addressed as it may deter some potential retirees to move to Thailand.

That said, the Tourism Authority of Thailand and the local government should focus on keeping enhancing Hua Hin infrastructure, and natural heritage. It should also keep improving traffic and public transportation in Hua Hin to continue to satisfy current tourists and attract more as many of them are reluctant to drive or ride a motorcycle.

Moreover, an expansion of the airport to international standards will help bring many more tourists in the region and make it easier for retirees to travel back and forth to their countries during holidays. Real estate developers looking to build condos or houses should also pay attention to maintaining some harmony in the development of Hua Hin.

Finally, given the growing elderly population, the local authorities should find ways to keep improving the medical standards in Hua Hin. Apart from acquiring state-of-the-art equipment, they could for example recruit more skilled doctors and have government or royal officials use these services so that other people grow more confident that the services are adequate.

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