



International Retirement Migration from Germany to Thailand: Balancing Lifestyle Aspirations with Managing Risks

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Abstract

This study examines the phenomenon of international retirement migration (IRM) from Germany to Thailand, interrogating idealized views of lifestyle and amenity migration. An increasing proportion of German retirees participate in IRM to mitigate risks such as old-age poverty, social isolation, and monotony. This research is based on semi-structured, in-depth interviews with 15 German retirees living in Chiang Mai, Thailand, a city favored by expatriates and tourists. It investigates whether their migration decision was motivated by authentic desires for lifestyle changes or primarily functioned as a coping strategy to mitigate age-related challenges. It also evaluates whether the individuals effectively incorporated a desired style into their new lifestyle or simply reproduced previous life conditions in a different setting. This research used Ulrich Beck's idea of reflexive modernity to analyze the experiences of the studied group within the context of a risk society, assessing whether IRM might serve as a strategic means of risk aversion. This study's findings indicate that IRM functions as a transnational approach for navigating uncertainties intensified by processes of modernization. Nonetheless, although IRM may enhance the retirees' quality of life, many remained trapped in the risk society, where associated risks have evolved or transitioned to other forms rather than being entirely eradicated, underscoring the inescapable condition of the participants.

Keywords

International retirement migration, Lifestyle, Old-age poverty, Reflexive modernity, Risk society

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Introduction

Globalization and modernization processes have strongly shaped the significant growth in international retirement migration (IRM), lifestyle migration, and amenity migration observed in recent decades. These developments have effectively transformed the world into a global village, rendering distant locations more accessible than ever before. IRM, lifestyle migration, and amenity migration represent interconnected forms of voluntary migration driven by a pursuit of improved quality of life, though they differ in underlying drivers and demographic characteristics. While IRM is more grounded in life-course and focuses on retirees relocating internationally, often to regions offering favorable climates, lower living expenses, and improved healthcare services (Bender et al., 2017; Bender & Schewpke, 2019; Repetti & Calasanti, 2023a), lifestyle migration encompasses individuals of varied ages and life stages seeking self-fulfillment, greater freedom, and a desired lifestyle (Gambold, 2018; Korpela, 2014; Savaş et al., 2023). Amenity migration, in contrast, mainly refers to the movement of individuals to regions celebrated for their natural beauty, cultural assets, or recreational opportunities, such as scenic landscapes, temperate climates, or vibrant local cultures (Moss et al., 2009; Moss & Glorioso, 2014). Thus, although these three forms of migration share common features in improving quality of life, they are distinguished by their specific motivations, demographic compositions, and the geographic or cultural elements that shape the migration process.

Several factors have driven today's global mobility, including the economic boom of the 1950s and 1960s, the expansion of the tourism industry, political transformations, demographic and social changes, rising international wealth, and advancements in transportation and communication networks (Williams & Hall, 2002). Husa et al. (2014) contend that the tourism industry, in particular, plays a crucial role as a precursor to later migration. Accordingly, prior tourist experiences can significantly shape decisions to retire abroad, enabling individuals to pursue retirement lifestyles tailored to their liking. While a considerable body of research has already examined all three forms of migration through a critical lens (Benson & Osbaldiston, 2014; Jaisuekun & Sunanta, 2016; Lardiés-Bosque et al., 2015; Ono, 2014; Rainer, 2019; Veress, 2009; Williams & Hall, 2002), media portrayals continue to frequently commodify and romanticize these migration experiences, presenting them predominantly as avenues toward freedom and self-actualization. This becomes especially evident in depictions of migration from the Global North to the Global South, where destinations such as Thailand are consistently depicted as idyllic havens offering pristine beaches, temperate climates, hospitable communities, and favorable currency exchange rates, all of which seemingly promise a carefree existence in a tropical paradise.

Between 2005 and 2014, the number of German pensions transferred to Southeast Asia more than doubled—from approximately 4,000 to over 9,000—with more than 2,500 of these payments sent to Thailand, underscoring a significant increase in IRM to the Global South (Bender et al., 2017). While the German Federal Statistical Office reports around 5,400 officially registered German retirees in Thailand—an estimate likely to underestimate the true figure due to the lack of reliable measurement methods—various sources suggest that between 30,000 and 35,000 Germans currently reside in the kingdom (Auswärtiges Amt, 2022; Germund, 2020; Jaisuekun & Sunanta, 2016). These estimates appear consistent with the 2010 Thai census, which recorded 24,383 German nationals living in Thailand (Vapattanawong, 2019). A growing German presence in Chiang Mai can be inferred from further indicators, including the steadily increasing number of German tourists visiting Thailand, reaching nearly 800,000 in 2024 (Auswärtiges Amt, 2025). In Chiang Mai specifically, the number of German-owned businesses, the establishment of the German Protestant church *Thai-Deutsche Gemeinde Chiang Mai* (TDG) in 2014, the expansion of the German school *Christliche Deutsche Schule Chiang Mai* (CDSC) from 24 students in 1994 to over 220 today, the presence of several regional representatives of the German aid organization *Deutscher Hilfsverein Thailand e.V.* (DHV), and the emergence of German-speaking care facilities (Bender et al., 2017; Levitt et al., 2023; Vogler, 2015b) all indicate a deepening local integration of the German community. Against the backdrop of increasing insecurity around aging in Germany and the observable rise of German (retirement) communities in Thailand, including Chiang Mai, this study aims to examine the lived experiences of German retirement migrants through three guiding research questions.

First, given the increasing financial and social challenges associated with aging in Germany, this study explores whether the investigated group primarily engaged in IRM as a *coping strategy* to address experienced or anticipated challenges (*a need for migration*), or whether their motivation was instead rooted in the core principles of lifestyle and amenity migration (*a desire for migration*) (Howard, 2009; Korpela, 2014; Shibuya, 2018). Second, this article critically examines the actual *style* in lifestyle attained by the investigated demographic, exploring how effectively IRM enabled them to achieve their aspired quality of life abroad (Benson & O'Reilly, 2009; Benson & Osbaliston, 2014; Gambold, 2018; Husa et al., 2014; Ono, 2014; Schneider, 2010; Shibuya, 2018). Finally, given Germany's ongoing challenges in addressing old-age poverty amidst a growing retiree population (Bender et al., 2017; Braun & Thomschke, 2017; Schneider, 2010), this study examines the experiences of German retirement migrants through the theoretical framework of Beck's *risk society* and *reflexive modernity* (Beck, 1992; Beck & Beck-Gernsheim, 2001; Giddens & Pierson, 1998). Specifically, it explores how their migration to Thailand alleviated and reshaped certain risks, while simultaneously giving rise to new, context-specific vulnerabilities.

Old-Age Poverty in Germany as a Growing Driving Force Behind IRM

To gain a more comprehensive understanding of the factors influencing IRM, lifestyle migration, and amenity migration from Germany to the Global South, it is crucial to examine Germany's employment structure, demographic trends, and the projected outlook for retirement. Data from the *Bundeszentrale für politische Bildung* (Federal Agency for Civic Education) indicates that the average age of the German population increased from 39 years in 1990 to 44 years in 2018, reflecting a significant demographic shift towards an aging society. This trend is particularly evident among the baby boomer generation, which includes individuals born between 1955 and 1970. By 2018, most members of this cohort had progressed to the later stages of their careers, with a significant number nearing retirement. Consequently, the population aged 70 and older has expanded substantially, rising from 8 million in 1990 to 13 million in 2018 (Sommer et al., 2021). In the same year, Germany's working-age population totaled approximately 52 million, with projections indicating a further decline to between 46 and 47 million by 2035. More dire estimates suggest this figure could shrink to 40 million by 2060 (Sommer et al., 2021). These demographic shifts place significant strain on Germany's pension system, amplifying concerns for its sustainability. Yet the increase in old-age poverty is driven not only by demographic changes but also by factors such as periods of unemployment, part-time work, the aging of society, and the increasing number of low-income earners (Schönig, 2016). That said, immigrants in particular appear to be more vulnerable to unemployment and low-paying jobs (Seils, 2020). Nevertheless, the growing influx of migrants seems essential for addressing these domestic challenges, as they are expected to help mitigate demographic shifts and bolster the pension system through income tax contributions.

Historically, during the 1960s, six active workers supported each pensioner in Germany. However, the *Bundesinstitut für Bevölkerungsforschung* (Federal Institute for Population Research) reported that this ratio has now decreased to 1.8 contributors per retiree, and forecasts from the *Institut der Deutschen Wirtschaft* (German Economic Institute) project that the ratio will drop further to 1.5 workers per pensioner by 2030 and continue declining to just 1.3 by 2050, signaling a troubling future (Janson, 2021). Another concerning study conducted by the *Deutsches Institut für Wirtschaftsforschung* (German Institute for Economic Research) and the *Zentrum für Europäische Wirtschaftsforschung* (Centre for European Economic Research) projects that by 2036, as many as one in five German retirees could be at risk of old-age poverty, highlighting a deeply concerning socioeconomic trend (Nier, 2017).

In response to these pressing challenges, the German federal government has implemented a gradual increase in the statutory retirement age to improve the financial stability of the pension system. However, a substantial number of individuals already fail to reach

the official retirement age due to health-related issues, limiting their ability to contribute entirely over the course of their working lives. This often results in reduced pension entitlements and creates a disparity between retirees' financial needs and the benefits they receive. According to a press release referencing the 2021 micro census, the *Bundesamt für Statistik* (Federal Statistical Office) reported that no fewer than 4.9 million retirees, accounting for 27.8% of all pensioners, had a monthly net income below 1,000 euros (Statistisches Bundesamt, 2022). However, the significant underutilization of basic security benefits indicates an even more widespread poverty among the elderly (Buslei et al., 2019).

The persistent reality of current or impending old-age poverty, coupled with increasingly alarming forecasts, underscores the mounting economic vulnerability of Germany's aging population. This situation compels many individuals to confront an uncertain and potentially precarious future, thereby highlighting the urgent necessity for comprehensive structural reforms (Geyer et al., 2021; Haan et al., 2017). In response to these insecurities, individuals are encouraged to adopt alternative strategies to mitigate the risk of old-age poverty, with relocating to the Global South emerging as a viable means of enhancing quality of life, given the lower living costs and greater financial flexibility afforded in retirement (Repetti & Calasanti, 2023a; Scheweppe, 2022).

Literature Review

Key Studies on Migration from the Global North to the Global South

Numerous researchers have already covered the intricate relationship between IRM, lifestyle migration, and amenity migration, observing that destinations initially selected for vacations frequently evolve into preferred locations for subsequent migration (Benson & Osbaldiston, 2014; Husa et al., 2014; Jaisuekun & Sunanta, 2016; Lardiés-Bosque et al., 2015; Ono, 2014; Rainer, 2019; Veress, 2009; Williams & Hall, 2002). Additionally, Benson and O'Reilly (2009) highlighted how the rapid growth of the Internet has expanded global tourism by improving access to information and resources, thereby driving all three forms of migration. And while IRM, lifestyle migration, and amenity migration have traditionally been seen as primarily middle- to upper-class phenomena (Korpela, 2014; Rainer, 2019), recent studies reveal a rising trend of less affluent individuals relocating from the Global North to more affordable destinations in the Global South, indicating the growing significance of financial factors (Bender & Scheweppe, 2019; Howard, 2009; Jaisuekun & Sunanta, 2016; Lardiés-Bosque et al., 2015; Ono, 2014; Repetti & Calasanti, 2023a; Shibuya, 2018; Veress, 2009).

A general trend toward IRM is unmistakable and increasingly encompasses not only affluent groups from the upper socioeconomic strata (Huber, 2003; Laksfoss Cardozo, 2024;

Rodríguez et al., 2004) but also less financially secure individuals who are particularly affected by economic or social pressures in their countries of origin (Jaisuekun & Sunanta, 2016; Repetti et al., 2018; Savaş & Spaan, 2024; Vogler, 2015a). As a result, the growing retirement migrant population today reflects an increasingly diverse and heterogeneous composition, characterized by varied needs, resources, and motivations. The expansion of IRM becomes particularly evident in the number of German pensions paid abroad between 1998 and 2023. During this period, the number of recipients rose from 137,510 to 237,029, with approximately 14 percent of these pensions transferred to German nationals (Deutsche Rentenversicherung, 2024). A closer examination of IRM to Thailand from various countries reveals another significant increase. Between 2012 and 2019-prior to the onset of the COVID-19 pandemic-the number of foreign retirees and long-stay residents steadily rose from 11,550 to 53,385 (He & Sasiwongsaroj, 2024). However, as Sasiwongsaroj and Husa (2022) pointed out, this upward trend is not limited to retirees from Western nations; it also includes affluent Asian citizens, such as Japanese retirees, who are increasingly drawn to Southeast Asian destinations like Thailand, the Philippines, and Malaysia. Sasiwongsaroj and Husa (2022) identified broader trends linking tourism and lifestyle migration among working-age individuals to later retirement migration-a trajectory also evident in this study. Mediterranean coastal regions initially drew significant numbers of Northern European tourists and seasonal residents, a development that progressively evolved into a sustained pattern of retirement migration from north to south (Sasiwongsaroj & Husa, 2022). Over time, similar migratory trajectories have emerged in other regions, including Central America and Southeast Asia, where lifestyle migration, as O'Reilly and Benson (2009) noted, often transitions into IRM.

A further strand of research has focused on the motivations behind IRM, with financial considerations playing a central role (Repetti & Calasanti, 2023a; Schweppe, 2022). In this context, Howard's (2008) survey of Western retirees in Thailand has examined the participants' push and pull factors, emphasizing their desire to stretch their pensions. Schneider (2010), in turn, specifically analyzed German retirement migrants in Thailand, highlighting how retirees strategically select destinations that align not only with their lifestyle preferences but also with their financial needs. Similarly, Shibuya (2018) explored the experiences of Japanese retirement migrants in Chiang Mai, Thailand, encompassing a diverse range of social classes. Within this cohort, individuals characterized as undertaking an 'economic flight' frequently encountered stigmatization from their peers, who viewed them as lazy and unsuccessful in life.

Other studies have examined IRM driven by the pursuit of better healthcare. Hall et al. (2021) explored how Japanese retirees address domestic health challenges, highlighting the search for affordable and reliable healthcare in Malaysia as a key driver of migration. However,

despite all the advantages, the investigated group experienced health-related obstacles, including navigating unfamiliar healthcare systems, accessing specialized care, or overcoming language barriers. In a similar vein, Scheweppe (2022) explored the absence of social protection faced by many German migrants residing in Thailand, who have relinquished the social safety net available in Germany. Vogler (2015b), on the other hand, investigated the relationship between IRM and elderly care facilities for Western migrants in Chiang Mai, Thailand, highlighting the participants' preference for the country's affordable, high-quality care services as a counterpoint to Germany's overburdened healthcare system. Driven by the persistent challenges within Germany's elderly care sector, Bender and Scheweppe (2019) further explored the growing demand for more cost-effective international care services in Thailand and Poland, stressing their increasing relevance as viable options for the aging population. Notably, in 2012, approximately 7,000 German pensioners were already residing in care facilities abroad (Levitt et al., 2023).

An additional line of research focused on interracial relationships, specifically examining the power dynamics between Thais and their Western partners (Bender & Scheweppe, 2022; Statham, 2019). This body of work frequently emphasizes how Western men pursue relationships with Thai women, commonly valuing them for their perceived traditional qualities, such as caregiving and domesticity. However, these idealized *imaginaries* frequently conflict with the realities of lived experiences (Salazar, 2014). There is a particular concentration of interracial relationships in Isan, an economically accessible region in Northeastern Thailand, where retirees can stretch their pensions while benefiting from the support of living near their wives' families. However, these partnerships often exhibit a commodified dynamic, with retirees providing financial stability in exchange for caregiving and companionship (Koch-Schulte, 2008).

Further studies have covered the commodification of IRM, lifestyle migration, and amenity migration, as well as their impact on destination countries. Ono's (2015) investigation of Japanese retirees in Malaysia, for instance, emphasized how state policies and private initiatives attract affluent foreign retirees. Such commodification, however, can create challenges for local communities and migrants, as language barriers and cultural differences may hinder integration and divide societies. In this context, Jaisuekun and Sunanta's (2016) study of German lifestyle migrants in Pattaya, Thailand, revealed that migrants often establish insular expatriate networks that offer essential social support but hinder deeper integration into the host society. Accordingly, while migration can foster cross-cultural exchanges and an influx of capital, it may also create tensions, especially when migrants assert their values and lifestyles. In this process, local economies and urban landscapes may transform, leading to rising property values and the acceleration of gentrification (Rainer, 2019).

Building on age-related challenges and concepts associated with IRM, lifestyle migration, and amenity migration, Gambold (2018) viewed IRM as a self-directed approach to aging, conceptualizing it as an *age-script* that challenges traditional perceptions of growing older. As norms such as staying in one's home country or depending on institutional care systems fade, broader cultural shifts highlight a more proactive, individualistic approach to aging. This *DIY aging* places personal responsibility at the forefront, with retirees actively choosing destinations that better align with their aspirations and needs. Essentially, as future outcomes become less predictable, individuals are compelled to become "agents and architects of their later years" (Gambold, 2018, p. 82), and as processes of modernization shift government support to market-driven solutions, individuals are forced to adopt *DIY* strategies to navigate the neoliberal expectations of aging and retirement. Similarly, Levitt observed that "deindustrialization, neoliberalism, and austerity mean that, in many cases, both expectations about the state and its actual role as a guarantor of basic protections have radically changed" (Levitt et al., 2023, p. 6), thereby shifting the burden of managing the uncertainties resulting from diminished state support onto individuals themselves (Baumann, 2001; Beck & Beck-Gernsheim, 2001; Gambold, 2018). Over time, this imposed self-responsibility has evolved into a doxa, an unchallenged 'truth', widely accepted without questioning the state's role. As a result, misfortune and failure related to aging tend to be seen as either mere bad luck or personal irresponsibility (Beck, 1992; Shibuya, 2018).

Within this neoliberal framework, Beck (1992) differentiated between a *first modernity*, driven by industrialization and scientific progress, and a *second modernity*-or *reflexive modernity*-which critically examines the harmful repercussions of modernization. Fundamentally, Beck (2006) argued that institutions such as science, the state, and the military contribute to the very issues they are intended to address. As a result, *reflexive modernity* suggests that we are not living in a "post-modern world", but rather in a "more-modern world" (p. 338). In light of today's unpredictability and the erosion of traditional certainties, the man-made uncertainties of the *second modernity* impact individuals across all social classes and geographic locations (Beck, 2006, 2007, 2008). Beck identified a process of individualization in today's detraditionalization, wherein individuals are tasked with prioritizing themselves to become the creators of their own lives. However, while pursuing an unconventional lifestyle abroad can provide increased autonomy by challenging societal aging norms, it often reduces security, elevating individual risks (Bauman, 2001). In this context, Salazar (2014) explored migration through the lens of *imaginaries*, highlighting how idealized visions of a better life serve as a driving force. These utopian *imaginaries*, though, can clash with lived realities, leading to disappointment and disillusionment. In other words, the romanticized depiction of IRM, lifestyle, and amenity migration tends to proclaim freedom,

adventure, and success, while turning a blind eye to emerging risks such as cultural adaptation, financial instability, and social isolation.

Drawing on the concept of risk, Giddens and Pierson (1998) noted that a *risk society* is fundamentally defined by anxieties about an unpredictable and concerning future. The significant shift towards individuality in the Western hemisphere, fueled by a neoliberal *second modernity* (Beck, 1992), intensifies this risk-laden society marked by pervasive uncertainty. IRM, lifestyle migration, and amenity migration, then, inherently entail risks, as migrants tend to encounter unfamiliar legal frameworks, reduced rights and privileges, and a lack of understanding of local cultures or customs when entering new environments (Korpela, 2014). These risks present themselves in various forms and intensities, always carrying some degree of potential for loss or failure.

Methodology

Research Site and Methods

This study was conducted in Chiang Mai, Thailand, a city that has emerged as a key destination for domestic migrants, tourists, and international migrants. With an urban population of approximately 200,000 within the city municipality (World Population Review, 2025a) and over 1.2 million in the surrounding metropolitan area (World Population Review, 2025b), Chiang Mai stands out as the cultural and economic hub of northern Thailand. For many Westerners, Chiang Mai offers a unique blend of urban modernity and rural tradition, as well as a balance of the familiar and the exotic. Its appeal is further enhanced by its natural beauty, making it a favored destination for both tourists and migrants.

The study employed ethnographic methodologies, including participant observation, home visits, and participation in leisure activities, with a primary emphasis on qualitative data collection through in-depth, semi-structured interviews. In line with the principles of both data and methodological triangulation, the research integrated multiple sources, such as participants' accounts, observational field notes, and contextual information from domestic settings. Spanning several months, the data collection process was concentrated primarily in early 2022. Conducted in German, most interviews lasted up to an hour, offering a thorough exploration of the target group's experiences and perspectives. In some cases, the participants were interviewed multiple times to ensure all their insights were captured. In order to guarantee the reliability and precision of the findings, all interviews were recorded, transcribed, and systematically categorized before analysis. An AI tool was employed solely for proofreading purposes, ensuring that all content, ideas, and arguments remain entirely original.

Study Participants

The study participants were selected based on three key criteria: holding German citizenship, being retired (as stipulated under German law or through a Thai visa classification), and residing in Chiang Mai for at least one year to ensure that the migrant can no longer be considered as 'fresh off the boat.' Overall, a total of 15 participants were recruited through diverse channels, including social media platforms, informal interactions in restaurants, and contacts facilitated by DHV, an aid organization closely associated with the German consulate in Chiang Mai. Further networks were established via third parties. The participants ranged in age from 48 to 80 years and comprised 13 men and 2 women from diverse social classes and geographical backgrounds. While some had relocated directly from Germany, others had led a cosmopolitan lifestyle and lived abroad before settling in Chiang Mai. For the purpose of confidentiality and to protect the identities of the individuals involved, all participant names mentioned in this study are pseudonyms.

Table 1 Overview of Study Participants

Number	Name/ Pseudonym	Gender	Age	Status
01	Barbara	Female	80 years	Widowed Divorced, Single
02	Falk	Male	71 years	Remarried
03	Fred	Male	57 years	Divorced, In a relationship
04	Friedrich	Male	70 years	Married
05	Horst	Male	80 years	Married
06	Ludwig	Male	70 years	Widowed, Remarried
07	Lutz	Male	61 years	Divorced, Single
08	Manfred	Male	77 years	Remarried
09	Marcus	Male	51 years	Married
10	Ralf	Male	48 years	Married
11	Ralph	Male	59 years	Married
12	Regine	Female	53 years	Married
13	Reini	Male	64 years	Single
14	Siggi	Male	70 years	Divorced, Single
15	Udo	Male	74 years	Divorced, Single

Adherence to Ethical Standards

This study adhered to international standards for protecting human subjects in research. The researchers followed all ethical principles to ensure the welfare and rights of all participants. Before the data collection period, Chiang Mai University (CMU) did not require ethical review approval but mandated that all Master's students complete extensive and thorough training in research ethics. All participants provided verbal and written informed consent before participating in the study. The first author explained the purpose of the study, the voluntary nature of participation, and the measures to ensure confidentiality and anonymity. All participants were assured that they could withdraw from the study at any time without penalty.

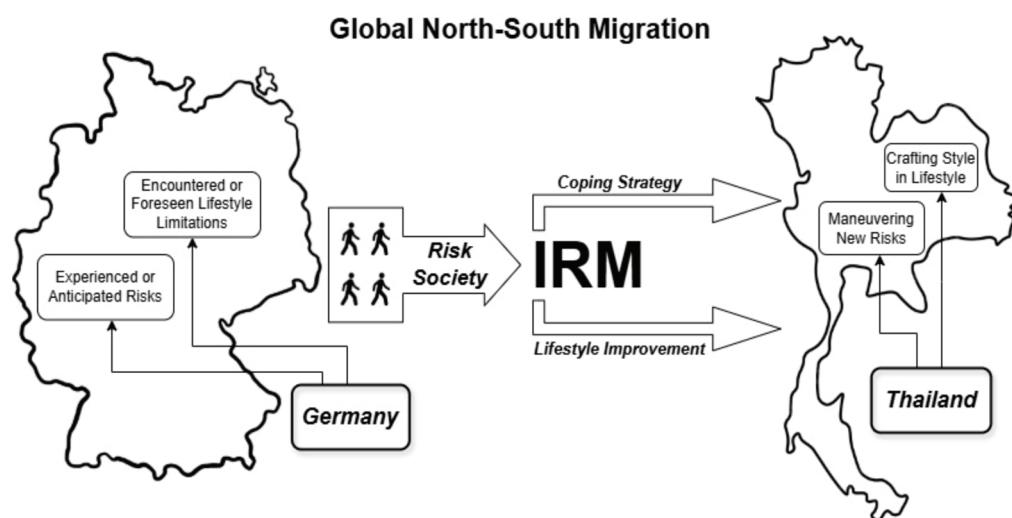


Figure 1: Conceptual Framework

Source: Author's analysis

Findings

IRM: Out of Conviction or as a Mere Coping Strategy?

Having lived in multiple international locations throughout their lives, the vast majority of retirees in this study already possessed cosmopolitan biographies before migrating to Thailand. Even among those who had not spent extended periods abroad, a cosmopolitan mindset was evident, often demonstrated by their extensive travel experiences. Notably, this cosmopolitan perspective was characterized less by substantial financial means enabling them to explore multiple destinations and more by a genuine openness and curiosity about diverse cultures, societies, and alternative lifestyles. Their collective international experiences ultimately fostered a broader global perspective and more informed migration decisions. Besides, all male participants in this study

were either currently in relationships with Thai partners or had been in past (marital) relationships with Thais, both in Thailand and abroad, which contributed to their familiarity with the country before relocation (Husa et al., 2014). Yet it should not remain unmentioned that the flourishing sex tourism of the 1990s also drew several divorced study participants to Thailand (Veress, 2009; Jaisuekun & Sunanta, 2016). Due to the limited access to digital information at the time, Manfred possessed only a rudimentary awareness of Thailand's sex industry and was profoundly struck by its visibility upon his arrival in Pattaya.

"In Thailand, sex was really out in the open. Unbelievable. I paid 500 Baht for a woman for 24 hours. Twenty-four hours! That was crazy, my God. I just couldn't have imagined something like that. I'd never have guessed it. And then I kept flying back and forth. Whenever I had enough money, I went straight to Thailand. And it just kept going, more and more, until one day I said to myself, I'll just stay over there for good." (Manfred, personal communication, December 3, 2021)

Later, he met a "bar girl," whom Manfred married despite considerable language barriers, only to divorce her later due to insurmountable cultural and personal problems. With increasing age, however, the sexual component played an ever-diminishing role for the study participants, with Siggi standing out as the sole individual who openly acknowledged continuing to frequent massage parlors offering sexual services. Accordingly, the results initially indicated that the primary motivations for most migrants were an appreciation for Thai culture, a lower cost of living, a warm and health-promoting climate, relationships with Thai partners, and sex tourism.

However, a closer look revealed that positively framed motivations were not the only factors influencing their decision to relocate to Thailand. While the term 'economic flight' may overstate the retirees' financial situation, it became obvious that economic challenges, along with negative life events, undesirable life circumstances, and future uncertainties, played a more significant role in their migration choices than initially anticipated (Hayes, 2014; Repetti & Calasanti, 2023a). For instance, Lutz and his Thai wife, both employed in Germany's healthcare sector, had initially intended to relocate closer to her parents at a later stage. However, ongoing healthcare reforms within an already strained system expedited their decision to migrate to Chiang Mai.

In contrast to Lutz, Fred was forced into early retirement after a road accident in Tanzania left him unable to work, resulting in a significant reduction in his pension. The lower cost of living in Thailand, however, enabled him to stretch his retirement benefits, thereby allowing him to tailor his lifestyle to his preferences. Fred (personal communication, November 14, 2021) acknowledged

that his pension would be “*not so lavish that I can afford a life of luxury*,” but with careful budgeting, he was able to live comfortably. Manfred, a former police officer, was likewise forced to end his career due to an unfortunate accident at the workplace. He articulated his motivations for migration with considerable clarity, especially in relation to his financial circumstances.

“I have a standard of living here that would be unattainable in Germany. I lost half of my pension due to pension equalization, which was allocated to my ex-wife. Here, however, I can live on half my pension as though I had the full amount. I wouldn’t have a decent car or a house in Germany; I would still be living in my small official apartment, with nothing more.” (Manfred, personal communication, December 3, 2021)

Another participant, Reini, noted that retiring in Germany after spending many years abroad would have required significant sacrifices. As someone deeply involved in Berlin’s dynamic cultural scene, he anticipated that financial limitations would severely restrict his lifestyle. As he envisioned his retirement primarily spent in seclusion in his apartment, deeply engaged in reading plenty of books, he began considering the prospect of migrating to Thailand. Siggi, who had spent several years abroad and later lost his home following the breakdown of his marriage, shared a similar outlook, expecting his retirement to be both restrictive and monotonous.

“I know how I spent my last ten working years. The only difference would have been that I wouldn’t have had to commute to work anymore. I’d probably have gone straight to my regular pub at 10 a.m. for two or three beers, then headed back home. Eat, sleep, and then head to another beer garden by five o’clock.” (Siggi, personal communication, October 12, 2021)

On top of that, he even voiced concerns about his ability to maintain his apartment and keep his car, which he heavily relied on due to living in a remote village. Other participants in the study highlighted additional push factors, including feelings of isolation, alienation, and, in some cases, a strong desire to escape current living conditions. Friedrich, for instance, began to lose his enthusiasm for life. Over time, he fell into an unwelcome routine of monotony, only to realize that he was merely working to cover insurance costs and other bills.

“I found myself thinking, I just mow the lawn on Fridays and do something on Saturdays. The rest of the week, I’m just working to keep things running. This can’t be what living is all about.” (Friedrich, personal communication, January 6, 2022)

Udo even severed all ties with Germany and regarded his emigration as irreversible, having left only two of his sons behind. Apart from them, Udo felt that the country no longer provided him with anything of value. Barbara and Manfred, in turn, had long felt like outsiders in Germany, with Manfred feeling particularly alienated due to his Russian background after World War II. In addition, both expressed frustration with Germany's rigid systems that allegedly restricted their freedom (Korpela, 2014). Siggi, in contrast, cited societal pressures within his village community, where he would likely be compelled to participate in voluntary activities for various local clubs and organizations. Confronted with these social expectations and his disinterest in community service, he perceived emigration as a pragmatic solution to this dilemma. Ralph, who was also required to work for a few more years before reaching the official retirement age, chose to retire ahead of schedule after decades of working as a bank employee, gradually realizing that the monotony of his daily routine was having a growing impact on his personal life.

"I had to do something else with my life, other than just walk down the corridor every day. In principle, I already knew what I would be doing at 10 a.m., 2 p.m., and 4 p.m. each day, not just at work. I felt like I was at a dead end and had almost no private life, as in the evenings I would already be thinking about the next working day." (Ralph, personal communication, January 16, 2022)

In essence, the migrants did not solely emigrate to Thailand for the romanticized *imaginaries* typically associated with lifestyle migration (Salazar, 2014); instead, some cases revealed that migration also served as a *coping strategy* to avoid old-age poverty, social isolation, and monotony. While these challenges may not be unique to Germany, the country stands out due to its dramatic demographic changes, decreasing social cohesion, and a growing proportion of pensioners at risk of old-age poverty (Braun & Thomschke, 2017; Sommer et al., 2021; Statistisches Bundesamt, 2022). Additionally, Germany's individualistic society, marked by the rarity of multigenerational households, intensifies the decline in social participation and thus the risks of social exclusion (Repetti & Calasanti, 2023b). These concerns were particularly pronounced among single participants with limited financial means. Overall, in many instances, the retirees' decision to emigrate was shaped by a complex mix of aspiration and necessity, driven by both their idealized lifestyle in a tropical paradise and the need to address pressing concerns about their future well-being (Haan et al., 2017).

The Quest for a Better Life: Unpacking the Style Behind Lifestyle Migration

Regardless of whether the retirees were motivated by the pursuit of an improved lifestyle abroad, the desire to overcome personal challenges, or a combination of both, the underlying motivations ultimately served the same purpose: to enhance their quality of life. This prompts a critical inquiry into the extent to which the self-crafted *style* of their new phase in life genuinely corresponds with the core principles of lifestyle and amenity migration.

As previously noted, the favorable climate, which facilitated year-round outdoor activities, coupled with improved financial circumstances, notably contributed to an enhanced quality of life. Beyond that, the retirees deeply appreciated Chiang Mai's relaxed pace of life, which stood in stark contrast to the often fast-paced routine they had experienced in Germany. While activities such as walking, cycling, swimming, cooking, gardening, and yoga could also be pursued back home, the new environment offered additional opportunities that were financially or practically out of reach before. These included regularly dining out, embarking on extensive motorbike tours, hiking, exploring national parks and temples, engaging in nature photography, traveling, and even, in the case of two participants, performing live music in various bars. Consequently, Chiang Mai provided the retirees with a significantly broader and more accessible spectrum of lifestyle options than they would have had in Germany, greatly improving their overall satisfaction and well-being. In addition, the participants also reported high contentment with their new housing, often in gated communities or detached houses, which would have been financially unattainable in Germany.

"We now reside outside the village in a setting we had always envisioned.

We have nice neighbors, though not nearby. The nearest house is about 100 meters away. We are surrounded by rice fields and go shopping at the local market. This is the ideal lifestyle we had dreamed of, and it has now become our reality." (Regine, personal communication, November 17, 2021)

Unlike Regine, single retirees with more limited financial resources had to opt for one- to two-bedroom condominiums but expressed similar levels of satisfaction, highlighting central locations, convenience, and access to various amenities as the primary factors contributing to their contentment (Benson & O'Reilly, 2015; Jöstl & Wieser, 2011).

However, despite the overall positive experiences many retirees had in Thailand, a common shortcoming was the difficulty in achieving meaningful integration and interaction with the local community, even though most participants spoke highly of the kindness and politeness of Thai citizens. It became evident that the participants who were married to or in relationships with Thai

partners possessed a distinct advantage in forming networks within the local community. In contrast, single retirees often struggled to build meaningful connections, largely due to language barriers and, more significantly, cultural differences. While frequent interactions did occur, they usually felt superficial, resulting in friendly yet shallow relationships. And while some retirees hoped for deeper connections, others simply accepted this dynamic and considered the idea of integration overrated.

"I'm an expat; I live here as an expat, I think like an expat, and I believe the Thais will always see me as an expat. I don't hold that against them. That's fine as long as both sides treat each other with respect." (Regine, personal communication, November 17, 2021)

Meaningful relationships in Western contexts are commonly built on the exchange of personal matters, sharing feelings, and life experiences. However, the retirees noted that many Thais seemed to avoid such exchanges, likely to prevent negative emotions from arising or to maintain harmony in their interactions. Reini initially hoped for friendships similar to those he had cultivated in Germany, but over time, he came to realize that his expectations were unrealistic (Salazar, 2014).

"You meet up and go out, but everything feels superficial. People don't seem to discuss their feelings, and that superficiality tends to push me away. So, I've stopped trying. Social interactions here feel challenging for me. I only have one or two expats with whom I can have personal exchanges." (Reini, personal communication, November 14, 2021)

Falk's relationships with Thais, frequently established through interracial partnerships within his gated community, generally remained surface-level as well. While the interactions were friendly, they seldom developed into significant or profound connections.

"The Thai ladies talk in Thai, and the men talk in English or German. That is easier, and it is also important for me to talk to people who can understand what I have done so far in my life. This includes knowing about other countries, other cultures, politics, and so on. And that is a little more difficult with Thais."
(Falk, personal communication, December 16, 2021)

To foster more desired social interactions and reduce the risk of isolation, many retirees increasingly connected with fellow Western expatriates (Jaisuekun & Sunanta, 2016; Schneider, 2010). However, it is crucial to note that these relationships were carefully chosen to avoid a certain subset of expatriates described as "stuffy" and "a club of old, bitter men" who "are not only negative

online but also in real life" (Marcus, personal communication, January 3, 2022). While many retirees found such individuals particularly unappealing, Reini, Lutz, and Fred even warned against the dangers of expat bubbles, which would not only hinder integration but, in extreme cases, could lead to isolation and alcoholism. Aware of the potential risk of being drawn into expatriate circles characterized by negativity and excessive drinking, Reini took care to distance himself explicitly from such a pull.

"I didn't move to the other side of the world to listen to their opinions about politics. But I noticed that it's often the only topic. And there are also a lot of total idiots who adhere to some conspiracy theories. Once, I got so mad that I told this guy, 'Dude, don't give me any more of that crap. This really sucks.'" (Reini, personal communication, November 14, 2021)

Consequently, the German retirees expressed marked disapproval toward certain Western expatriates and compatriots. Notably, the nature of this aversion diverged from that observed among Japanese retirees in Chiang Mai; while the latter often directed judgment toward fellow nationals based on perceived financial inadequacy, German retirees tended to distance themselves from individuals they perceived as exhibiting toxic behavior (Shibuya, 2018).

Considering all factors, it can be concluded that IRM allowed the retirees to craft a lifestyle that aligned with their aspirations (Gambold, 2018; Ono, 2014)-a lifestyle that would have been either unattainable or significantly limited in Germany. Despite marked variations in housing types and residential locations, indicative of underlying social class distinctions, all participants reported a general sense of satisfaction with their living arrangements. As a result, the participants demonstrated their ability to integrate a personally satisfying *style* into their lifestyle, thereby enhancing their overall quality of life. However, one significant challenge faced by many, though not all, was achieving meaningful integration into the local community, which often led to a sense of detachment from the Thai population. This concern, which warrants serious attention, entails significant risks such as prolonged social exclusion, isolation, and the potential for deepening cultural and emotional divides. Such detachment, in turn, may hinder the development of lasting social connections and a sense of belonging, thereby further exacerbating feelings of alienation.

Leaving Germany: Seeking Relief from the *Risk Society*

The new lifestyle experiences of retirees were not uniformly positive, as some retirees reported facing various challenges and risks in their new setting. By relocating to Chiang Mai, the participants mitigated the immediate threat of old-age poverty prevalent in Germany and stated enjoying a contented and carefree lifestyle without regret about their decision to migrate.

However, a significant issue identified was the lack of access to health insurance, which is not only a fundamental necessity in Germany but also a legally guaranteed right (Schweppe, 2022). As German citizens residing far beyond the borders of the European Union, the participants found themselves in a position where the German state no longer assumed responsibility for their welfare, while the destination country-Thailand-remained reluctant to treat them as its own citizens (Levitt et al., 2023). The findings revealed that not all participants met the eligibility criteria for securing health insurance coverage, and among those who did qualify, many found the premiums prohibitively expensive. The challenges associated with health insurance were particularly pronounced among retirees aged 70 and above, as well as individuals with pre-existing health conditions or constrained financial means. An absence of health insurance, however, can significantly impact individuals' well-being, primarily by exposing them to (uncovered) out-of-pocket medical expenses in the event of illness and by imposing persistent psychological stress.

Manfred, an active member of the aid organization DHV, estimated that up to 90 percent of German migrants in northern Thailand lack health insurance. Yet to clarify, this figure was not reflected in the investigated group, where about half of the participants possessed adequate coverage. Drawing from Manfred's experience, obtaining health insurance with reasonable terms becomes nearly impossible for individuals aged 70 and older; nevertheless, many elderly migrants would continue to assume this risk, which Manfred compared to playing "*Russian roulette*."

"Many of them just take the risk, thinking that if something happens, they can just book the next flight back to Germany. But how can you fly to Germany if you have a heart attack or a stroke? In those cases, the costs are often covered by Thai hospitals, which end up facing unpaid bills running into the millions." (Manfred, personal communication, December 3, 2021)

Owing to the high premium payments and his good physical condition, Friedrich had decided to cancel his contract, a choice he later deeply regretted upon being diagnosed with cancer and subsequently developing severe eye problems. In hindsight, he now advises every migrant to secure adequate health coverage as early as possible and to accept the monthly premiums, even if they initially appear disproportionate.

"I once had health insurance, but didn't renew it due to its unfavorable conditions. Instead, I set aside 3,000 euros each year. However, that money was quickly gone after my eye surgery, which cost me 6,000 euros. The entire cancer treatment pushed the total costs to nearly a million. Now, it's impossible for me to obtain health insurance, as I'm considered a high-risk patient."
(Friedrich, personal communication, January 6, 2022)

In response to the annually unpaid medical expenses incurred by migrants, the Thai government implemented a health insurance requirement for applicants of the Non-Immigrant O-A Visa. This policy added further complexity for some study participants, who managed to bypass this obstacle by opting for the Non-Immigrant O Visa for retirees. While bearing resemblance to the Non-Immigrant O-A Visa, the Non-Immigrant O Visa for retirees does not impose a mandatory health insurance requirement. Despite the presence of this existing loophole, the introduction of this requirement serves as a cautionary reminder to retirees that sudden alterations in the legal framework can impact their residency rights. Besides, both the Non-Immigrant O-A and Non-Immigrant O visas for retirees include a ban on employment; nevertheless, a small number of retirees took on this additional risk by engaging in professional work. In order to avoid significant penalties, they sought to operate discreetly and remain beneath the government's radar. However, this approach required them to maintain ongoing concern about the potential for detection. In addition to both visa types, a smaller subset of retirees held a Non-Immigrant O Visa for spouses. Yet this option was generally rejected due to the bureaucratic challenges associated with renewals, such as the requirement for photographic evidence of a valid marriage, which encroached on the applicants' privacy.

Depending on each visa type, regular proof of specific financial assets is required, a condition that all study participants were able to meet. These funds, however, were considered 'dead capital' as they were mandated to remain in a Thai bank account for extended periods throughout the year. Although all study participants could meet the necessary financial requirements with relative ease, they were cautioned by previous known cases of migrants who experienced sudden financial hardship, forcing them to withdraw their deposits. Unable to secure a new visa, these retirees remained in the country illegally until their status was eventually discovered by immigration authorities, at which point they were forced to leave the country. In addition to the complexities associated with visa applications, the study participants encountered a range of unfamiliar bureaucratic requirements. This lack of familiarity with the legal framework often resulted in misunderstandings, frustration, and, in some cases, a deep resentment towards government officials, who, according to some, appeared to exploit their authority.

"The only thing that bothers me in Thailand is that, after more than 20 years, I still have to apply for a visa, go to the immigration office every 90 days for reporting, and be treated here as a nobody by the officials, just to face more pressure once again." (Manfred, personal communication, December 3, 2021)

Other retirees reported feeling monitored and mistreated by the authorities, believing they were forced to “*dance to their tune*” (Marcus, personal communication, January 3, 2022), without the freedom to express dissatisfaction with allegedly unfair practices.

“I’ll have to come here every year for the rest of my life, and I’m treated as though I am fresh off the boat. And each time, I’m subtly reminded that I’m not equal to the Thais, but always considered inferior.” (Ralph, personal communication, January 16, 2022)

Yet it should be borne in mind that while some aspects of Thailand’s legal framework and government officials were criticized, such complaints represented exceptions rather than the norm, as most retirees accepted the legal conditions and found the bureaucracy no more burdensome than in Germany.

Another significant risk, as previously noted, arises from the increased vulnerability to social isolation among predominantly divorced or widowed male retirement migrants living in Thailand. To mitigate loneliness and ensure their well-being, individuals seek to establish relationships with Thai partners who can offer emotional companionship, healthcare-related support, and assistance with everyday tasks. While these partnerships can significantly improve the migrants’ quality of life, they may also foster dynamics of dependency or even exploitation, particularly when the relationship is primarily rooted in an exchange of care and companionship for financial stability (Bender & Schweppe, 2022; Howard, 2009; Statham, 2019).

“I made it clear from the beginning that I don’t want any contact with the wider family clan. My wife has several brothers and sisters. And through my experience, I have come to understand how it works: the family clan relies too heavily on the foreigner. Thus, I avoided close contact with her family clan right from the get-go.” (Manfred, personal communication, December 3, 2021)

Drawing on his extensive experience with the DHV, Manfred pointed out the risks associated with pragmatic marriages based on caregiving for financial support rather than genuine emotional bonds. He emphasized that such arrangements can leave migrants particularly vulnerable, especially if unforeseen circumstances prevent them from meeting financial expectations, thereby putting their residency status at risk.

“A marriage visa creates a dependency for the migrant on his wife, as he cannot obtain a new visa without her signature on the necessary forms. As a result, he risks losing his right of residence. If the husband fails to provide

adequate financial support to his wife and her family, she may refuse to sign.”

(Manfred, personal communication, December 3, 2021)

Udo, in turn, made clear that he had never perceived himself as being financially taken advantage of, but firmly believed that many Thai women were primarily attracted to the financial stability he could offer rather than his personal qualities. At his stage in life, he believed, many relationships functioned as mutual arrangements, where the Western retirement migrant offers a higher standard of living and sense of security in return for affection and care. Nevertheless, he managed to come to terms with it and found that such an arrangement required at least mutual liking, even if it did not amount to love. Udo attributed this liking to a notably greater acceptance of the elderly in Thailand, which he argued was rooted in Thai family structures where older generations commonly live with their grandchildren and are frequently responsible for their upbringing (Repetti & Calasanti, 2023b).

In another case, Ludwig and his Thai wife decided to build a house in Chiang Mai several years ago. Owing to the restrictions on foreign land ownership in Thailand at the time, the property was registered in his wife's name. While Ludwig expressed little personal concern about this arrangement, citing the stability of his marriage, he acknowledged the potential risks associated with complex legal proceedings in the event of a relationship breakdown, particularly given his awareness of similar cases in which other foreigners ultimately lost their homes. That said, intercultural relationships between retirement migrants and local Thai partners can alleviate the challenges of living in a foreign country by receiving emotional support, assistance with daily activities, and a sense of companionship. However, it is important to recognize that such relationships can also entail a risk of dependency, as many migrants remain vulnerable due to the absence of robust social networks, limited access to institutional support systems, and restricted legal rights in their new host country (Bender & Scheweppe, 2022). Thus, while practical partnerships with local Thais can contribute positively to the retirees' quality of life, they may also render them susceptible to exploitation or overreliance on their partners.

Discussion

This research adds to the existing literature on IRM in Thailand by conceptualizing it as a *coping strategy* for German retirees addressing domestic challenges, particularly old-age poverty. The study further emphasizes the retirees' realized *style* in lifestyle, contrasting it with the inherent risks of IRM. In doing so, this article offers a modern perspective on migration within the broader context of Global North migration to Thailand, contributing to ongoing academic debates on topics such as motivations (Jöbstl & Wieser, 2011; Schneider, 2010; Shibuya, 2018), integration challenges

(Howard, 2008; Husa et al., 2014), links to sex tourism and marriage migration (Jaisuekun & Sunanta, 2016; Veress, 2009), power dynamics in cross-cultural partnerships (Bender & Schweppe, 2022; Statham, 2019), the commodification of migration (Koch-Schulte, 2008), and elderly care (Bender & Schweppe, 2019; Lupp, 2018; Vogler, 2015b). The findings illustrate that the decision to retire in Thailand is far more nuanced than the romanticized narratives often associated with IRM, lifestyle, or amenity migration. For several retirees, IRM to Thailand was driven not only by the pursuit of a more fulfilling lifestyle or the appeal of Thailand's natural beauty and cultural richness but also by a calculated and strategic effort to address pressing concerns such as old-age poverty (Braun & Thomschke, 2017; Buslei et al., 2019; Repetti & Calasanti, 2023a; Vogler, 2015a), the risk of social isolation, and the monotony of life already experienced or anticipated (Benson & O'Reilly, 2009; Howard, 2008; Repetti & Calasanti, 2023b).

The findings of this research indicate that the participants have effectively incorporated elements of their desired *style* into their new lifestyles, aligning their routines with personal aspirations and values. In contrast, these achievements would likely have been unattainable or considerably limited within the socio-economic and institutional framework of Germany (Husa et al., 2014; Lupp, 2018). Alleviated financial pressures, coupled with favorable climatic conditions, enabled a more active lifestyle, which in turn contributed positively to both mental and physical well-being. Activities that the study participants once considered out of reach—such as participation in relatively costly leisure pursuits, frequent dining out, or regular massages—have now become an integral part of daily life. Nevertheless, their success in integrating their aspired *style* into their lifestyle is somewhat tempered by the challenges of social integration, particularly the difficulty in establishing meaningful relationships with the local community (Jaisuekun & Sunanta, 2016; Koch-Schulte, 2008). This lack of social integration can gradually create a sense of division, potentially leading to social exclusion or even isolation, a concern that warrants careful consideration.

Further findings suggest that the retirees encountered various new or evolving risks, which required continuous management to preserve the status quo of an enhanced quality of life. A lack of awareness or deliberate disregard of these impending risks could, in turn, rapidly alter their life circumstances, transforming what was once a fulfilling experience abroad into a challenging and distressing reality. Accordingly, building on previous research concerning IRM from the Western hemisphere to the global South, this research employed Ulrich Beck's (1992, 2006) concepts of *reflexive modernity* and *risk society* to illuminate the dynamics of modernization in the context of aging. While his work focuses largely on environmental and technological risks that cross social classes and national borders, this study adapts his framework to explore the risks individuals face

due to structural, social, and political shifts brought about by modernization processes (Beck & Beck-Gernsheim, 2001; Beck, 2018). Considering the demographic, social, and political changes in Germany, the findings show that IRM can effectively serve as a transnational strategy to alleviate domestic socioeconomic issues. Nevertheless, despite potential improvements in living conditions, retirees continue to encounter new or altered risks that hover ominously, akin to the Sword of Damocles. Consequently, despite great efforts to eliminate experienced and anticipated risks, the participants remained embedded within a renewed manifestation of the *risk society*. Accordingly, the findings underscore that the *risk society* is an omnipresent and inescapable condition, one that cannot be transcended even through deviations from conventional aging trajectories. Nevertheless, risks can still be actively negotiated, restructured, and mitigated through individual agency (Beck, 1992, 2006; Beck & Beck-Gernsheim, 2001).

To deepen the understanding of modernization dynamics, Beck (1992) delineated a distinction between a *first modernity*, characterized predominantly by scientific advancement and industrialization, and a subsequent *reflexive modernity*, which is marked by critical reflection on the unintended consequences of modernization, increasing unpredictability, and the erosion of traditional certainties. As Beck (2008) notes, "we are witnessing a dialectics of modernity: continuity of the principles and discontinuity of basic institutions of nation-state modernity. This radical turn marks the current phase in which modernization is becoming reflexive" (p. 2). In the past, societies relied heavily on protection from the state, as well as communal and family affiliations; however, the progression of modernity challenged these external safeguards through transitions in cultural, social, and economic norms (Beck & Beck-Gernsheim, 2001; Beck, 2007; Giddens & Pierson, 1998; Korpela, 2014). IRM has become a crucial strategy for individuals to manage risks, reflecting the shift in the globalized world where national borders no longer solely determine access to social protections. As traditional boundaries lose relevance, cross-border mobility has emerged as a practical and often necessary means for retirees to address domestic challenges (Lupp, 2018). Therefore, the decision to relocate to Thailand can, to a certain degree, be viewed as a strategic response to managing age-related risks within the framework of global inequality, requiring individuals to create personalized safety nets. In this sense, IRM as a transnational model of risk management not only underscores contemporary global opportunities but also exemplifies how modernization processes compel individuals to develop innovative, adaptive, and pragmatic strategies to address the growing complexities of aging within a rapidly evolving global context (Gambold, 2018).

Notably, regardless of whether the participants had remained in Germany, the majority would have encountered age-related risks in either context (Braun & Thomschke, 2017; Vogler,

2015a). In Germany, the retirees had already experienced, or likely would have faced, financial constraints that impeded social inclusion, contributed to feelings of isolation, and fostered a diminished sense of self-worth. Conversely, as retirement migrants in Thailand, they were exposed to risks of social isolation stemming from cultural differences, language barriers, and the lack of familial support networks. Therefore, while the risks in Germany primarily stem from systemic pressures, retirement migrants in Thailand encounter similar challenges deriving from limited institutional support, weak social networks, and difficulties with integration (Howard, 2009; Jaisuekun & Sunanta, 2016). Romantic relationships with Thai partners can significantly contribute to the migrants' social inclusion and help navigate their daily challenges. However, relationships primarily driven by pragmatic motives may introduce new risks, aligning with the concept of *second modernity*, where traditional support structures like marriage and family weaken or disintegrate, potentially giving way to negotiated partnerships (Beck, 1992; Beck, 2007; Beck & Beck-Gernsheim, 2001). The primary risk associated with negotiated relationships lies in the potential dissolution of non-genuine partnerships once the exchange of financial support and security for affection and care ceases (Bender & Schewppe, 2022). The concern of navigating an unfamiliar environment alone at an advanced age, then, can result in dependency on the life partner and, in the worst-case scenario, financial exploitation.

Conclusion

While IRM can serve as a strategy to mitigate age-related risks in the country of origin, it simultaneously introduces new risks or alters previous ones within the context of the host country. This duality highlights the complexities retirement migrants grapple with as they attempt to reconcile their aspirations for a fulfilling lifestyle with the practical realities of managing risks in both their home and host countries. Beyond that, the findings of this study underscore the intricate nature of IRM and its relationship to risk, shaped by a delicate balance between aspiration and need. Retirement migrants navigate significant trade-offs, finding contentment in some aspects of their new lives while contending with persistent challenges in others.

Beck's concept of *reflexive modernity* emphasizes the transformative processes of modernity that have fostered increased individualism, compelling individuals to confront heightened risks while simultaneously taking personal responsibility for managing these challenges. Within today's interconnected global landscape, the rising trend of IRM demonstrates that managing risks extends beyond national borders, as retirees increasingly seek transnational strategies to address their challenges. IRM, in this sense, serves both as a response to the risks intensified by modernity and as an opportunity for individuals to shape their retirement years in alignment with personal aspirations.

Limitations and Recommendations

Limitations

The primary limitation of this study lies in the restricted number of participants and the unidimensional representation of IRM. However, these constraints were intentionally acknowledged to preserve the in-depth focus on the specific group under examination, ensuring a comprehensive and detailed analysis of their experiences and viewpoints. This research placed a strong emphasis on the experiences, perceptions, and opinions of German retiree migrants in Chiang Mai. As the responses began to overlap after a certain number of participants, and given that one of the study participants was a longstanding member of the aid organization DHV with extensive experience, the decision was made to prioritize obtaining a detailed and precise understanding of the target group over achieving a larger sample size. Nonetheless, an expanded participant pool could provide additional insights.

Secondly, as the primary objective of this study was to provide a detailed presentation of the perspectives of German retiree migrants, viewpoints from other related groups, such as the Thai population and governmental authorities, remained underrepresented. This methodological choice, however, was made deliberately to ensure that the central emphasis stayed on the experiences of retiree migrants, without diluting the analysis by including multiple perspectives.

Recommendations

Given the aforementioned limitations, expanding the sample size would allow for a greater diversity of experiences and opinions among retiree migrants, thereby contributing to a more comprehensive understanding of retiree migration. Examining a broader research cohort would inevitably capture a wider range of perceptions, insights, and viewpoints, ultimately leading to a more nuanced understanding of retirement migration in Thailand.

Additionally, incorporating a broader range of viewpoints, including those of the local Thai population and relevant authorities, could facilitate a more precise and contextualized analysis. The study aimed to capture the experiences, emotions, and opinions of German retiree migrants and, therefore, intentionally excluded the perspectives of other stakeholders. Yet to better contextualize the participants' perspective, future research could benefit from incorporating the viewpoints of additional groups.

Furthermore, comparative studies that examine different social classes of retiree migrants or retirees from diverse national backgrounds could provide valuable insights into both unique differences and shared experiences, enriching the overall understanding of retirement migration. The study encompassed retiree migrants from lower to upper social classes, with their

respective financial circumstances shaping their daily retirement experiences. The availability of financial resources played a crucial role in mitigating potential risks associated with retirement abroad. Consequently, an analysis of retiree migrants based on their socioeconomic status could provide valuable insights into the diverse experiences of retirement migrants from different social classes in Thailand.

Statement of Academic Contribution

The main author oversaw material preparation, data collection, and analysis. He also authored the initial manuscript draft, while the co-author conducted a thorough review, provided research guidance, and facilitated access to several study participants. Both authors were actively involved in the conceptualization as well as the design of the study and provided critical revisions to earlier versions.

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