"I am a Half Retiree, But Soon to be Pure": Korean Retiree Migration to the Philippines

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1. Introduction

In summer 2013, when I met Mr. Shin in Cavite, the Philippines and told him that I was studying South Korean retirees in the Philippines, he looked very puzzled. He said that I might not be able to find any "pure retirees" in the Philippines since most Koreans with special retiree visas like himself were in fact only "half retirees." Half retirees, he explained, were people who continue to make money on the journey to becoming pure retirees. This paper pays attention on the ways in which Korean retirees delineate pure and half retirees and how they struggle for achieving the goal of pure retirees. To understand the concepts of pure and half retirees that the retirees articulate, this article first examines the newly invented discourses on retirees and seniors in Korea -- new senior and half retiree -- largely based on the growing concerns over population aging. By analyzing Korean media and Filipino government's understanding on retirement migration, this study also reveals that the idea of retirement migration to the Philippines has been commercialized as a reliable option to become an ideal retiree and senior -- new senior. Based on the ethnographic research in the Philippines, this paper unpacks that unlike the images of new senior, most of Korean retirees in the Philippines are relatively young and financially unsecured. By studying how the Korean retirees in the Philippines struggle to become the new senior (in their terms, pure retiree), this paper ultimately highlights the concept of retirement as a "process" not as a life time event and further emphasizes how labor and retirement are intertwined each other.

The hegemonic ideology of retirement has been constructed in the opposite end of labor (i.e., as "exit from work," Miyazaki 2006) and is largely conceived of as a practice of middle classes who can be compensated for their long years of wage work (Mills 1951; Vogel 1963; Oliver 2008; see Lynch 2012). However, this traditional understanding on retirement is becoming harder and harder to realize as the standard practice. As critical social scientists have revealed, given neoliberal labor transformations, the life-long contract from laborers to retirees has been largely severed even in economically advanced societies (Piot and Allison 2013; Allison 2014). In this context, current anthropological studies on labor have focused on documenting how the individualized and flexible labor regime affects lives of workers (Lukacs 2013; Gillette 2014; Millar 2014; Song 2014). Nonetheless, the concept of retirement seems to be intact as antithesis of labor, since the current studies on lives of retirees tend to still hold onto the notion of retirement as a distinctive one-time life event (Muehlebach 2011, 2012; Lynch 2012). By focusing on the ways in which Korean retirees juggle between labor and retirement in the process of becoming pure retirees, my paper elaborates how the meaning of retirement is discussed and practiced by people who cannot necessarily afford the retirement ideal.

In addition, scholarly debates on global aging have been highly concentrated in the cases of economically advanced countries and were hardly connected to the concerns in developing countries (Traphagan 2003; Crampton 2009). Also, demographic concerns in developing world seem to be restrained into the issues of "sending" their populations to the world (Skeldon 1997, 2008). In this context, this study contributes to highlighting how the issues of global aging fundamentally incur the intertwined problems both in economically advanced and less advanced countries by studying incoming Korean retiree migrants to the Philippines.

2. Population Aging and Changing Discourses on Aged Population in Korea

Population aging is a worldwide phenomenon, as the median age of the world population forecast rose from 26.7 years in 2000 to 38.1 years in 2050 (Goldstein 2009). However, what makes Korean aging process interesting lies in its speed of becoming the "aging society." The population ratio aged 65 and over reached 11.4 percent in 2011, almost four times larger than in 1970, and it is

projected to reach over 30 percent of the total population within 30 years. This speed of demographic change into the aging society is remarkable in that Korea achieved this level of aging society within a much shorter period of time than any other industrialized countries. It is projected that in Korea it will only take 18 years (2000-2018) for the over-65 population to rise from 7 percent to 14 percent, while the U.S. took 69 years and Japan it is predicated to take 26 years (Kinsella and He 2009). Combined with extended life expectancy and low fertility rate,² this rapid change in the demographic structure behind the aging society points to large concerns about the society's ability to support these elderly citizens. For example, the elderly support ratio in Korea—defined as the number of people 65 and older per each person eligible to be in the workforce (i.e., aged 20-64) — was 6.3 in 2009, much higher than the OECD average of 4.2 (Kye, Arenas, Teruel, and Rubalcava 2011).

In line with the demographic change and concerns over population aging, scholars and Korean media have strived to highlight how the escalating number of seniors forecasts the country's future. This paper finds that two contrasting images of senior citizens have been mixed up in the descriptions of aged population in Korea: a) new senior and b) half retiree. First, the idea of new senior embodies the new generation who are capable of enjoying the fruits of Korean economic development as well as democratization of the society at the end of the 20th century. Before industrialization, Korea was heavily relied on its agricultural production, so that the country barely lived off its own production, as it had suffered a series of historical turmoil, such as Japanese occupation and Korean War. In this agrarian society, most people – small tenants -- were expected to work in their small farmlands until at least the age of 60 (celebrated in Korea as *hwangap*). After *hwangap*, people expected to be primarily cared by their first son until they died and in turn to leave all their property to that son (Prendergast 2005). With the advent of industrialization and massive urbanization, this family caring system (i.e., filial piety) had been changed into public caring system (i.e., social welfare) in manner of all industrialized countries.

As a part of this transition, the concept of retirement was also newly introduced, as the big corporations, *chaebol*, started to enlarge the number of employees and extend life-time employment in the 1980s. In other words, even though the idea of retirement has by today become quite natural, it was in fact only in the early 2000s that Korean society observed its first retiree citizens. In addition, the democratic revolution in 1987 contributed to strengthening corporate labor unions and thus the corporate welfare system including severance fee (Koo 2001; Ch'i 2012). The Korean government also introduced national pension system in 1988, symbolically a year after the democratic revolution of 1987.

Not only economic advancement in the late 1980s and early 1990s but also changes in cultural values contributed to the development of new senior. For instance, the democratic revolution in the late 1980s led to foster the cultures of individual-oriented "bright feelings" (Abelmann 1996; Song 2009; Kwon 2014), quite distinct from communal and militaristic cultures of the past. The people, who were sick and tired of the military regimes and militaristic ways of dissent, started priotizing the new life style along with the celebration of consumer capitalism (Nelson 2000). In this context, the concept of new senior was introduced to embody the new and first generation, which can be free from extreme poverty and militaristic culture of the past and are able to enjoy individualistic life styles and sophisticated consumption activities (Sin and Han 2013).3 The concept of new senior was originally developed in Western countries as a new approach of "successful aging" to understand independent and active seniors who can substitute for the image of helplessness and dependence (Minkler and Fadem 2002; Holstein and Minkler 2003). In a Korean context, it specifically denotes independence from "familial support" and involvement in liberal and culturally sophisticated consumption - a significant economic and cultural departure from the previous generation. For instance, the local media is dedicated to comparing how the new senior is different from the previous generation (Chung 2010). In this coverage, the new senior is emphasized as (culturally) "futureoriented and consumption-oriented," but at the same time (economically) "self-sustainable" by not relying on others – mainly their children.

Korean media have celebrated the birth of new senior; however, it also observed seniors in the extreme end, who have been suffered by the economic difficulties since the financial crisis in the late 1990s. Within ten years after the national pension system was introduced, the country was hit by

Asian financial crisis in 1997. One of the immediate consequences of the Asian economic crisis and the government's subsequent acceptance of the IMF reformation package was the formation of flexible labor. A massive number of regular employees were laid off and turned into an irregular labor force (Ch'i 2012). As a part of the neoliberal labor reforms, the "involuntary early retirement" or "honorary early retirement" became prevalent (K. Shin 2011), so that the idea of lifetime employment was short-lived. The situation has never improved even after 2001, when the country publicly announced it had recovered from the IMF crisis. The rate of the irregular work force reached almost 40 percent of the entire Korean labor force, and the income gap between regular and irregular jobs became almost two times as that of 2013 (Korean Ministry of Foreign Affairs and Trade 2011). In addition, the average retirement age decreased to 53 in 2006 (Kinsella and He 2009); even the age that employees are expected to retire became as low as 48.8 (Choi 2013). But at the same time, another statistics shows that as of 2012, on average men in particular continue to engage in wage work until 71 years of age (OECD 2013) as precarious self-employed or irregular workers, such as security guards in apartment complex or part time sellers in convenience stores (D. Shin 2010). In sum, Koreans are required to retire in their 50s, on average, but continue to work somewhere until reaching 70.

Given these circumstances, Korean media introduced new concept, half retiree, to indicate those who were retired but still need to engage in money making activities to support them and their children (Kim 2015). One of Korean news coverages suggested that these half retirees are in economically vulnerable situation because of their lack of savings and the need to support their children by referring them "poor half retiree" (Kim, Chǔn, and Kim 2015). In this way, the term, half retiree, can be understood as an expression to indicate those who left their jobs without financial sustainability and were highly possible to fall into poverty line in near future. By emphasizing the fact that Korea's relative income poverty among the population aged 65 and over is the top among OECD countries (OECD 2013), the media also connected this poverty issue of retirees to the striking suicide rate of elderly citizens.

It is interesting that the new senior and half retiree are in fact the same generation and are both frequently mentioned in the media. The new senior tends to indicate the people who were born between 1955 and 1963, the baby boomer generation after the Korean War. And they are the retirees who reached the ages of 52 to 60 years old as of 2015, and are thus looking for economic opportunities after retirement. Even though none of news articles explicitly discuss class backgrounds in relation to the different lives of the new senior and half retiree, it is certain that socio-economic background can be correlated with the divergent realities of retirees. Particularly challenging is that while the retirees are expected to emulate new seniors, it is often the case that they suffer from the enormous anxiety of becoming poor half retiree.

3. Retirement Migration to the Philippines from Korea

This paper argues that since the mid-2000s, the idea of retirement migration to the Philippines (Pilipin ŭnt'oe imin) has been emerged as an affordable option to fulfill the goal of the new senior. In January 2006, five Korean TV documentary episodes featured a couple in their early 60s who had retired and were now enjoying a luxurious life in Baguio city, the Philippines. The program showed how the couple was living "like royalty" on 2,000 USD a month. In particular, the couple's everyday practice of playing golf as well as the presence of a domestic helper and personal driver significantly impressed Korean viewers. As this popular TV program featured, the idea of the retirement migration to the Philippines was introduced as an alternative route to affordable retirement for those who wanted to plan their post-retirement lives in a more cost-efficient and relaxed environment. It is hard to dismiss the power of this media coverage, since I met so many Korean retirees who said that they chose this particular land because of that specific TV program. After this media coverage, many articles and books have discussed this particular form of retirement migration. For example, since 2006, 18 books and 403 news articles were published to introduce retirement migration to the Philippines. And, not surprisingly, these reportages understand this particular international migration as the only option for those who dream of relaxed post-retirement lives supported by limited financial resources.

Simultaneously with this media coverage, the number of Korean Special Resident Retiree's Visas (SRRVs) holders in the Philippines has dramatically increased since the mid-2000s. However, to fully understand this increase in these numbers, we also need to consider policy changes in Filipino retirement visas. According to the Philippine Retirement Authority (PRA), the governmental agency managing SRRVs, approx. 8,000 Koreans were issued special retiree visas as of April 2014, and this number ranked second out of all SRRVs visa holders after China (PRA 2015). More importantly, the number of Korean SRRVs holders rapidly increased in 2006 and 2009, when PRA reduced the cash deposit required to qualify for the special visa and marketed the country as a kind of "retirement haven" (PRA 2007). Based on these revised regulations, anyone can be issued a permanent resident visa by depositing only 20,000 USD if they are 35 years old and above and can pay 10,000 USD for 50 years old and above. Toyota and Xiang (2012) write of the "retirement industry" and argued that it is a fast growing industry in Southeast Asia through the promotion of tourism, real estate and care industries to seduce more foreign retirees to their countries. The Philippines became one of the top countries leading the retirement industry, in particular by significantly reducing the required deposit for the visas. In fact, among Southeast Asian countries, the Philippines special visa price is the cheapest in the region (e.g., Malaysia requires approx. 93,000 USD for 50 years old and above and Thailand asks approx. 23,000 USD for 50 and older).

According to a PRA brochure in 2015, special retiree visas specifically targets aged population in the world who are willing to live a "dream retirement life... at affordable costs, and experience the warmth and care [that] only Filipinos can offer." Symbolically, PRA referred to the Global Age Watch Index of the United Nations Population Fund, and Global and Retirement Index to set goals for the promotion of aging-friendly policies (PRA 2013). Interestingly, the current General Manager of PRA, strongly urges that the retirement migration industry would "match manpower export remittances" (Abad 2013). He did not specify the reason, but we can certainly assume that this retirement industry can be compatible because it can seduce foreign currencies, notably US dollars, into the territory. In sum, the Filipino authority tries to connect the retirement visa holders to the senior citizens who are willing to be relaxed and cared for in the Filipino territory by spending their US dollars in exchange of their residency.

4. Korean Retirees to the Philippines

Even though Korean media and Filipino authority tend to highlight the Korean retirees as those who are ready to spend their money in exchange of their leisure, this paper argues that the Korean retirees are in the "process" of becoming ideal retirees -- new seniors. To fully understand who these Korean retirees are, we need to further examine the idea of "half retiree." As noted above, the Korean media introduced the concept of half retiree to indicate those who are not financially secured enough to entirely stop working after retirement. However, what Korean retirees understand half retiree is a bit different from the media coverage. Aforementioned Mr. Shin in Cavite specifically explained what his understanding of half retiree is. According to him, "half retirees" were people who continue to make money while at once "enjoying free time and peace of mind" (yŏyu) on the journey to becoming pure retirees. In his narrative, the concept of half retiree goes beyond the simple image of poor retirees in media; his idea indicates his "desire" not to be poor but to be pure retirees. In other words, whereas the media highlighted the half-retired as a permanent state, retirees themselves believed in the potential of becoming pure retirees someday.

Middle-aged migrants come here to prepare to be pure retirees; this is why many Korean retirees in the Philippines are not really senior citizens in terms of their age level. One of senior officers of PRA, therefore, clearly said, "The most unique characteristic of Korean SRRVs holders is that they are very young [compared to other visa holders]." Aforementioned Mr. Shin in Cavite came to Manila ten years ago (in 2005) at the age of 57 when he lost his job in the aftermath of the IMF crisis. After landing in Manila, he started a real estate business, and his wife ran a guest house for Korean tourists and students. Luckily both of their businesses turned out very well. In 2010 he and his wife moved to Cavite to enjoy peaceful free time, but he continued to work as real estate agent (as a part time job). When I first met him in 2013, he specifically said that he "now becomes a half (retiree)." In this way, he moved one step closer to becoming a pure retiree. Visiting him once again in 2015,

two years after I first met him, I observed that he had now completely stopped working. Thus at the age of 67 he became a pure retiree.

Even though he achieved his goal of becoming a pure retiree, he told me that he never wants to go back to Korea: "I don't want to return Korea. Above all, I don't want to be burden to my children. I like my life here because I can do whatever I want to do." Now he spends all his time playing golf. Mr. Shin's neighbor, Mr. Lee, a 65-year-old retiree living in Cavite further explains it this way, "I served my parents until they died. But I cannot and do not want to be burden to my son in that way. Better to be here than die in a nursing home." Echoed with the concept of the new senior, their understanding of pure retiree denotes the independent lives from their children.

Mr. Chun's case further helped us understand what the ideal of pure retirees is and its close relation to new senior. Mr. Chun, who is 53 years old, came to the Philippines three years ago after closing his flower shop in Seoul and now run one of boarding houses for Korean English learners in Baguio. When I asked how he understands his lives in Baguio and how he plans his later lives, he said.

I understand my life in Baguio as a process of becoming an independent senior. To do so, I am learning English and golf here in Baguio (relatively cheaply)... Learning English and golf is particularly important because I would like to spend my senior life not in Korea but in other places where my children can also settle. [However] In those other places I do not want to rely on my children. Thus, I need to study English and golf so that I can independently enjoy my time in other countries by myself.... I would like to think of my 50s as a potential senior who is preparing for my future elderly life.

For Mr. Chun, his life in Baguio is not only for making money to become financially independent senior but also for becoming socio-culturally sophisticated senior, who are even ready for independent life in abroad. His eventual goal of pure retiree resonates the idea of new senior, a progressive, active, and self-sustainable elderly citizen. In this way, Korean retirees try to fulfill mixed goals in the Philippines: a) to become different seniors from their parents' generation and b) to achieve a certain level of economic sustainability through their new businesses in the Philippines.

As the boundaries of retirees fluctuate from half to pure, the boundaries between labor and retirement in the lives of retirees are also very unclear as we saw in the case of Mr. Shin in Cavite. It is obvious that these retirees need to continue to earn money. For example, many of them are selfemployed, such as opening boarding houses and real estate agencies -- serving other Korean migrants, whom travel to the Philippines in order for their children to study English. Mr. Son was one of these Koreans. In 2006 when he was 55 he came to Angles city, Pampanga, a former U.S. air base because he thought there was "nothing left to do" in Korea. Working for one of the smallmedium companies in Ch'ŏnan, a suburb city of Seoul, he was forcibly retired from the company in 1999 at 48. But, by accepting the proposal of the company to change his full-time position to parttime with a significantly reduced income, he maintained his status of a salaried employee for five more years. Watching the TV program featuring the Korean retirees in Baguio, he and his wife decided to retire in the Philippines. The couple met one of Korean agencies to arrange to purchase a large house in Angeles with front and backyards, which they had never been able to afford in Korea. It only took several months to decide and move to the Philippines. However, when they arrived, they soon realized that the cost of living cost is not that low, and that they needed to work to maintain their big house and support their two children. They then decided to turn their big house into a guest house. The home-stay business required them work all day long -- doing numerous small errands, such as receiving calls for reservations, preparing three meals a day for the guests, and assigning work to the Filipina helpers.

Mr. and Mrs. Kwon offer another case. They came to Baguio city ten years ago when Mr. Kwon's factory went bankrupt, and they started running a guest house targeting Korean English learners. Their guest house was famous for providing tight and strict management for children. For instance, Mrs. Kwon arranged Filipina tutors, provided educational consulting for each student, and checked up on their educational performances every day. And, Mr. Kwon provided car pick-up services for every child from house to the schools and to the English academy. They called the

parents of their home stayers almost every day to report on their child's progress. They are busy not only with physical labor; but, their time is so occupied with, for example, numerous errands from their businesses as a guesthouse owner (the Son family) and also as pseudo-parents and pseudo-private academic institutions (the Kwon family).

Interestingly, all of them tend not to conceptualize their money making activities in terms of labor alone, stressing their work as more like a flexible form of retirement. Strongly emphasizing that they are already retired from Korea, both Son and Kwon do not really think of themselves as "workers" but continue to clarify their lives in the Philippines as flexible and relaxed post-retirement lives, which were different from the lives in Korea. Their eagerness and desire to be identified as retirees intensifies the vague boundaries between labor and retirement. In other words, since they believed that they are in the process of becoming the pure retirees, they create the concept of retirement as performable one, not as given one.

5. Conclusion

The concerns over population aging cannot be limited to a Korean context but now become a global concern (Börsch-Supan 2004). Most of the studies tend to focus on the society's limited financial capacity to support the growing numbers of elderly citizens by highlighting the difficult lives of seniors (e.g. in Asian context; Yap, Thang and Traphagan 2006; Banister, Bloom, and Rosenberg 2009). However, this is not the entire picture attached to elderly citizens. By elucidating the diverse images attached to the seniors in Korea, this paper tried to highlight how people actually live with or against these descriptions. Specifically, this study focused on the two different images that the Korean media created over elderly citizens in Korean context – new seniors and half retirees – and emphasized that the idea of retirement migration to the Philippines was invented as an example of new senior lives. However, the ethnographic evidence revealed that Korean retirees tend to be financially unsecured, so that they are rather half retirees in the Philippines. But, they do not tend to remain as half retirees but they are eager to "become" what they call, pure retirees, which are similar concept with new senior. By focusing on how the retiree migrants actively engage in the vague boundaries between labor and retirement, this paper attempted to explore how they make the concept of retirement as a processual one rather than one time life event.

Given the conditions of neoliberal capitalism and the strong emergence of a service-oriented economy which no longer promises a secure labor regime (Comaroff and Comaroff 2001; Harvey 2005; Sennett 2006), to study the meaning of retirement might contribute to understand the flexible labor regime itself. In other words, in the case that the chain from laborer to retiree can no longer be secured, it might be questionable whether the meaning of retirement will completely lose its power. This study on Korean retirees in the Philippines revealed that the meaning of retirement and (more importantly) the people's desire to be retirees are not just disappeared. Rather, by crossing the borders and involving in another phase of labor in the new territory, people struggle to make sense of their un-retired lives and fulfill what they believed to be retirees.

¹ United Nation's definition of the aging society: the one in which more than 7% of the population is over the age of 65 (Arshad and Bhat 2013).

² The life expectancy at birth in Korea reached 80.7 in 2010, 18.6 year increase from 1970, and it ranked in the 3rd in Asia after Japan (82.1) and Singapore (81.9) (Kinsella and He 2009). Following the Korean War, the total fertility rate exceeded six children per woman in the 1960s, but ever since the late 1980s, it never exceed 2.00 and lowered to 1.20 in 2015.

³ Not surprisingly, the scholarly studies in Korea on the topic of new senior are concentrated on analyzing their consumption activities and its impacts on diverse industries, such as fashion industries.

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