Understanding The Drivers of Long Stay Retirement in Hua Hin.

Ms. Ayan Ismail Ali

A Thesis Submitted in Partial Fulfillment of the Requirements
for the Degree of Master of Business Administration in Tourism Management
Graduate School of Business
Assumption University
Academic Year 2013
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Thesis Title	Understanding The Drivers of Long Stay Retirement in Hua Hin.
By	Ms.Ayan Ismail Ali
Thesis Advisor	Adarsh Batra, Ph.D.
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The Graduate School/Faculty of Business, Assumption University, has approved this thesis as a partial fulfillment of the requirements for the Degree of Master of Business in Tourism Management

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Abstract

Within Southeast Asia, particularly Thailand, countries have become an increasingly attractive destinations for Western tourists and long-term immigrants in recent years. This study investigates and examines international respondent's immigration issue and choice of Hua Hin, Thailand as a long stay retirement destination. It specifically attempts: To test whether there is a statistically significant relationship between the factors (location, nature and culture, cost of living, quality of living, medical backup and safety) and the choice of Hua Hin as a long stay retirement destination. Thailand has become one of the top spots, not only for vacationing or working but also as a retirement option for elderly Western retirees.

The research in this study was conducted in Hua Hin, in the Prachuap Khiri Khan province, in Thailand which is known as the "retirement haven" of Thailand. In this study, the target respondents were foreigners holding long stay retirement visas residing in Hua Hin. The sampling method for this research is the non-probability convenience sampling method. A well structured questionnaire was distributed to 239 respondents over a period of four days in the month January 2013.

The respondents have no desire to make a living or to earn income, but come to pursue their own personal interests. They have regular income from their past savings or other sources of funds from their home country. The main reason for migrating to Hua Hin was to enjoy their retirement as people, who admire peace, cleanliness and easy going Thai lifestyle.

The findings revealed that location, cost of living and medical back up had significant relationships with the choice of Hua Hin as a long stay retirement destination. With correlations of $r_{location} = 0.312$, $r_{cost of living} = 0.575$ and $r_{medical backup} = 0.417$ respectively, they all have low to moderate positive correlations. Recommendations based on the findings suggest that the tourism industry and the government need to enhance infrastructure, natural heritage sites and publicize attractions, improve the streets, transportation, airports and improve medical care/standards in Hua Hin. These efforts will help draw more international tourists with high-purchasing powers from Western countries.

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Secondly, I would like to express my sincere and utmost appreciation to the thesis committee members and TRM MBA Program Director, Dr. John Arthur Barnes, for their valuable comments and sharing of ideas.

Thirdly, I would like to thank my beloved father, Dr. Ismail Ali, who has not only been a great father figure, a positive influence and a great role model but also the best teacher giving gave me insightful comments, constructive criticisms throughout the process and always being a 'walking dictionary' as he likes to say, I am grateful to have the pleasure of calling my own father.

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Ayan Ismail Ali

June 2013

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CHAPTER 1

GENERALITIES OF THE STUDY

1.1 Introduction

Tourism has become a very important factor in people's lives. It not only describes the movement of people from one destination to the other or the means of providing a site for entertainment and leisure, but also has a big role in the economy of every country. The gross earnings a country gains is partially derived from tourism. The tourism industry nourishes a country's economy, stimulates development process, restores cultural heritage, and helps in maintaining international peace and understanding. It contributes to large sum of cultural integration that people in the region enjoy sharing with others.

It has been said that Asia is, and continues to be, the prime destination for tourism in the near future despite economically and politically driven setbacks, threats of terrorism from a variety of global hot spots and a recession in Europe.

Citizens' worldwide live a life with almost the same routines; study, work and providing for the next generation. One of the top concerns for ageing parents and singles is where and when to retire. Now the common answer would be home, but it would be surprising to see that people actually choose to retire in a place they think is most suited for them and that would do justice with their pension funds.

1.1.1 Tourism in Thailand

Thailand is still in the process of re-constructing its image from the October, 2011 flood and coup, September 19, 2006 incidents. The number of tourists visiting Thailand has dropped for several years and the country as a whole is known for the top places where global tourists travel to. One of the challenges the country faces, while restoring their image, is continuing to attract tourists and making them stay longer.

Long stay retirement tourism has well formed into an ageing structure format more so than a socio-culture format. In the 21st century people have more capital, resources and education to enjoy leisure time than in the past. Countries worldwide are trying to adopt long stay retirement tourism by drawing the attention of ageing citizens to retire in their countries where they can match their cost of living and quality of life. Thailand has become one of the top spots for not only vacationing or working but also as a place to retire especially for older Western tourists.

Thailand was named 9th Best Country for Overseas Retirement according to the TAT. Thailand, an immensely popular destination for tourists – as evidenced by the nearly 22 million who visited the country in 2012 – is also well regarded for its retirement opportunities. The Land of Smiles scored highly in two important categories: cost of living and entertainment & amenities. (International Living cites entertainment and amenities, affordability as key reasons, 2012). Thailand Migration Report 2011 shows that 3,514,831 estimated foreign population residing and working in Thailand in the end of 2009. Huguet (2011).

1.1.2 Thailand Tourism Statistics

The table below (Table 1.1) shows the increase and decrease in number of tourists from the top 10 countries in percentage and total arrivals. The data were collected by the Immigration Bureau from all checkpoints – air, land and sea and are preliminary data subject to review.

Table 1.1Top 10 Tourist Arrivals in April 2012

Country	Arrivals in Thailand	Change (%)
China	196,192	+42.12
Malaysia	162,360	-22.18
Russia	106,055	+20.01
Japan	103,657	+16.62
Korea	79,783	+14.21
India	79,130	+10.2
Laos	73,552	+10.22
United Kingdom	73,402	+47.9
Australia	71,558	_7.75
United States	56,184	-2.53

The table below (Table 1.2) shows that most tourists that enter Thailand for various reasons are from China. It has the largest increase of 42.12% compared to the United States and Oceania. But the most substantial visitors are from Asia and Thailand's neighboring countries. East Asia, including ASEAN countries, grew 4.39% largely due to the drop in tourists from Malaysia. There was a substantial increase of 16.62% in Japanese tourists compared to April 2011, when a tsunami and earthquake in Japan virtually brought outbound travel to a standstill (The Thai Government Public Relations Department, 2012).

Table **1.2**Thailand Tourism Statistics in the Year 2012

| Country of Nationality | 2012 | | 2011 | | □□ |
	Number	% Share	Number	% Share	12/11
492,817		39.87			
A SEA N	132,722	11.74	117,994	9.95	+12.48
Brunei	513	0.04	535	0.05	-4.11
Cambodia	3,845	0.31	3,049	0.26	+26.11
Indonesia	17,824	1.44	16,456	1.39	+8.31
Laos	1,969	0.16	1,401	0.12	+40.54
Malaysia	32,221	2.61	32,022	2.70	+0.62
Myanmar	8,766	0.71	8,21.5	0.69	+6.71
Philippines	14,751	1.19	13,271	1.12	+11.15
Singapore	35,286	2.85	32,586	2.75	+8.29
Vietnam	17,547	1.42	10,459	0.88	+67.77
China	146,685	11.87	108,130	9.12	+35.66
Hong Kong	25,824	2.09	19,385	1.63	+33.22
Japan	93,374	7.55	95,961.	8.09	-2.70
Korea	69,922	5.66	80,965	6.83	-13.64
Taiwan	21,527	1.74	34,909	2.94	-38.33
Others	2,763	0.22	2,111	0.18	+30.89
	470,717	38.08	457,202		*2.⁹6
Austria	10,894	0.88	11,381	0.96	-4.28
Belgium	6,575	0.53	5,888	0.50	+11.67
Denmark	16,997	1.38	17,135	1.44	-0.81
Finland	12,832	1.04	13,008	1.10	-1.35
France	5(1,409	4.08	46,990	3.96	+7.28
Germany	56,620	4.58	57,608	4.86	-1.72
Ireland	4,310	0.35	4,380	0.37	-1.60
Italy	21,022	1.70	20,805	1.75	+1.04
Netherlands	17,037	1.38	17,471	11.47	-2.48
Norway	15,840	1.28	14,504	1.22	+9.21
Russia	97,225	7.87	93,023	7.84	+4.52
Spain	5,597	0.45	4,655	0.39	+20.24
Sweden	35,556	2.88	32,670	2.75	+8.83
Switzerland	16.314	1.32	15,466	1.30	+5.48
United Kingdom	62,293	5.04	60,925	5.14	+2.25
East Europe	30,062	2.43	35,723	3.01	-15.85
Others	11,134	0.90	5,570	0.47	+99.89

Source: Thailand Tourism Statistics (2012). Retrieved from Thailand Tourism Destination:
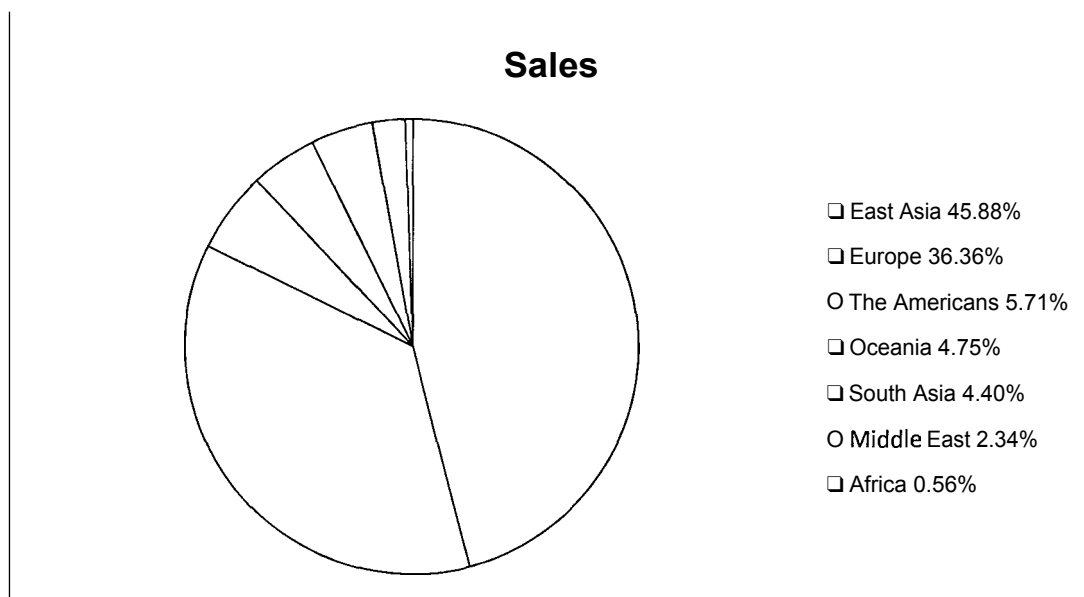
Sales

- ❑ East Asia 45.88%
- ❑ Europe 36.36%
- O The Americans 5.71%
- ❑ Oceania 4.75%
- ❑ South Asia 4.40%
- O Middle East 2.34%
- ❑ Africa 0.56%

Source: Thailand Tourism Statistics (2012). Retrieved from Thailand Tourism Destination:

http://tourismandthailand.blogspot.com/p/thailand-tourism-statistics-tourist.html on 15 December 2012

TABLE 1.3 TOURISM STATISTICS IN THAILAND 1998-2007

Year	Tourists		Average Length of Stay	International Average Expenditure		Revenue	
	Number	Change		person/day	Change	Million	[Change
	(Million	(/0)	(Days)	(Baht)	(%)	Baht)	(O6)
119981	7.76	+ 7.53	8.40	3,712.93	+ 1.121	242,177	+ 9.70
1999	8.58	+ 10.50	7.96	3,704.54	- 0.23	253,018	+ 4.48
2000	9.51	+ 10.82	7.77	3,861.19	+ 4.23	285,272	+ 12.75
2001	10.06	+ 5.82	7.93	3,748.00	- 2.93	299,047	+ 4.83
;2002	10.80	+ 7.33	7.98	3,753.74	+ 0.15	323,484	+ 8.17
12003	10.00	7.36	8.19	3,774.50	+ 0.55	309,269	- 4.39
12004	11.65	+ 16.46	8.13	4,057.85	+ 7.511	384,360	+ 24.28
2005	11.52	- 1.51	8.20	3,890.13	- 4.13 l	367,380	- 4.42
2006	13.82	+ 20.01	8.62	4,048.22	+ 4.06	482,319	+ 31.29
2007	14.46	+ 4.65	9.19'H	4,120.95'	+ 1.80	547,782 j	+ 13.57

Source Tourism Authority of Thailand. (2006, May). Tourism Statistics. Retrieved from

http://www2.tat.or.th/stat/web/static_index.php

Year	Thai Visitors Trip	Change'	Average Length of Stay	Domestic Average Expenditure /person/day	Change	Revenue Million	Change
	(Mi ion)	(%)	(Days)	(Baht)	(%)	(Baht)	(%)
11998	51.68	- 0.72	2.37	1,512.70	+ 3.19	187,897.82	+4.16
1999	53.62	+ 3.02 F	2.43	,523.55	+ 2.291	203,179.00	+ 7.42
2000	54.74	+ 2.08 ;	2.48	1,717.77	+ 12.751	210,516.15	+ 3.61
2001	58.62	+709,	2.51	1,702.70	- 0.88	223,732.14	+ 6.28
2002	61.82	+ 5.45	2.55	1,689.52	- 0.77	235,337.15	+ 5.19
2003	69.361	+ 12.20	2.61	1,824.38	+ 7.98	289,986.81	+ 23.22
2004	74.80	+ 7.84	2.60	1,852.33	+ 1.53	317,224.62	+ 9.39
2005	79.53	+ 6.33	2.73	1,768.87	- 4.51	334,716.79	+ 5.51
2006	81.49	+2.46!	2.65	,795.09	+ 1.48	365,276.28	+ 9.13
2007	83.231	+ 2.141	2.63	,767.35	- 1.551	380,417.10	+ 4.15

Source Tourism Authority of Thailand. (2006, May). Tourism Statistics. Retrieved from http://www2.tat.or.th/stat/web/static_index.php

The above table shows the long stay tourism from the years 1998-2007 for both international and domestic visitors in Thailand. It can be seen that international tourists have spent more money over the years than the domestic tourists and that the average stay for an international tourist staying in the country is eight days compared to an average of two days for a domestic tourist. This is not long enough and the total revenue gained from the international tourists is much more than from the domestic tourists and has gradually increased over the years, proving that they should focus more on attracting foreigners to visit and stay in Thailand so that the country can gain more from the foreign currencies coming in.

Source Tourism Authority of Thailand. (2006, May). Tourism Statistics. Retrieved from http://www2.tat.or.th/stat/web/static_index.php

1.1.3 Emigration to Thailand

In 1998, Thailand introduced a limited "Retirement Visa". The top three factors to make long stay retirement tourism succeed, according to (Thailand Tourism Authority, 2012), would be:

1. Offer a "long-stay" visa in order to spare long-stay tourists the worry about costs

2. Offer vast options of facilities that are available for possible long-stay visitors, from condos to houses in various parts of the country

3. Upgrade the infrastructure to allow the traffic to grow and make passengers feel good when using these transports

1.1.4 Government Guidelines on Long stay retirement Visas
Thailand Long stay retirement Visa Requirements
Qualifications for an applicant

- A foreign national whose age is 55 years or above

- Not being prohibited from entering the kingdom under the Immigration Act B.E 2522 (A.D. 1979)

- Having in possession of money amounting to not less than 800,000 Baht

- Employment is strictly prohibited, visa must be renewed annually

Documents Required for Visa Approval

- A copy of visa application form completely filled out

- Two passport-sized photos of the applicant taken within the past six months

- Photocopy of the applicants travel document with validity of not less than 18 months

- Financial documents (copy) as stated in "Qualifications"

Submission channels for Documents

- Applicants can submit their applications both at the Thai consular missions abroad and at the Office of the Immigration Bureau in Thailand

- The whole process can last about 1 —'/2 months

Duration of Stay and Extension of stay

Permission to stay in the kingdom will be granted for one year upon arrival in the kingdom.

Upon expiry date of such period, extension for one year at a time will be granted to this group of people as long as they meet the requirements as stated earlier and is at the discretion of the Immigration officer.

Source: Thailand Tourism Authority, (2012)

1.1.5   Hua Hin as a study area for Long-Stay destination

The researcher chose to study about retirement migration in Hua Hin, the province of Prachuap Khiri Khan, because it has been known by the Tourism Authority of Thailand to be one of the best places where foreigners choose to retire.

1.1.6 General information about Hua Hin

It is located south, about four hours by road from Bangkok on the gulf coast. Hua Hin was once a sleepy fishing village until King Prajadhipok built a palace there, called Klai Klangwon as a summer home. Today, it has a population of more than 125,000 and lots of unmarked hotels, restaurants, and high-rise condominiums.

The town attracts expats who prefer a more sedated life of leisure and sports, away from the hustle and bustle of Bangkok or Pattaya. Perhaps because of its royal connections (the current king still visits from time to time) the town retains a more genteel atmosphere. There is no brash nightlife scene but if tourists want that, it is only four hours by road from the capital.

Hua Hin has some of the best golf courses in the country. A international expat group based in the town enjoys year round tournaments around the country. They are managed by the Hua Hin Golf Society at Bernie's Inn, centrally located in the heart of the town. British and Scandinavians make up the two biggest groups among the expat community living here.

Why Hua Hin?

Pros:

- Reasonable travel time to Bangkok.

- Long stretches of beach within walking distance of town and some water sports available.

- Royal connection means very good security and a very low crime rate.

- For the same reason as above, it has a very sedated and laid-back atmosphere. The town retains some of its old-world charm.

- New property development offering more options for accommodation.

- Great location for golfers.

- Good international hotels and restaurants to choose from.

- Annual Jazz Festival with many well known international musicians.

- Spectacular views of the ocean from the hillside Wat Khao Lao temple.

Cons:

- Lack of an international-standard hospital for serious medical cases. Ambulance service is not the best.

- Difficult to reserve golf tee times during the high tourist season.

- Rising property prices.

- Food and public transport costs are higher than in other places.

Leisure activities and things to do:

- Water sports on the beach include swimming, jet ski, parasailing, kite surfing and fishing.

- Day trips to nearby province, Cha Am, fishing villages etc..

- Weekend trips to Khao Sam Roi National Park, known for its teeming bird life and variety of, unusual mammals (awarded UNESCO World Heritage status in August 2005).

- Dining at the night market, the fishing wharf, big hotels, or one of the many fine restaurants in town.

- Pool and dart leagues at bars and restaurants in town.

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- Hua Hin Bridge Club for rainy days.

- Hua Hin Sixes cricket tournament.

- Hua Hin Hash House Harriers.

- Go-Karting.

- Fantastic free music during the three day Annual Jazz Festival held every June.

- Women's group meets once a month.

Shopping:

- Tesco Lotus (at the Hua Hin Market Village).

- Local specialty shops should provide all domestic needs.

- Many tailor shops, souvenir shops, a central market area, and street vendors.

- Stores for electrical appliances, kitchen and bathroom fixtures, furniture and air conditioners.

Transport:

- Trains leave Hualuamphong Station in Bangkok for Hua Hin five times a day. Travel time is about five hours. Seats are comfortable and are available in first, second, and third classes at very affordable prices. The route continues south as far as the Thai-Malaysia border.

- Air-con buses from Bangkok's Southern bus station leave for Hua Hin every hour and cost 300 to 500 baht depending on the level of 'luxury' desired.

- Minivans are also available from Bangkok's Victory Monument for as little as 200 baht and sometimes get there faster, though not necessarily safer.

- Private taxis are expensive to and from Bangkok .

- Motorcycles and cars can be rented in town.

- Visa and border runs from Hua Hin are typically to Penang, Malaysia. Some visas can be extended at the Hua Hin Immigration office.

Work opportunities:

- Resorts, bars, restaurants, tourist services.

- Freelance from home via the Internet.

- English teaching.

Healthcare:

- Sao Paolo and Hua Hin hospitals.

- Many local health and dental clinics.

- A variety of massage parlors and spa resorts.

Property:

- Hua Hin is going through a housing construction boom, and real-estate agents can be found all over the town.

- A two bedroom house can range from 1.5 million baht up to 7 million baht depending on size, location, beach front access, and the standard of decor.

- Condominium prices range 1.5 million baht up to 4 million baht based on the same variables

  Source: Terlecky & Bryce, (2007)

1.1.7 Tourism Industry in Hua Hin

This study focuses on individuals from the Western countries (Scandinavian countries, North & South America, Europe) that migrate to Hua Hin, Prachuap Khiri Khan, one of the provinces of Thailand, their reasons for doing so and factors that affect their choice. Advantages & disadvantages of moving to Thailand, amenity factors of the region, age distribution, marital status, household income, number of children and reasons for permanent and temporary moves are all included in this study.

Asia being the top continent for travel and leisure, Thailand is one of the promising destinations that provide tropical retreat for all tourists. The country has 77 provinces, also defined as 77 things to do in Thailand. Hua Hin is a district in the province of Prachuap Khiri Khan and is known as the "retirement haven" of Thailand. It has a rapidly increasing in number of "Farangs", what Westerners are called in Thailand, settling in this region.

Foreigners that stay in the Kingdom of Thailand for more than a period of one year, have widely spread in the region even though they make a short trip out and come back in to renew their tourist visas.

Below (Table 1.3) are a number of factors that influence the choice of long stay retirement in Hua Hin. The majority of the factors pull for a simpler and easier life for the tourists. For example, low crime rate, low taxes and cultural and social environment, these factors are the main factors that help people make up their mind when choosing where to live.

Table 1.4 Amenity factors of the Hua Hin region

General criteria	THAILAND/Region in Thailand
1. Low crime rate	Yes
2. Good hospitals	Partly, in big urban centers and tourist areas yes
3. Low costs of living	Yes
4. Pleasant climate	More or less (at least warm all year around)
5. Low taxes	Yes
6. No or low income tax	Yes (compared to Europe)
7. Friendly neighbors	Yes
8. Vicinity of big cities	Yes (for Hua Hin and Cha-am)
9. Low real estate prices	No longer in many, partly rapidly soaring, still cheap prices up country (Isan)
10. Attractive cultural and social environment	Yes

Source: Husa & Vielhaber (2012, March 30). Hua Hin and Cha-am as a focus of international retirement migration. *Searching for Paradise* , 8-9.

Table 1.5 Age distribution of respondents in Cha-am and Hua Hin
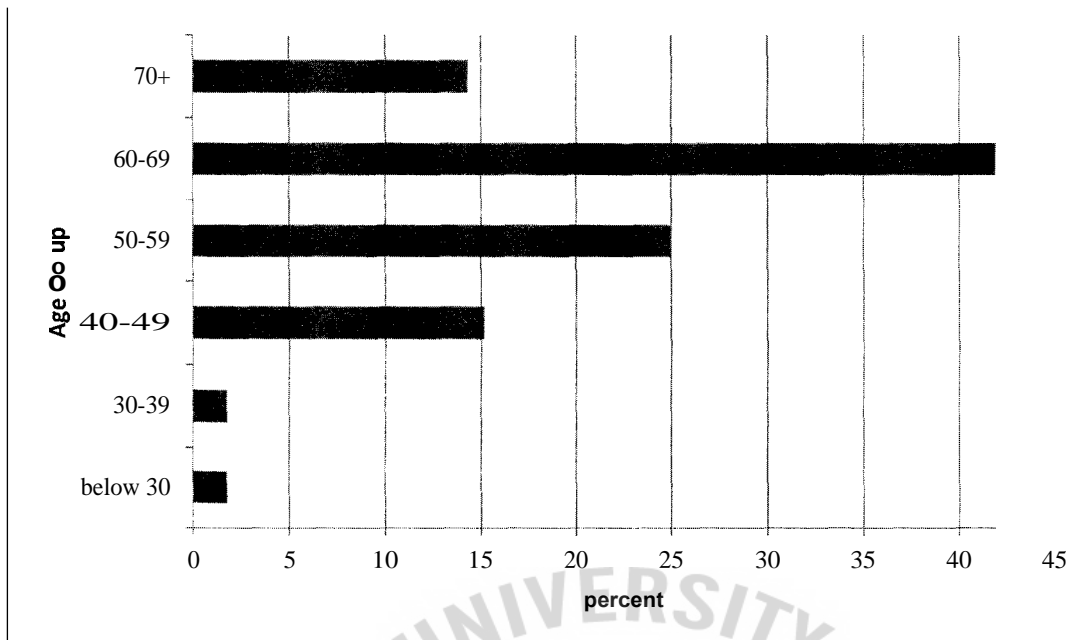
Source: Joestl & Wieser (2011). *Auf der suche nach dem Paradies? Das phanimen "Amenity Migration" - eine fallstudie in Cha-am and Hua Hin Thailand (2 parts)* .

Among Great Britain, Scandinavia (Sweden, Norway, Finland and Denmark), and Switzerland respondents, the British were the oldest and Scandinavians were the youngest. In almost all IRM (International Retirement Migration) studies done in the country, the British were shown as the largest group of immigrants (Howard, 2009) and (Koch-Schulte, 2008). As a result, British people are viewed as the most current and active in each city, something that also affects the local food supply like English beer and breakfast (that can be found everywhere).

Table 1.6 Number of visits to Thailand by respondents in Hua Hin and Cha-am before relocation to the study area
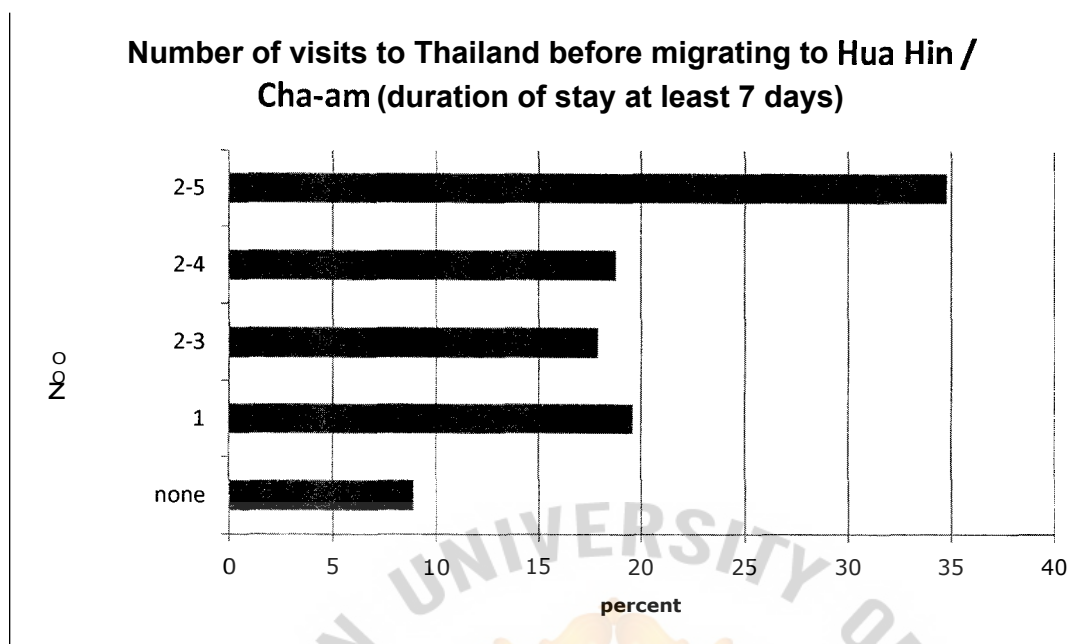
Number of visits to Thailand before migrating to Hua Hin / Cha-am (duration of stay at least 7 days)

Source: Joestl & Wieser (2011). *Auf der suche nach dem Paradies? Das phanimen "Amenity Migration" - eine fallstudie in Cha-am and Hua Hin Thailand (2 parts)* .

The above chart shows that immigrants to Thailand had previous experience and extensive visits and accumulated travel experience in Thailand – be it for business, personal or touristic – prior to their decision to settle in the country.

1.2 Statement of the Problem

To be able for the government to assist and publicize long stay retirement tourism, it needs thorough introspection to see whether it has the facilities, natural resources (land to accommodate more people), capital (to advertise Western retirement in Thailand), human skills (to communicate with foreigners in that region) etc. Many arguments support and justify long stay retirement tourism in Thailand but there is always a downfall to any choice. The question is will the country be able to make new changes positively without having to lose their heritage? Factors like safety of the Thai people, over population, influence of

Western culture, difficulty of obtaining number of foreigners and visa reporting are all questions that need to be looked at.

The second major problem non-Thais have in this country is the visa regulations. It has become increasingly difficult for foreigners to obtain a Thai visa without having to provide reason for visitation. One could ask if this is a contradictory issue with the idea of having more tourists to visit and stay in the kingdom easily.

Interestingly retirees who are "wealthy, healthy, older people" - figuratively called "whoopies" before making a move from their place of birth, residence or work to a new place need to seriously anticipate and carefully decide on basic concerns with regard to their personal preferences of location, nature and culture, cost of living, quality of living, medical support and safety before moving. Likewise, does the suitability and merits of the final chosen destination create a difference among available choices. In this study Hua Hin in Thailand is selected.

Research Questions

This study will collect data and systematically analyze it to provide answers to the research questions and issues. It will specifically attempt to: Test whether there is a statistically significant relationship between the factors (location, nature and culture, cost of living, quality of living, medical backup and safety) and choice of Hua Hin as a long stay retirement destination.

1.3   Research Objective

Examine major factors and incentives for choosing Hua Hin as a "Long stay retirement Destination"

1.4   Scope of the Study

The study used a survey in Hua Hin for approximately a one month period. The main respondents were foreigners aged about 55 years old and were the ideal age to start with because there are many reasons for early retirement or staying longer in Thailand. The area of the study was provincial-wide,

aiming to find foreigners by visiting local restaurants, attraction sights, hotel lobbies and shopping malls. The number of respondents for this study would be 400.

In this study, the terms "long stay" and "retirement migration" overlapped. Interchanged, as the retirement migration is not a one-way emigration but really migration. The use of the expression "Long stay" closely matches/suit form of tourism rather than immigration, spending an active period at Hua Hin after retirement. By being a "long stayer", one no longer indentifies oneself as a tourist but as a resident of the destination.

1.5   Limitations of the Study

The respondents for this study were Westerners residing in Thailand, but there might be a few who cannot speak English therefore, obtaining data from them was challenging. Also, the study sites that areas planned to obtain data from may not be ideal locales to trouble tourists on their relaxation or to take time out of their spare time to fill out a questionnaire. Foreigners from other countries in Asia maybe omitted as well, because of typical overseeing in race and the appearance of Westerners, young Western foreigners who are here on a vacation. Expatriates with the intention to work or are working are excluded from this study. People visiting to study site for VFR tourism, foreign investments and mobility of goods are not included as respondents of this study.

The other limitation would be the results found in this research cannot be used to compare with other countries as it is surveyed strictly in Hua Hin, Thailand in 2013; therefore, it is beneficial for in-country review by government officials and/or companies. There are few statistics on the specific issue of retirement migration because it is very difficult to specifically know the exact migration patterns of people to Hua Hin after retirement. Another limitation is the time limitation in which the study should be completed, 2013 for this study. The existing sources of income, origin of retirees and categorization of retirees into lower/middle and upper middle class was not determined in this study.

1.6   Significance of the Study

The groups of people who will benefit from this study are: Old aged employees looking for a place to retire in a few years, middle-aged employees who are making plans for their retirement, retirees in other countries looking forward to a change in environment that best matches their requirements, families looking forward to moving across the globe and relocating, firms looking to invest in real estate in an up and coming location, new parents looking for a place to start a family, retired celebrities looking for a sweet escape far away, Thailand's economy (It can be a great source of hard currency), the tourism industry will boom and benefit from the word of mouth from tourist that visited the country and Small and Medium Enterprises in Thailand will see increases in their business activities (like in the retail, hotels, educational establishment, restaurants and entertainment facilities).

1.7 Definition of terms

Ageing society: A society that consists of more older and ageing people than younger ones (Srinivas, 2008).

Drivers: A push, motion, move forward, press on etc that tells readers of this study what moves retirees to retire in Hua Hin.

Expat: A person who lives or works in a place other than their home country.

Farang: A Thai word used to describe Caucasian or foreign people from Western countries

Immigration: The process by which a government official verifies a person's passport, visa or origin of citizenship (Srinivas, 2008).

International retirement migration   **(IRM):** It is a highly selective migration process which redistributes (retired) individuals - and their concomitant incomes, expenditures, health and care needs - across international boundaries (Williams, King & Warnes, 1997).

Long stay retirement tourism: The term simply means that tourists stay in a certain location for more than 30 days up to a year (Srinivas, 2008).

Retirement migration: The term used to describe what type of immigration a tourist/ visitor is and intends to be (Srinivas, 2008). This is used to define when people move to another country for the sole purpose of retiring. Migration is the movement of an object or human being from point A to point B. Thus, retirement migration implies that a person acts as a tourist on the first trip to a country and then moves to that place permanently in their retirement.

CHAPTER 2

REVIEW OF RELATED LITERATURE AND STUDIES

In this chapter, the researcher reviews the literature related to the study and explains what content should be expected and why. It will help understand each variable, its importance and produce accurate data analysis and interpretation.

2.1 Theories used in this Research

2.1.1 Retirement Migration

International Retirement Migration, also known as IRM, has been a growing trend in the past decade. The research concentrated mainly from "Frostbelt" to "Sunbelt", in other words people migrating from the frost weather to a warmer climate.

Very little research has been done in Asia and the Southeast Asian region. Koch-Schulte, (2008) in his study on Farang migration to Thailand, focused on planning and decision making processes of Western aged migrants in the area of UdonThani. Cohen (1984) conducted a study that focused on expats in Thailand, on the lifestyles of those who lived in Bangkok from 1981 to 1983. Further, (Howard R. , 2008,2009) studied the subject of motivation, experience and the well-being of Western immigrants to Thailand. Other studies emphasized the growth influx of Japanese retirees to Thailand, particularly in the area of Chiang Mai (Toyota, 2006), (Miyazaki, 2008) and in Malaysia (Ono , 2008).

This study defines IRM as a care-free settling down from any job for an individual, but then not everyone that retires also stops working. Therefore, the term retired as a broad meaning and no one can exactly pin point what it really means. On one hand, retirement means having no ties with any kind of job or economic activities and on the other hand, it doesn't mean the individual chooses to be idle and neglect all professions in today's economic activity.

Retire Migration for the Elderly: (Williams and Hall, 2000)stated that migration of the elderly is a particular form of so called 'consumption-led migration' as opposed to 'production related migration'.

2.1.2 Ways of Migration and Costs

Table 2.1 A typology of permanent and temporary moves

Duration of Trip	Reason for move	
	Production-related	**Consumption-related**
Permanent relocation	Labor migration	Housing adjustment Amenity-led migration
Temporary at least one overnight stay	Business travel Long-distance commuting Seasonal work	Family visits Excursions Vacations Seasonal migration Extended recreational travel Conferences and conventions Study and residential courses Hospitalization Incarceration
Diurnal move	Commuting	Shopping Recreation

Source: Bell, M. and G.Ward. (2000). Tourism Geographies. *Comparing Temporary Mobility with Permanent Migration* 97 -107 .

The table above divides two groups of reason for people to relocate. One being production related and the other being consumption related. People usually tend to stay in foreign lands due to labor, housing and amenity led reasons. Temporary relocation would be due to business travels, family visits,

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vacations, season works etc. and a diurnal move would be because of commuting, shopping and recreation. Since the elderly don't depend on employment or any other local economic structure and are in most situations, free from family responsibilities, they have fewer restrictions on their decision making processes. (McHugh et al. 1995).

Table 2.2 Estimating the cost of retirement in Thailand

Item	Average cost per month
Food and drink	9,000
Entertainment	8,000
Internet/phone	1,500
Transportation	2,000
Household expenses (rent, electricity)	5,000
Miscellaneous (shopping, spa)	4,000
Visas and visa trips	2,500
Medical (Lasik treatments, Plastic surgery)	6,000
Fun recreational activities (Bungee jumps, para sailing)	6,000
Total	**44,000**

Source: Terlecky & Bryce (2007). *Retiring in Thailand.* USA, California: Paiboon Publishing.

The cost of living in Thailand varies greatly depending on one's lifestyle, health status and possible other expenses like: debt back home, alimony and child support.

2.2 Discussion of Independent Variables

2.2.1 Location

It refers to the area where families, businesses and people reside and or operate a business in. This can also be defined as a spot where an object rests.

The most important part for basically any activity to take place is the location. Before any business takes place, say to start construction project or start a family, the main thing that should be focused on is the location. Tourists that tend to stay in a foreign land for a long time choose the best place to reside. After choosing such a location, they are set to move in and settle down. Here are a few factors that come up when choosing a location to live in:

2.2.1.1 Walking distance from nearest entertainment facility

2.2.1.2 Neighborhood surroundings avoiding pollution like noise, air, water etc.

2.2.1.3 Taxes - one of the, if not the most, important criteria when it comes to choosing a place to reside. Income tax is a very sore subject for most people. No one wants to live in areas where their income tax is high leaving them with almost disposable income.

Table 2.3 Thailand Tax Information

Personal Income Tax				
Income from	**to Income**	**Marginal Rate**	**Actual Taxable Income**	**Actual Rate**
0	50,000	0%	25,000	0.0%
50,001	100,000	5%	75,000	0.8%
100,001	500,000	10%	300,000	3.8%
500,001	1,000,000	20%	750,000	6.2%
1,000,001	4,000,000	30%	2,500,000	11.9%
4,000,000+		37%	10,000,000	16.3%

Source: Thailand Tax Information, 2008.Retrieved from Why live in Thailand? Why-Thailand.com visit, invest, live, work and retire in Thailand: http://why-thailand.com/live.html on 10 December 2012

If you reside in Thailand for more than 180 days per year, you would pay significantly less personal income tax, than in any European or North American country, as well as many Asian countries.

2.2.1.4 Employment opportunities - in a foreign land where foreigners have a hard time finding jobs, it is a key interest for future tourists to find places where they have job opportunities.

2.2.1.5 Real Estate Value – the price of land tends to fluctuate as much as the prices for gold and oil. With that being said tourists looking to settle in a country should always invest when the market is low.

2.2.1.6 Proximity of friends and family – the surroundings of close ones and familiar places always make an empty home full. Therefore it is one of the key elements for choosing a location.

2.2.1.7 Climate – the climate of any country plays a role in choosing where to reside. It depends on what the person likes; Europeans (and or other winter countries) usually prefer the hot climate and Asians (and or warm countries) usually prefer the cold climate.

2.2.1.8 Education system – when tourists tend to settle down and start a permanent way of living and start a family, they consider staying in a town that meets wifi requirements and is not too costly. The more choices of private and public schools also play a good role in the education decision.

2.2.1.9 Commute Time and Public Transportation Options – their travel time in the country and the public transport is a vital service in everyday chores. Whether it is going to work, leisure or other activities, transport in the region has to be easily accessible, many choices to choose from (like Sky train, buses, taxis etc.), not costly and safe. Getting around in most countries is convenient and inexpensive.

2.2.1.10 City amenities – the size of a population, number of sky scrapers, number of vehicles etc. in general makes the tourist figure out whether they like to live in a big city with crowds or in the rural areas. Again, it depends on personal choices.

2.2.1.11 Proximity to airport – the majority of travel outbound the country is by air and it is the most used travel means when calculating statistics of tourists coming and going. Therefore, proximity to the airport from the residence is important so that they can catch their flight on time and welcome relatives flying in to visit.

2.2.2 Nature and Culture

Areas that exist in or are formed by nature which are not artificial, and can include cultural aspects. For example, Nature Tourism (Nature-based tourism): Ecologically sustainable tourism with a primary focus on experiencing natural areas (Srinivas, 2008).

2.2.3 Cost of living

Price of goods and services required for maintaining usual levels of standard of living. Cost of living varies from place to place, and from time to time. Winter in Scandinavia is quite harsh, and people prefer moving to Thailand during the winter because it is more affordable than keeping themselves warm by continuing to stay in their home countries.

2.2.3.1 Affordability-No matter what each individual's pay is, living comfortably and within one's means must be the first priority. It includes more than just house expenses but also the prices for goods, like groceries and food, the price of gasoline and utility services including electric and water; which all vary greatly from province to province

2.2.4 Quality of living

When talking about the quality of living for an individual it cannot be confused with the standard of living instead like other indicators of quality of life like the environment, physical and mental health, recreation, leisure time and social belonging.

2.2.5 Medical Back-up

Specialized care for injuries, illnesses and diseases are presented in case something goes wrong or bad care is received on first contact with the medical system.

Health care facilities, medical emergency, highly skilled doctors, top medical facility equipment's, state of the art premise and hospitals, on time paramedics and health insurance for families are all the key criteria for long stay retirement tourism.

2.2.6 Safety

"An environment that is safe for people: where there is no assault, challenge or denial of their identity, of who they are and what they need. It is about shared respect, shared meaning, shared knowledge and experience, of learning, living and working together with dignity and truly listening" (Williams , 2008).

Crime rates and Statistics in every country are viewed worldwide and it is these numbers that give an idea of whether tourists should or should not visit or not. Now for them to stay longer, the country should be safe enough for young children and women.

2.3 Discussion of Dependent Variable

2.3.1 Choice of Hua Hin as a long stay retirement destination

All the independent variables add up to this variable because it makes up the decision of migrating and living in Hua Hin. Thailand is one of the choices to for retirement for its location, nature and culture, cost of living, quality of living, medical backup and safety. Smith, (2013) The study uses these independent variables, which do not fluctuate no matter what the circumstances, to determine the reasons on how tourists decide to relocate to Hua Hin. Location on where people choose to retire plays the most important role and is top priority when they consider which country/province/state gives them the most

opportunities, comfort and security. It will be their home for the rest of their lives and also their next generation.

Nature and culture, the researcher would say, is the toughest criteria to decide whether or not the retiree is up for adapting, acculturating and customizing themselves to the new atmosphere, surroundings and people. The most common reasons why people cannot stay in a certain region is the new culture, especially people coming from what we call a "High context culture". The target sample for this study are people from the low context culture, therefore, it is easier for them to adapt to a new environment, being Hua Hin, given that they are individualists with a low powered distance and would have little issues learning the ways and cultures of the Thai's in Hua Hin.

The cost of living is known as the most sought after criteria not only in choosing whether to stay in Hua Hin or not, but also in everyday outing decisions. It has a vital effect on a person's future. The cost of living in New York is fairly high compared to that in Hua Hin, Thailand. Hence, this is why it could be one of the reasons a tourist would like to settle here for their retirement and spend the time they normally would in New York for an extended period of time here. The currency strength also is a part of this 'cost of living' variable. People from European and American countries hold a stronger currency to that of countries anywhere else, let aside Kuwait, and this is why it is a variable in this study.

The quality of living is somewhat similar to the culture variable explained above. It continues to be a partial argument because there is no 'one way' of living. It depends on each individual and what they consider to be their good quality of living. A more explainable term would be that of different classes and castes. Also, quality of living is what an individual considers a place that fulfills all their wants and desires. Hua Hin does have a lot to offer in terms of recreational activities, attraction, sightseeing and natural attractions like waterfalls and beaches which can increase ones quality of living.

Medical Backup and Safety is usually what retired people look for when they come to Hua Hin. The area is expected to have a decent medical facility and treatment. Hua Hin has three main hospitals that

offer a range in quality and services, e.g. Bangkok Hospital Hua Hin. Retirees are usually range from the ages of 55 and up, so the area's security and medical backup is a major variable upon choosing Hua Hin as a long stay retirement destination.

Asides from the independent variables, the researcher wants to include certain criteria's that talk about the country as a whole, to help decide and weigh in whether to choose Hua Hin as a long stay retirement destination or not. The political, economical and financial aspects of Thailand will help determine if it has a strong or weak influence in their decision to retire in Hua Hin.

"The open roads, coconut trees, fresh fruit, stress-free aura and relative free-style living was a world unknown to me, and that holiday made me realize that I needed to make big changes in my life." (Steve, 2011)

2.4 Empirical Studies

2.4.1 Searching for Paradise? International Retirement Migration to Thailand – A case study of Hua Hin and Cha-am

This literature study is done by (Husa & Vielhaber, 2012) (Joestl & Wieser, 2011) in Bangkok, 30 March 2012. The aim of the study was to 1) analyze the socio-demographic characteristics of migrants, 2) study the relevance of previous tourist experiences in the location and 3) find other reasons for the choice of the study area as a migration destination.

Data were collected in this study by simple means of interviews and were analyzed using a software called MAXQDA. The research was done in South-east Asia, mostly Thailand, targeting Westerners from Europe and North America.

The study focused on Hua Hin and Cha-am as a destination for retirement migration. They provided amenity factors of the region indicating whether factors like crime rate, cost of living, climate, taxes, neighbors etc are important for the tourists. It is affirmed that the region is one of the fastest to reach beaches for tourists arriving from the Bangkok airport.

Next, they also ran a study to find out the socio demographics of the farangs migration to this region. Turns out that tourists from ages 60-69 had the majority count and respondents were mainly from Great Britain, Scandinavia (Sweden, Norway, Finland and Denmark), and Switzerland. The British were the oldest (62 years old) and Scandinavians were the youngest (57 years old).

The marital status and number of children of the respondents had was shown in tables as part of the findings. Most respondents were either divorced once (22.8%), married a Thai Partner (16%) or lived with a Thai partner (14.6%) and had either no children (27.5%), 3 and more children (21.1%) or had a step child with a Thai Partner (11.3%). The majority if the respondents have a college or university educational level (35.7%) and either is employed or previously worked on jobs like craftsmanship or qualified skilled worker (27.8%) or a self-employed freelancer (18.8%).

Out of an unidentified number of respondents, 34.8% have had 8 or more visits to Thailand before migrating to Hua Hin/Cha-am (duration of stay at least 7 days). Last but not least, the reason of relocating to Hua Hin for the respondents interviewed were mostly for peace and security followed by the beach/sea area and other else reasons. The availability of attractive partners played a very low role in their decision of migrating despite the fact that 91 percent of the respondents were male.

The findings indicated that respondents choose to leave their homes for the long-term due to retirement. In general, Caucasian men are perceived as having above-average educational levels and substantial purchasing power, thus making them very attractive and important to the region. The main reasons, however, to migrate to Hua Hin and Cha-am was because of its high quality of living, warm climate and low cost of living. Lastly, it is also stated that the fact that one can easily find a Thai partner played a great role in their migration, although it could also be just a personal decision.

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

In a paper, by(Ono, 2008) researched on, it talked about Japanese Retirees migrating to Malaysia. Rongusutei is a new type of tourism in Japan where people stay in a foreign land for long periods of time

in order to experience life abroad. The paper is descriptive research and has noted that Thailand and Malaysia have been the most receiving countries of foreign retirees since the 90's. There were four cases why Japanese retirees migrated to Malaysia: yearning for a life in the south, pursuit of Ikigai after retirement, the extension of the expatriate experience and seeking care-givers abroad.

Given the above four cases, it is safe to say that the main incentives for the tourists are: 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 existence of Japanese communities.

2.4.3 Tourism and Seasonal Retirement Migration

The goal of this study (Gustafson, 2002) is to learn the experiences, self-perceptions, and distinctive strategies of a handful of people moving from one destination or country to the other - mostly being Swedish retirees spending winter in Spain and summers in Sweden. This is an academic research done using descriptive research. The main dispute of this study is the authenticity and anti-tourism not only between two forms of tourism but also between social activities, seasonal migrants and local resident populations. The term tourism and migration has been perceived as a group of people who escape from the normality of everyday life and a group of people who permanently migrate/move in a unidirectional movement and integrating into the receiving society.

2.4.4 The US citizens Retirement Migration to Los Cabos, Mexico, Profile and Social Effects.

This study done by Omar Lizarrraga Morales, (2010) observes that there are a lot of migratory movements from Canada and the United States to Latin American countries such as Colombia, Costa Rica, Brazil and Mexico. The migrants are looking for a better life, for both economic and environmental reasons, tranquility and proximity to the ocean. European people and retirees from Nordic countries traditionally move to the Mediterranean region, like Italy, Portugal, Greece, Turkey, Hungary and Spain. Australia and New Zealand are also popular destinations for European Retirees, as well as is East Asia. The Central and South America are especially attractive to retirees from United States and Canada.

The survey results concluded that 88% first visited the Los Cabos area as tourists which go to show that a pleasant experience is often the key motivator for people to come back. It also showed that 45% of the people surveyed were between 45 and 63 years old and that 34% were over 64 years old, thirdly 21% were under the age of 44 years old.

The monthly average income is highly diverse. 25% of people receive between $2,400 and $5,000 a month, 5% receives between $5,100 and $6,000 and 20% receives more than $6,000 a month.

Most of the respondents surveyed were married. There is a good number of Americans that marry the local girls for mainly two reasons: 1) to buy property under the wife's name and 2) they consider Mexican women more manageable than the US women. 8% were American men married to Mexican women and 3% were Mexican women married to American Men.

The immigrants that were surveyed had high level of education where 53% had a college/university degree and 11% had a master's degree and 5% had a doctoral degree. Only 1% did not have a degree at all.

The reason stated by the respondents on why they chose Los Cabos as a retirement destination was because of the climate of the location, lifestyle, the people, economy and beaches etc the main reason was the climate of the economy since most Americans do not have economic difficulties and the culture since they have little interest interacting with the local society.

2.4.5 Reasons for International Retirement Migration

This report discusses the reasons people travel to Thailand and Mexico for their retirement. The reasons why Americans travel to Mexico was because of financial circumstances, natural environment, a sense of community and friendship, and a better quality of life.

IRM in Thailand, mainly in Pattaya, Udon Thani and the North east, was from older Western men looking for younger Thai wives to marry. They first spend their leisure time in the sex tourism of Pattaya

and then move to where their wives are from, which is mostly the Northeast of Thailand. This is why there are many linkages between the two regions.

The report also states that British IRM is usually in destinations like Australia, Canada, US and Ireland. In the year 2006, the state of West Virginia issued a bill encouraging state employees to travel to Mexico and Thailand to receive their medical treatment. The employees would receive a portion of the state's savings as well as be able to deduct all trip costs.

Table 2.4 Summary of Empirical Studies

Author/Year/ Article name	Research Objectives	Methodology	Findings	Analysis
Husa & Vielhaber, (2012) Searching for Paradise? International Retirement Migration to Thailand - A case study o Hua Hin and Cha-am.	- To analyze the socio-demographic characteristics of migrants. - To find the relevance of precious tourist experiences in the location. - To find other reasons for the choice of the study area as a migration	Survey; Questionnaires	- Respondents choose to leave their homes due to retirement. -Reasons of relocating to Hua Hin for the respondents interviewed were mostly for peace and security followed by the beach/sea area and other reasons. The availability of attractive partners played a very low role to their decision of migrating despite the fact	- High quality of living, warm climate, low cost of living were the main reasons to migrate to Hua Hin.

Table 2.4 continued

	destination.		that 91 percent of the respondents were male.	
Ono , (2008) Long-Stay Tourism and International Retirement Migration: Japanese Retirees in Malaysia	- Examines why Malaysia is a popular destination among elderly Japanese under the "Malaysia My Second Home" (MM2H) program. - How Japanese retirees and the long stay retirement tourists practice their new transnational life-style.	Report Findings	Four cases for why Japanese migrated to Malaysia: - Yearning for a life in the south - Pursuit of Ikigai after retirement - The extension of the expatriate experience - Seeking care-givers abroad.	The main incentives for the Japanese tourists to migrate are: - 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, - Existence of Japanese communities
Gustafson,	- To experience,	- Qualitative	- The main dispute of this	- Tourism

Table 2.4 continued

(2002)Tourism and Seasonal Retirement Migration	self-perceptions, and distinctive strategies of a handful of people moving from one destination or country (Sweden) to the other (Spain). - To find out whether this type of movement is temporary, seasonal or permanent.	Interviews	study is the authenticity and anti-tourism not only between two forms of tourism but also between social activities, seasonal migrants and local resident populations.	research can benefit from studies of mobility that lie between tourism and permanent migration. - Authenticity maybe constructed differently, even among winter residents. - Interviewees stated they needed authenticity and that tourism is inauthentic and a divergence from normality.
Omar Lizarrraga Morales, (2010) The US citizens Retirement Migration to Los Cabos, Mexico,	- To analyze the migratory process of the American citizens to a	- Survey of expatriates, sample size of 201 questionnaires.	- Many of the American citizens have chosen to leave home because of their high cost of living and health insurance and	- Number of US citizens will continue to increase in migration to Los

Table 2.4 continued

Profile and Social Effects	popular destination located in the northwest of Mexico: Los Cabos.	Done in public meetings, commercial centers, churches, and via email.	migrating to the southern side of the border, where the added value of their pensions and the moderate cost of living prevailing in the region has led them to settle permanently.	Cabos because of the geographical location, economic, social and cultural attraction in the northwest of Mexico compared to other localities.
Allan M. Williams, King, Warnes, & Patterson, (2001) Reasons for International Retirement Migration	- To analyze and conclude the main reasons why people migrate to Thailand and Mexico.	- Survey Method; questionnaires	- The reasons for rapid increase in IRM include spread of affluences, increased home ownership, earlier retirements, higher education levels, increased life expectancy, changes in the life course, faster and cheaper international flights and the spread of telecommunications. - Americans migrating to Mexico found the main	- Legal rights, land ownership, medical rights and pension all play a major role in where a person will choose to retire. - The main visas that expat retirees living in Thailand have are retirement, marriage, non-immigration and

Table 2.4 continued

			reasons to be "financial circumstances, the natural environment, a sense of community and friendship, and a better quality of life" - IRM in Thailand consists of mainly Western men marrying local women who are almost always younger.	tourist visas; tourist visa are almost hard to keep track of and statistics of since foreigners are abusing them to reside in Thailand.

2.5 Summary of Literature Reviewed

Based on review of empirical studies shown above, the researcher came up with a framework that illustrates how the factors leading to the results in the literature review can be linked to the dependent variable.

(Husa & Vielhaber, 2012) concluded that quality of living, warm climate, low cost of living are the main reasons that tourists migrated to Hua Hin. The purposes of this study were to analyze the socio-demographic characteristics of migrants, the relevance of previous tourist experiences on the location and other reasons for the choice of the study area as a migration destination. The tools of the research were questionnaires and observations. They were analyzed using MAXQDA and the research was conducted in South-East Asia, noticeably Thailand. The results indicated that tourist ages ranging from 60-69 had the majority count and the respondents were from European countries. One third of the respondents had a university educational level (35.7%) and that (34.8%) had eight or more visits to Thailand before migrating to Hua Hin.

The availability of attractive partners played a very low role in their decision of migrating despite the fact that 91 percent of the respondents were males. The findings indicated that respondents choose to leave their homes for the long-term are for the most part due to retirement. In general, Caucasian men are perceived as having above-average educational levels and substantial purchasing power, thus making them very attractive and important to the region. The main reasons, however, to migrate to Hua Hin and Cha-am was because of its high quality of living, warm climate and low cost of living. Lastly, it also stated the fact that one can easily find a Thai partner or playing a great role in their migration, although it could also be just a personal decision.

Ono, (2008) established that the main incentives for the Japanese tourists to migrate to Malaysia are low cost of living, good climate, geography, good living environment, efficient visa system and availability of care for the elderly. It was noted that Thailand and Malaysia have been the most receiving countries for foreign retirees since the 90's.

Where as the findings of Gustafson, (2002) study distinguished between social activities, seasonal migrants and local residents, using that theory, the independent variables that are used in this study's framework are location, nature and culture, quality of living, cost of living, medical backup and safety. This paper is a set of qualitative interviews with Swedish retirees spending the winter seasons in Spain and the summers in Sweden. The sample consisted of 46 respondents (22 married or co-habiting couples and two women living alone) ranging in age from 55-88 years. They all spent at least three months per year in each country. In Spain, 19 of them lived on Gran Canaria and 27 on the mainland, mostly on the Costa del Sol. The respondents were generally recruited through personal contacts and "snowball" sampling. There were problems associated with this methodology, but the purpose here was not to attain a statistically representative sample, but to gain respondents sharing the experience of having chosen, after retirement, to live in two different countries and to describe and analyze how they articulated this experience.

Omar Lizarrraga Morales, (2010) conducted a research and concluded that the number of US citizens will continue to increase in migration to Los Cabos because of the geographical location, economics, social and cultural attraction in the northwest of Mexico compared to other localities. Williams, King, Warnes, & Patterson, (2001) did a report stating that legal rights, land ownership, medical rights and pension all play a major role in where a person will choose to retire and also that the reasons for rapid increase in IRM include spread of affluences, increased home ownership, earlier retirements, higher education levels, increased life expectancy, changes in the life course, faster and cheaper international flights and the spread of telecommunications.

CONCEPTUAL FRAMEWORK

This chapter contains the theoretical framework, conceptual framework, research hypotheses, and operationalization of the variables which are provided to explain concepts, definitions and numbers in the questionnaire.

3.1 Theoretical Framework

Theoretical framework is a simple theory used to define the variables that were chosen. It is used to guide this research study and define its theories. It can also be defined as the ideas gathered to view knowledge and address a topic.

The tourism industry is an evolving sector in the economy and Thailand's plan to introduce long stay retirement tourism is a new concept which has not been studied much on before. Tourism does not only consists of the purchasing and selling of tourism products but also the movement of people from one place to another, and for many years Thailand has played host to millions of tourists from all over the planet. Therefore, the Thai Government has assigned the Tourism Authority of Thailand (TAT) to search for alternative forms of making the country a long stay retirement destination for tourists.

The variables used in this research are borrowed from a book, (TAT Makes Huge Strides in Longstay Campaign, 2012), which discusses the reasons why tourists choose to stay or visit Thailand. Location, nature and culture, cost of living, quality of living, medical backup and safety were among the reasons quoted in this book as to "Why Thailand". The researcher decided to use these concepts and test them to find out if they could be drivers for long stay retirement tourism in Hua Hin, Thailand.

The above mentioned would be the independent variables that would be linked to the dependant variable which is choice of Hua Hin as a long stay retirement destination

3.2 Conceptual Framework

A conceptual framework is similar to a map or a guide where the researcher designs a framework adapted from previous studies with a few new contents and aspects. The framework contains all the variables and translates the model of the research. The Location, Nature and Culture, Cost of Living, Quality of Living, Medical Backup and Safety are all independent variables and the choice of Hua Hin as a long stay retirement destination is a dependent variable in this study. The separation of Nature and Culture has been one of the most deeply-engrained divides in Western history. Some people see nature and culture as joint entities, in contrast to the common notion of nature as entirely separate from culture because what belongs to nature cannot be resulted from human invention and that culture is achieved against nature. The researcher opts to combine both as one variable.

Fig 3.1 Conceptual Framework Illustration

Retirement Migration Attributes

LOCATION

NATURE AND CULTURE

COST OF LIVING (affordability)

QUALITY OF LIVING

CHOICE OF HUA HIN AS A LONG STAY RETIREMENT DESTINATION

MEDICAL BACKUP

SAFETY

Conceptual framework by this Author

The independent variables above (Figure 3.1) can affect the choice of Hua Hin as a Long stay retirement Destination because when tourists migrate to a new country, they tend to change from their natural habitat or upgrade their ways of living. Thus, generally speaking and leaving aside personal preferences, the main factors people research before moving to a new place are location, nature and culture, cost of living, quality of living, medical backup and safety. All these factors have an effect on the dependent variable and if they are unfavorable or don't have an effect on the dependent variable they should be excluded. Therefore, the research will use these as hypotheses and test their relations.

3.3 Research Hypothesis

A hypothesis is defined as a pro-clamatory statement that checks out the given hypothesis. It beats the purpose of asking direct questions like why, what, and how. The hypothesis questions for this paper are:

Location

$Ho1$: There is no significant relationship between location and the choice of Hua Hin as a long stay retirement destination.

$Ha1$: There is a significant relationship between location and the choice of Hua Hin as a long stay retirement destination.

Nature and Culture

$Ho2$: There is no significant relationship between nature and culture and the choice of Hua Hin as a long stay destination

$Ha2$: There is a significant relationship between nature and culture and the choice of Hua Hin as a long stay retirement destination.

Cost of Living

$Ho3$: There is no significant relationship between cost of living and the choice of Hua Hin as a long stay retirement destination.

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Ha3: There is a significant relationship between cost of living and the choice of Hua Hin as a long stay

retirement   destination.

Quality of living

Ho4: There is no significant relationship between quality of living and the choice of Hua Hin as a long

stay retirement destination.

Ha4: There is a significant relationship between quality of living and the choice of Hua Hin as a long stay

retirement   destination.

Medical Backup

Ho5: There is no significant relationship between medical backup and the choice of Hua Hin as a long stay

retirement   destination.

Ha5: There is a significant relationship between medical backup and the choice of Hua Hin as a long stay

retirement   destination.

Safety

Ho6: There is no significant relationship between safety and the choice of Hua Hin as a long stay

retirement   destination.

Ha6: There is a significant relationship between safety and the choice of Hua Hin as a long stay

retirement   destination.

3.4 Operationalization of the Variables

Simply, an operationalization of the variables is to give meaning to a theory by stating their operations necessary to measure them. In this study, the independent and dependent variables are measured and taken into account by a form of questionnaires, which were developed and designed for the respondents to fill in their take on this study's subject.

Table 3.1: Operationalization of the Independent Variables

Independent Variables	Conceptual Definition	Operational Components	Level of Measure-ment	Questionnaire Item No.
Location	The region where the tourists intend to stay.	-Climate that suits the tourist -Employment Opportunities -Tax differences -Education system -Public Transportation -City size	Interval Scale	6-9, Part 2
Nature and Culture	The locale compromising of atmosphere and weather that the tourists want to be surrounded by.	-Scenic views -Traditions (food, dressings, dances etc.) -Language	Interval Scale	10-14, Part 2
Cost of living	The daily and monthly expenses incurred by the tourist.	-House rent, hotel room rates, gasoline, food, transportation costs, etc.	Interval Scale	15-18, Part 2
Quality of Living	The level of	Entertainment facilities,	Interval	19-21, Part 2

Table 3.1 continued

	comfort the tourist presumes to live in.	recreation and leisure facilities, pollution, etc.	Scale	
Medical Backup	The immediate care and emergency services available to tourists, cost of health care.	Affordable hospitals and insurance, health care benefit for employees, best professional care, qualification of health care professionals, etc.	Interval Scale	22-26, Part 2
Safety	The peace and stability of the surroundings in the neighborhood that the tourists lives in.	24/7 police patrol, security guards in the residence, ambulance on standby, strict laws on crimes, welcoming small claims court to settle minor disputes etc.	Interval Scale	27-29, Part 2

Table 3.2: Operationalization of Dependent Variable

Dependent Variables	Conceptual Definition	Operational Components	Level of Measurement	Question No.
Choice of Hua Hin as a long stay retirement destination.	The tourist's decision to select Hua Hin Thailand as their long stay retirement destination.	The area meets the tourist's requirements in terms of: 1. Immigration procedures 2. Thai police cooperation's 3. Genuine warm hospitality 4. Opportunities for mental, physical and spiritual refreshments	Interval Scale	30-39, Part 3

CHAPTER 4

RESEARCH METHODOLOGY

This chapter explains the research methodology, methods of research used, target respondents, sampling procedures, research instruments, questionnaire, ways of collecting data, gathering procedures and statistical tests.

4.1 Methods of Research Used

The descriptive method is used in this research because it can only answer why, what, how and when of a situation and not what caused it. The main idea of a descriptive research is to describe characteristics of a population in a given area. Descriptive research is used when the objective is to provide a systematic description that is as factual and accurate as possible. It provides the number of times something occurs, or frequency and lends itself to statistical calculations such as determining the average number of occurrences or central tendencies (Joppe, 2012).

4.2 Respondents and Sampling Procedures

4.2.1 Target Population

Target respondents are a group of people, selected from a larger population of people, who will complete the researchers questionnaire and provide data for the research. In this study, the target respondents are foreigners on long stay retirement residing in Hua Hin holding a retirement visa and non-probability convenience sampling is used to obtain the data from people who are most conveniently available. In that way, it helps the researcher in obtaining the data conveniently and promptly.

4.2.2 Sample size

According to Zikmund, (2003) the sample size can be specified by population estimated variance, and 90% confidence interval is an acceptable error. The number of tourists visiting Hua Hin is unknown and therefore the researcher decided to obtain the sample size by using the following assumptions:

Equation (1)

$$n = Z \frac{\bar{p}(1-p)}{E^2}$$

Where:

N = number of sample size

Z = the standard error associated with chosen level of confidence (95%)

P = estimated proportion of success (0.5 is the true proportion in the population or 50%)

Q = 1-p, and e is the acceptable error + (or) - 5% (desired accuracy 95%)

When the real population cannot be determined because of lack of knowledge of the area, the researcher should apply that "p" has a value equal to 0.5 (Berenson, 1993).

E^2 = square of the maximum allowance of error between the true proportion and the same sample proportion (10% is acceptable error in this study.)

Therefore, the calculation of the sample size would be:

$$n = Z \frac{\bar{p}(1-p)}{E^2}$$

$$n = \frac{1.96^2 0.5 \,(1-0.5)}{(0.05)^2}$$

$$n = \frac{(3.8416)(0.5)(1-0.5)}{0.025}$$

$$n = 384.16$$

$$\text{-- } 385$$

To simplify calculation, roughly 400 is the number of respondents needed to be approached to participate in the survey.

4.3.2 Sampling method and procedures

The sampling method for this research is the non-probability sampling method which indicates that all members of the population have an equal chance of being chosen. There are four methods to non-probability sampling which are convenience sampling, judgment sampling, quota sampling and snowball sampling.

The researcher conveniently approached, at Kao Takiab, Kao Tao, Suan Son beaches and selected foreign residents on retirement visas in Hua Hin; both those who are there for retirement with no jobs and those with passive incomes. The researcher asked screening questions before handing over a copy of the questionnaire to the potential respondent.

4.3 Research Instruments/ Questionnaire

The instrument used to gather data from tourists visiting Hua Hin for this research is a well structured questionnaire. The respondents filled out the questionnaire by themselves without a time limit. The design of the questionnaire is as follows:

Part 1: General Profile of Respondents

This part contains five questions about the general demographic factors of the respondents, which include gender, age, nationality, and the reason for migrating to Thailand and how many visits to Thailand they have had.

Part 2: Drivers of Long stay retirement destination

This part of the questionnaire contains 28 questions and allows the respondents answer the questions that are related to each of the six independent variables in this study. A five-point liked scale is used to

analyze these factors. Each of the variable contains about 3-4 questions about attractions, transportation, affordability, entertainment/restaurants, medical services and safety.

The five point likert scale is used to determine the scale as shown below:

$$5 \quad = \text{Strongly Agree}$$

$$4 \quad = \text{Agree}$$

$$3 \quad = \text{Neither agree or disagree}$$

$$2 \quad = \text{Disagree}$$

$$1 \quad = \text{Strongly Disagree}$$

Part 3: Components of Dependent Variable

This part consists of 13 questions related to the choice of Hua Hin as a long stay retirement destination which asks the respondents to express their level of agreement on a five point likert scale ranging from 5 = Strongly Agree to 1= Strongly Disagree.

4.4 Collection of Data/Gathering Procedures

4.4.1 Secondary Data

Secondary data mean that the researcher obtains his information from other sources, like a previous researcher who studied on similar or same subject, textbooks, journals, articles, academic tourism research journals, electronic news, newspaper articles, statistics from Tourism Authority of Thailand, AU university's library, online database and online research articles.

4.4.2 Primary Data

Primary data mean that the researcher gathers fresh information from scratch. The researcher collects these through means of a survey or questionnaire and is tested using the SPSS program to analyze and explain the data. This is more reliable since it hasn't been modified or turned into any form of information,

thus making it more reliable than the secondary data. 400 questionnaires were distributed to long stay tourists retiring in Hua Hin.

The researcher travelled to Kao Takiab, Kao Tao, Suan Son beaches in Hua Hin on May 17-20, 2013 and started collecting said questionnaires. The trip was intended to last for two days but dues to less questionnaires being administered daily, it was extended to three nights and four days. In the end, 239 self-administered questionnaires were collected.

Although the sample size was supposed to be 400, only 239 questionnaires were collected in a span of four days. There are a few reasons as to why the surveys was short of 161 questionnaires.

First being that there weren't many international tourists in Hua Hin holding a long stay retirement visa. Most of the international tourists there were tourists visiting the area on a vacation/holiday for a short period. Some of the other foreigners were on a business trip with their companies from Bangkok (capital of Thailand) only for a few hours. The remaining foreigners were living in Hua Hin with the long stay retirement visa or married to a Thai woman.

The second reason was that the researcher found it a little hard to distinguish the foreigners there. Not all of the foreigners expected to be seen there had 'Western' look. So these foreigners that may or may not be holding citizenships from Europe were omitted. E.g. Asians from Sweden.

Thirdly, there were some who couldn't speak and understand English therefore, obtaining data from them was quite challenging. The researcher and the respondents witnessed a language barrier and there wasn't any expertise to help assist in translation during the data collection period.

Fourthly, the study sites that were planned for obtaining data were not found to be ideal locales for troubling the tourists on their relaxation, which requested spare time to fill out the questionnaires. In the shopping mall, the foreigners were often seen eating and/or watching a movie. So it wasn't as ideal to interrupt and seek their involvement in this study.

The fifth reason was that some of the respondents refused to take part in the survey and gave reasons like "busy", in a "rush" or blatantly" did not want to do it".

The sixth reason, the managers of hotels, restaurants and similar facilities prohibited access to the researcher to distribute the questionnaires on the premises. They were under the impression that their customers did not want to be pestered at a time of their relaxation.

Also, expatriates with the intention of working were excluded in this study because they weren't part of the target sample and if they were having a long stay retirement visa, they couldn't be reached out to and interrupted.

Lastly, based on discussions with the respondents, analysis of the data and critical review of the results, the researcher strongly believes that the results of the study would not be significantly altered by simply increasing the sample size.

Time Schedule/Duration	Questionnaire distribution places in Hua Hin	Number of questionnaires distributed	Number of valid questionnaires
May 17-20, 2013	• Kao Takiab, Kao Tao, Suan Son beaches • Hua Hin market village • Night market	239	227

4.5 Pre-test and Reliability test

4.5.1 Pre-test source and Results

To assess the reliability of the questionnaire used in this study, a pre-test must be done to find the strengths and weaknesses linked with the format of questions, wording, order, screen out problems, ambiguity or bias in the design of the questionnaire. To do the pretesting, the researcher should make a

comparison of answers done by the respondents between the first pretest and the second one. 30 questionnaires were distributed to the respondents while visiting Hua Hin. The researcher went to Hua Hin on the 4th of January 2012 by private transport and distributed 30 questionnaires to tourists visiting the Khao Takiap and Kao Tao beaches by asking where they were from before commencing the survey. It took approximately 7 hours to complete.

4.5.2 Reliability test

A reliability test is used here for the pre-testing because it is used as a common standard for estimating measurement scaled which represents how stable the ratings are created by the scale (Parasuraman, 1991). Below is the result of the reliability test and the Alpha Coefficient from the sampling pre-test, which exceeds the minimum value of 0.6 and means the questionnaire is reliable.

Table 4.1 Reliability Analysis: Pre-testing

Items	Cronbach's Alpha	No. of Items
Location	.648	5
Nature and Culture	.772	5
Cost of Living	.634	4
Quality of Living	.866	3
Medical Backup	.638	5
Safety	.934	3
Choice of Hua Hin as a Long stay retirement destination	.768	10

4.6 Statistical treatment of data

4.6.1 Descriptive Statistics

Descriptive statistics are used to explain the fundamental generality of interested data in this research. It provides a summary of the sample and measure in the form of simple graphic analysis. It also compares variables numerically and is used for Exploratory Data Analysis.

Every research has to deal with a lot of measurement or determine a large amount of data by measurement. Therefore, a descriptive statistics is used to handle those measurement simply and sensibly. Aspects like frequency distribution, central tendency (Arithmetic Mean, Median and Mode), dispersion (Range, Mean Deviation and Standard Deviation) and correlation are measured, Zikmund (2003).

4.6.2 Inferential Statistics

Inferential statistics is used for the judgment of a population through a group or sample. Sample here refers to a part of target population. It draws a conclusion from random variation data. This research paper uses the Pearson's correlation approach with an interval scale to analyze and measure all the variables.

Pearson's Correlation Test

The relationship between two quantitative variables may be measured by Pearson's product moment correlation coefficient, which is symbolized by the letter "r." The correlation coefficient, r, may range from 1.00 (indicating a perfect, positive, linear relationship) to -1.00 (indicating a perfect, negative, linear relationship), and any value between the two. When r = 0.00, then no linear relationship exists between the two variables. The closer the coefficient is to +1.00, the stronger the positive, or direct, relationship; the closer the coefficient is to -1.00, the stronger the negative, or inverse, relationship. If the coefficient is nearer 0.00, the variables are not linearly related to each other, although they may be non-linearly related. A correlation coefficient of 0.00 represents the weakest relationship possible relationship, although it is still possible for a non-linear relationship to exist when r = 0.00.

The formula for calculating Pearson's r is:

Equation (2)

$$r = \frac{(x_i - \bar{x})(y_i - \_\_)}{(n-1)s_x s_y}$$

Where:

n = the number of pairs of cases

S_x, S_y = the standard deviations for X and Y

Source: Griffin, (2007)

4.7 Statistical test to be used

Table 4.2 Summary of Statistical test to be used

Hypothesis No.	Hypothesis	Statistical Measurement
Ho1	There is no significant relationship between location and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha1	There is a significant relationship between location and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ho1	There is no significant relationship between nature and culture and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha2	There is a significant relationship between nature and culture and the choice of Hua Hin as a long	Pearson's correlation

Table 4.2 continued

	stay retirement destination.	
Ho3	There is no significant relationship between cost of living and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha3	There is a significant relationship between cost of living and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ho4	There is no significant relationship between quality of living and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha4	There is a significant relationship between quality of living and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ho5	There is no significant relationship between medical backup and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha5	There is a significant relationship between medical backup and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ho6	There is no significant relationship between safety and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation
Ha6	There is a significant relationship between safety and the choice of Hua Hin as a long stay retirement destination.	Pearson's correlation

CHAPTER 5

DATA ANALYSIS AND PRESENTATION

This chapter presents the results of the data collected from 239 respondents who were international migrants on a long stay retirement visa living in Hua Hin. Out of the original 400 questionnaires that were meant to be filled, only 239 were returned. 227 were found to be usable and 12 were unusable. The data were collected using questionnaires to the international tourists in Hua Hin. Firstly, the total number of respondents is classified by demographic factors like gender, age, main reasons of migration and the number of times visiting Hua Hin. Secondly, descriptive analysis of the five independent variables (Location, Nature and Culture, Cost of Living, Quality of Living, Medical Backup and Safety) and its dependent variable, the choice of Hua Hin as a retirement destination.

5.1 Analysis of Demographic Factors

Table 5.1 Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
				Gender	
Valid	Male	147	64.8	64.8	64.8
	Female	80	35.2	35.2	100.0
	Total	227	100.0	100.0	

Table 5.1 shows the gender of the 227 usable questionnaires that the respondents filled out. The highest numbers of respondents were males with a percentage of 64.8% and a frequency of 147. Whereas the females had a sample size of 80 which comprised 35.2% of the surveys filled out.

Table 5.2 Ages of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50	2	.9	.9	.9
	51	4	1.8	1.8	2.6
	52	3	1.3	1.3	4.0
	53	4	1.8	1.8	5.7
	54	1	.4	.4	6.2
	55	16	7.0	7.0	13.2
	56	14	6.2	6.2	19.4
	57	7	3.1	3.1	22.5
	58	21	9.3	9.3	31.7
	59	18	7.9	7.9	39.6
	60	41	18.1	18.1	57.7
	61	14	6.2	6.2	63.9
	62	21	9.3	9.3	73.1
	63	5	2.2	2.2	75.3
	64	4	1.8	1.8	77.1
	65	9	4.0	4.0	81.1
	66	10	4.4	4.4	85.5
	67	9	4.0	4.0	89.4
	68	4	1.8	1.8	91.2
	69	3	1.3	1.3	92.5
	70	2	.9	.9	93.4
	71	3	1.3	1.3	94.7
	72	3	1.3	1.3	96.0
	73	1	.4	.4	96.5
	74	1	.4	.4	96.9
	75	4	1.8	1.8	98.7
	80	3	1.3	1.3	100.0
	Total	227	100.0	100.0	

Table 5.2 shows the frequencies in the ages of the respondents. The majority of the respondents were in the age range of 55-62 years old which had a combined percentage of 67.1%.

Table 5.3 Main reasons to Migrate to Hua Hin by Respondents

ReasMi rate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lower cost of living	74	32.6	32.6	32.6
	Occupational Possibilities	33	14.5	14.5	47.1
	To enjoy one's retirement	88	38.8	38.8	85.9
	Thai spouse/partner	27	11.9	11.9	97.8
	Recommendation by friends	5	2.2	2.2	100.0
	Total	227	100.0	100.0	

Table 5.3 indicates the main reasons of the respondents to visit Hua Hin was to "enjoy one's retirement" after scoring the highest frequency of people, 88, and a percentage of 38.8%. "Lower cost of living" was also pretty high holding a frequency of 74 and a percentage of 32.6%. The least reason in why the respondents migrated to the area was because it was "recommended by friends" which had a 5 of frequency and a percentage of 2.2%.

Table 5.4 Number of times visited Hua Hin by Respondents

Visited Thailand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once	64	28.2	28.2	28.2
	more than 1	90	39.6	39.6	67.8
	more than 3	27	11.9	11.9	79.7
	more than five	46	20.3	20.3	100.0
	Total	227	100.0	100.0	

In table 5.4, the highest number of times respondents visited the area was more than once with a frequency of 90 and 39.6%. Followed by a frequency of 64 and 28.2% for the respondents who visited the area just one time.

5.2 Descriptive Analysis of Variables

In this research, the variables were measured using a Likert scale. The respondents were asked to rate each variable using a five-point scale ranging from Strongly Agree to Strongly Disagree. The results are summarized below.

<div style="margin-left: 3em;">

5   = Strongly Agree

4   = Agree

3   = Neither agree or disagree

2   = Disagree

1   = Strongly Disagree

</div>

Table 5.5 Mean Score Rating and Standard Deviation of Location (n = 227)

Descriptive Statistics

Location	Mean	Std. Deviation
Housing location is in a convenient location	3.92	.91063
Direct flights to and from my location	2.55	1.58277
Consider cit/province/state's population and amenities upon choosing location	4.37	.64893
There are convenient stores, shopping malls, gas stations, market, tour bus stands and piers nearby my house	4.26	2.81405
Valid N (listwise)		

Table 5.5 shows the average scores of all the items under the Location variable. The average score for the variable as a whole is 3.77.

Table 5.6 Mean Score Rating and Standard Deviation of Nature and Culture (n = 227)

Descriptive Statistics

Nature and Culture	Mean	Std. Deviation
I like the tropical warm weather	4.28	3.37974
I love to live in a place with great natural scenic view as opposed to crowded cities	4.26	.62818
I prefer an English spoken city/province	4.38	.55517
I enjoy learning other languages (Thai) as a way if living	3.90	.78894
I am open to adopting and acculturating myself with the Thai tradition	4.16	.63616
Valid **N** (listwise)		

Table 5.6 shows the average scores of all the items under the Nature and Culture variable. The average score

for the variable as a whole is 4.19.

Table 5.7 Mean Score Rating and Standard Deviation of Cost of Living (n = 227)

Descriptive Statistics

Cost of Living	Mean	Std. Deviation
I have sufficient savings to support myself	3.71	.87949
I can afford the hotel rates in this city	3.17	1.12816
I do not plan on making a living anymore	3.43	.93494
I plan on pursuing my own dreams and personal interest as a side line passive income	3.60	.90451
Valid **N** (listwise)		

Table 5.7 shows the average scores of all the items under the Cost of living variable. The average score for

the variable as a whole is 3.47.

Table 5.8 Mean Score Rating and Standard Deviation of Quality of Living (n = 227)

Descriptive Statistics

Quality of living	Mean	Std. Deviation
I enjoy leisure activities (golfing, picnic tours, friendly sports competition)	4.06	.66896
I love to take part in volunteering activities to help better the community	3.69	.77229
I like to live in a peaceful and pollution less area	4.84	3.37894
Valid N (listwise)		

Table 5.8 shows the average scores of all the items under the Quality of living variable. The average score

for the variable as a whole is 3.

Table 5.9 Mean Score Rating and Standard Deviation of Medical Back up (n = 227)

Descriptive Statistics		
Medical Backup	Mean	Std. Deviation
I take really good care of my health by regularly exercising	3.0485	1.17584
I give my body its best care by best professional care, affordable hospitals	4.2070	.59966
It is difficult to afford health care in my home country	3.6035	.89817
I look for jobs that have great health benefits	3.6300	.73748
I plan on having a more satisfying quality of a retiree life	4.4449	.51552
Valid N (listwise)		

Table 5.9 shows the average scores of all the items under the Medical Backup variable. The average score for the variable as a whole is 3.79. The respondents considered personal health and medical history as quite confidential information to reveal others. Therefore, the researcher was not able to divide medical needs issues into simple and urgent.

Table 5.10 Mean Score Rating and Standard Deviation of Safety

Descriptive Statistics		
Safety	Mean	Std. Deviation
The area I live in has to have tight security 24/7	4.59	.49286
There must be enforced laws on crimes in the area	4.42	.51199
I need to ensure my family and my self's safety after dark hours	4.39	.51476
Valid N (listwise)		

Table 5.10 shows the average scores of all the items under the Location variable. The average score for the variable as a whole is 4.47.

60

Table 5.11 Mean Score Rating and Standard Deviation of Choice of Hua Hin as a long stay retirement destination (n = 227)

Descriptive Statistics

Hua Hin as a long stay retirement destination	Mean	Std. Deviation
Thailand genuinely provides warm welcomes to foreigners	4.26	.66408
Thai immigration police are hassle free	3.94	.67839
Thai police is cooperative and efficient	3.96	.68693
Thailand is economically stable	4.14	.62672
I no longer indentify myself as a tourist but as a residence of Thailand	3.63	.98361
There are opportunities for mental, physical and spiritual refreshments	4.38	.57089
Thailand is a perfect place to relax over an extended period of time	3.95	.69278
It is easy to find almost anything in Thailand	4.38	.57089
The country provides me with all my recreational and adventurous needs	4.41	.57636
The transportation in Thailand is cheap compared to other countries	4.43	.56267
I am looking for female/male companionship and intimacy	3.17	1.39791
There are friendly locals surrounding this region.	4.19	.64571
The country does not have many internal disorders and uprisings.	4.17	.62272
Valid N (listwise)		

Table 5.11 shows the average scores of all the items under the Choice of Hua Hin as a long stay retirement destination variable. The average score for the variable as a whole is 4.08.

5.3 Analysis of the Hypothesis Testing

Pearson's Correlation Test

As mentioned in Chapter 3, the main objective in creating the hypothesis is to study the relationship or correlation between two variables. Therefore, Pearson Correlation Coefficient (**Bivariate**) would be applied in this part.

Table 5.12: R-value and the strength of association

R-Value	Strength of Association
.81 to .99	Very strong positive relationship
.61 to .80	Strong positive relationship
.41 to .60	Moderate positive relationship
.21 to .40	Weak positive relationship
.01 to .20	Very weak positive relationship
0	No relationship
-.01 to -.20	Very weak negative relationship
-.21 to -.40	Weak negative relationship
-.41 to .60	Moderate negative relationship
-.61 to -.80	Strong negative relationship
-.81 to -.99	Very strong negative relationship

Source: Simonson (2005). Determinants of customers' responses to customized offers: conceptual framework and research propositions. *Journal of Marketing,* 69(1), 32-45.

Hypothesis 1: Location towards choice of Hua Hin as a long stray retirement destination

Ho1: There is no significant relationship between location and the choice of Hua Hin as a long stay

retirement   destination.

Ha1: There is a significant relationship between location and the choice of Hua Hin as a long stay

retirement   destination.

Table 5.13: The Analysis of relationship between location and the choice of Hua Hin as a long stay

retirement destination

Correlations

		Location	ChoiceofLSD
Location	Pearson Correlation	1	.312
	Sig. (2-tailed)		.000
	N	227	227
ChoiceofLSD	Pearson Correlation	.312	1
	Sig. (2-tailed)	.000	
	N	227	227

**. Correlation is significant at the 0.01 level (2-tailed).

The results from table 5.13 show that the significant value is 0.000 which is less than 0.01 (0.000<0.01). Therefore, the null hypothesis (Ho1) is rejected and can be concluded that there is a relationship between Location and the Choice of Hua Hin as a long stay retirement destination.

Coefficient of Correlation is 0.312 which means that there is a weak positive relationship between location and the Choice of Hua Hin as a long stay retirement destination. From these findings, it can be inferred that the two variables move in the same direction but Location has a weak effect on Hua Hin as a Choice for a retirement area.

Hypothesis 2: Nature and Culture towards choice of Hua Hin as a long stray retirement destination

Ho2: There is no significant relationship between Nature and Culture and the choice of Hua Hin as a long stay retirement destination.

Ha2: There is a significant relationship between Nature and Culture and the choice of Hua Hin as a long stay retirement destination.

Table 5.14: The Analysis of relationship between Nature and Culture and the choice of Hua Hin as a long stay retirement destination

Correlations

		ChoiceofLSD	Nature
ChoiceofLSD	Pearson Correlation	1	-.024
	Sig. (2-tailed)		.720
	N	227	227
Nature	Pearson Correlation	-.024	1
	Sig. (2-tailed)	.720	
	N	227	227

The results from table 5.14 show that the significant value is 0.720 which is more than 0.05 (0.000>0.05). Therefore, the null hypothesis (Ho2) failed to reject and can be concluded as saying that there is no relationship between Nature and Culture and the Choice of Hua Hin as a long stay retirement destination.

Pearson Correlation of -0.024 means that there is a very weak negative relationship between Nature and Culture and Choice of Hua Hin as a long stay retirement destination. From these findings, it can be concluded that the two variables don't move in the same direction at all or that Nature and Culture has a very weak effect on Hua Hin as a Choice for retirement area.

Hypothesis 3: Cost of living towards choice of Hua Hin as a long stray retirement destination

Ho3: There is no significant relationship between Cost of living and the choice of Hua Hin as a long stay
   retirement   destination.

Ha3: There is a significant relationship between Cost of living and the choice of Hua Hin as a long stay
   retirement   destination.

**Table 5.15: The Analysis of relationship between Cost of living and the choice of Hua Hin as a long
stay retirement destination**

	Correlations	ChoiceofLSD	CostofLiving
ChoiceofLSD	Pearson Correlation	1	.575
	Sig. (2-tailed)		.000
	N	227	227
CostofLiving	Pearson Correlation	.575	1
	Sig. (2-tailed)	.000	
	N	227	227

**. Correlation is significant at the 0.01 level (2-tailed).

The results from table 5.15 show that the significant value is 0.000 which is less than 0.01 (0.000<0.01). Therefore, the null hypothesis (Ho3) is rejected and it can be concluded that there is a relationship between Cost of Living and the Choice of Hua Hin as a long stay retirement destination.

Coefficient of Correlation of 0.575 means that there is a moderately positive relationship between Cost of Living and Choice of Hua Hin as a long stay retirement destination.

Hypothesis 4: Quality of living towards choice of Hua Hin as a long stray retirement destination

Ho4: There is no significant relationship between Quality of living and the choice of Hua Hin as a long stay retirement destination.

Ha4: There is a significant relationship between Quality of living and the choice of Hua Hin as a long stay retirement destination

Table 5.16: The Analysis of relationship between Quality of living and the choice of Hua Hin as a long stay retirement destination

Correlations		ChoiceofLSD	Qualityofliving
ChoiceofLSD	Pearson Correlation	1	.004
	Sig. (2-tailed)		.949
	N	227	227
Qualityoffliving	Pearson Correlation	.004	1
	Sig. (2-tailed)	.949	
	N	227	227

The results from table 5.16 show that the significant value is 0.949 which is more than 0.05 (0.000>0.05). Therefore, the null hypothesis (Ho4) is failed to reject and can be concluded saying that there is no relationship between Quality of Living and the Choice of Hua Hin as a long stay retirement destination.

Coefficient of Correlation is 0.004 means that there is a very weak positive relationship between Quality of Living and Choice of Hua Hin as a long stay retirement destination. From these findings, it can be stated that the Quality of Living has a very weak effect on Hua Hin as a Choice for retirement area.

Hypothesis 5: Medical Backup towards choice of Hua Hin as a long stray retirement destination

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

Ha5: There is a significant relationship between Medical Backup and the choice of Hua Hin as a long stay retirement destination.

Table 5.17: The Analysis of relationship between Medical Backup and the choice of Hua Hin as a long stay retirement destination

Correlations

		ChoiceofLSD	MedicalBackup
ChoiceofLSD	Pearson Correlation	1	.417[**]
	Sig. (2-tailed)		.000
	N	227	227
MedicalBackup	Pearson Correlation	.417	1
	Sig. (2-tailed)	.000	
	N	227	227

**. Correlation is significant at the 0.01 level (2-tailed).

The results from table 5.17 show that the significant value is 0.000 which is less than 0.01 (0.000<0.01). Therefore, the null hypothesis (Ho5) is rejected and can be concluded as saying that there is a relationship between Medical Backup and the Choice of Hua Hin as a long stay retirement destination.

Coefficient of Correlation is 0.417 means that there is a moderately positive relationship between Medical Backup and choice of Hua Hin as a long stay retirement destination. From these findings, it can be concluded that Medical Backup has a moderate effect on Hua Hin as a Choice for retirement area.

Hypothesis 6: Safety towards choice of Hua Hin as a long stray retirement destination

Ho6: There is no significant relationship between Safety and the choice of Hua Hin as a long stay

   retirement   destination.

Ha6: There is a significant relationship between Safety and the choice of Hua Hin as a long stay retirement

   destination.

Table 5.18: The Analysis of relationship between Safety and the choice of Hua Hin as a long stay

retirement destination

Correlations		ChoiceofLSD	Safety
ChoiceofLSD	Pearson Correlation	1	-.130*
	Sig. (2-tailed)		.050
	N	227	227
Safety	Pearson Correlation	-.130*	1
	Sig. (2-tailed)	.050	
	N	227	227

*. Correlation is significant at the 0.05 level (2-tailed).

The results from table 5.18, shows that the significant value is 0.050 which is equal with 0.01

(0.000=0.05). Therefore, the null hypothesis (Ho6) is not rejected and can be concluded as saying that there

is no relationship between Safety and the Choice of Hua Hin as a long stay retirement destination.

Coefficient of Correlation of -0.130 means that there is a very weak negative relationship between

Safety and Choice of Hua Hin as a long stay retirement destination. From these findings, it can be inferred

that Safety has a very weak effect on Hua Hin as a Choice for retirement area.

Table 5.19: Summary hypothesis testing results

Hypothesis	Significance (2-tailed test)	Correlation Coefficient (r-value)	Result
Ho1: There is no significant relationship between Location and the Choice of Hua Hin as a long stay retirement destination.	0.000	0.312	Rejected
Ho2: There is no significant relationship between Nature and Culture and the Choice of Hua Hin as a long stay retirement destination.	0.720	-0.024	Do not reject
Ho3: There is no significant relationship between Cost of Living and the Choice of Hua Hin as a long stay retirement destination.	0.000	0.575	Rejected
Ho4: There is no significant relationship between Quality of Living and the Choice of Hua Hin as a long stay retirement destination.	0.949	0.004	Do not reject
Ho5: There is no significant relationship between Medical Backup and the Choice of Hua Hin as a long stay retirement destination.	0.000	0.417	Rejected
Ho6: There is no significant relationship between Safety and the Choice of Hua Hin as a long stay retirement destination.	0.05	-0.130	Do not reject

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

In this chapter, conclusions and recommendations of the research are given and explained in five different sections. The first section explains the summary of the findings, the second is a discussion of the results and implications of the research, the third explains the conclusions and the last section discusses suggestions and future studies.

6.1 Summary of Findings

The main objective of this research was to examine the major factors and incentives for choosing Hua Hin as a "Long stay retirement destination". The researcher used descriptive statistics to indicate the frequency and percentages of respondents by using Pearson correlation to test the correlation and the coefficient in the hypotheses.

6.1.1 Summary of Respondent's Personal Profile

The descriptive statistics used in this research are based on 239 respondents who were intercepted to fill in questionnaire in Hua Hin with a long stay retirement visa. The results from tables 5.1 to 5.4 show that majority respondents were of the males constitute 64.8% and females 35.2%. Out of these respondents, 67.1% were aged from 55-62 and their main reasons for migrating to Hua Hin was 38.8% to "enjoy retirement", 32.6% for a lower cost of living, 14.5% for occupational possibilities, 11.9% to have Thai spousal and 2.2% were recommendation by friends. The number of visits to Hua Hin for the respondents were, 37.6% more than once, 20.3% more than five times, 11.9% more than three times and 28.2% once.

	Majority
Male Gender	64.8%
Ages 55-62	67.1%
Main reason for migrating to Hua Hin was to "enjoy retirement"	38.8%
Number of visits to Hua Hin: more than once	37.6%

6.1.2 Summary of Hypothesis Testing

Based on the research questions, the researcher used a Pearson Correlation analysis to analyze and see whether there are significant relationships between independent and dependent variables.

Table 6.1 Summary of Hypothesis Testing

Hypothesis	Concepts	Statistical Testing	Results
H1	There is a relationship between location and choice of Hua Hin as a long stay retirement destination.	Pearson Correlation	Reject Ho
H2	There is no relationship between nature and culture and choice of Hua Hin as a long stay retirement destination.	Pearson Correlation	Failed to reject Ho
H3	There is a relationship between cost of living and choice of Hua Hin as a long stay retirement destination.	Pearson Correlation	Reject Ho
H4	There is no relationship between quality of living and choice of Hua Hin as a long stay retirement	Pearson Correlation	Failed to Reject Ho

Table 6.1 continued

	destination.		
H5	There is a relationship between medical backup and choice of Hua Hin as a long stay retirement destination.	Pearson Correlation	Reject Ho
H6	There is no relationship between Safety and choice of Hua Hin as a long stay retirement destination.	Pearson Correlation	Failed to reject Ho

Hypothesis 1: With a Correlation coefficient of 0.312, there is a weak relationship between location and choice of Hua Hin as a long stay retirement destination (p = .000).

Hypothesis 2: With a Correlation coefficient of -0.024, there is no significant relationship between nature and culture and choice of Hua Hin as a long stay retirement destination (p= .720).

Hypothesis 3: With a Correlation coefficient of 0.575, there is a moderately positive relationship between cost of living and choice of Hua Hin as a long stay retirement destination (p = .000).

Hypothesis 4: With a Correlation coefficient of 0.004, there is no significant relationship between quality of living and choice of Hua Hin as a long stay retirement destination (p = .949).

Hypothesis 5: With a Correlation coefficient of 0.417, there is a weak positive relationship between medical backup and choice of Hua Hin as a long stay retirement destination (p = .000).

Hypothesis 6: With a Correlation coefficient of -0.130, there is a no significant relationship between safety and choice of Hua Hin as a long stay retirement destination (p = .05).

6.2 Conclusions

The main objective of this research was to examine the major factors and incentives for choosing Hua Hin as a "Long stay retirement destination". In order to achieve this objective, hypotheses were set up and tested using Pearson Correlation.

From the testing results, it was indicated that three of the null hypothesis (H1, H3 and H5) were rejected during the hypothesis testing procedure. The following are the conclusions of each the analyses

From the first hypothesis, location and choice of Hua Hin as a retirement destination, it refers to the relationship between location and the choice of Hua Hin as a long stay retirement destination. The result of this hypothesis is statistically significant and therefore there ceases to be a relationship with both the variables at a 0.000 significance level. At 0.312, there is a weak positive relationship between location and choice of Hua Hin as a long stay retirement destination which means that there is **a weak positive relationship** between location and the Choice of Hua Hin as a long stay retirement destination. From these findings, it can be inferred that the two variables move in the same direction but Location has a weak effect on Hua Hin as a Choice for a retirement area.

The second hypothesis, nature and culture and the choice of Hua Hin as a retirement destination, show that the significant value is 0.720 which is more than 0.05 (0.000>0.05). Therefore, the null hypothesis (Ho2) failed to reject and can be concluded as saying that there is **no relationship** between Nature and Culture and the Choice of Hua Hin as a long stay retirement destination.

The third hypothesis, cost of living and choice of Hua Hin as a retirement destination, it refers to the relationship between cost of living and the choice of Hua Hin as a long stay retirement destination. The result of this hypothesis was statistically significant and therefore there ceases to be a relationship between both the variables at a 0.000 significance level. At 0.575, means that there is a **moderately positive relationship** between Cost of Living and Choice of Hua Hin as a long stay retirement destination.

The fourth hypothesis, quality of living and choice of Hua Hin as a retirement destination, show that the significant value is 0.949 which is more than 0.05 (0.000>0.05). therefore, the null hypothesis (Ho4) is failed to reject and can be concluded saying that there is **no relationship** between Quality of Living and the Choice of Hua Hin as a long stay retirement destination.

From the fifth hypothesis, medical backup and choice of Hua Hin as a retirement destination, it refers to the relationship between medical backup and the choice of Hua Hin as a long stay retirement destination. The result of this hypothesis proved to be significant and therefore there ceases to be a relationship with both the variables at a 0.000 significance level. At 0.417, there is a moderately positive relationship between location and choice of Hua Hin as a long stay retirement destination.

The sixth hypothesis, safety and choice of Hua Hin as a retirement destination, shows that the significant value is 0.050 which is equal with 0.01 (0.000=0.05). therefore, the null hypothesis (Ho6) is not rejected and can be concluded as saying that there is **no relationship** between Safety and the Choice of Hua Hin as a long stay retirement destination.

Husa & Vielhaber, (2012) analysis concluded that a high quality of living, warm climate and low cost of living are the main reasons to migrate to Hua Hin. Two of which are accurate to this study's findings. Respondents in Husa's study said that their reason of relocation to Hua Hin was for peace and security and that the availability of attractive partners played a very low role to their decision.

Ono M., (2008) study concluded that main incentives for the Japanese tourists to migrate to Malaysia are a low cost of living, good climate, good living environment, efficient visa systems, availability of care for the elderly, satisfaction from ikigai activities and existence of Japanese communities. This study found that the cost of living had a moderately positive relationship towards the choice of Hua Hin as a long stay retirement destination which was similar to that of Ono M.

One result of Williams, King, Warnes, & Patterson, (2001) study was that the respondents needed legal rights, land ownership, medical rights and pension to contribute to where they would choose to

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retire. This study also found out that medical back up and choice of Hua Hin as a long stay retirement destination had a moderate positive relationship between each other.

6.3 Recommendations

From the data analysis, the researcher recommends for future references and studies the long stay retirement in Thailand, four main variables which should be put into consideration: Location, Cost of living, Medical Backup and Safety. The government should focus on making these elements stronger to attract more foreigners to reside in the kingdom for a longer period of time.

The findings conclude that the foreigners residing in Hua Hin had a low level of agreement for finding a Thai spouse, intimacy, not planning on making a living and taking care of their health. Most of them are surviving on their pensions and side line business ventures. The respondents didn't enjoy dealing with the Thai law enforcements at the immigration and enjoyed the recreational activities and attractions that Hua Hin offers.

6.3.1 Settlement in Hua Hin

Based on the first hypothesis, location, which is Hua Hin, does have a relationship with the choice of the respondents to choose to live in Hua Hin. They had a high satisfaction rate when it came to convenience in distance from their housing/office location to and from malls, stores, piers etc. The tourism industry and the government should focus on enhancing infrastructure, natural heritages and publicizing attractions and improving the streets and transportation in Hua Hin to continue to satisfy current tourists and attract more. Moreover, an expansion of airport to international standard will help gain many more tourists in the region and also help the retirees travel easier to their countries during holidays and vice versa. Real estate firms looking to invest in real estate condos or houses should pay attention in constructing in Hua Hin.

6.3.2 Affordable budget to stay in Hua Hin

Based on the third hypothesis, cost of living, in Hua Hin had a positive influence on the decision on whether to migrate and retire in the area or not. The respondents had a strong satisfaction rate towards being

able to afford the hotel rates, planning on pursuing personal interests as a side line income and that they had sufficient savings. More opportunities should be given to foreigners and as well as encourage the locals to start businesses so that prices in town would not be too high since there would be variety of choices for foreigners to choose from.

6.3.3 Health-care support in Hua Hin

Based on the fifth hypothesis, the relationship between medical backup and choice of Hua Hin as a long stay retirement destination had a great impact especially on having the best retiree life in Hua Hin. Another high satisfaction rate went to those that said that it was hard to afford medical care in their countries. The government should find ways to improve medical standards in the town, recruit more skilled doctors and have government or royal officials use these services as well so that the people are more confident that the services are adequate.

6.4 Future Studies

This research aims to examine the factors for choosing Hua Hin as a long stay retirement destination. Further studies could be performed on Thailand as a whole or specifically the capital of Thailand and specific nationalities. Future studies can be done to investigate why Thailand is top ten for retirement areas and/or what makes Thailand more appealing as a retirement destinations than short term tourists activities. The researcher thinks that the Kingdom is getting popular for its exotic retirement or long stay destination image as a country that offers luxury and affordability.

Further studies could be made to find out what administration efforts the government can do to accommodate the changes to make Hua Hin a retirement destination.

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APPENDIX A: QUESTIONNAIRE

Questionnaire
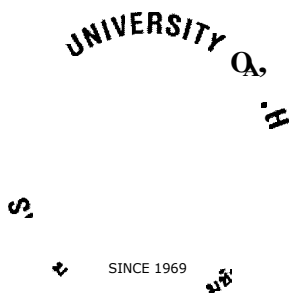
Dear Respondent,

This questionnaire is a part of Master Thesis in Tourism Management, Assumption University MBA Program. The Entitled "Understanding the Drivers of Long Stay Retirement in Hua Hin". I really appreciate for your time to fill in this questionnaire. I will utilize these as educational information only. Your information will be kept confidential. Thank you again for your kind cooperation.

I am 0 foreign resident in Thailand on long stay retirement visa

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PART 1: GENERAL PROFILE

Please make a mark in one box that best describes your response

1. Gender

☐ Male ☐ Female

2. Age (please specify)

_____ Years old

3. Indicate your main reason for migration to Thailand

☐ Lower cost of living   O Problems in country of origin

❶ Occupational possibilities   0 To enjoy one's retirement

☐ Thai spouse/ partner   O Recommendations by friends

El Health Problems

4. How many times have you visited Hua Hin?

0 Once   0>1

0>3   0>5

PART 2: DRIVERS OF LONG STAY RETIREMENT DESTINATION

Instruction: For following statements, please circle one best as your preferred choice

Drivers of Long stay retirement destination	Strongly Agree				Strongly Disagree
Location					
5. My current housing location and work location is in a convenient location	5	4	3	2	1
6. There are direct flights from my location to and from other countries	5	4	3	2	1
7. I consider the city/province/state's population and amenities upon choosing my permanent location	5	4	3	2	1
8. There are convenient stores, shopping malls, gas stations, market, tour bus stands and piers nearby my hotel/house		4	3	2	1
Nature and culture					
9. I like the tropical warm weather	5	4	3	2	1
10. I love to live in a place with great natural scenic view as oppose to crowded cities	5	4	3	2	
11. I prefer an English spoken city/province	5	4	3	2	1
12. I enjoy learning other languages (Thai) as a way of living	5	4	3	2	1
13. I am open to adopting and acculturating myself with the Thai tradition	5	4	3	2	1
Cost of living					
14. I have sufficient savings to support myself	5	4	3	2	1
15. I can afford the hotel rates in this city	5	4	3	2	1
16. I do not plan on making a living anymore	5	4	3	2	1
17. I plan on pursuing my own dreams and personal interest as a side line passive income		4	3	2	
Quality of living					
18. I enjoy leisure activities (golfing, picnic tours, friendly sports competition)	5	4	3	2	1
19. I love to take part in volunteering activities to help better the community	5	4	3	2	1
20. I like to live in a peaceful and pollution less area	5	4	3	2	1
Medical Backup					
21. I take really good care of my health by regularly exercising	5	4	3	2	
22. I give my body its best care by best professional care, affordable hospitals		4	3	2	
23. It is difficult to afford health care in my home country		4	3	2	
24. I look for jobs that have great health benefits	5	4	3	2	
25. I plan on having a more satisfying quality of a retiree life	5	4	3	2	

Safety					
26. The area I live in has to have tight security 24/7	5	4	3	2	1
27. There must be enforced laws on crimes in the area	5	4	3	2	1
28. I need to ensure my family and my self's safety after dark hours	5	4	3	2	

PART 3: ELEMENTS OF THE DEPENDENT VARIABLE

	Strongly Agree			Strongly Disagree	
Choice of Hua Hin as a long stay retirement destination					
29. Thailand genuinely provides warm welcomes to foreigners	5	4	3	2	
30. Thai immigration police are hassle free	5	4	3	2	
31. Thai police is cooperative and efficient	5	4	3	2	
32. Thailand is economically stable	5	4	3	2	
33. I no longer indentify myself as a tourist but as a resident of Thailand	5	4	3	2	
34. There are opportunities for mental, physical and spiritual refreshments	5	4	3	2	
35. Thailand is a perfect place to relax over an extended period of time	5	4	3	2	
36. It is easy to find almost anything in Thailand	5	4	3	2	
37. The country provides me with all my recreational and adventurous needs	5	4	3	2	
38. The transportation in Thailand is cheap compared to other countries		4	3	2	
39. I am looking for female/male companionship and intimacy	5	4	3	2	
40. There are friendly locals surrounding this region.	5	4	3	2	
41. The country does not have many internal disorders and uprisings.	5	4	3	2	1

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APPENDIX B: PRE-TEST RELIABILITY

Scale: Location

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.648	4

Scale: Nature and Culture

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.772	5

Scale: Cost of living

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.634	4

Scale: Quality of living

Case Processing Summary

		N	
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.866	3

Scale: Medical Backup

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.638	5

Scale: Safety

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.934	3

Scale: Choice of Hua Hin as a long stay retirement destination

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.768	10

APPENDIX C: SPSS OUTPUT

Frequencies

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	147	64.8	64.8	64.8
	Female	80	35.2	35.2	100.0
	Total	227	100.0	100.0	

ReasMi rate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lower cost of living	74	32.6	32.6	32.6
	Occupational Possibilities	33	14.5	14.5	47.1
	To enjoy one's retirement	88	38.8	38.8	85.9
	Thai spouse/partner	27	11.9	11.9	97.8
	Recommendation by friends	5	2.2	2.2	100.0
	Total	227	100.0	100.0	

Visited Thailand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once	64	28.2	28.2	28.2
	more than 1	90	39.6	39.6	67.8
	more than 3	27	11.9	11.9	79.7
	more than five	46	20.3	20.3	100.0
	Total	227	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50	2	.9	.9	.9
	51	4	1.8	1.8	2.6
	52	3	1.3	1.3	4.0
	53	4	1.8	1.8	5.7
	54	1	.4	.4	6.2
	55	16	7.0	7.0	13.2
	56	14	6.2	6.2	19.4
	57	7	3.1	3.1	22.5
	58	21	9.3	9.3	31.7
	59	18	7.9	7.9	39.6
	60	41	18.1	18.1	57.7
	61	14	6.2	6.2	63.9
	62	21	9.3	9.3	73.1
	63	5	2.2	2.2	75.3
	64	4	1.8	1.8	77.1
	65	9	4.0	4.0	81.1
	66	10	4.4	4.4	85.5
	67	9	4.0	4.0	89.4
	68	4	1.8	1.8	91.2
	69	3	1.3	1.3	92.5
	70	2	.9	.9	93.4
	71	3	1.3	1.3	94.7
	72	3	1.3	1.3	96.0
	73	1	.4	.4	96.5
	74	1	.4	.4	96.9
	75	4	1.8	1.8	98.7
	80	3	1.3	1.3	100.0
	Total	227	100.0	100.0	

Descriptive Statistics

Medical Backup	Mean	Std. Deviation
I take really good care of my health by regularly exercising	3.0485	1.17584
I give my body its best care by best professional care affordable hospitals	4.2070	.59966
It is difficult to afford health care in my home country	3.6035	.89817
I look for jobs that have great health benefits	3.6300	.73748
I plan on having a more satisfying quality of a retiree life	4.4449	.51552
Valid **N** (listwise)		

Descriptive Statistics

Safety	Mean	Std. Deviation
The area I live in has to have tight security 24/7	4.59	.49286
There must be enforced laws on crimes in the area	4.42	.51199
I need to ensure my family and my self's safety after dark hours	4.39	.51476
Valid **N** (listwise)		

Descriptive Statistics

Hua Hin as a long stay retirement destination	Mean	Std. Deviation
Thailand genuinely provides warm welcomes to foreigners	4.26	.66408
Thai immigration police are hassle free	3.94	.67839
Thai police is cooperative and efficient	3.96	.68693
Thailand is economically stable	4.14	.62672
I no longer indentify myself as a tourist but as a residence of Thailand	3.63	.98361
There are opportunities for mental, physical and spiritual refreshments	4.38	.57089
Thailand is a perfect place to relax over an extended period of time	3.95	.69278
It is easy to find almost anything in Thailand	4.38	.57089
The country provides me with all my recreational and adventurous needs	4.41	.57636
The transportation in Thailand is cheap compared to other countries	4.43	.56267
I am looking for female/male companionship and intimacy	3.17	1.39791
There are friendly locals surrounding this region.	4.19	.64571
The country does not have many internal disorders and uprisings.	4.17	.62272
Valid **N** (listwise)		

Correlations

Correlations

		Location	ChoiceofLSD
Location	Pearson Correlation	1	.312
	Sig. (2-tailed)		.000
	N	227	227
ChoiceofLSD	Pearson Correlation	.312	1
	Sig. (2-tailed)	.000	
	N	227	227

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		ChoiceofLSD	Nature
ChoiceofLSD	Pearson Correlation	1	-.024
	Sig. (2-tailed)		.720
	N	227	227
Nature	Pearson Correlation	-.024	1
	Sig. (2-tailed)	.720	
	N	227	227

Correlations

		ChoiceofLSD	CostofLiving
ChoiceofLSD	Pearson Correlation	1	.575
	Sig. (2-tailed)		.000
	N	227	227
CostofLiving	Pearson Correlation	.575	1
	Sig. (2-tailed)	.000	
	N	227	227

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		ChoiceofLSD	Qualityofliving
ChoiceofLSD	Pearson Correlation	1	.004
	Sig. (2-tailed)		.949
	N	227	227
Qualityofliving	Pearson Correlation	.004	1
	Sig. (2-tailed)	.949	
	N	227	227

Correlations

		ChoiceofLSD	MedicalBackup
ChoiceofLSD	Pearson Correlation	1	.417
	Sig. (2-tailed)		.000
	N	227	227
MedicalBackup	Pearson Correlation	.417	1
	Sig. (2-tailed)	.000	
	N	227	227

**.Correlation is significant at the 0.01 level (2-tailed).

Correlations

		ChoiceofLSD	Safety
ChoiceofLSD	Pearson Correlation	1	-.130*
	Sig. (2-tailed)		.050
	N	227	227
Safety	Pearson Correlation	-.130*	1
	Sig. (2-tailed)	.050	
	N	227	227

*.Correlation is significant at the 0.05 level (2-tailed).