

## Migration and the Registration of European Pensioners in Spain (ARI)

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**Theme:** Spain is one of the main destinations for residential migration among European pensioners, who have a strong tendency to not register with the local authorities.<sup>1</sup>

**Summary:** For decades, Spain has been receiving a sizeable inflow of pensioners from central and northern Europe who settle in coastal provinces, often giving rise to significant concentrations in some municipalities. Many of them do not register with the local authorities, which seriously erodes the municipal coffers and hampers the capacity of local governments and other public administrations to plan how services are structured. This ARI looks at the causes of this shortfall in registrations and proposes measures to redress it.

### Analysis:

#### *Introduction*

Among the varied range of migratory movements in Europe, that of the retired population is one of the longest-standing but at the same time least known and documented in international literature. In a Europe with a stable demography tending notably towards an aging population, part of this population, comprising those who are retired and pensioners, is mobile. This is a specific group comprising not very elderly retired people, childless couples free of obligations to the rest of their families, family units with sufficient financial resources and assets earned through a working career based on a mid-high level academic education. They also generally enjoy good health and considerable free time. Without doubt, these are quite different conditions to those experienced by the currents of economic migrants who for decades have accounted for the bulk of European migration inflows.

Although not very numerous, there are now enough studies on international migration among pensioners in Spain to ascertain the factors that drive this population to change their place of residence (temporarily or definitely) and their effects on their destinations and at the local level. Among the latter are most notably those that contribute to the tourist

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<sup>1</sup> This text is based on the findings of the survey “*Los extranjeros retirados en Andalucía: análisis y propuestas de actuación*”, through an agreement with the Institute for Economics, Geography and Demographics, dependent upon Spain’s Scientific Research Council (CSIC), and the Institute of Statistics of Andalusia (Department of Economics and Finance), conducted by researchers from Spain’s Scientific Research Council (CSIC).

sector, to generating new economic activities linked to the contingent of pensioners and to the construction of trans-national communities, and the wealth of social and cultural activities that are generated around them. More recently, other studies have placed emphasis on the consequences of these flows in regard to the access, provision and planning of services and facilities in the municipalities where they live, and on the legal-political implications in relation to the application of voting rights in Europe.

A number of studies have highlighted the difficulty of official statistical sources (the population census, municipal registers and other official records and sources) to adequately register and record the considerable diversity of retired population residing permanently or temporarily in Spain. There are wide discrepancies between the figures provided by official Spanish statistics and the estimates by municipal governments, foreign consulates and foreigners' associations, although almost all sources do maintain a degree of consensus regarding the causes.

In fact, the retired foreign population tends not to sign onto the municipal government register (known as *Padrón Municipal de Habitantes*), which is the basic instrument for planning and economic and political decision-making at the local level in Spain. But not all foreign residents are in the same situation, and this depends mainly on their age, period of residence and the reasons for settling in Spain in the first place: those of working age who settle in Spain to work, who live in a stable (or indefinite) manner with their families and, especially, who have children of school age, tend to register with the municipal government in larger numbers, because of the rights that being registered affords them with regard to education and social-health services, and even in relation to housing.

However, those others who settle temporarily in Spain, with no interest in working and of older age groups (pensioners), tend not to register, but nevertheless have access to certain services and social benefits. As pensioners, their refusal to register may stem from a desire to maintain access to services and rights in their countries of origin, in case they should return there one day.

#### *The Migration of Pensioners to Spain*

The foreign population in Spain on 1 January 2009 was almost 5.6 million, 12% of the total registered population, and of them more than 1.2 million are from UE-15 countries, traditional 'senders' of pensioners to Spain, plus Norway and Switzerland. At the same time, these 1.2 million represent more than 21% of all immigrants in Spain and 48% of all immigrants from Europe.

**Table 1. Foreign population in Spain, 2009**

	Total	Total > 55	% > 55/ total ages	Total > 75	% > 75/ total ages
Total	5,598,691	601,874	10.8	86,329	1.5
Europe	2,487,812	460,861	18.5	71,607	2.9
EU	2,266,808	429,337	18.9	66,306	2.9
Germany	190,584	80,718	42.4	13,370	7.0
Austria	10,507	3,139	29.9	466	4.4
Belgium	35,274	13,860	39.3	4,073	11.5
Denmark	12,861	5,697	44.3	1,184	9.2
Finland	11,707	6,011	51.3	1,180	10.1
France	120,246	26,298	21.9	6,233	5.2
Greece	4,625	431	9.3	85	1.8
Ireland	16,449	4,833	29.4	464	2.8
Italy	174,912	25,359	14.5	3,740	2.1
Luxemburg	636	293	46.1	66	10.4
Netherlands	52,371	18,636	35.6	3,331	6.4
Portugal	140,424	14,516	10.3	2,582	1.8
UK	374,600	176,952	47.2	25,650	6.8
Sweden	23,617	9,771	41.4	2,410	10.2
Norway	17,999	9,593	53.3	1,954	10.9
Switzerland	17,927	9,916	55.3	2,752	15.4
EU-15 + Norway & Switzerland	1,204,739	406,023	33.7	69,540	5.8

Source: Spanish Institute of Statistics (INE), *Padrón Municipal de Habitantes*, 2009.

There are more than 400,000 people aged over 55, accounting for one-third of all residents from the listed European countries (EU-15, less Spain, plus Norway and Switzerland), a proportion in clear contrast with the breakdown by age of the migratory inflows from less-developed countries, who tend to be much younger and who plan to work (those over 55 account for only 10% of all immigrants in Spain). Some countries exceed that figure, in some cases amply: more than 40% of immigrants from Germany, Denmark, Finland, Norway, the UK, Sweden and Switzerland are over 55. The percentage of those over 75 from these countries is proportionately even greater: only 1.5% of all immigrants in Spain are in that age group, while among Europeans from these countries they account for almost 6%.

It is a kind of immigration that concentrates in particular areas: more than 90% of immigrants over 55 from the listed European countries live in just six autonomous communities, and in just eight provinces (Almería, Málaga, Balearic Islands, Las Palmas, Tenerife, Gerona, Alicante and Murcia; see Table 2). These are the main coastal tourism-oriented areas, especially the Valencia region (Alicante) and Andalusia (Málaga and Almería), which account for two-thirds of the total.

**Table 2. Foreign population aged over 55: geographical breakdown, 2009**

	Andalusia	Balearics	Canaries	Catalonia	Valencia	Murcia	Total
Total	110,568	37,638	62,513	71,689	181,746	23,153	487,307
Europe	95,380	31,937	53,087	38,401	166,893	19,008	404,706
EU	91,098	30,875	50,370	33,765	153,192	17,992	377,292
UK	49,941	8,265	15,898	5,164	81,634	12,811	173,713
Germany	11,266	13,389	19,187	5,871	26,030	1,720	77,463
France	3,550	2,530	1,779	6,612	6,928	671	22,070
Italy	3,177	2,250	5,094	5,373	3,968	309	20,171
Netherlands	3,445	819	1,165	1,968	9,925	398	17,720
Belgium	2,720	604	1,759	1,492	6,364	316	13,255
Sweden	3,118	486	1,106	332	4,102	262	9,406
Finland	3,506	113	716	89	1,380	105	5,909
Denmark	3,567	257	410	220	982	83	5,519
Portugal	1,784	204	583	1,104	747	212	4,634
Ireland	1,364	140	541	183	2,137	180	4,545
Austria	381	404	1,206	220	648	55	2,914
Greece	58	25	55	91	65	8	302
Luxemburg	63	27	50	58	70	15	283
Norway	1,652	109	1,399	77	5,993	264	9,494
Switzerland	894	724	1,033	1,582	4,969	130	9,332
EU-15 + Norway & Switzerland	90,486	30,346	51,981	30,436	155,942	17,539	376,730
%	24	8.1	13.8	8.1	41.4	4.7	100

Source: Spanish Institute of Statistics (INE), *Padrón Municipal de Habitantes*, 2009.

This concentration on particular areas is also evident at the municipal level. Although municipal registration data available on the website of the Spanish Institute of Statistics (INE) do not allow an in-depth analysis of this phenomenon, it is possible to look at municipalities by using the total foreign population in municipalities when immigrants from the EU account for more than 15%.

**Table 3. Origin of foreigners in municipalities with more than 15% of foreign population from the EU-25 (excluding Bulgaria and Romania)**

Province	Municipalities	% municipalities/ province	Total population	Total EU	% EU
Alicante	62	44.0	534,694	174,084	32.6
Málaga	24	23.8	283,375	67,563	23.8
Almería	14	13.7	34,415	12,261	35.6
Balearics	13	19.4	169,007	35,460	21.1
Gerona	9	4.1	14,639	3,548	24.2
Las Palmas	8	23.5	174,235	37,614	21.6
Tenerife	7	13.0	183,548	48,073	26.2
Murcia	2	4.4	49,522	10,656	21.5
Total	139	18.2	1,443,435	389,439	27.0

Source: Spanish Institute of Statistics (INE), *Padrón Municipal de Habitantes*, 2008.

Although there are considerable differences from one province to the next, once again Alicante and Málaga show the biggest concentration of EU immigrants: 44% of municipalities in Alicante have a population of EU immigrants of over 15% while the figure for Málaga is 24%.

### *The Registration of European Pensioners*

This section reviews the findings of a survey conducted in Andalusia among foreign residents from the listed European countries (EU-15, less Spain, plus Norway and Switzerland), conducted via mail using in-depth interviews with various sources of privileged observers. Research was conducted in Málaga, Almería and Granada.

The questionnaire was devised to find out the immigrants' degree of knowledge in regard to the various registers and documents necessary for their stay in Spain (the most important of which is precisely the municipal register or *Padrón Municipal*), and to ascertain why these requirements are fulfilled or, in the event, why they are not. The selection of those surveyed was based on the lists of foreigners' associations in Andalusia (a total of 193 associations). Furthermore, an advertisement on the questionnaire was inserted in non-Spanish language newspapers and magazines, inviting European pensioners to complete the survey. 2,430 questionnaires were sent out between January and April 2007, of which 595 were returned completed (24.5%). Of these, 60 were discarded because they were incomplete or contained other errors, so that in the end 535 questionnaires were analysed.

Secondly, 27 in-depth interviews were conducted with people considered to be privileged sources because of their knowledge of or contact with retired foreigners: leaders of foreigners' associations (11), and representatives from the media (9) and the municipal register departments of municipal governments (7).

All residents in Spain are legally obliged to register and it is only possible to be registered in one Spanish municipality at a time, this latter being an aspect that the National Institute of Statistics has managed to enforce by cancelling duplicate registrations. In contrast, it is common for foreign residents to be registered in their own countries at the same time as in Spain and this is not easy to detect, since there is no connection between the Spanish register and that of their countries of origin.

The profile of persons surveyed is as follows: they are mostly aged between 65 and 74; most of them are British, with a sizeable proportion of Germans and Finns also. Most of those surveyed have secondary-level education (more than half) and one-third a university degree. They have considerable difficulties in speaking and understanding Spanish: most say they speak only broken or poor Spanish, and very few think they speak it well. They tend to live in couples and have recently moved to Andalusia (most after 2000). More say they intend to live in Spain indefinitely than temporarily.

**Table 4. Reasons for being registered on the municipal register (*Padrón Municipal*) (% of cases)**

Reasons	%
<b>Access to services</b>	
To be recognised as a resident in the municipality	71
To guarantee access to the Spanish health system	47
To access Social Security services in the place where I reside	29
<b>Complying with the rules</b>	
It is compulsory	28
I found out I had to be registered	17
<b>Other advantages</b>	
To avoid having legal problems in Spain	27
To be able to buy a house or a car in Andalusia	26
To be able to travel freely between my country of origin and Spain	10

Source: the author and survey of foreign pensioners in Andalusia.

Among the responses, those related to the other advantages of being registered are interesting. Apparently, being registered makes life easier when immigrants plan to remain in Spain, in that it helps them 'avoid legal problems' and makes it easier 'to travel more freely between their country of origin and Spain' or to buy a car or house. However, these reasons are based on unsound information. Not being registered does not hamper mobility or make it more difficult to buy property or vehicles, in accordance with current Spanish and European legislation.

In fact, what are the fears? Those surveyed fear that being registered means that the police will have access to their data, which would (perhaps) imply that they would have to contribute to the Social Security and pay taxes in Spain, and accordingly lose certain rights and benefits in their countries of origin. There is a mixture of some truth, some disinformation and/or ignorance and some caution in regard to contact with the public administrations, as can be deduced from the reasons alleged by retired residents for not being registered (see Table 5).

**Table 5. Reasons for not being registered on the municipal register (*Padrón Municipal*) (% of cases)**

Reasons	%
<b>Temporary residence</b>	
I am only living temporarily in Spain	43
<b>European recognition</b>	
I don't need to, since I am an EU citizen	23
I would rather live anonymously	16
<b>Disinformation/disinterest</b>	
I didn't know I had to register	34
I don't know how to register	23
There is no particular reason to register	14
I don't register in my own country	12
I would not obtain any advantage/benefit from being registered	8
<b>Non-integration</b>	
I have difficulties with the language	32
I don't want to lose rights in my country	19
It involves too much red tape	15
I don't want to pay taxes in Spain	5

Source: the author and survey of foreign pensioners in Andalusia.

We have already indicated that indefinite residents in Spain are more likely to be registered, and this tends to be linked to being the owner of a home and the consequences deriving from registering property at the municipal level. Temporary residence reduces the perceived need for individuals to be registered, especially if they do not own a home, so as to leave open the possibility of their residency being seen as a long-term 'tourist visit', for example, of several months per year. In this situation, the possibility of maintaining social rights and links with their country of origin may be a decisive factor in the decision to not register in their destination.

Disinformation or a lack of interest in obtaining the right information is the basis of another set of reasons for European pensioners to think they do not need to register, and the fact that they are not registered in their own country makes them think they do not need to in Spain either. In addition to these reasons people cite difficulties with the language and fears for the personal cost, in time and effort, of registering.



It appears to be confirmed that the transmission of information among residents for their registration stems mainly from the closest members of their family or social circle, as 40% of those surveyed reported. Another quarter of those surveyed get their information from immigrant associations, and 20% do so from media sources in their own language.

The analysis of the reasons shows a considerable range of causes that influence the decision to register or not. Some of these reasons are cultural, related to administrative practices in their own countries, so they are difficult to overcome or change. However, it is possible to take action regarding some other causes in order to change the way this population behaves.

**Conclusion:** Municipalities with a sizeable presence of retired immigrants must make an effort to obtain more reliable figures regarding their foreign population (volume, origin, ages, education level, etc), to better plan and manage the facilities and services offered at the local level, both those specifically addressing this population and the more general ones. The lack of information has negative effects on the planning and financing of municipal services and facilities, in particular social-health related services that are so in demand among this population group. Furthermore, the shortfall in registration of these residents has a negative impact on municipality funds which in part are calculated on the basis of the number of people registered there. On the political front, the non-registered foreign population cannot exercise any influence through their votes in municipal elections. As a result, not being registered could imply some social and political marginalisation. This does not imply that being registered means that people vote: indeed, voter turnout among the foreigners who are registered is very low.

Among the numerous reasons for not registering the most difficult to overcome are related to the customs and habits of individual retirees in their countries of origin, and to the rules and obligations that prevail there. In turn, ignorance of Spanish administrative rules and practices is another major cause of the shortfall. With regard to this ignorance, there are major discrepancies between the information from the various sources and sections of the Spanish public administration and other private entities where pensioners seek advice. Often, the police, municipal governments and other entities (like banks) actually offer contradictory information regarding the need to register and how and when to do so. Those surveyed tend to believe that it is an arduous process, involving tedious red tape, which would take a number of different trips to the municipal government offices; this is further compounded by the difficulty in speaking and understanding Spanish, and the fear that registration data will be passed on to other administrative departments, and that this might affect the control over their situation as residents.

It is necessary to improve the coordination and dissemination of information on registration, which must be provided not only in the municipal government offices themselves, but also in estate agencies (where people rent or buy a home) and by agents commonly in contact with these foreign residents (attorneys and consultants). Similarly, municipal governments must make an effort to convey clear information, and in various languages, regarding the advantages of registering, as well as the disadvantages of not doing so. In this connection, many municipalities are already publicising the advantages of being registered among their residents (foreign and Spanish), such as being assigned a general practitioner in the public health network and obtaining discounts and benefits in certain sports and social-cultural services, municipal public transport, etc. Further efforts must be made by municipalities to let people know just how quick and easy it is to register so as to encourage foreign pensioners to register as soon as they settle in Spain.

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