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## Long-Stay Tourism and International Retirement Migration : Japanese Retirees in Malaysia

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## Long-Stay Tourism and International Retirement Migration: Japanese Retirees in Malaysia

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### Introduction

This paper explores a new trend in Japanese outbound tourism, namely long-stay tourism, as it is seen in the case of Japanese retirees in Malaysia.<sup>1)</sup> Long-stay tourism, which is known as *rongusutei* in Japanese, is a new type of tourism in which people stay in foreign destinations for long periods of time in order to experience living abroad. It generates a flow of people for whom the distinction between tourism/tourists and migration/migrants has become blurred. Under the current acceleration of the declining birth-rate and aging society, increasing numbers of Japanese pensioners are interested in retiring abroad and actually move to foreign destinations in pursuit of a better quality of retirement life. In 2005 the number of Japanese overseas tourists above the age of 50 rose above six million; these upper middle-aged tourists are a significant potential market in international tourism.

The word *rongusutei* is a registered trademark of the Long Stay Foundation (*Rongusutei Zaidan*), which was established in 1992 as a public interest corporation authorized by the former Ministry of International Trade and Industry (MITI). According to the Long Stay Foundation, long-stay tourism is “a style of staying abroad for a relatively long time in order to experience the life and culture in a place of destination and contribute to the local society while leaving the economic resources in Japan” (Long Stay Foundation 2002). In contrast to conventional international tourism in which people visit several sites for a short period of time, “long-stay” tourism aims not at “sightseeing” but at “staying” and experiencing “life” in a particular destination.

From a wider perspective, long-stay tourism is related to international retirement migration (IRM). As an example, Northern Europeans such as British and German retirees started to move to the Mediterranean in the 1970s (cf. King, Warnes and Williams 2000). After the establishment of the European Union, international retirement migration has been expanding within the EU. The international migratory movement of citizens within the EU is stipulated as a right in the Treaty on European Union (TEU) and freedom of movement has long been central to the very idea of EU citizenship (Ackers and Dwyer 2002: 1). Furthermore, there has been considerable international retirement migration in the EU that has involved “amenity-led moves” (Williams, King, Warnes and Patterson 2000: 29). Southeast Asian countries such as Thailand and Malaysia have become receiving countries for foreign retirees since the late 1990s. They have also been attracting international flows of patients through promoting health/medical

tourism (cf. Chee 2007). IRM therefore entails not simply a move of non-laborers who do not work but also a move of service and care seekers who need people to work for them, especially in the fields of domestic work, medical treatment, and care for the elderly.

This paper examines how Malaysia, one of the most popular long-stay destinations among elderly Japanese, receives a flow of foreign retirees under the “Malaysia My Second Home” (MM2H) program. This program encourages foreign retirees to reside in Malaysia by issuing a multiple-entry social visit pass. The paper will also describe how Japanese retirees and long-stay tourists experience their new transnational life-style.

### **Socio-Cultural Background of Long-Stay Tourism and IRM**

The rapid aging of Japanese society, caused by a falling birth rate and increased longevity, is having a serious impact on the overall structure of Japanese society and its labor force. Estimates show that those aged 65 and over reached 20.8 percent in 2006, a record-high rate,<sup>2)</sup> and that percentage will increase to 35.7 percent by 2050.<sup>3)</sup> This increased percentage of elderly within the overall population has caused changes in the labor force, particularly a shortage of young laborers who are able and willing to support the aged. To address this problem, Japan has been considering “importing” more foreign labor from neighboring Asian countries, especially for jobs in the medical care service sectors.

These demographic changes have also generated anxiety about the long-term viability of the post-war social welfare system in Japan. The current pension system and social welfare policies for elderly people will not be able to deal with this growing population of elderly people, and this has become a serious issue for individuals as well as for the government. Moreover, the individual burden of medical expenses is increasing while pension amounts are limited. Many of the upper middle-aged are therefore concerned about how they can survive on their pensions. Under such socio-economic conditions, current pensioners and people retiring soon may consider living abroad, where the cost of living is lower than that of Japan, as an alternative strategy to secure their retirement lives. According to a survey done by the Research Institute for Senior Life, quite a few pensioners are motivated to move overseas so that they can live a financially comfortable life within the range of their pensions (Research Institute for Senior Life 2005: 107).

Longevity is also having a considerable effect on individual lifestyles and life-courses in contemporary Japanese society. The increase in life expectancy has stretched the span of individual post-retirement lives in which retired people have a considerable amount of free time. Long-stay tourism provides the retirees an opportunity to pursue their own *ikigai*, which Gordon Mathews (1996) has translated as “what makes a life

worth living.” The Long Stay Foundation claims that long-stay tourism is effective for self-actualization and creating *ikigai* (Long Stay Foundation 2005: 18). Before retirement, work and raising children are typically the major objects of *ikigai*. After retirement, people search for something that can provide them an alternative *ikigai*, such as hobbies and volunteer work. In addition, there is an increasing number of people who choose early retirement in their fifties. Those retirees who are “wealthy, healthy, older people”—figuratively called “whoopies,”<sup>4)</sup> explicitly consider how to live their second life with affluence and a sense of satisfaction. Retiring abroad is therefore not only a socio-economic but also a cultural phenomenon. In this sense, long-stay tourism and IRM are part of what Machiko Sato (2001) has called “lifestyle migration” through which people settle overseas to improve their quality of life in various spheres.

## Evolution of Japanese Long-Stay Tourism and IRM

The history of the Long Stay Foundation goes back to the “Silver Columbia Plan ‘92” launched by the former Ministry of International Trade and Industry in 1986. It was a government-led project to promote residing overseas as a way to live a prosperous second life after retirement. The project aimed to build “overseas *ikigai* towns” or “Japanese villages” for retirees with a lower cost of living, nicer climate, and better living environments (MITI 1986). This plan was part of a stream of policies the government initiated in the 1970s to inject a sense of social and external creativity through the spread of leisure activities into the work-centered culture that developed in Japan’s post-war economic expansion.

However, the plan received severe domestic and international criticism that Japan was “exporting” its elderly. Authorization was therefore transferred to the private sector, though still supervised by the government. The plan was reformed and proposed not as “migration” but as a new style of leisure activity, namely as a form of long-stay international tourism. While the Silver Columbia Plan focused on retired elderly people only, long-stay tourism included a wider variety of people such as seasonal visitors, artists, and volunteers among the targeted groups (MITI Department of Industrial Policies 1988). Since the latter half of the 1990s, many non-profit and social organizations promoting long-stay tourism have been established, accelerating the development, social penetration, and increased acceptance of long-stay tourism.

The Japanese mass media have also promoted long-stay tourism. Television companies have broadcast shows on this theme. In the print media, there are many publications regarding Japanese IRM and long-stay tourism. For example, since 2003 Ikarosu Publications Ltd. has published a quarterly magazine, *Rashin*, which focuses on long-stay tourism. Diamond Inc., known for its popular travel guidebook series *Chikyu no Arukikata* (“Globe Trotters’ Travel Guide”), started to publish a new series of guidebooks featuring long-stay tourism called *Chikyu no Kurashikata* (“Global Residents’ Travel

Guide”). In these TV shows and guidebooks, economic aspects and the pursuit of *ikigai* are often emphasized as incentives. Ministries of tourism and tourism bureaus in receiving countries also support these Japanese mass media companies and their promotional activities.

Long-stay tourism is not typically conceptualized in these media as a form of international tourism that only targets retirees or the elderly. The term has, however, become socially embedded as a word implying a pensioner lifestyle that involves living abroad by making use of pensions. Moreover, long-stay tourism has become one of the commodities marketed among Japanese seniors as part of a lifestyle that seeks quality of life, nature, and health. Such phrases as *suro raifu* (“slow life”),<sup>5</sup> LOHAS: Lifestyles of Health and Sustainability, *inaka gurashi* (“rural life”)<sup>6</sup> and *teinen kino* (“return to farming after retirement”)<sup>7</sup> are the focus of much public attention these days. In anticipation of long-stay tourism becoming a growing market with the retirement of baby boomers after 2007, the tourism industry has begun to market experimental long-stay package tours, supplemented with seminars on long-stay tourism that provide information to participants and potential customers.

According to a survey done by the Long Stay Foundation in 2004, the most popular destination for long-stay tourism is Australia, followed by Malaysia, Hawaii, Canada, and Thailand (Long Stay Foundation 2005: 12). Reflecting the socio-economic and socio-cultural background of Japanese society that has resulted in the reform of the pension system and the increase in early retirement, it is noteworthy that Asian destinations are receiving more attention in the development of long-stay tourism. Furthermore, in anticipation of a growing market in international tourism, host countries have provided special kinds of retirement visas such as “non-immigrant ‘o-a’ (long stay)” and “non-immigrant ‘o’ (pension)” visas in Thailand, multiple-entry social visit pass under the MM2H in Malaysia, “Special Resident Retiree’s Visa (SRRV)” in the Philippines, and “*lansia* or *lanjut usia* (retirement)” visas in Indonesia. These countries have begun to develop new types of tourism, such as “health tourism” and “medical tourism,” after taking into consideration the worldwide demand for medical treatment and care for the elderly. In host countries, new facilities—such as nursing homes and condominiums at golf resorts—are being developed, and hospitals are partnering with hotels and resorts to provide increasing services for new markets.

### **The “Malaysia My Second Home” (MM2H) Program**

In 1988, the Malaysian government launched the “Silver Hair” program, an inbound migration policy for foreign retired people over 50 years old. Under this program, applicants were not allowed to work or earn income inside Malaysia, and were required to deposit a certain amount of money (150,000 Malaysian ringgit) in Malaysian banks. The program aimed to increase income from tourism and to stimulate the economy by

active foreign investment and the acquisition of foreign currency. Although the Malaysian government anticipated 20,000 applications, by 2000 it had received fewer than 900 (*New Straits Times* 14 February, 2002). Consequently, in 2002 the government shifted the authorization of the program from the Immigration Department to the Ministry of Tourism, renamed it the “Malaysia My Second Home” (MM2H) program, and reformed the visa system to make the program more efficient. The terms and conditions of the program have been reformed and improved several times since then. Specifically, limitations based on nationality and age were abolished and the required monetary deposit was changed. According to statistical data from the Ministry of Tourism, Malaysia subsequently received 9,551 applications from more than 75 countries by the end of 2006. Japan was sixth with 513 applicants, following China (2,021), Bangladesh (1,429), the United Kingdom (1,049), Taiwan (621), and Singapore (604). In addition, the government has launched “Visit Malaysia Year 2007,” expecting a large increase in applicants.

For this growing number of Japanese in Malaysia, there are many reasons for moving to Malaysia and a wide range of actual life-styles. The following four cases provide an illustration of these different migration trajectories.

### **Case 1: Yearning for a Life in the South**

Known as a popular beach resort among Japanese tourists since the 1980s, Penang has attracted much attention as a long-stay tourism destination among elderly Japanese. Mr. and Mrs. Murai<sup>8)</sup> from Yamanashi Prefecture, where the weather is severely cold in the winter season, were searching for a place of settlement in a southern tropical resort area. They repeatedly visited Hawaii and also lived for a time along the Gold Coast in Australia. They owned condominiums in Australia and Penang and a house in Karuizawa, Japan, and lived for one third of the year in Australia, half the year in Penang, and the remainder in Japan. However, they found it difficult to get their Australian retirement visa re-issued owing to the amount of the bank deposit required, and sold their condominium in Australia. Because of their limited English communication skills, they felt socially isolated and even discriminated against in Australia. So they chose to settle in Penang because of the lower cost of living as well as the visa system. Mr. Murai noted, “I can have a nice cup of coffee for only one Malaysian ringgit.” Moreover, they feel much more comfortable and secure living within Asia than in a western society. They do not feel awkward talking in English to local people in Penang. However, they said that they would like to live in Hawaii if they could afford it. Mr. Muraki noted that “Penang is a destination on which husband and wife can come to a compromise with each other. [...] In general, husbands want to live in Asia and wives want to live in western countries.” Many of my interviewees in Penang actually pointed out the financial advantage of choosing Penang rather than a Euro-American destination.

## **Case 2: Pursuit of *Ikigai* after Retirement**

Cameron Highlands has become one of the most popular destinations among elderly Japanese since the late 1990s owing to the promotional activities of long-stay organizations. Cameron Highlands has several attractions, including golf and volunteer work. Most elderly Japanese stay there for less than three months on tourist visas. Mr. and Mrs. Sakata have visited Cameron Highlands continuously since 2003. They usually stay for three months in the summer, and another three months in the winter. During the other seasons they travel to other foreign long-stay destinations, such as Thailand and Australia, or go back to Japan. As their hobbies, Mr. Sakata plays golf twice a week with his friends while Mrs. Sakata is learning to play the Chinese harp. They would prefer to have stayed in Australia but they decided on Cameron Highlands so that they can live within the financial limits of their pension. They stay in Cameron Highlands as a base so that they can save money for traveling.

The Cameron Highlands Club offers free Japanese language lessons to the local people. Mr. Kawata qualified as a Japanese teacher after his retirement so that he could participate in volunteer work overseas. He explained that “the lower cost of living enables me to participate in volunteer work.” His housemate, Mr. Masutani, is also a volunteer Japanese teacher. The two men share an apartment in the hotel resort and teach Japanese three days a week in a restaurant of the hotel. While the two men spend their time in volunteer work in the Cameron Highlands, their wives stay in Japan. Mr. Kawata visits the Cameron Highlands every year because his students are waiting for him to come back.

## **Case 3: The Extension of the Expatriate Experience**

With economic globalization and the expansion of Japanese corporations overseas since the 1960s, Kuala Lumpur has become the biggest Japanese business expatriate community in Malaysia. Mr. and Mrs. Yoshino moved to Kuala Lumpur in 2000. They chose to live in Kuala Lumpur because Mr. Yoshino had lived there for seven years as an expatriate worker for a trading company some 30 years before and liked the city. Both he and his wife wanted to live an active urban life rather than a relaxed resort life. Furthermore, they pointed to the conveniences of Kuala Lumpur, which has many Japanese restaurants, Japanese grocery and department stores, and the Japan Club, which is an organization for Japanese expatriates and residents in Malaysia. They have been living busy lives, participating in club activities, such as playing golf and singing, and volunteer work to promote the MM2H program. Mrs. Yoshino indicated that she now needs more time to learn something new; hiring a maid eliminated her burden of domestic work and created more time for her to spend doing what she wants. They sold their house in Japan and have no plans to return, now regarding Kuala Lumpur as their “first

home.” They feel they are in a foreign country when they go back to Japan because they stay in a hotel and have no place to call their own. Mr. and Mrs. Yoshino have set up a seminar group to learn how to care for the elderly and to be cared for themselves. Mr. Yoshino has also been cooperating, on a volunteer basis, with a Malaysian general practitioner to build the first nursing home for elderly Japanese in Malaysia. The home, Nursing Lodge Nippon, celebrated its opening ceremony on May 1, 2007.

#### **Case 4: Seeking *Care-Givers* Abroad**

Kota Kinabalu is a tourist destination known for eco-tourism, beach resorts, and scuba diving. Although Kota Kinabalu is not yet a popular destination for long-stay tourists, there are some Japanese residents under the MM2H program. After early retirement at the age of 48, for example, Miss Tanaka moved to Kota Kinabalu with her 81 years old mother who suffered from Parkinson’s disease. A native of northern Japan, she had dreamed of living in the south since she learned about the Silver Columbia Plan 15 years earlier. She visited Kota Kinabalu with her mother three times before they finally moved. She was impressed by Kota Kinabalu and thought she would love to live there since she had seen a beautiful sunset every day on her first visit. She explained, “I did not want to send my mother into a nursing home in Japan because I heard lots of bad things about it. I thought I could enjoy caring for my mother at home in Kota Kinabalu because I can hire a maid as a care-giver to take care of her here.” She asked her mother for her opinion, and her mother said that she was willing to move to Kota Kinabalu with her. However, her father did not want to leave Japan and is living alone in his hometown. Her brother visits him once in a while and takes care of him. Owing to the positive effects of the warmer climate, her mother’s health has gradually improved, to the point that she can walk around inside their house, though she still needs to use a wheelchair outdoors. If her mother were in Japan, she would have to stay home all day without going outside in winter because of the snow. In contrast, Miss Tanaka can take her for a walk in her wheelchair every day in Kota Kinabalu. The local people are kindly and friendly, and come to talk to them.

From these four cases, it is possible to identify the major factors and incentives for choosing a destination: low cost of living, good climate and geography, a good living environment, efficient visa systems, availability of care for the elderly, satisfaction from *ikigai* activities, and the existence of Japanese communities. Furthermore, long-stay tourism to Malaysia tends to be the preliminary stage of a more complete settlement in Malaysia under the MM2H program. With the transition from being a *rongsuteiya* (“longstayer”) to a *sekando homa* (“second-homer”),<sup>9)</sup> the experience of Japanese living in Malaysia shifts from a liminal experience of living abroad to ordinary life.

## Some Implications of Japanese Long-Stay Tourism and IRM

Over the past twenty years, living overseas after retirement for Japanese has evolved from the Silver Columbia Plan to private-sector-led long-stay tourism or IRM in which Japanese retirees settle in a foreign country (or sometimes live in multiple countries) for several years before passing away or returning to Japan. This process reflects several related factors. The following are among the implications of Japanese long-stay tourism and IRM.

- 1) *Correlation between economic globalization, long-stay tourism, and IRM:* The destinations for Japanese long-stay tourism and IRM reflect Japanese economic expansion as well as the growth of Japanese international tourism. Overseas Japanese expatriate communities and popular tourist destinations have become the infrastructure for accepting Japanese long-stay tourists and international retirement migrants. Japanese associations like the Japan Club, which has developed as a facility for expatriate workers and their families along with the expansion of Japanese corporations overseas, is now functioning as centers for Japanese long-stay tourists and retired migrants. Moreover, the motives of Japanese long-stay tourists and international retirement migrants lie in the extension of their pre-retirement life. Many of them choose their place of settlement based on their previous travels and expatriate experiences.
- 2) *Tourism as a pattern of life:* The growth and diversification of Japanese international tourism has brought qualitative changes to how people experience international tourism and what they are seeking on their trips. Japanese long-stay tourists and applicants for the MM2H program are seeking not sightseeing or tourism in the usual sense, but rather experiencing everyday life in their destination countries. For some people, devoting leisure time to international long-stay tourism has even become a regular pattern in their lives. In their retirement, they dream of living in a foreign resort on an everyday basis. This brings about a new identity for international tourists. By being a “longstayer” or “second-homer,” one no longer identifies oneself as a tourist but as a resident of the destination. Promotional activities by Ministries of tourism and tourism bureaus in receiving countries play an important role in creating an image of this new lifestyle.
- 3) *Transnational habitation and changing household formation:* Along with the spread of long-stay tourism and IRM, transnational lifestyles have developed in which people live in multiple places, called “multi-habitation”<sup>10)</sup> and “peripatetic life styles.”<sup>11)</sup> Such lifestyle choices have affected the relationships of

married couples and the overall structure of families. New forms of transnational family have emerged and are becoming more widespread among Japanese. In one version, different generations may live in different countries but within each generation the married couple continues to share a household; in another version, elderly married couples separate with one living in Japan and the other in another country, yet still maintain a legal marriage, referred to as “upper-middle-age separation” (*jukunen riju*). Transnational habitation thus causes structural changes in household formation. Especially in the case of elderly Japanese migrants in Thailand, global householding strategies are a means of seeking financial security for old age (Toyota 2006).

- 4) *Economic designs for financial security and sustainability in post-retirement life*: The economic aspect is an important factor in Japanese long-stay tourism and IRM. Japanese retirees in Malaysia come from a range of economic strata. However, living within the range of their pensions is a general concern for all of them. Given their anxiety about the Japanese social security and welfare system, moving to Malaysia is a practical financial strategy for financial security and sustainability. The lower cost of living in Malaysia stretches their budgets and allows the retirees to participate in many different hobbies and leisure activities they would be unable to pursue in Japan, given their limited pensions. However, Malaysia also attracts “displaced pensioners” who cannot afford to live in Japan at all. Whether realistically or ironically, some of the people I interviewed referred to themselves as “economic migrants” or “economic refugees”<sup>12)</sup> and foresaw that more elderly Japanese may have to move to Southeast Asian countries for economic reasons. It is noteworthy that the growth of Japanese long-stay tourism and IRM has led to some negative comments from other Japanese, especially in the press, as in comments on “pension refugees” (*nenkin nanmin*) and the “international homeless.”<sup>13)</sup>
- 5) *Seeking wellbeing and wellness*: Japanese IRM, as an extension of long-stay tourism, is often not so much a final, permanent settlement as just moving to a place to enjoy retirement life while still healthy and active. After retiring from work that required enormous amounts of time, the pursuit of an alternative *ikigai* becomes an important goal to consolidate one’s self in post-retirement life. With a better living environment, nicer climate, lower cost of living, and *ikigai*, elderly Japanese can enjoy a more active and more satisfying quality of retirement life. Hiring domestic workers, in particular, liberates women from domestic chores and care of the elderly, thus allowing them more time for leisure activities. Overall, elderly Japanese move to Malaysia in order to seek wellbeing and wellness in a broad sense. However, there are substantial num-

bers of potential migrants who focus more completely on care for themselves in the near future, and who may thus consider living in Malaysia for the rest of their lives. In the case of elderly Japanese in Bali, some people even think about dying in Bali (cf. Yamashita 2007). If medical tourism and care-led migration become massive, it may generate criticism that Japan is exporting sick old people and importing healthy young ones to labor for the survival of the Japanese economy. However, the Malaysian government emphasizes that the MM2H program is not about permanent migration but only a “second home.”

Overall, Japanese long-stay tourism and IRM have been developing owing to four factors: Japan suffers from a pension finance crisis; Malaysia aims to revitalize its economy by increasing its revenue and foreign investment; the commercial sector wants to cultivate a new “silver” market; and individual Japanese are now considering a range of post-retirement strategies. This new form of international tourism is proposed as a lifestyle that becomes not only a target of consumption but also a strategy for having a better quality of life and a sense of financial sustainability in post-retirement life.

## Notes

- 1) This paper is based on a paper presented jointly with Shinji Yamashita at the workshop on “Pensioners on the Move: Social Security and Trans-Border Retirement Migration in Asia and Europe,” Singapore, January 5–7, 2006.
- 2) Statistics Bureau, the Ministry of Internal Affairs and Communication. “Current Population Estimates as of October 1, 2006” (Internet, [www.stat.go.jp/english/data/jinsui/index.htm](http://www.stat.go.jp/english/data/jinsui/index.htm), October 10, 2007).
- 3) Cabinet Office of Japan, 2006. *Heisei 18 Nen Ban Kourei Shakai Hakusho* [Annual Report on Aging Society 2006]. (Internet, [www8.cao.go.jp/kourei/whitepaper/w-2005/gaiyou/17indexg.html](http://www8.cao.go.jp/kourei/whitepaper/w-2005/gaiyou/17indexg.html), October 10, 2007).
- 4) The term “whoopie” is mentioned by a person aged 58, a retired World Bank agricultural economist, in the column “ecotourists: a personal profile” in the chapter on a new tourist class by Mowforth and Munt (1998: 131).
- 5) According to Tsuji (2003), “slow life” is described as a simple lifestyle that values ecology, locality, and sustainability, as opposed to materialism or global capitalism.
- 6) While Japanese long-stay tourism and international retirement migration are developing, domestic retirement migration to the countryside or rural areas is also increasing. Local governments promote the acceptance of such urban retirees.
- 7) According to Oe (2006: 75), “*teinen kino*” is defined as a recent phenomenon in which people who were not previously involved in the agricultural sector engage in agriculture or even become full-time farmers after retirement.
- 8) The names used in the case studies are pseudonyms.
- 9) “Longstayer” and “second-homer” are Japanized English terms. “Longstayer (*rongusuteiya*)” means long-stay tourists and “second-homer (*sekandohoma*)” means people under the

MM2H program.

- 10) The Japanese Ministry of Land, Infrastructure, and Transportation defines “multi-habitation (*maruchihabiteishon*)” as a lifestyle in which people stay in the city during weekdays and spend weekends in the suburbs or the countryside enjoying the benefits and attractions of both locations. See White Paper on Land, Infrastructure, and Transportation. 2003 *Heisei 15 Nen Ban Kokudo Kotsu Hakusho* (Internet at: [www.mlit.go.jp/hakusyo/mlit/h15/hakusho/h16/html/F2051100.html](http://www.mlit.go.jp/hakusyo/mlit/h15/hakusho/h16/html/F2051100.html), October 10, 2007). Furthermore, Toda (2000: 21) defines “multi-habitation overseas” as having a positive and meaningful life by having an additional residence overseas in order to meet various needs.
- 11) Cf. Williams and Hall 2000; Williams, King, Warnes and Patterson 2000.
- 12) According to Toyota (2006), some of the elderly Japanese in Chiang Mai, Thailand, also call themselves “economic refugees.”
- 13) In an article in *Rasin* (2006 13: 33), Chiba stated that there are now Japanese people who sell their houses, move to Asia, and fall into a situation in which they are called *nenkin nanmin* (“pension refugees”) or “international homeless.”

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