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Anita Böcker &
Canan Balkır

Migration in Later Life.
Residence, social security and
citizenship strategies of Turkish return
migrants and Dutch retirement
migrants in Turkey

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Editors Carolus Grütters
 Ashley Terlouw

Lay-out Hannie van de Put

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MIGRATION IN LATER LIFE
RESIDENCE, SOCIAL SECURITY AND CITIZENSHIP STRATEGIES
OF TURKISH RETURN MIGRANTS AND DUTCH RETIREMENT
MIGRANTS IN TURKEY

*Canan Balkır & Anita Böcker**

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İzmir/Nijmegen, January 2012

Canan Balkır
Anita Böcker

* a.bocker@jur.ru.nl.

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LIST OF ABBREVIATIONS

ANW	Algemene nabestaandenwet [National Survivor Benefits Act]
AOW	Algemene ouderdomswet [National Old Age Pensions Act]
AWBZ	Algemene wet bijzondere ziektekosten [Exceptional Medical Expenses Act]
CVZ	College voor zorgverzekeringen [Health Care Insurance Board]
SGK	Sosyal Güvenlik Kurumu [Social Security Institution]
SSK	Sosyal Sigorta Kurumu [Social Insurance Institution]
WAO	Wet op de arbeidsongeschiktheidsverzekering [Disability Insurance Act]
Wet BEU	Wet beperking export uitkeringen [Export Restrictions on Benefits Act]
ZVW	Zorgverzekeringswet [Health Insurance Act]

1. INTRODUCTION

In Turkey, two populations of mobile pensioners are increasing in number. One group consists of Turkish return migrants; the other group consists of northern European retirement migrants. The growth of these older populations may create challenges for the welfare systems of both Turkey and the sending countries. The actual impacts of this mobility will be determined to a large extent by the residence and social security strategies of the migrants concerned: How do they divide their residence between Turkey and the country where they spent their working life? How do they access and use public and private social security provisions in both countries? This study investigates these strategies and the considerations on which they are based.

Existing studies of older migrants in the Mediterranean region focus either on northern European retirement migrants or on return migrants. This study investigates and compares both populations. We assumed that the vulnerabilities and risks with which older migrants are faced restrain many individuals in both groups from taking permanent, irreversible decisions regarding where to live in retirement. Maintaining dual residences may also enable older migrants to access a broader range of (public, private and family) resources to meet their social security needs. An important question is how the relevant legal and policy framework facilitates or impedes the realisation of these preferences and strategies. Research into this question is all the more relevant as in recent years we have seen the emergence or creation of new, transnational forms of citizenship. Dual citizenship, EU citizenship, and the European long-term resident status introduced by Directive 2003/109/EC all imply membership and membership rights in more than one state or on different – state and supra-state – levels. Both academic and policy discussions on these new citizenship modalities have so far been framed predominantly in normative terms. This study aims to provide empirical data on their significance for individual migrants.

The research for this study concentrated on retirees who spent their working lives in the Netherlands, and who live permanently, seasonally or otherwise in Turkey. This enables us to compare two groups of mobile pensioners: Dutch post-retirement migrants ('pensionados') and Turkish returning labour migrants.

Post-retirement migrants

Two populations of older migrants are increasing in number in Turkey as well as in northern Mediterranean countries. One group consists of northern Europeans who migrate to Mediterranean countries for retirement. This migration was pioneered by people with high incomes and high levels of education, but with

time, it has become socially more broadly based. At the same time, its destinations have become more diverse.

International retirement migration has only recently begun to attract research attention. It differs from other types of international migration, both in its causes and consequences and in the demographic and economic status of the migrants. It is a new form of international human mobility which involves the movement of people in their later lives to new places with different challenges and opportunities in pursuit of a better way of life (Balkır et al., 2008: 40).

International retirement migration within Europe generally means the migration of northern European retirees to coastal areas in southern Europe, with a Mediterranean climate and relatively inexpensive living conditions. Despite some cases in Italy in the 19th and early 20th centuries and later in the French Riviera, the size of this migration flow has reached noteworthy dimensions only since the 1960s (Williams et al., 1997). The main factors behind its growth were the rise in life expectancy and the decline in the age of retirement (together increasing the expected retirement duration to be lived in good health), the increase in the lifetime flow of earnings, the changing patterns of lifetime mobility including the experience of living abroad and the rapid growth in mass international tourism (Williams et al., 1997; European Commission, 1994). The role of tourism in expanding the places of potential retirement for migrants has also been widely discussed in the literature. Rodriguez (2001) writes about tourism as a 'recruiting post' for retirement migration (see also, e.g., Casado Diaz et al., 2004; King et al., 2000; O'Reilly, 2003). In addition, there are increasing numbers of people with experience of working and living abroad, which takes off the barrier of lack of familiarity with living abroad. The revolution in transport and communications in the second half of the twentieth century has also significantly shrunk the spaces of both production and consumption, facilitating the globalization of trips, and the enacting of visiting friends and relatives networks.

There are definitional challenges in respect of differentiating tourists from migrants. One approach is to use the criteria of property rights and length of residence to define a typology of retirement migrants/tourists (King et al., 2000). O'Reilly (1995, 2000) provides an alternative five-fold typology based on sense of commitment and relative orientation to host and origin country, including the distribution of time between these. O'Reilly distinguishes the following five types: expatriates or full residents (permanent, identifying with the host country); (returning) residents (residents in terms of orientation and legal status, but spending 2-5 months in the country of origin each year); seasonal visitors (orientated to the country of origin, and spending 2-6 months at the destination each year); returners or peripatetic visitors (usually second

home owners, who visit irregularly); and tourists (identifying with the area as a holiday destination).

Detailed studies of the processes of international retirement migration or of its consequences for the migrants or the host communities are rather scarce. Most of these studies focus on a particular destination and a particular nationality, for example British migrants on the Costa del Sol (O'Reilly, 1995, 2000, 2002, 2003), in Tuscany (King and Patterson, 1998), in the Algarve (Williams and Patterson, 1998) or in Malta (Warnes and Patterson, 1998); Swiss retirees in Spain (Huber, 2003); Swedish seasonal migrants in Spain (Gustafson, 2001). Rodriguez et al. (1998) compared different nationality groups on the Costa del Sol. Casado-Díaz et al. (2004) and King et al. (2000) compared different nationality groups in different destinations. Due to the fact that many retirement migrants are not registered as residents of their host country or municipality, almost all these researchers had to collect primary data. Registration makes individuals liable for income and property taxes (Williams et al., 1997), while there is little fear that non-registration will be discovered. As a result, almost all studies so far have resorted to purposive sampling, which method has also been used in the research for this study.

The existing research has looked at earlier life histories of mobility and connections with the area; motivations concerning the decision making; socio-economic-demographic characteristics of the migrants; the social integration of the migrants (measured through language knowledge, whether a house stays in the country of origin, the number of return trips to country of origin, membership of associations, and relationships with friends and relatives); the health and welfare systems relied upon by the migrants (public versus private, origin versus destination country); and finally, what will happen when they pass to the frail elderly stage of life: will they stay or return?

The push and pull factors determining international retirement migration have also been widely discussed in these studies. The relaxed lifestyle free of formalities and time restrictions, the warm climate and favourable landscape have been valued as ideal by retired migrants (Rodriguez et al., 1998). The Mediterranean climate facilitating outdoor leisure activities is attractive to migrants (Cuba and Longino, 1991; Haas and Serow, 1997; King et al., 1998; Krout, 1983; Williams et al., 1997). This is closely linked to specific locations with established reputations (Rodriguez et al., 1998), as well as climate-related health and lifestyle stereotypes. Thus, the retirees seeking sunshine, healthy climate and outdoor lifestyle have bought, or rented, property on the shores of the Mediterranean, where they reside year round or for a large portion of the year. Familiarity with the destination (Cuba and Longino, 1991), the importance of tourism in the choice of the destination (Cuba, 1989), and the balance in time relationships between the place of origin and the destination

(McHugh, 1990) have also been studied. Haas and Serow (1997) argued that whereas a number of alternative destinations can satisfy the desires for mobility as tourists, these are sharply reduced when retirees choose the destination to live out their retirement. More than 90 per cent of the British retirees living in the Algarve and the Costa del Sol had been on holiday in the area beforehand (King et al., 1998). Northern European retirees on the Costa del Sol considered that the previous 'experience' was an important reason for living in the area (Rodriguez et al., 1998).

In most cases, the Mediterranean destinations either have been a former colony or have historical connections in terms of culture or religion with countries of origin. However, in the last decade, countries like Turkey, Bulgaria and Romania, with cheap property prices have also joined the list of destinations. Turkey is becoming a popular European retirees' destination, particularly for British, German, Dutch, and Nordic citizens. The international retirement migration to Turkey has been concentrated predominantly on the western and southern coastal towns and cities. The districts most favoured by foreigners are Alanya, Fethiye, Didim, Bodrum and Kuşadası along the coastline, and Ürgüp in Anatolia. Kirisci (2003) states that Turkey is traditionally known as an emigration country, but a lesser known fact is that Turkey and its predecessor the Ottoman Empire have always been countries of immigration and asylum. However, both in the Ottoman Empire and the Turkish Republic, the main immigration flows tended to consist of people of Muslim and/or Turkic origin. Being culturally similar these people were easily absorbed and integrated. However, nowadays, the retired migrants are coming from different cultural and religious backgrounds, making it a challenging experience not only for the migrants but also for the local community (Balkır and Kırkulak, 2009).

In Turkey, the subject is still under-researched. Turan and Karakaya (2005), Südaş and Mutluer (2006), Unutulmaz (2006), and Balkır et al. (2008) are among the pioneering contributions made to the newly developing literature. The acquisition of property in Turkey by foreigners has also recently begun to attract attention as a research topic (Kurtuluş, 2006; Mutluer and Südaş, 2005; Tamer-Görer et al., 2006).

Post-retirement returnees

The second group of older migrants in Turkey and northern European countries consists of former labour migrants who moved from south to north during their early working lives, and who return upon their retirement.

Labour migration from Turkey to northern Europe started in the 1960s. Turkey signed bilateral labour recruitment agreements with Germany (1961), the United Kingdom (1961), Austria, the Netherlands and Belgium (1964), France (1965), Sweden (1967), Switzerland (1971) and Denmark (1973). The south-

ern European countries Italy, Spain, Portugal and Greece also supplied labour to these European countries through similar recruitment agreements. Although the initial aim of the agreements was to recruit migrant workers temporarily, many labour migrants prolonged their stay again and again, and many of them finally decided to have their families come over to northern Europe. Particularly during the recruitment period and after the oil crisis in 1973, however, there also were many return migrants. According to Martin (1991), about one million Turkish migrants returned to Turkey in the period 1960-1990. Gitmez (1983) estimated that 190,000 Turkish migrants returned in the years 1974-1977, and another 200,000 in the years 1978-1983. With time, and as the settlement process proceeded, the return migration rates went down.

The following conclusions from a recent literature survey on return migration (OECD, 2008) also apply to Turkish return migration from northern Europe. The definition of return migration often conceals more complex situations, such as secondary migration, repeat migration, and temporary return. There are two return peaks: one that comes shortly after emigration, and the other much later, at the time of retirement. The return rate changes over the life cycle of migrants, with higher rates for young and for retired migrants. Four main reasons or motives have been offered in the literature to explain return migration: failure to integrate in the host society; individual migrants' preferences for their home country; achievement of a savings objective; the opening of employment opportunities in the home country due to an economic upward trend or thanks to the experience gained abroad. Programmes for facilitating voluntary return have only a limited impact on the numbers of returnees. The effects of return migration on countries of origin are also limited (OECD, 2008: 162 ff).

Many studies were conducted on the process of labour migration from Turkey to Turkey. Many of these studies also investigated the socio-economic impact of migration to Turkey, including the remittances and investments, and the impact of return migration (Abadan Unat, 1974, 1976, 1989; Akgündüz, 2008; Azmaz, 1980; Bohmer, 1984; Hunn, 2001; İçduygu, 2006, 2007; Kadioğlu, 1993; Kaiser, 2004; Kirişci, 2007; Koç and Onan, 2004; Şen, 1993; Soysal, 2008). Kip-Barnard (2004) studied the issue within the perspective of Turkey's relations with the EC/EU. Since the 1980s, studies on Turkish migration to Europe have increasingly focussed on the settlement process of the migrants in Europe, and on integration problems and citizenship issues.

The return migration of 'guest workers' was a common theme in policy and academic debates in host countries like Germany and the Netherlands in the 1970s and 1980s. Recent studies by German and Dutch scholars are scarce. Turkish scholars have shown continued interest in returning migrants, but the results are not always accessible for the international research community. Examples of earlier studies are Werth and Yalçıntaş (1978) and Gitmez (1983). In

the 1990s and 2000s, Abadan Unat (1996) and Martin (1991) studied the socio-economic aspects of return migration while Bozkurt (1990), Ozdemir (1992), Sezgin (1989) and Toker (1991) examined the re-integration of return migrants in Turkey.

A few recent studies focussed on elderly return migrants from Germany or the Netherlands. Razum et al. (2005) conducted focus-group interviews with male Turkish migrants who had returned to Turkey after having spent varying lengths of time in Germany. Nearly half of the younger respondents were still commuting between the two countries. Health was an important theme in all the focus groups. On the one hand, there was a strong feeling that life in Germany was unhealthy for Turkish people, because of the weather, high workload, or loneliness. On the other hand, many respondents stated that in the case of a severe disease they would not return to Turkey for good, because of the better health facilities as well as the social security system in Germany. The study distinguished three 'ideal types' of return migrant, with differing personal return histories: the 'nostalgic' returned migrant who is facing socio-economic problems in Turkey and retrospectively perceives life in Germany as preferable to his current life in Turkey; the 'cultural traditionalist' who considers Turkish culture superior and left Germany without remorse after having made some money; and the 'player of two systems' who knows how to make use of both countries' systems to his own and his family's advantage.

A few other studies focussed on retired Turkish migrants who were still living in Germany or the Netherlands. A survey conducted in the Netherlands in 2000 found that the Dutch health care system and the presence of children and other relatives in the Netherlands are important reasons for elderly Turkish migrants to stay in the Netherlands. The respondents were not asked whether they would prefer or were actually involved in forms of circular migration (Van den Tillaart et al., 2000). The results of several small-scale studies suggest that many elderly Turkish migrants divide their time between Turkey and their 'host' country. In a study based on biographical interviews with Turkish pensioners in Germany, Krumme (2003, 2004) found that most of them preferred to move back and forth between their 'home' and their 'host' country, rather than returning permanently to Turkey. Krumme distinguished three different patterns of circular migration: bilocal circular migration, circular migration with longer stays in Turkey, and circular migration with longer stays in Germany. These circular migration patterns enabled the migrants to use resources in both countries and to keep all options open. In a study of fifteen extended families in the Netherlands, Yerden (2000) also found a strong preference for forms of circular migration. Most of the elderly migrants in his research group spent the winter in the Netherlands and the rest of the year in Turkey. Others had also done so, but were no longer able to travel back and forth because of health problems.

Both Yerden and Krumme found that differences in quality of health services were an important factor in the decision-making processes of their respondents. They all preferred to make use of the German or Dutch rather than the Turkish public health system.

Distinctive features of later-life migrants

At first sight, the two populations of older migrants appear to be very different (Warnes and Williams, 2006). However, within both groups substantial diversity is to be found. Moreover, being of similar age, individuals within both groups may face similar problems, and respond in similar ways.

Considerations such as the wish to 'stretch' one's pension and to retain access to adequate care provisions may figure highly in the decision-making processes of individuals in both groups. The same may be true of life cycle issues such as the loss of a partner, enforced unemployment or the wish to be buried 'at home'. For both groups, the presence of children and grandchildren in the country where they spent their working life may also be an important consideration.

Unlike returning labour migrants, most northern European post-retirement migrants do not have relatives in the country of retirement, and many may not socialize with the local population. However, studies in Spain have found dense networks of associations amongst foreign retirees. Much of this associative life takes place within, and is facilitated by, the spatial concentration of national groups (e.g., King et al., 2000). Similar national enclaves are developing in Turkey. Many European retirees prefer to live in residential complexes with fellow nationals. The segregation according to nationality is also manifest in other aspects of daily life (Balkir et al., 2008; Tamer et al., 2006).

The resources of both groups are 'dual-based' (Bolzman et al., 2006). As a consequence, many individuals in both groups also appear to have in common a preference for transnational ways of life. There is growing evidence that labour migrants who reach retirement have maintained and established ties with both the countries where they spent their working lives and their countries of origin (Bolzman et al., 2006; King et al., 2004: 25-26; Poulain and Perrin, 2002). Similar forms of transnationalism have been found among northern European retirement migrants in southern Europe (Gustafson, 2001; King et al., 2000; O'Reilly, 2000).

Both groups may face similar problems arising from how their mobility is dealt with by the welfare systems of their country of retirement and – perhaps even more so – the country where their economic contribution took place. The problems surrounding the introduction of the new Dutch healthcare insurance system (in January 2006) are a case in point: They affected Dutch 'pensiona-

dos' in Spain and other Mediterranean countries as well as Spanish and other return migrants.¹

Our assumption was that these shared characteristics, needs and experiences influence older people's strategies. More specifically, we assumed that both the normal changeability in the lives of older migrants and their transnational ways of life, restrains many from taking permanent, irreversible decisions regarding where to live in retirement. Many may prefer to divide their residence between two countries. We further assumed that maintaining dual residences also enables older migrants to access a broader range of (public, private and family) resources to meet their social security needs. An important question is how the legal framework, which is different for people with different citizenship status, facilitates or impedes the realisation of these preferences and strategies.

Older migrants' mobility, residence and social rights

The mobility, residence and social rights of older migrants are determined by national rules of the 'home' state (in our case the Netherlands) and the 'host' state (Turkey), supranational (EU) and international rules, and rules in bilateral agreements. The relevant rules vary for migrants with different citizenship status and include, e.g., immigration rules and rules regarding entitlements to pensions and other social security benefits, access to health care, and the exportability of pensions and other benefits.

At the national level, immigration and social laws have traditionally been used to define and delimit the community of legitimate welfare receivers (Bommes and Geddes, 2000). The functioning of national welfare states presumes a more or less stable population within fixed boundaries. National law therefore tends to impede international mobility and transnational ways of life. In most countries, immigrants who have not acquired the nationality of their host country lose their residence rights if they leave the country for a longer period of time. Most if not all countries have also restricted the portability of welfare and pension rights. As a rule, unemployment benefits and social assistance are non-exportable. Pensions are generally the most exportable benefits. The Dutch Export Restrictions on Benefits Act (Wet BEU) stipulates that Dutch pensions as well as other benefits are paid only to residents of (non-EU) countries with which the Netherlands have signed an agreement on procedures for verification and control. Another Dutch law is targeted specifically at older migrants from former recruitment countries who face problems in the Dutch labour mar-

1 Under the new system, many individuals in both groups found themselves paying higher contributions for their health insurance and/or being deprived of the option of using private health insurance in their country of residence.

ket. The Remigration Act offers them the option of receiving a monthly benefit in their home country. However, they have to return for good, and dual nationals are required to renounce Dutch citizenship. Thus, this law is no exception to the rule that national welfare states tend to treat international mobility and transnational ways of life as a problem. On the other hand, Turkey has special provisions for Turkish citizens working abroad. They can remain or become insured under the Turkish pension scheme for employees during their stay abroad. Returning migrants who did not pay contributions during their stay abroad can also become insured if they file an application within two years after their return. They can start receiving pension payments as soon as they have ‘purchased’ the minimum number of insurance days required for becoming entitled to an old-age pension. These possibilities are provided in the Law on the evaluation of the periods spent abroad of Turkish nationals with respect to social security [Yurtdışında Bulunan Türk Vatandaşlarının Yurtdışında Geçen Sürelerinin Sosyal Güvenlikleri Bakımından Değerlendirilmesi Hakkında Kanun]. The aim of the social security agreement between the Netherlands and Turkey is not to facilitate mobility, but to advance the equal treatment of Turkish workers in the Netherlands. In contrast, the EU provisions on freedom of movement and the EU system of co-ordination of the member states’ social security systems aim at facilitating greater mobility within the EU.

In this study, our aim is not to describe the relevant legal framework for the two research populations (Dutch post-retirement migrants and Turkish post-retirement returnees), but to investigate how both groups of retirees perceive, evaluate and exercise their citizenship status in both the country where they spent their working life and the country where they spend their retirement. Special attention is paid to the ‘residency issue’. We assumed that many migrants in both groups have difficulties deciding whether to (attempt to) remain registered as residents of the Netherlands. It is difficult to assess the advantages and disadvantages in relation to access to public healthcare and other welfare state provisions, particularly in the longer run. What strategies have migrants with different citizenship status adopted to solve the residency issue?

Significance and use of new forms of citizenship

The last decades have seen the creation or emergence of various transnational forms of citizenship. They are transnational in the sense that they imply membership and membership rights in more than one state or on different – state and supra-state – levels. Their significance for, and use by, older migrants was a special focus in our research.

Dual citizenship: In recent years, there has been a rapid increase throughout the world in the incidence of dual nationality. This increase has led to a surge of scholarly interest in the subject of dual or multiple citizenship (e.g., Bauböck,

1994; Böcker and Thränhardt, 2006, 2008; Böcker et al., 2005; Faist, 2007; Hansen and Weil, 2002; Martin and Hailbronner, 2003). Most of this literature focuses on national policies or political debates, addressing normative rather than empirical questions. Whereas some authors welcome the plural allegiances and identities that multiple citizenship entails (or is assumed to entail), others insist that national citizenship must remain a unique commitment. Little is actually known, however, about how dual nationals perceive and evaluate their membership and membership rights in two states and how they exercise their dual citizenship rights. We investigated these questions for Turkish-Dutch dual nationals who live permanently or seasonally in Turkey. We also investigated how Turkish-Dutch dual nationals who consider returning with a remigration benefit perceive the requirement that they renounce Dutch citizenship.

EU long-term resident status: For Turkish migrants who have not acquired Dutch nationality the new status introduced by Directive 2003/109/EC on the Status of Third-Country Nationals Who Are Long-Term Residents may be relevant. This status creates extensive equal treatment rights and has abolished the former risk of loss of the residence status in case of a stay outside the Netherlands for less than one year. We investigated whether returning Turkish migrants actually apply for and use this status in order to increase their possibility of dividing their residence between Turkey and the Netherlands and still retain access to Dutch welfare state benefits (Boelaert-Suomine, 2005; Skordas, 2007).

EU citizenship: The status of Citizen of the Union has been formally enshrined in the Treaty Establishing the European Community and is automatically granted to all nationals of the EU member states. Some authors emphasize the increasing significance of EU citizenship, pointing to the rapid development of social rights attached to it (e.g., De Búrca 2005). Others, however, take the position that the significance of these rights is minimal (e.g., Dwyer, 2001; Kleinman, 2002; Weiler, 1998). The latter authors point, first, to the stratified nature of EU citizenship: The full rights to free movement, residence and social security that it implies are reserved for migrant EU workers. Secondly, they argue that, as the EU is not itself a welfare state but merely affords to some EU migrants the right to the same benefits that are enjoyed by nationals of the host state, the continued diversity of welfare states throughout Europe remains of crucial importance to EU migrants. Thirdly, it has been suggested that the complex, multi-tiered or 'nested' (Faist, 2001) nature of EU citizenship may undermine the ability of most EU migrants to exercise the rights attached to their EU citizenship status.

The debate about the significance of EU citizenship has so far been based primarily on legal analyses. How EU migrants actually perceive, evaluate and exercise their EU citizenship is still under-researched. Our research did not focus

on intra-EU migrants, but on migrants who moved (or are moving) across the external EU border. Dutch retirees in Turkey do have the status of EU citizen, but this gives them hardly any formal rights in their host country. It is interesting to examine whether they are aware of this, and how they perceive and evaluate their status and rights in comparison to those of intra-EU retirement migrants. The acceptance of Turkey as a candidate for EU membership has increased the interest in Turkey as a potential retirement country among pensioners in present EU member states. This interest has also been stimulated by various types of brokers in both Turkey and existing member states. This may have aroused expectations among Dutch retirees in Turkey. Do they expect to receive preferential treatment because of their EU citizenship?

Gender differences

During their working lives, women are more often involved in unpaid domestic and childcare work, i.e., forms of social contribution which are generally not recognized as 'work' (Leitner, 2001; Moebius and Szyszczak, 1998). This means that they tend to build up not only less private sources of finance and support than men, but also less pension rights. In later life, they are consequently more often dependent on non-contributory forms of social assistance – which are less exportable than private and contributory benefits – or on their husbands' pensions and resources. Women also run a greater risk of losing their partners and becoming widows, and widowhood tends to have an adverse effect on a woman's income. An important question is how and to what extent these differences are recognized and weighed in the decision-making processes of older couples. Generally speaking, moving to another country may involve social-security risks for women that are larger and less calculable than for men. As a consequence of such risks, women may be less inclined to engage in retirement or return migration. On the other hand, and due to their greater involvement in informal care arrangements, women may more often move in order to provide informal care. Another important question is whether and how women's experience of citizenship differs from that of men.

Research questions

One set of research questions concerned the factors or considerations which play a role in older migrants' decision-making processes: What importance do they attach to, e.g., family ties and informal care arrangements within the family; access to, and the quality of, public healthcare provisions; a transnational way of life? To what extent do these considerations restrain them from taking permanent, irreversible decisions regarding where to live in retirement?

A second set of questions focused on the resulting residence strategies and social security strategies. How do older migrants seek to gain or retain access

to public, private and family resources in the country where they spent their working life and in the retirement country to meet their social security needs? Our assumption was that maintaining dual residences enables older migrants to access a broader range of (public, private and family) resources to meet their social security needs. How does the legal framework facilitate or impede the realization of these preferences and strategies?

A third set of questions focused on citizenship issues: How do retired migrants perceive, evaluate and exercise their citizenship status in both the country where they spent their working life and the country where they spend their retirement? How do returning Turkish migrants with dual (Turkish and Dutch) citizenship perceive and exercise their membership rights in two states? Do Dutch retirees in Turkey compare their formal legal status to that of intra-EU retirement migrants; do they expect to receive preferential treatment because of their EU citizenship?

Finally, an important question concerned the role of gender differences in all the above questions.

Data and methodology

The nature of both the research questions and the research populations required a qualitative approach. In-depth interviews with migrants were the main data collection method. The interviews took a semi-structured form, paying particular attention to the respondents' behaviour and decisions in relation to migratory movements and social security, and their awareness of relevant legal provisions. Most interviews were conducted in Turkey, but we also interviewed a number of migrants while they were in the Netherlands. Interviews with key informants in both countries were used as an additional data collection method. These key informants included officials or staff of social security, health insurance and social service institutions, consular officers, property agents, and active members of (return) migrants' associations.

The research was targeted at two groups of older migrants: Turkish retirement return migrants and Dutch retirement migrants. We made use of a purposive non-random sampling method. The migrations we wanted to capture are partly fluid, and many migrants and migratory moves are not official or registered. Statistics are therefore not only difficult to obtain but also unreliable. This ruled out the possibility of recruiting representative samples using a random sampling process (cf. Casado-Díaz et al., 2004; Dwyer, 2001; O'Reilly, 2003).

The main criteria for selecting respondents were that they were retired in the sense that they had chosen or been required to give up paid work, that they had spent (a large part of) their working lives in the Netherlands, and that they had returned or moved to Turkey following retirement. An additional crite-

tion was their year of migration. We concentrated on migrants who had moved (back) to Turkey in the past ten years, as we assumed them to remember more about their decision-making process than people who migrated a longer time ago. However, we also interviewed a few return migrants who had moved back to Turkey in the 1980s or 1990s, because they experienced the effects of important reforms of the Dutch social security system. We attempted to include migrants with different migratory behaviour, different family status and different health status in both samples. We also attempted, with varying success, to include equal numbers of men and women in both samples, and equal numbers of Turkish and dual (Dutch/Turkish) nationals in the sample of Turkish returnees.

We conducted 31 interviews with Turkish return migrants and 19 with Dutch retirement migrants. As 12 of the interviews with returnees and 10 of those with Dutch migrants were with couples, we interviewed a total of 43 Turkish returnees (27 men, 16 women) and 29 Dutch retirement migrants (15 men, 14 women). Among the returnees, there were 4 men and 5 women who had both Dutch and Turkish citizenship and 6 men who previously had Dutch citizenship but had renounced it in order to make use of the facilities of the Dutch Remigration Act. In both groups, a majority of the respondents (30 return migrants and 22 Dutch migrants) lived more or less permanently in Turkey, while a minority (13 return migrants and 7 Dutch migrants) spent three or more months a year in the Netherlands. See Annex 1 for more information about the respondents.

In addition to the interviews with individual migrants, we conducted two focus-group interviews in the Netherlands, one with a group of 10 retired Turkish men and one with a group of 11 retired Turkish women. Most of the migrants participating in these group interviews were living part of the year in Turkey. We also conducted a number of interviews with migrants who were not yet retired and thus did not belong to the target group.

Most of the interviews with migrants in Turkey were conducted in the coastal provinces of Antalya, Izmir and Aydin, and in the neighbouring inland provinces of Karaman and Denizli. Antalya was chosen because it has attracted Dutch retirement migrants as well as Turkish return migrants. Aydin has attracted relatively many Dutch retirement migrants, and relatively many return migrants from the Netherlands live in Karaman, Denizli and Izmir.

For reasons of lack of time and also to avoid inhibiting the openness of the respondents, the interviews were not audiotaped and transcribed and translated verbatim from Dutch or Turkish into English. Instead, the interviewers took extensive notes during the interviews, including as many verbatim quotes as possible. Immediately following the interviews, they transcribed and translated their notes. When, in the following sections, we present quotes from these inter-

view transcripts, we will use quotation marks and the first person only for verbatim quotes from respondents.

2. STATISTICAL AND SURVEY DATA

The migrations we wanted to capture are partly fluid, and particularly temporary or seasonal migratory moves are not registered. Both Dutch and Turkish migrants do not have to deregister as residents in the Netherlands if they expect to stay no more than eight months abroad. Dutch retirement migrants do not have to apply for a residence permit in Turkey; they can choose to stay in the country on a tourist visa valid for 90 days, leave the country when the visa expires, and get a new visa on instant re-entry.² Statistics are therefore not only difficult to obtain but also unreliable (cf. Casado-Díaz et al., 2004; Dwyer, 2001; O'Reilly, 2003). We nevertheless collected statistical data from different sources, in both Turkey and the Netherlands.

Dutch pension statistics

Figures on recipients of Dutch old-age pensions in Turkey indicate how many elderly migrants from the Netherlands are living permanently in Turkey. However, these figures include persons who migrated or returned to Turkey at a younger age. Retired (return) migrants and retirement (return) migrants are different categories. Particularly in the case of return migrants, the latter category makes up only a limited proportion of the total number of returnees with a pension from the Netherlands. On the other hand, the figures on recipients of old-age pensions do not include retirement migrants who are not yet aged 65. A substantial proportion of all retirement (return) migrants may have given up paid work and retired to Turkey at a younger age.

In 2004, 13,200 persons in Turkey were receiving Dutch state old-age pension (AOW). In 2010, the number was 20,200. For the latter year, we also have information on the country of birth of the pensioners. Nearly 99 per cent of those whose country of birth was known were born in Turkey. Only 122 pensioners were born in the Netherlands.

TABLE 1: RECIPIENTS OF DUTCH OLD-AGE PENSIONS IN TURKEY BY COUNTRY OF BIRTH, JUNE 2010

	<i>MEN</i>	<i>WOMEN</i>	<i>TOTAL</i>
<i>TURKEY</i>	9,457	9,201	18,658
<i>NETHERLANDS</i>	53	69	122
<i>OTHER</i>	49	36	85
<i>UNKNOWN</i>	670	619	1,289
TOTAL	10,229	9,925	20,154

Source: Sociale Verzekeringsbank (SVb)

² This was the situation at the time of the research. However, it is subject to change. See Chapter 6.

Turkish migrants who intend to return permanently can also apply for a so-called remigration benefit. To be eligible, return migrants must be aged 45 or over and must have been receiving a social benefit or pension for at least six months prior to their application. In comparison to other migrant groups in the Netherlands, the use among Turkish migrants is relatively high. Nearly 40 per cent of all recipients of a remigration benefit (4,300 persons in 2009) are living in Turkey. About 60 per cent of the Turkish applicants in 2009 were men, 40 per cent were women. Their average age was 50 years. About half of the Turkish applicants returned together with their partner. At the time of their application, more than 70 per cent were receiving a non-exportable social benefit (unemployment benefit, social assistance) or an exportable benefit (disability benefit, old-age pension, widow's pension) which was lower than the benefit provided by the Remigration Act. These applicants probably would not have been able to return without the remigration benefit (Kruis and Berkhout, 2009).

TABLE 2: MIGRANTS RETURNING TO TURKEY WITH A REMIGRATION BENEFIT, 1997-2008

1997	159	2003	91
1998	112	2004	246
1999	89	2005	
2000	77	2006	
2001	130	2007	
2002	86	2008	201

Source: Nederlands Migratie Instituut (NMI)

Dutch emigration statistics

Migrants who leave the Netherlands to settle in their country of origin (or another country) do not always inform the Dutch authorities. As a result, a considerable proportion of return migration (and other emigration) is not registered directly. If the authorities discover that a person no longer lives at the address where he or she is registered, a so-called administrative correction is made. The figures presented here include these corrections. We assume that nearly all Turkish-born emigrants from the Netherlands migrate to Turkey. In the years 1996-2009, a total of 34,200 Turkish-born persons emigrated from the Netherlands (see table 3). Among them were 2,155 persons aged 65 and over (1204 men and 951 women), and 6,636 persons aged between 45 and 65 (4,643 men and 1,993 women). Particularly in the latter age group, the number of male return migrants was much higher than the number of female returnees. The share of persons aged 65 and over in the total number of Turkish-born emigrants from the Netherlands (6 per cent) was relatively high in comparison to their share in the Turkish population in the Netherlands, which was less than 1 per cent in 1996 and 4.1 per cent in 2009.

The numbers of Dutch retirement migrants have increased in the past two decades. In the years 1996-2009, a total of 414,000 native Dutch persons left the Netherlands to settle in another country. Among them were 66,000 persons aged 50 and over – about 5 per cent of the total number of emigrants.³ We do not know how many of these elderly migrants moved to Turkey. However, Turkey was not among the most popular destinations of elderly Dutch emigrants. In the peak year of 2006, for example, most native Dutch emigrants aged 60 and over moved to Belgium (21 per cent), Germany (19 per cent), France (16 per cent) and Spain (14 per cent). Among the top-20 destinations of these elderly migrants were nine EU member states and Switzerland. Outside Europe, the most popular destinations were the United States, the Dutch Antilles, Thailand, Australia and Canada (Van Dalen and Henkens, 2008).

TABLE 3: EMIGRATION OF ELDERLY TURKISH-BORN PERSONS FROM THE NETHERLANDS, 1996-2009

	AGE 65+			AGE 45-65		
	MEN	WOMEN	TOTAL	MEN	WOMEN	TOTAL
1996	52	82	134	647	252	899
1997	46	69	115	378	155	533
1998	59	83	142	280	157	437
1999	40	47	87	214	95	309
2000	38	45	83	158	96	254
2001	48	31	79	188	93	281
2002	58	33	91	186	75	261
2003	47	40	87	234	76	310
2004	75	45	120	419	184	603
2005	129	76	205	353	176	529
2006	156	105	261	401	165	566
2007	166	114	280	418	146	564
2008	155	95	250	356	158	514
2009	135	86	221	411	165	576
Total	1,204	951	2,155	4,643	1,993	6,636

Source: Statistics Netherlands (CBS)

Turkish statistics on foreign residents

We have gathered data on foreign and Dutch nationals in Turkey, Izmir and Aydın from the Turkish Statistical Institute and the Directorate of Security, Izmir. We have been informed by the Directorate of Security that their data show the foreign and Dutch nationals who have been granted residence permits. On the other hand, the data from the Turkish Statistical Institute show the information available from the 2000 Population Census. The data for Izmir from both sources are different.

3 'België en Duitsland populairste emigratiebestemmingen', <http://www.cbsinuwbuurt.nl/FE/index.aspx?FilterId=2&ChapterId=17&ContentId=2622>.

Table 4 is based on data from the Turkish Statistical Institute. A total of 272,943 foreigners were counted in the 2000 population census. Among them were 9,027 Dutch nationals. The number of Dutch persons in Aydın (349) was higher than the number of Dutch in Izmir (171). The total number of foreigners, on the other hand, was much higher in Izmir than in Aydın. Thus, the share of Dutch nationals in the total foreign population in Aydın (13 per cent) was much higher than in Izmir (1.4 per cent).

TABLE 4: FOREIGNERS IN TURKEY/IZMIR/AYDIN IN 2000 (POPULATION CENSUS)

	<i>FOREIGNERS</i>	<i>DUTCH NATIONALS</i>
<i>TURKEY</i>	272,943	9,027
<i>IZMIR</i>	12,583	171
<i>AYDIN</i>	2,607	349

Source: Turkish Statistical Institute

Table 5 shows the data we obtained from the Directorate of Security, Izmir. In May 2010, there were 89 Dutch holders of residence permits in Izmir. They made up only 1 per cent of the total number of foreigners with residence permits in Izmir.

TABLE 5: FOREIGN AND DUTCH HOLDERS OF RESIDENT PERMITS IN IZMIR, 2000-2010

	<i>FOREIGN RESIDENTS IN IZMIR</i>	<i>DUTCH RESIDENTS IN IZMIR</i>
2000	11,356	53
2001	10,523	36
2002	13,779	47
2003	12,734	61
2004	9,166	41
2005	12,695	76
2006	10,210	61
2007	7,589	63
2008	7,971	82
2009	8,154	96
2010	8,017	89

Source: Directorate of Security, Izmir

We also gathered data on Dutch residents in Alanya. In April 2010, there were 314 Dutch holders of residence permits in Alanya (185 women and 129 men). Among them were 34 spouses of Turkish nationals, 53 persons who were working in the tourist industry, and 10 students. It can be assumed that the remaining 250 persons were retired migrants. According to the records of the General Directorate of Security, there were 202,085 foreigners with valid residence permits in Turkey on 1 March 2007. The highest numbers of foreign residents were found in Istanbul (106,156), Bursa (16,772), Antalya (12,832), Ankara (12,157), Izmir (9,993) and Aydın (3,405). Of the total number of residence permit holders, 93,724 were from EU countries, with 51,787 from

Bulgaria, 9,902 from Germany, 9,027 from the Netherlands and 7,940 from Britain (Balkır and Kırkulak, 2009).

Data on foreign real estate ownership in Turkey

The number of Dutch nationals who own real estate in Turkey is much higher than the number of Dutch residents. The financial crisis of 2000–2001, and the subsequent devaluation of the Turkish lira made it attractive for foreigners to purchase property in Turkey. The granting of EU candidacy status to Turkey in 1999 also had a positive impact on living and investing conditions in Turkey for Europeans. However, the real increase in the acquisition of real estate by Europeans has been quite recent, reaching a peak in 2003 when the Title Deed Act was changed in a way that facilitated the purchase of property by foreigners (see table 6).

A large majority of the foreigners who own real estate in Turkey entered the market after 1980. In the period 1980-2004, an increasing proportion of the property purchases by foreigners were made in nine provinces on Turkey's west and south coast. Most real estate purchases took place in İstanbul, followed by (in order) Antalya, Bursa, İzmir, Muğla, Aydın, Hatay, Mersin and Balıkesir (Tamer et al., 2006: 4). However, in 2010, the province of Antalya had by far the highest number of properties owned by foreigners (see table 7).

TABLE 6: PURCHASES OF REAL ESTATE BY FOREIGNERS, 1940-2007

	NUMBER OF PURCHASES	AREA (m ²)
1941-1950	196	83,624
1951-1960	395	281,067
1961-1970	274	131,745
1971-1980	1,367	676,843
1981-1990	5,034	2,165,360
1991-2000	10,322	5,130,886
2001	1,706	1,671,678
2002	2,233	1,321,403
2003	3,190	2,267,487
2004	7,467	4,193,590
2005	5,610	3,772,545
2006	11,957	6,632,880
2007	8,497	7,092,432
2001-2007	40,660	26,952,015

Source: Tapu ve Kadastro Genel Müdürlüğü

TABLE 7: NUMBER OF PROPERTIES OWNED BY FOREIGNERS, TOP 10 PROVINCES, 17 OCTOBER 2010

PROVINCE	NUMBER OF PROPERTIES	AREA (m ²)	NUMBER OF PERSONS
ANTALYA	28,606	5,637,195	37,111
MUGLA	13,648	5,549,979	19,034
AYDIN	11,760	3,323,503	16,287
İSTANBUL	11,267	3,220,066	11,721
BURSA	49,97	1,718,165	5,338
İZMİR	4,942	309,3028	4,940
MERSİN	1,844	771,491	1,942
ANKARA	2,002	4,502,669	1,474
HATAY	1,662	3,423,308	1,182
YALOVA	865	286,443	971

Source: Tapu ve Kadastro Genel Müdürlüğü

The top ten nationalities of real estate owners in Turkey in 2010 were (in order): UK, Germany, Greece, Ireland, Denmark, the Netherlands, Norway, Austria, Russia and Belgium. In Antalya, Germans headed the list; in Aydın British nationals. In both provinces, Dutch nationals occupied the fifth place (see table 8).

Alanya, located in Antalya province, has experienced a dramatic increase of purchases of real estate by foreigners since 1995. On 31 December 2008, there were 2,836 Dutch owners of real estate in Alanya. They owned a total of 237,067 square meters, 14.5 per cent of the total real estate owned by foreigners in Alanya. Only Germans (29.5 per cent) and Danes (18.5 per cent) owned more real estate in Alanya.⁴

TABLE 8: TOP 10 NATIONALITIES OF FOREIGNERS OWNING PROPERTY IN TURKEY/ANTALYA/AYDIN (NUMBER OF PERSONS), 17 OCTOBER 2010

TURKEY		ANTALYA		AYDIN	
NATIONALITY	NUMBER	NATIONALITY	NUMBER	NATIONALITY	NUMBER
UK	33,599	GERMANY	7,315	UK	11,525
GERMANY	24,178	UK	5,929	IRELAND	2,452
GREECE	10,868	DENMARK	4,807	GERMANY	872
IRELAND	6,876	NORWAY	4,215	BELGIUM	369
DENMARK	5,538	NETHERLANDS	3,755	NETHERLANDS	353
NETHERLANDS	5,473	IRELAND	3,316	DENMARK	115
NORWAY	4,516	RUSSIA	2,768	NORWAY	87
AUSTRIA	3,386	BELGIUM	1,495	AUSTRIA	82
RUSSIA	3,219	SWEDEN	947	FRANCE	79
BELGIUM	2,970	FINLAND	822	RUSSIA	53

Source: Tapu ve Kadastro Genel Müdürlüğü ü

4 Data obtained from Tapu ve Kadastro Genel Müdürlüğü.

A survey among 500 European retirees in Antalya province in 2007 found that 48.6 per cent of the respondents rented a house while 47.6 per cent were owners. The figures concerning the Dutch retirees were similar; out of 66 Dutch retirees 31 (47 per cent) owned their house, the rest rented (Balkır et al., 2008: 57⁵). The survey data also found that settled retirees with monthly incomes below 1,000 euro preferred to reside in rentals, whereas 70 per cent of the retirees with incomes above 2,500 euro preferred to own their house. Increase in real estate purchasing gave such a boost to the real estate and construction sector that many of the old hotels have been sold for the price of their plot, to be replaced by multi-level luxury apartments. Alongside the income level, the nationality of the migrants also influences the housing market. House ownership is common among British, Norwegian, and German retirees, whilst the majority of Danish retirement migrants tend to rent their houses. Germans prefer apartments while the Dutch and Scandinavian retirees prefer houses with gardens and swimming pools. Many migrants, who do not live in the house all year long, sublet these houses/flats and generate unregistered rent revenue (Balkır et al., 2008: 60).



Apartment buildings in Mahmutlar

⁵ TUBITAK funded research project SOBAG-105K156, of which Balkır was the coordinator.

3. THE DECISION TO MOVE TO TURKEY: MOTIVATIONS AND HESITATIONS

Why did our respondents decide to move after their retirement, and why did they move to Turkey? Were there (life cycle or other) considerations that made them hesitate to retire to Turkey?

Dutch retirement migrants

Most of the Dutch retirement migrants in our study had moved (or were moving seasonally) together with their spouse or partner. One couple had moved to join a daughter and son-in-law who were already living in Turkey. In studies of international retirement migration from northern to southern Europe too, a married or cohabiting couple without dependent children was found to be the typical retiree unit. One study described retirement abroad as “a shared enterprise, undertaken predominantly by couples that are ‘close’ and expect to pursue activities together” (King et al., 2000: 89). This description appears to fit many Dutch retirement migrants in Turkey too.⁶

Most of the Dutch couples in our study had moved (permanently or seasonally) to Turkey upon the husband’s retirement. In most cases, the husband had retired before the Dutch statutory retirement age of 65. The wives were often a few years younger; a few of them had given up paid work to retire together with their husband. However, our sample also included couples who had moved to Turkey at a much higher age. Our oldest Dutch respondent had been 75 when he and his wife moved to Turkey.

Most of our Dutch respondents had relatives abroad or had lived abroad themselves for their (or their husband’s) work. In studies of international retirement migration from northern to southern Europe too, ‘lifetime expats’ or ‘multiple movers’ were found to be significant groups. None of our Dutch respondents had lived in Turkey for their work, though. Most of them had made prior holiday visits to the country, but there were also respondents who decided to retire to Turkey during their first visit.

The motivations of the Dutch retirement migrants in our study were similar to those reported in studies of international retirement migration from northern to southern Europe. The wish to live (permanently or temporarily) in a warmer climate was a motive mentioned by nearly all of our Dutch respondents, and it

⁶ The findings of Balkır et al. (2008; TUBITAK research project SOBAG-105K156) were similar. Nearly three quarters (74.2 per cent) of the respondents were married, 17.8 per cent were single. 13 per cent had a Turkish partner. The male-female ratio was almost balanced, with a slight majority of men (55 per cent).

was often mentioned first.⁷ Another important motive were cheaper house prices and lower costs of living:

She had long been thinking about moving to a warm country. Many of her relatives live abroad. Her parents lived in Indonesia (when it was still a Dutch colony). They settled in Spain later on. Many other relatives also live abroad. In 2004, she inherited some money from her stepmother. She ate part of it, until she turned 65 and started to receive old age pension. She had 40,000 euro left, and decided to spend it on a second home abroad. She went to look in France; she loves France. However, prices there were much too high for her. Spain and Italy were also too expensive. By coincidence, she met a real estate broker who was selling houses in Alanya. She made a free inspection trip. During that trip, she fell in love with the climate. She did not buy a house during that trip, but she returned a few months later, visited various real estate brokers, and eventually bought an apartment. [DSM1]⁸

Many of our Dutch respondents had first considered southern European countries for retirement. It was the lower prices and living costs that made them decide for Turkey. One respondent and his wife had even decided to move from Spain (where they lived during their first retirement years) to Turkey mainly for this reason. Various respondents said they ‘fell in love’ with Turkey during their first visit to the country. Besides the climate, other reasons why they found Turkey – or the region where they had settled – attractive were its geography, its culture and people, and its being only three hours flight away from the Netherlands. Several respondents mentioned that the local lifestyle (the pace of life, the social cohesion) reminded them of the Netherlands fifty years ago. When asked for their reasons for moving to Turkey, some respondents also cited push factors in the Netherlands: the long, dark and depressing winters; too many rules and regulations; too many people; high crime and poor social values; traffic jams.

Many of our Dutch respondents had been thinking or dreaming of retiring to a warm country for years. A few had already purchased a second home in Turkey prior to and in anticipation of their retirement. However, there were also respondents for whom the decision to move was triggered by a particular experience or life event. Two respondents (one male, one female) decided to move (permanently) to Turkey shortly after their divorce. They had to move

7 Again, the findings of Balkir et al. (2008) were similar. 63.8 per cent of the respondents cited ‘climate’ as the most important factor in their decision to migrate to Turkey.

8 The number in parentheses refers to the source of the interview quotation. See Annex 1 for information about the respondents.

and start over someplace else anyway, and decided they might as well move to Turkey. The decision of another respondent was triggered by his being made redundant in his late fifties – not a good age to find a new job, and his income was severely reduced. In several other cases, the decision to move to Turkey was motivated by health problems. A respondent who had rheumatism and arthritis decided to move because he had less pain and was much more mobile during holiday stays in Turkey. For another respondent, a burnout was the trigger for his decision to retire early and to retire to Turkey.

Many respondents had first been considering Spain as destination. Unlike that country, Turkey is not a member state of the European Union. We assumed that this might make the decision to move to Turkey more difficult for Dutch retirees. However, most of our Dutch respondents said it had hardly been a consideration in their decision-making process. It does not make a difference if you are a pensioner, various respondents explained. Several others explained that moving outside the EU was not new for them, they had lived in non-EU countries for their (or their husband's) work. There were also respondents who had considered it an advantage rather than a risk that Turkey was not (yet) an EU member, because it meant that prices were below EU level (but might go up upon Turkey's accession to the EU), or, as one respondent frankly admitted, because they thought they did not have to declare their house in Turkey to the Dutch tax authorities. Other respondents said they were quite confident that Turkey would be accepted as a member state. Several respondents said they had been more concerned about Turkey being a Muslim or non-Christian country than about its EU membership status. One couple explained: *'Initially, our main hesitation was that we are Christians. There was no church here. That is what held us back mostly in the beginning: that we could not go to church on Sunday.'* [TPR18] Others had wondered whether Turkey might go the same way as Iran.

We assumed that the (perceived) quality of healthcare provisions in Turkey and the presence of children and grandchildren or (invalid) parents in the Netherlands might also be important considerations for older migrants. The quality of healthcare provisions was often mentioned as an important consideration in the choice of where to settle in Turkey. Many respondents had decided to settle in or near Alanya or Kuşadası partly because of the availability of good medical care and English speaking doctors. Children and grandchildren or parents in the Netherlands were seldomly mentioned as a reason not to move. However, for the seasonal migrants among our respondents they were an important reason not to stay permanently in Turkey. Some of our Dutch respondents also mentioned them to explain why they had preferred to move to Turkey (only three hours flight away from the children) rather than, e.g., Thailand. The risk of becoming widowed was seldomly mentioned spontaneously by respondents as a consideration in the couple's

decision-making process. However, particularly female respondents, when asked under what circumstances they would consider moving back permanently to the Netherlands, did say that they would not want to stay in Turkey without their spouse or partner.

Turkish returnees

A minority of the permanent returnees among our Turkish respondents were from the 'guestworker generation'. These migrants were approaching or past 65 at the time of their return. A much larger group was aged under 55 at the time of their return. Some of them had moved to the Netherlands during the recruitment period (1960-1974). However, they had moved to join their fathers or parents who were already living there. Others had moved to the Netherlands after the recruitment period, to join their parents or spouses. Most permanent returnees were married and most of them returned together with their spouse. A smaller group (including one woman) was divorced or their wives had never moved to the Netherlands. About half of the younger couples had dependent children who also returned with them. Two women and one man gave up paid work in the Netherlands to return together with their spouse. Most permanent returnees made use of the Remigration Act. Some of them mentioned its offering them a lifelong allowance as one of the motivations behind their return. The permanent return migrants had stayed on average 25 years in the Netherlands (before their return). The average length of stay of the women was a few years shorter than that of the men.

Most of the seasonal returnees, on the other hand, were from the 'guestworker generation'. Most of them had been spending three months a year in Turkey in the years prior to their retirement. They had started to spend about six months a year in Turkey when they – or the husband – became 65 and started to receive old-age pension. These respondents were moving together with their spouse; their children were married and settled (some in Turkey, most in the Netherlands). However, we also interviewed a younger, disabled migrant who spent about half the year in Turkey, alone, and half the year with his family in the Netherlands. His wife, who was still working, did not want to move back to Turkey until all their children were married and settled.

The motivations of the Turkish returnees in our study were mostly different from those of the Dutch respondents. Many (though certainly not all) of them had always wanted to return to Turkey one day, not so much because of the climate or other attractions – although particularly seasonal returnees did mention the climate as a pull factor – but because it was their homeland, because they had close relatives there, felt their roots were there, or felt at home and at ease there. One respondent explained that as he grew older, he got more and more homesick; another respondent said he wanted to spend his

last years 'at home', in the house and garden his parents had left him. Others, however, when asked about their motives to return, referred to push factors in their life in the Netherlands rather than pull factors attracting them to Turkey. There was a significant group whose (permanent) return had been triggered by (a combination of) forced unemployment (as a result of dismissal or disability), health problems (physical or mental), divorce and/or financial problems.

Asked why they decided to return to Turkey, the wife replies that they missed their homeland very much. They had problems with the language, they did not have much contact with their Dutch neighbours. It became extra difficult after she had had a stroke. The husband adds that the burden became too heavy for him: he was working and doing the housekeeping. Moreover, he was suffering from a hernia. He thought life would be easier in Turkey, because he would not have to work anymore, and because they could pay someone to keep house for them. Both say it was not an easy decision, because their children and grandchildren stayed in the Netherlands. [TPR3]

He had been declared 80 per cent disabled and been granted a full disability benefit. Then he was re-examined and declared only 35 per cent disabled. His benefit was severely reduced. They told him he could do light work to supplement it. However, he could not find a job, employers do not want to take the risk. They felt he was treated unfairly, he is really ill. She had a part-time job, but their income was hardly sufficient to cover the costs of life in the Netherlands. Moreover, they did not feel at ease in the Netherlands anymore. They felt they were seen more and more as second class citizens. He was depressed, and wanted to return. She had hesitations, but thought they might have a better life here. It was a difficult decision, because they had lived many years in the Netherlands, and because of their 17-year-old daughter. She tells that she cried a lot. I also cried, he says. [TPR12]

He could not get a visa for his new wife. He did not have sufficient income, and due to his divorce, he did not have a house in the Netherlands anymore either – he was renting a room with friends. He could have stayed six months a year in Turkey, but he did not want to leave his wife alone the rest of the year. Moreover, it was expensive to have two households. He had to pay his rent in the Netherlands, and he also had to send his wife money every month. Hence his decision to return permanently. [TPR13]

Many of the permanent returnees among our respondents emphasized that the decision to return to Turkey had not been an easy one. Moreover, a few hinted at quarrels they had had with their spouse or children. This was another

difference with the Dutch respondents, whose decision-making processes appeared to have been much less stressful. In some cases the husband had wanted to return permanently, whereas the wife (and children) had been more reluctant or wanted to remain in the Netherlands. Remarkably, the husbands in most of these cases had migrated to the Netherlands as adults, to join their wives, who themselves had migrated to the Netherlands at a younger age, to join their parents. The wives felt more at home in the Netherlands than their husbands, and two of them were still working when the decision to move back to Turkey was taken.

For many Dutch respondents, the lower costs of living in Turkey were an important pull factor. Turkish return migrants, on the other hand, more often referred to the rising costs of living in the Netherlands as a push factor.

Concerns about their children or the wish to live near their children were mentioned as a factor in their decision-making process by many Turkish return migrants (permanent as well as seasonal returnees). A few respondents had never had their children come over to the Netherlands; the children of a few others had returned to Turkey for marriage. For these respondents, the children in Turkey were an important pull factor. In most cases, however, the respondents' children were living in the Netherlands and constituted a factor (or actor) which made the decision to return permanently more difficult. Some respondents still had dependent children and were concerned about their prospects in Turkey. The children of other respondents were grown up. A few respondents had returned when their youngest child was married and settled. However, female respondents in particular were reluctant to return permanently when all their children (and grandchildren) were living in the Netherlands. Seasonal migration was often a compromise between the husband's desire to return permanently to Turkey and the wife's reluctance to leave the children and grandchildren (and the conveniences she had become accustomed to) in the Netherlands.

Similar to the Dutch respondents, our Turkish respondents seldomly mentioned the risk of becoming widowed as a consideration in their decision-making process. However, particularly female respondents, when asked under what circumstances they would consider moving back permanently to the Netherlands, said that they would not want to stay in Turkey alone. They would rather move to their children in the Netherlands then. Among the seasonal migrants, on the other hand, there was a woman who said she would move back permanently to Turkey, because her daughters lived there.

Parents in Turkey who had grown old and frail or had become widowed were also mentioned as a reason to move back by some of our Turkish respondents (seasonal as well as permanent returnees). The presence of other relatives and a house they already owned there were cited by many

respondents to explain why they had moved back (or were moving seasonally) to the region where they had lived before migrating to the Netherlands. Some respondents had decided for another region.⁹ They mostly cited the same motives (a house and relatives), but in addition they mentioned the climate and/or the costs of living.

For some respondents, concerns about the quality of healthcare provisions in Turkey had been or were a factor which made them reluctant to move back permanently. The availability and quality of healthcare provisions were cited by many to explain why they had moved back to a town or city rather than to their native village.

What made the decision to return permanently to Turkey such a difficult one for many Turkish respondents? Most of them referred to their children (see above) and their long duration of stay in the Netherlands. A respondent who had migrated to the Netherlands around 1980, predominantly because of the political situation in Turkey at that time, said he felt safer in the Netherlands (but more at home in Turkey). What most of them did not mention explicitly – probably because it is so obvious for Turkish migrants – was that a permanent move to Turkey in their case mostly meant leaving the Netherlands for good. For the Dutch retirement migrants in our study, ‘permanent’ did not have this connotation. Most of our Turkish respondents did not have Dutch citizenship; some had been required to renounce it because they wanted to make use of the facilities of the Dutch Remigration Act. These respondents were well aware that they could not return to settle in the Netherlands again.

9 Izmir or Antalya, where we interviewed Turkish returnees as well as Dutch retirement migrants.



Association of return migrants from the Netherlands in Karaman

4. FINANCIAL SECURITY

What was the role of economic considerations in the decision-making processes of our respondents? How were their income and income security affected by their migration to Turkey? How did they try to reduce risks and to enhance their welfare in older life?

Relevant legal framework

Dutch pension system

The Netherlands have a mixed Bismarckian/Beveridgean welfare system. It consists of national insurances, employee insurances, and supplementary income support provisions. Both categories of social insurance are paid for jointly by employers and employees. The Dutch system offers a basic state old-age pension (AOW) to all persons aged over 65. The level of this AOW pension does not depend on the amount of contributions but on the length of time one was insured. Fifty years of residence are required for a full pension.¹⁰ The full pension is reduced by 2 per cent for each non-insured year. In addition to this state pension scheme, there are compulsory occupational pension schemes. A large proportion of employees participate in these schemes, which provide income-related supplementary pensions. However, most occupational schemes employ a certain franchise. Many employees with wages just above the minimum wage therefore do not build up occupational pension rights. Together, the basic state pension and occupational pensions should amount to 70 per cent of the last-earned gross salary. Turkish migrants, however, will generally not be able to attain this percentage due to a lack of insurance years and low incomes. Many Turkish pensioners in the Netherlands receive supplementary social assistance (Nederland et al., 2005). Unlike pensions, social assistance benefits cannot be exported.

Apart from the old-age pension scheme (AOW) there are two other national insurance schemes: a survivors' pension scheme (ANW) and a scheme which covers the cost of nursing and care homes (AWBZ). Until relatively recently, only widows were entitled to a survivors' pension. Since 1996, both widowers and widows are entitled to a survivors' benefit. However, they are entitled only if they were born before 1950 or – if they were born in 1950 or later – as long as they have children under 18.

¹⁰ In 2010, a full AOW pension amounted to 1,444 euro (couples with both spouses aged over 65) or 1,035 euro (single persons) per month, including an annual holiday allowance.

As from 2000, return migrants who are receiving a Dutch disability benefit are no longer compulsorily insured under these national insurance schemes. This has had negative consequences particularly for women. Many return migrants did not make use of the possibility to apply for voluntary insurance, with the result that after their death their wife was not entitled to a survivors' pension from the Netherlands.

The employee insurance schemes cover the risks of unemployment and disability. In the 1970s and 1980s, the disability insurance scheme (WAO) was frequently used to mitigate the effects of mass redundancies. Many former Turkish 'guest workers' who would otherwise have become unemployed for the rest of their lives were declared disabled. Some of them decided to return to Turkey with their disability benefit. Several hundreds lost their benefit or saw it reduced in the 1990s when the disability benefit scheme was reformed to make it affordable (Kaptein, 2001).

Portability of pensions and other benefits

Dutch social security law contains general rules for the portability of benefits. The Netherlands have also concluded a social security agreement with Turkey. Unemployment benefits and social assistance are non-exportable. Other Dutch benefits and pensions have become less exportable since the introduction of the Export Restrictions on Benefits Act (Wet BEU) in 2000. This act stipulates that Dutch pensions and benefits may only be paid to residents of countries with which the Netherlands have signed an agreement on procedures for verifying the legitimacy of those payments. For Turkish return migrants, another provision of the Wet BEU is of more importance; supplementary benefits which were granted, for instance, to persons with a disability benefit below the level of the minimum wage, may no longer be paid abroad, even to countries with which a social security agreement was signed.

Dutch Remigration Act

The Remigration Act offers financial assistance to migrants from former recruitment countries who settle back permanently in their country of origin. The Remigration Act offers them a monthly allowance¹¹ and a contribution toward the costs of health insurance.¹² To be eligible for these facilities, return migrants must be aged 45 or over and must have been receiving an unemployment or disability benefit for at least six months prior to their application. Married ap-

11 In 2010, return migrants in Turkey received 489 euro (couples), 442 euro (single-parent families) or 342 euro (single persons) per month.

12 In 2010, the contribution for return migrants in Turkey amounted to 102 euro (couples), 68 euro (single-parent families) or 59 euro (single persons) per month.

plicants must return together with their spouse. Applicants with dual nationality must give up their Dutch citizenship. Return migrants who regret their decision are allowed to re-immigrate to the Netherlands within one year after their departure. If a return migrant receives another exportable benefit or pension (old-age pension, disability benefit, widow(er)'s benefit), this will be deducted from the remigration benefit. If the other pension or benefit is reduced or discontinued, the remigration benefit will be adjusted.

Turkish pension system

Turkish labour migrants can remain insured under the Turkish pension scheme for employees during their stay abroad. If they continue to pay contributions to the social insurance fund SGK (formerly the SSK), they retain their rights as if they had remained in Turkey. This possibility also exists for Turkish workers who were not insured under the SSK/SGK pension scheme before their emigration. They can become insured by starting to pay contributions. Returning migrants who did not pay contributions during their stay abroad can also become insured if they return to Turkey permanently and file an application within two years after their return. They can start receiving pension payments as soon as they have 'purchased' the minimum number of insurance days required for becoming entitled to an old-age pension. These possibilities are provided in the Law on the Evaluation of the Periods Spent Abroad of Turkish Nationals Working Abroad with respect to Social Security.¹³ In 1978, when the predecessor¹⁴ of this law entered into force, migrants had to pay one US dollar per insurance day, and those who had not been insured before had to purchase at least 5,000 days in order to become entitled to an old-age pension. Today the minimum premium is 32 per cent of the daily minimum wage per insurance day, and the minimum threshold for becoming a pensioner is 9,000 days for men and 7,200 days for women. The attractiveness of this possibility to migrant workers has diminished accordingly. Permanent return is not required anymore for receiving pension payments, but the pensioner must not work abroad, must not receive unemployment benefit from abroad, and must not receive social aid on the basis of residence abroad.

13 Law on the Evaluation of the Periods Spent Abroad of Turkish Nationals Working Abroad with respect to Social Security [Yurtdışında Bulunan Türk Vatandaşlarının Yurtdışında Geçen Sürelerinin Sosyal Güvenlikleri Bakımından Değerlendirilmesi Hakkında Kanun], Law No. 3201 dated 8.5.1985 of the Turkish Social Security Institution.

14 Law No. 2147 dated 30.5.1978.

Legislation governing foreign purchases of real estate in Turkey

According to article 35 of the 1934 Title Deeds Act, foreign nationals can acquire real estate in Turkey on the condition of reciprocity. Accordingly, only citizens of states which allow Turkish nationals and companies to acquire real estate are given the same right in Turkey. In 2003, the law was modified to make foreign purchases of real estate easier, resulting in a peak in foreign purchases. In 2005, the modifications were declared void by the Constitutional Court. As a result, the purchase of real estate by foreigners was suspended until, in January 2006, a new law entered into force with retrospective effect. It allows foreign nationals to purchase without special consent up to 25,000 square meters of land in designated zones in municipalities.

Dutch retirement migrants

Many Dutch respondents were attracted to Turkey by the cheaper house prices and lower living costs. Many also cited the lower living costs as an important advantage of living in Turkey; their expectations had not been disappointed. Both the amount and the sources of income of the Dutch respondents varied a lot.¹⁵ Some were receiving generous occupational pensions or pre-pension benefits. For others, a basic state pension, or a disability benefit or widow's pension was the main source of income. One female respondent had to get by on the alimony she received from her former husband. Others again were living on (income from) savings, an inheritance or annuities and/or the profit from the sale of their house in the Netherlands. Most respondents who lived permanently in Turkey had sold their house in the Netherlands. One couple pointed out:

"If we would have been born a few years earlier, it would have been much easier to retire early. Now we had to sell our house in the Netherlands. Nevertheless, our generation is lucky, because we bought our houses when prices were low. Younger people cannot make that much profit when they sell their house." [DPM4]

Most of the Dutch respondents owned their home in Turkey, and several of them owned one or more other apartments which they rented out.¹⁶ However, there

15 In the TUBITAK research project SOBAG-105K156, 66 Dutch retirees were interviewed in Antalya province. Three of them reported having a monthly income below 1,000 euro; nine had an income between 1,000 and 2,500 euro; nine had an income between 2,500 and 5,000 euro; and three had an income above 5,000 euro. The rest did not answer this question (Balkir et al., 2008).

16 In the TUBITAK research project (SOBAG-105K156), 29 per cent of the interviewed European retirees had invested in Turkey, and in the case of Dutch retirees the percentage went up to 32 (Balkir et al., 2008).

was also a significant group who felt more secure renting an apartment, and one respondent and his wife had sold their apartment in Turkey and were now living in a rented apartment.

Several respondents had seen their (household) income reduced because of their migration to Turkey. These were couples (like the one above) who had retired early and/or of whom the wife had given up paid work to retire together with her husband, and who had to bridge the time until they would receive old-age pensions on their own means. They had calculated that they would be able to do so in Turkey.

Some respondents had seen their (net) income increase. These were respondents who had deregistered as residents of the Netherlands and received their Dutch pension or benefit without income tax being deducted. Most respondents who were residing more or less permanently in Turkey were aware of this financial advantage to be gained by deregistering in the Netherlands. Many of them had nevertheless decided to retain an address in the Netherlands because deregistering also has disadvantages. For example, younger respondents wanted to continue building up pension rights in the Netherlands, and respondents with chronic illnesses wanted to retain their Dutch health insurance and maintain access to healthcare services in the Netherlands. One respondent preferred not to deregister because of his experience with rule changes in the Netherlands:

He and his wife lived in Spain during their first retirement years. In 2006, a new health insurance scheme was introduced in the Netherlands. It turned out to be very disadvantageous for them. They found themselves paying thrice as much as before, for a more limited package. Partly for this reason, they moved back to the Netherlands. Shortly afterward, they moved to Turkey. However, unlike when they moved to Spain, they did not deregister in the Netherlands. [DPM10]

The following example illustrates that the decision may not be determined by economic considerations alone. Lifecycle considerations (the awareness that one's circumstances may change suddenly in older life) are also important:

They fly back to the Netherlands every three months for two or three weeks. They both kept their (rented) house there. [In the Netherlands, they did not share a house, perhaps because she has a widow's pension? She says that they prefer to remain independent.]

They want to go home and see their children and grandchildren regularly. They also want to be able to return in case they don't like it here anymore, or in case their health deteriorates. She says: "When you give up everything

there, you have nothing to return to.” She explains that he had cancer a few years ago. It was discovered in time, but he has to go to hospital for a check-up twice a year. She adds that in this way, they also remain insured in the Netherlands. They not only retain their health insurance, but also remain insured for the state old age-pension. He says: “We both worked 35 years; we have contributed enough to the welfare state.”

They are renting their apartment in Turkey; they did not want to buy an apartment here. He explains: “The advantage is that your money is not stuck in a house. When we don’t want to stay here anymore, we just hand in the key, and we are free to go back. Therefore, we do not want to sign a contract for five years either, we prefer a contract for a year.” [DPM7]

Nearly all Dutch respondents said their income was (amply) sufficient to cover their living costs in Turkey. Several respondents noted that they were able to live to a better standard than in the Netherlands. The above couple explained:

“Our income is sufficient to pay our rent both in the Netherlands and in Turkey, and to eat outdoors every other day, because the living costs are lower here. We pay only 325 euro a month for our apartment here, including water, electricity, and the use of the sauna and swimming pool. In the Netherlands, we could not afford to rent such an apartment. And we don’t need a car here. He can walk much longer than in the Netherlands. An hour and a half is no problem, whereas in the Netherlands he can walk only five minutes.” [DPM7]

Besides differences in the costs of living, some respondents exploited differences in interest rates or fluctuations in exchange rates to enhance their financial position:

“We first bought an apartment here, but we calculated that it was cheaper to rent. We sold our apartment and are now renting a bigger one from the interest we receive on a deposit account.” [DPM11]

“We have a Dutch and a Turkish bank account. I check the exchange rates every day. When the rate is good, I transfer money from our Dutch to our Turkish bank account. It is much better than getting interest.” [DPM4]

A large majority of our Dutch respondents were confident that their income would remain sufficient to cover their living costs in Turkey the coming years. One respondent noted that it would also depend on the euro exchange rate and other circumstances beyond his control. Two other respondents, a couple

who were living on the profit from the sale of their house in the Netherlands, were not confident at all that they would manage until they would start receiving their old-age pensions. They saw their capital shrink quickly due to problems with the title deed of their house in Turkey. Several other respondents had also lost large sums of money due to problems and conflicts with real estate brokers and building constructors – one couple even had had to borrow money from their children for the legal proceedings they had initiated – and others had seen the value of their house in Turkey go down the last years. However, their pensions were not affected.

Though the latter examples illustrate that any financial advantage can quickly disappear, the Dutch respondents were on the whole quite capable of enhancing their welfare in older life.

Turkish return migrants

Financial issues were also important in the decision to move back of the permanent returnees in the Turkish sample. However, they were presented by many of them not as a (pull) factor making retirement to Turkey attractive, but as a (push) factor which made them leave the Netherlands. Moreover, only few Turkish respondents spontaneously mentioned the lower costs of life as an advantage of living in Turkey, and although a large majority were satisfied with their life in Turkey, the main disappointment of those who reported that not all their expectations had been met was that their income was not or hardly sufficient to cover their costs of living.

The amount and sources of income in the Turkish sample varied considerably, but less than in the Dutch sample. The average income of the Turkish respondents was clearly lower than that of the Dutch respondents. A Dutch state old-age pension or a disability or remigration benefit was the main source of income for nearly all Turkish respondents. One respondent was receiving a pre-pension benefit. Some respondents (particularly older migrants) also had a (smaller) Turkish pension. A large majority owned their home in Turkey, and several respondents reported that they owned one or more other apartments or, e.g., a piece of land, which they rented out. (There were probably more respondents who also had such additional income sources but who preferred not to reveal this information.) Most respondents did not own a house in the Netherlands. A few permanent returnees had sold their house in the Netherlands before returning, but the money from the sale had been just sufficient to pay off the remaining mortgage.

Most of the permanent returnees had seen their (household) income drop because of their return migration. The main cause was the non-exportability of benefits. Unemployment benefits and social assistance are not exportable.

Permanent returnees who relied on these benefits prior to their return, returned with a remigration benefit. The amount of this benefit is adapted to the costs of life in Turkey and therefore much lower than the social assistance level in the Netherlands. Other respondents did not have the required qualifying years for a full old-age pension. Others again were not entitled to a full disability benefit because they had been declared only partially disabled. The income support which these respondents received in the Netherlands is also not exportable. Only few permanent returnees had seen their (net) income increase because of their return. These were respondents with a full disability benefit. In a few cases, the household income was nevertheless reduced because the wife gave up paid work to return together with the husband.

Particularly returnees who relied exclusively on a remigration benefit, reported that their income was not sufficient to cover their living costs in Turkey:

Looking backward, he can say that he made a miscalculation. He had not reckoned with the high inflation rate here. Of course he also had not foreseen that he and his first wife would divorce. They returned together and received a benefit for a couple. Then they divorced and they both got a benefit for a single person, which is much lower. He has remarried, but his benefit has not been adapted. He and his second wife live in with his mother, who also returned from the Netherlands and who has a Dutch old-age pension. She helps them financially. And he has two creditcards. He pays his debts to the first credit card provider by using the second card, and the other way round. How long will they allow him to do that? People say: but you are allowed to work. However, no employer in Turkey will employ a person in his fifties who has diabetes and high blood pressure. Starting his own business is not an option either. He does not dare. The economic situation is bad. You don't get paid by your customers. [TPR1]

Several other returnees with only a remigration benefit also reported that they had to be helped out by relatives every now and again. The income of permanent returnees who relied on disability benefits was mostly higher, but particularly respondents who had returned with children of school age also had difficulties to make ends meet. Those who did not report difficulties, on the other hand, were mostly older and without dependent children.

Less than half of the permanent returnees were confident that their income would remain sufficient to cover their living costs in Turkey the coming years. They were so because they expected their income to rise (when they would become 65 and entitled to an old-age pension) or their costs to drop (when their children would finish their studies). More than half were not confident, or said: "Allah bilir" [God knows], or: "you should ask the Dutch government".

They were not confident because they thought their costs might rise or their income might drop:

No, “pek emin degilim” [I’m not quite sure], he says. He explains: “Because life in Turkey is getting more expensive, because they keep changing the laws in the Netherlands, and because my wife and I may have to spend more money on our health the coming years, as we are getting older.” [TPR8]

We interviewed several migrants who had returned already in the 1980s with a disability benefit and who had been severely affected by rule changes in the Netherlands. Among them were, for example, a woman who lost her disability benefit as a result of a re-examination 14 years after her return; a man who saw his income cut by half after the entry into force of the Export Restrictions on Benefits Act; and a woman whose husband (who had a disability benefit) had died shortly after the introduction of a new survivors benefits scheme – under which she would receive a widow’s benefit only as long as she had children under 18. Most of the more recent returnees with a disability benefit also ran the risk of losing it after a re-examination without having the right to move back to the Netherlands. Most of them, however, had filed an application for a remigration benefit before their return, so that they (or, for that matter, their widow or ex-wife) would remain entitled to a (lower, but steady) benefit from the Netherlands.

Several respondents cited the frequent changes in the Dutch social security laws and regulations to explain why they found it important to own their home in Turkey, or why they preferred to have different (Dutch and Turkish) sources of income. Most respondents had considered the possibility of purchasing pension rights in Turkey. Particularly older migrants had used it. More recent returnees were also aware of this possibility. Most of them had made inquiries prior to or shortly after their return to find out whether they could buy pension rights and start receiving an old-age pension right away. Many found it too expensive, however.

Several seasonal returnees had income from real estate in Turkey and/or a Turkish pension, on which they lived when they were in Turkey. However, combining Dutch and Turkish pensions and benefits is not always possible without breaking or evading rules.

He purchased his SSK rights in 1995. He paid the whole amount, but he does not receive pension payments at the moment. They told him that he is not entitled to an SSK pension as long as he is receiving social payments in the Netherlands. He receives contributions to his rent and health insurance in the Neth-

erlands. He has decided not to receive the SSK pension rather than giving up these Dutch benefits. [TSM4]

Generally speaking, women run a greater risk of becoming widowed than men, and widowhood tends to have an adverse effect on a woman's income. Some of the female Turkish respondents, in particular, were aware of these risks, and, even though (or perhaps because) they did not always know whether they would be entitled to a Dutch widow's pension, attached importance to having some property or a source of income or income security of their own. This issue was never brought up by the Dutch respondents, perhaps partly because they were more often covered by relatively generous occupational pension schemes, and partly because the default matrimonial property regime in the Netherlands is general community of property (with all property acquired by both spouses prior to and during the marriage falling into the community of property). In Turkey, complete separation of property (where each spouse is the owner of any property registered under his or her name) was for a long time the default system.

As said, many of the permanent returnees among our respondents had applied for a remigration benefit. Some of them were receiving a so-called 'nil' benefit, because they had another benefit or pension (mostly a disability benefit) which was higher. Applicants are required to return for good. They must deregister as residents, and hand in their residence permit or their Dutch passport. Many respondents found these requirements harsh. However, they and their wives (it was mostly the husband who filed the application) were guaranteed a lifelong income. That was what won them over. Several respondents said they found it particularly important that the remigration benefit also provided a kind of widow's pension.



Dutch-Turkish firm

5. HEALTH AND CARE

How did our respondents make use of formal health and care services, provided by the state and private sectors, and informal care and support provided by family members? Were they keen to retain access to public health and care services in the Netherlands? Did they rely on public services, or did they prefer to make use of private services?

Relevant legal framework

Dutch health insurance system

In 2006, a new health insurance system entered into force in the Netherlands. The previous public/private health insurance was replaced by one basic package. The Health Insurance Act (ZVW) requires all residents of the Netherlands to purchase this basic package. They have the option to choose the insurance company and to purchase additional insurance. The Health Insurance Act also applies to persons who live abroad but who receive a benefit or pension – e.g., a state old-age pension, disability benefit or widow's pension – from the Netherlands. The latter category, however, is entitled to reimbursements or entitlements according to the public health insurance system of their country of residence (the so-called 'country-of residence package'). These migrants must register with and pay a contribution to the Dutch healthcare insurance board CVZ, which will send them a form (121) with which they can register with the social insurance board in their new country of residence (in the case of Turkey: the SGK). The Health Insurance Act does not apply to Turkish migrants who have returned to Turkey with (only) a remigration benefit from the Netherlands. They have to arrange for insurance themselves. They receive a monthly contribution towards the costs.

The Exceptional Medical Expenses Act (AWBZ) provides all residents of the Netherlands with coverage for potential needs such as care and nursing in nursing homes and hospitalisation for longer than one year. Persons who live abroad with a pension or benefit from the Netherlands are not insured under this act. Until 2006, they had the option to remain insured voluntarily. This option no longer exists.

Turkish health insurance system

Since 2003, the Turkish health care and health insurance system is in the process of being reformed from a system of multiple insurance schemes covering only two-thirds of the population to a single-payer system that should provide universal coverage. In 2006, two laws were enacted. The Social Security Institu-

tion Act¹⁷ aims to make the social security system more efficient by unifying the three existing social security and health insurance schemes (SSK, Bag-Kur and Emekli Sandığı) into one social security institution, SGK. This institution has also become responsible for the so-called green card scheme, which offers free access to health care services for people whose household income is less than one third of the minimum wage per household member, and for the new health insurance scheme which has been introduced by the second law. This new scheme will replace both the green card scheme and the health insurance schemes which were operated by SSK, Bag-Kur and Emekli Sandığı. The SGK is responsible for all social benefits, not just for health insurance.¹⁸

The Social Insurance and General Health Insurance Act¹⁹ aims, among other things, to provide universal health insurance coverage for all residents. Article 60 lists the various categories of holders of general health insurance. Among the categories listed are, in article 60(d), foreign residents who are holders of a residence permit and who are not insured under their home country's (or any other country's) legislation, provided that they have resided in Turkey for at least one year. Article 63 lists the health care services to be financed for holders of general health insurance. These include primary care and preventive services, emergency health services, ambulatory and inpatient care benefits, patient follow-up and rehabilitation services, organ, tissues and stem cell transplantation. According to article 64(c), however, treatment for pre-existing chronic diseases of otherwise eligible foreign residents is excluded.

Judging from newspaper articles, postings on internet fora, and announcements on the website of the British embassy in Ankara, there has been some confusion and concern among British retirement migrants about how the Social Insurance and General Health Insurance Act would affect them. At the time of writing of this report, it still was not clear whether those who were no longer insured under the British national health insurance scheme would be obliged to register for insurance under the new SGK scheme. On the other hand, those who hoped that the SGK scheme would offer an alternative to expensive private health insurance did not know whether, when and under what conditions they could register. Dutch retirement migrants in Turkey are less likely to be affected by the new Turkish law, as most of them continue to be insured under

17 Social Security Institution Act [Sosyal Güvenlik Kurumu Kanunu], Law No. 5502 dated 20.06.2006.

18 For more information, see, e.g., Yıldırım and Yıldırım, 2011; Yenimahalleli Yasar and Ugurluoglu, 2011.

19 Social Insurance and General Health Insurance Act [Sosyal Sigortalar ve Genel Sağlık Sigortası Kanunu], Law No. 5510 of 31.05.2006.

the Dutch Health Insurance Act. The implementation of the SGK health insurance scheme for foreign residents was postponed several times.²⁰

Dutch retirement migrants

The seasonal migrants among our Dutch respondents had access to public health and care services in the Netherlands. They remained insured there. They all had taken out additional insurance and travel insurance. Migrants who live permanently in Turkey would normally lose their rights to access public services in the Netherlands. However, about half of the respondents who lived more or less permanently in Turkey still had access to these services, because they had not deregistered as residents in the Netherlands. They mostly had chosen not to deregister partly for this reason. A few respondents had done so predominantly for this reason.

There was also a substantial group who had deregistered in the Netherlands. Most of them still fell under the Dutch Health Insurance Act, because they were receiving pensions or benefits from the Netherlands. They were entitled to reimbursements and services according to the Turkish public health insurance system. All of them had indeed registered with the SGK. Not all of them had done so gladly. Two couples who had settled in Turkey before the introduction of the Health Insurance Act would have preferred to retain their old insurance. The first couple said they were paying more now – because they had purchased additional insurance from a private insurance company in Turkey – for a package which was nevertheless smaller than their old package. The second couple was a same-sex couple:

Until 2006, they had private health insurance in the Netherlands. It was a special insurance for people living abroad, and not too expensive. The younger partner was co-insured with the elder partner. In 2007, when the eldest partner started to receive state-old age pension, he got obligatory health insurance with the SGK. This was a consequence of the new health insurance system in the Netherlands. Under the old system, he could have retained his private insurance and his partner could have remained co-insured with him. The youngest partner is not yet receiving a pension from the Nether-

20 In April 2011, a notice on the website of the British embassy in Ankara informed British residents in Turkey that there still was confusion as to whether the SGK health insurance scheme would be compulsory for British residents (<http://ukinturkey.fco.gov.uk/en/help-for-british-nationals/news-for-british-residents/update-on-meeting>). In January 2012, new announcements stated that the implementation had been postponed until December 2012 and that the SGK had informed the embassy that the scheme was not compulsory for British nationals; some local SGK offices, however, claimed to be unaware of this (<http://ukinturkey.fco.gov.uk/en/help-for-british-nationals/important-update>).

lands. They applied for him to be co-insured, but their application was rejected. Their Dutch registered partnership was not recognized in Turkey. They filed a complaint with the Dutch healthcare insurance board, but were told that the legislation of the country of residence is applicable. They got private Turkish insurance for the younger partner. It is quite expensive. Moreover, in the first insurance year his blood pressure went up due to the stress about their house. He went to see a doctor and got medicines. When he applied for renewal of the insurance, the insurance company informed him that he could only get an insurance excluding hypertension and its consequences. So he is paying a lot of money now for an insurance which will be worthless if he gets, e.g., heart problems. It makes him feel very insecure. If he would get a heart attack, they might have to sell their house to pay the hospital bills. [DPM5]²¹

All respondents who were insured with the SGK had taken out additional private insurance in Turkey. A few other respondents did not fall under the Health Insurance Act and had to arrange for insurance themselves. They too had taken out private health insurance in Turkey. One couple, who were living on savings and the profit of the sale of their house in the Netherlands, had chosen not to take out insurance. However, as they saw their capital shrink quickly due to problems with the title deed of their house in Turkey, they were more and more regretting this choice:

They have not taken out health insurance. They are carrying the risk themselves. He looks more and more unhappy while answering my questions. He concludes: "We moved here without making sufficient preparations. We realise now that the risk is too big. That is another reason why we will probably have to return to the Netherlands." [DPM13]

Most of our Dutch respondents had used healthcare services in Turkey. Respondents who were insured in the Netherlands were covered for urgent, non-planned medical care in Turkey. Particularly seasonal migrants used the international insurance form 111. Others advanced the costs themselves and got them reimbursed by their insurer when they were back in the Netherlands. Respondents who were insured with the SGK found out that they had to pay contributions for many services:

21 A few months after the interview, they reported that they had found a better solution. The younger partner had been accepted by an insurance company in the Netherlands with special health insurance policies for Dutch expats living abroad.

She is using pills for high cholesterol. She brought them from the Netherlands, but some time ago they were finished and she went to see a doctor here. He had her blood examined and wrote her a recipe for new pills. She has to pay them herself, 50 TL per month. She also had to pay for the blood examination. However, it is still cheaper than her insurance premium in the Netherlands would be. [DPM3]

Most respondents preferred to go to a private rather than a state doctor or hospital in Turkey. Those who were insured with the SGK mostly took it for granted that they had to pay a larger patient contribution themselves when using private healthcare services.

Practically all our Dutch respondents were satisfied with the quality of the healthcare services they had used in Turkey. They were pleasantly surprised by their patient-friendliness. Most respondents had only used private doctors or hospitals in Alanya and Kuşadası. Private hospitals in these towns have special desks for foreign patients. Only few respondents had tried a state hospital. They too were not unsatisfied.

Before they settled here, they inquired about the local hospitals. The quality of the hospitals in Alanya was one of the reasons to settle here. Their experiences are positive. In the Netherlands, you have to wait much longer for tests, scans, etc. Here they found out, by a simple blood test, that she has a vitamin deficiency. In the Netherlands, they would not have tested her blood that quickly. And when you are x-rayed or scanned, you can take the results home. [DPM8]

He had to have a prostate operation a few years ago. He first wanted to have it done in a private hospital which has a contract with the SGK, but he would have to contribute 750 euro himself. He decided to go to the state hospital, and it was much better than expected. [DPM5]

She describes herself as a rather difficult patient, because she was trained and worked as a nurse herself. She once had an infection. She knew what medicine she needed. In the Netherlands, she would have got it in the form of pills. Here they wanted to hospitalize her and give her a drip. She refused, and went to a pharmacy for pills. She also finds it a problem that doctors and other hospital staff often don't speak sufficient English. [DSM1]

We also asked our respondents what they would do if their health would deteriorate: would it be a reason to return to the Netherlands? All seasonal migrants answered that they would return back permanently to the Netherlands.

The answers of those who lived more or less permanently in Turkey were more varied. Most said they would return to the Netherlands if they would become handicapped or if they would need nursing care. Others said they would not, because they expected to be able to purchase private nursing care in Turkey.

She says they hope to grow old here together. However, it will depend on their health. They would move back if their health deteriorates, if they cannot walk and climb stairs anymore. You can live here only as long as you are mobile. Their apartment building is not accessible for wheelchairs. Hardly any apartment building is. She knows that it is different in Spain. Many apartment buildings there are accessible for elderly and handicapped people. There are also care homes in Spain. In Turkey, these don't exist yet. [DPM7]

He says he does not want to occupy himself a lot with what they should be afraid of. They live by the day. Later on, he adds: "It is quite simple, we still have our Dutch passports, so we can return to the Netherlands when we need provisions or services which are not available here." [DPM1]

She would not want to stay if she would become seriously ill, or if she would need care. There are people who say they will hire someone when they cannot care for themselves anymore. However, she does not think she will do that. She would not like to have a Turkish woman around her all the time. [DPM12]

She thinks it would not be a reason to return if she and her husband would no longer be able to run their own household or to care for themselves. You can purchase care here. It is much cheaper than in the Netherlands. Besides, access to public home care is becoming more and more restricted in the Netherlands. [DPM3]

The respondents' answers to the question what they would do if their spouse or partner would pass away, were also varied. The female respondents more often thought that they would not want to live in Turkey alone. The male respondents more often thought that they would stay in Turkey. However, there were also women who thought they would stay and men who thought they would return to the Netherlands.

She says she would not stay here alone, she would return to the Netherlands. They have experienced several burglaries. She does not dare to spend the night in the house alone. [DPM4]

Both say they would not want to stay here alone. He explains: "Your social contacts change when you lose your partner." [DPM7]

She says she would not go back if her husband would die: "I'll bury him and come back to Turkey". She thinks her husband would also stay here if she would die. [DSM5]

They have discussed it with each other, and have come to the conclusion that in the Netherlands, they don't have anybody either. So, both think they would stay here. She says, laughingly, that their Turkish friends would probably find him a new wife in no time, because a man living on his own is simply not possible here. [DPM8]

He thinks he would stay here. He has many friends and acquaintances here. It would be different for his wife. She would probably feel less secure here without him. [DPM10]

The wife of one respondent had died shortly after their migration. He explained why he had decided to stay in Turkey:

He feels quite lonely sometimes, but in the Netherlands it would have been worse. It is easier to get in touch with people here. You are spending much more time outdoors. [DPM2]

Turkish return migrants

Like the Dutch seasonal migrants, all the seasonal migrants among our Turkish respondents had access to public health and care services in the Netherlands. They had mostly taken out additional insurance and/or travel insurance, too. A few of them were also insured with the SGK in Turkey, because they had a Turkish pension. Most of the permanent returnees, on the other hand, were not insured in the Netherlands anymore. They had chosen or – more often – been required to deregister as residents. Those who were receiving a state old-age or widow's pension or a disability pension still fell under the Dutch Health Insurance Act and were entitled to reimbursements and entitlements according to the Turkish public health insurance system. All these respondents were indeed insured with the SGK. Some, however, were insured on the basis of a Turkish pension, not on the basis of their Dutch pension. One of our respondents was a widow who would lose her widow's pension when her youngest son would turn 18. She was well aware that she would also lose her health insurance then and was sorting out how she could remain insured.

Respondents who had returned from the Netherlands with (only) a remigration benefit had to arrange for insurance in Turkey themselves. They received an extra allowance on top of their remigration benefit which, however, according to all of them was not sufficient to purchase private health insurance. A few were insured with the SGK on the basis of a Turkish pension or because they were paying contributions for a pension. Two respondents did not have any health insurance.

He does not have health insurance. In the Netherlands everybody is insured, here most people are not. It is not obligatory here. Health insurance does exist, but it is expensive. After his return, he made inquiries about it. He would have to pay 200-250 TL a month. He cannot afford it. Fortunately, he is rather healthy. He only has stomach pains. He uses the same pills as in the Netherlands, they cost 6 TL per month. He prays to God every day that he stays healthy. [TPR10]

Only few Turkish respondents who lived practically permanently in Turkey had access to public healthcare services in the Netherlands. These respondents had not deregistered as residents and had kept a postal address in the Netherlands. They had done so predominantly for other reasons, but considered it an advantage that they also kept access to public healthcare services in the Netherlands.

Our Turkish respondents' experiences and satisfaction with healthcare services in Turkey were more varied than those of the Dutch respondents. This probably also had to do with the (more varied) places where they were living.

"Five years ago, the doctors in Turkey were not so good, but the situation has improved. The doctors are perfect now." [TPR1]

Her experiences differ. She has a critical attitude, also because of her first profession [she was a physiotherapist], and because she has many doctors among her relatives. When she needs a doctor, she chooses one consciously. If she would need surgery, she would rather go to a hospital in Turkey than in the Netherlands. The quality of medical care in the Netherlands has deteriorated, in Turkey it has improved. [TPR15]

He is quite negative: they live in a small place where there is only a sağlık ocağı [health centre]. Therefore he often has to go to Denizli. In the state hospitals they make you wait long, and they are not interested in you. You can go to a private hospital, but then you have to pay yourself. [TPR3]

In the Netherlands, he had the same psychiatrist for years. That doctor knew him. Here he has a different doctor every two or three months. In the Netherlands, doctors are more interested in their patients, and they have more time for them. Here the doctors are very busy, they have too many patients. When you complain, they say: why don't you go back to the Netherlands. It is better in private hospitals, but they cannot always go there, it is expensive. They pay 100 TL per visit to a private psychiatrist, and they also have to pay the medicines themselves. [TPR7]

They don't like the SSK hospitals in Turkey, because they are crowded and make you wait long. Their experiences with private hospitals are positive. The doctors are very good and take time for their patients. They also prescribe medicine much quicker than doctors in the Netherlands. [TSM2]

Many Turkish respondents agreed that the quality of medical care in Turkey had improved, and that they had got more possibilities to access private doctors and hospitals. Some returnees indeed chose to make use of private doctors and hospitals when possible. However, respondents who were insured in the Netherlands could afford to do so more easily than respondents who were only entitled to the SGK package. Seasonal migrants with both Dutch and SGK insurance normally preferred to use their Dutch insurance while they were in Turkey.

The husband says they can choose the best doctors and hospitals in Turkey. Sometimes they have to advance part of the costs, but their health insurance in the Netherlands will reimburse them when they are back in the Netherlands. They can also use the SSK system, but they usually prefer to use private services. [TSM1]

Some Turkish respondents needed assistance with daily living tasks. Most of them relied on their spouse or children. Some were paying someone to assist them.

What would our Turkish respondents do if their health would deteriorate? Most of the permanent returnees answered that they could not move back to the Netherlands anyway. It was different for those who had dual citizenship. Several of them thought they might move back to the Netherlands if they would fall seriously ill. They expected to get better medical and nursing care in the Netherlands. Moreover, they would prefer to be close to their children. For the same reasons, nearly all the seasonal return migrants also thought they would stay in the Netherlands – not in Turkey – if they could not travel anymore.

Some of the seasonal migrants said they would also stop travelling if their spouse would pass away. Most of them would stay in the Netherlands then, but a few respondents with children in Turkey could also imagine that they would move in with one of these children. Asked what they would do if their spouse would pass away, most of the permanent returnees answered, again, that they did not have the option to move back to the Netherlands. The male respondents added that they would not want to move back either. It was different for some of the female respondents. They would want to move back to the Netherlands, and their children, if they became widowed.

Asked what they would do if they became widowed, she answered: "I want to go to my children, if they let me. Either I'll go to the children, or the children have to come to me." He answered: "I don't want to go, I want to stay here."
[TPR3]

6. RESIDENCY AND CITIZENSHIP

How did our respondents perceive and exercise their formal legal rights in the Netherlands and Turkey? To what extent were they able to manage their residency status? What did their Dutch citizenship mean for the dual nationals among our Turkish respondents? Did the Dutch respondents compare their formal legal status to that of intra-EU retirement migrants?

Relevant legal framework

Dutch citizenship law and immigration law

The Dutch citizenship law has been amended and revised repeatedly in the past few decades. The current citizenship law provides that, to be eligible for naturalisation, a foreigner must have a permanent residence permit or a residence permit for a non-temporary purpose; must have legally resided in the Netherlands for an uninterrupted period of five years; must not have been convicted of a crime in the four years preceding the application for naturalisation; must have passed a language and integration test; and must be prepared to renounce his/her current citizenship. Certain categories of foreigners are eligible for a faster and easier procedure for acquiring Dutch citizenship. These include persons aged 65 and over who have legally resided in the Netherlands for an uninterrupted period of at least 15 years. They can acquire Dutch citizenship without having to pass a language and integration test and without having to renounce their foreign citizenship. In the past few decades, most Turkish-born migrants in the Netherlands have acquired Dutch citizenship without renouncing their Turkish citizenship. In the age group 65 and over, nearly 60 per cent of the men and 45 per cent of the women have dual citizenship. In the age group 45-65, the percentages of dual citizens are substantially higher.

Persons with Dutch citizenship can stay abroad for a longer period of time without losing the right to return to the Netherlands. However, dual nationals may lose their Dutch citizenship if they reside outside the Netherlands and the EU for more than ten years. They can retain their Dutch citizenship only by applying for a Dutch passport or proof of Dutch citizenship before the end of the ten-year period, or by having their principal residence in the Netherlands or another EU member state for at least one year. Return migrants with dual citizenship who are not aware of this ten-year rule may thus lose their Dutch citizenship. For Dutch retirement migrants, another provision is relevant: Dutch na-

nationals automatically lose their Dutch citizenship if they voluntarily acquire the citizenship of another country.²²

Most older Turkish migrants who don't have Dutch citizenship are holders of a permanent residence permit. Until 2006, this status could be lost if the holder had remained abroad for more than nine months on a single occasion or if he/she had spent periods of more than six months abroad for three years in succession. He/she was then assumed to have moved his/her principal residence outside the Netherlands. In 2006, when the Netherlands implemented the EU Long-Term Residents Directive, the grounds for withdrawal of the national permanent residence permit were equalised to those for the European long-term resident status. This means that the holders of both statuses can remain outside the Netherlands and the EU for 12 consecutive months without having to fear consequences for their residence rights in the Netherlands.

Turkish (return) migrants who no longer have a residence permit or Dutch citizenship need to obtain a visa in advance to enter the Netherlands for, e.g., visiting relatives.

Dutch Remigration Act

Migrants from former recruitment countries who intend to settle back permanently in their country of origin can make use of the Remigration Act (see also Chapter 4). However, Dutch nationals are not eligible for a remigration benefit. Applicants with dual citizenship are therefore required to give up their Dutch citizenship. Their spouses, if applicable, are not required to give up theirs. Migrants who have returned with a remigration benefit are eligible for a multiple-entry visa valid for several years for visiting (family in) the Netherlands. Migrants who have returned with a remigration benefit and who regret their decision are allowed to re-immigrate to the Netherlands within one year after their departure.

Other relevant rules

Residents who expect to stay abroad for more than eight months within the next twelve months have to deregister with their municipality.²³ The municipality will remove their record from the Municipal Personal Records Database [Gemeentelijke Basisadministratie, GBA] and inform other government authorities of their departure. This rule applies to Dutch as well as foreign nationals. Ob-

22 For more detailed information on the current Dutch citizenship law and its predecessors, see Van Oers et al., 2009. For an English translation of the Dutch citizenship law, see [http://eudo-citizenship.eu/NationalDB/docs/NL%20Netherlands%20Nationality%20Act%20\(consolidated%202010,%20English\).pdf](http://eudo-citizenship.eu/NationalDB/docs/NL%20Netherlands%20Nationality%20Act%20(consolidated%202010,%20English).pdf) [accessed 18 July 2011].

23 Article 68 of the Municipal Personal Records Database Act [Wet gemeentelijke basisadministratie persoonsgegevens].

viously, it is a rule which is difficult to enforce. Moreover, not all (semi-)government authorities apply the same (eight-months) time limit. For example, the Health Care Insurance Board [College Zorgverzekeringen] applies a time limit of twelve months. Those who leave the Netherlands for a period shorter than a year, have to remain insured in the Netherlands against medical costs.

Turkish immigration law and citizenship law

The entry and residence of foreigners in Turkey are regulated in the Passport Law and the Law on the residence and travel of foreigners in Turkey.²⁴ Turkey does not apply a uniform visa policy towards all EU citizens. Currently, nationals of 16 EU member states are exempted from the obligation to obtain a visa for a short stay. Nationals of the other 11 member states, including the Netherlands, need a visa to enter the country. However, they can obtain this visa at the Turkish borders on payment of a fee. Depending on their nationality, they obtain a visa for a duration of one or three months, and for one or several entries. Dutch nationals obtain a 90-day multiple-entry visa.²⁵ Foreigners who wish to stay beyond what their current visa allows, have to apply for a residence permit. However, it is also possible to leave the country when the visa expires, and obtain a new visa on instant re-entry.

The practice of issuing 'sticker visas' at the border gates can be seen as a compromise between applying the reciprocity principle, which is one of the basic principles of Turkish immigration law, and economic concerns (Ertuna Lagrand, 2010: 219; Apap et al., 2004). The practice is objected to by the EU, which has also required Turkey to issue visas that are valid for a maximum of 90 days within 180 days, in line with the Schengen acquis (European Commission, 2010: 94). These 90/180-day visas are expected to be introduced soon. The visa stamps have already been revised; they state that they are valid for multiple stays up to a maximum of 90 days in a 180-day period. However, these rules were not yet being applied at the time of writing this report.²⁶

Foreigners who wish to stay in Turkey beyond the duration of their visa or visa exemption have to obtain a residence permit. Article 7 of the Law on the residence and travel of foreigners lists the grounds on which a residence permit will be refused. These include the applicant's not having sufficient legitimate

24 Passport Law [Pasaport Kanunu], Law No. 5682 dated 15.7.1950; Law on the Residence and Travel of Foreigners in Turkey [Yabancıların Türkiye'de İkamet ve Seyahatleri Hakkında Kanun], Law No. 5683 dated 15.07.1950.

25 See the website of the Turkish Ministry of Foreign Affairs: <http://www.mfa.gov.tr/visa-information-for-foreigners.en.mfa> [accessed 29 July 2011].

26 Information published by the British embassy in Ankara, <http://ukinturkey.fco.gov.uk/en/help-for-british-nationals/news-for-british-residents/update-on-meeting> [accessed 18 July 2011].

means to support him/herself during his/her stay in Turkey. The duration of the permit will depend on many factors, including the purpose of the stay, the nationality of the applicant, whether it is his/her initial application or an application for an extension, and the expiration date of his/her passport. It also depends on the applicant's request. The maximum duration for which a residence permit can be issued is five years. The fee depends on the applicant's nationality and the duration of the permit. There is no long-term resident status in Turkish law.²⁷

In June 2009, a new citizenship law entered into force in Turkey.²⁸ To be eligible to acquire Turkish citizenship, a foreigner must have at least five years of uninterrupted residency in Turkey; must have decided to settle in Turkey and must be able to confirm this by his/her behaviour; must be free of diseases that constitute a danger to public health; must be of good moral character; must speak sufficient Turkish; must have sufficient income or a profession that can support him/her and his/her dependents in Turkey; and must not pose a problem to the national security or the public order. It is at the discretion of the competent authorities to decide whether an applicant who fulfils all the requirements will acquire Turkish citizenship. According to article 11 of the Turkish Citizenship Law, foreigners applying for Turkish citizenship may also be required to renounce their foreign citizenship, but this new provision does not appear to be widely used in practice. However, under the Dutch Citizenship Law, Dutch nationals automatically lose their citizenship upon naturalisation in another country. Turkish nationals who acquire another country's citizenship do not automatically lose their Turkish citizenship, but they can request permission to renounce it. Available statistics show that the numbers of foreigners who acquire Turkish citizenship for reasons other than marriage are small and a large majority are migrants of Turkish descent (İçduygu, 2007: 311).

Dutch retirement migrants

Among the Dutch respondents who lived more or less permanently in Turkey, about half had deregistered as residents in the Netherlands. The other half had

27 Ertuna Lagrand (2010: 241) remarks that, in practice, foreigners who have legally resided in Turkey for many years are issued residence permits of longer duration, but "apart from not constituting a long-term resident foreigner regime, this practice also does not generate any level of legal certainty for the foreigner as there are no rules ensuring this preferential treatment."

28 Law on the principles and procedures regarding the acquisition and loss of Turkish citizenship [Türk Vatandaşlığı Kanunu], Law No. 5901 dated 29.5.2009. For more detailed information on this law and its predecessors, see Kadirbeyoglu, 2009. For an English translation, see [http://eudo-citizenship.eu/NationalDB/docs/TUR%20Turkish%20citizenship%20law%202009%20\(English\).pdf](http://eudo-citizenship.eu/NationalDB/docs/TUR%20Turkish%20citizenship%20law%202009%20(English).pdf) [accessed 18 July 2011].

not. A few still had a house in the Netherlands. Others had only kept a postal address.

They return to the Netherlands for three months every year, because of their children and in order to retain their rights in the Netherlands. You lose your rights in the Netherlands if you don't have a permanent address in the Netherlands. If you have a permanent address in the Netherlands, you don't have problems with taxes, health insurance, etc. [DSM5]

They have kept a postal address in the Netherlands (her daughter's address) because they want to build up a full AOW pension. She also wants to see the children and grandchildren in the Netherlands regularly. [DPM4]

Most respondents who were living permanently in Turkey had a residence permit, but there was also a substantial group who resided in Turkey on tourist visas.

He explained the advantages of an ikamet, a residence permit: "You do not have to leave the country every three months, you can have a car or scooter and a phone registered on your name, you can get an account for internet banking. With an ikamet you can also deregister in the Netherlands, you can really emigrate. And it is easier and cheaper to import your furniture; you don't have to pay a deposit." [DPM1]

Some respondents preferred to 'purchase' a residence permit for a longer, others for a shorter period. Some respondents did not always renew their residence permit, and obtained tourist visas in between, to save costs. In a few cases, only one of the partners had a residence permit and the other partner was residing in Turkey on tourist visas.

She has a residence permit, but she does not always renew it. When the weather is nice, she prefers to go to Samos. She buys things that she cannot buy in Turkey, and buys a visa for three months upon her return. In winter, however, she does not want to take the boat to Samos. She prefers to get her residence permit renewed then. You can decide yourself for how many months. [DPM12]

In the beginning, he applied for a residence permit, because he wanted a car and phone registered on his own name. It is quite expensive: 460 euro per year. A tourist visa is cheaper and he wants to go home regularly anyway. Thus, after the first year, he did not have his residence permit renewed. How-

ever, in 2009 he deregistered in the Netherlands. He went to the CVZ [Dutch health insurance board] for information about his health insurance in Turkey. They told him he should register at the SGK in Antalya. There he was told that he needed a residence permit. So he applied for renewal of his residence permit. [DPM9]

The main reason not to apply for a residence permit (or not to renew it) was the costs.²⁹ All our Dutch respondents mentioned or knew that Germans pay much less for their residence permit. Some respondents did not know that Turks in the Netherlands also pay more for their residence permit than Turks in Germany and that the Turkish government is applying the principle of reciprocity – or if they knew, they did not accept.

They don't understand why they have to pay so much for their ikamet. I explain that Turkey is applying the reciprocity principle: Turks in the Netherlands also pay much more for their residence permit than Turks in Germany. They object that there are many more rights attached to a residence permit in the Netherlands than to an ikamet in Turkey. You will get your ikamet only after proving that you will not become a burden to the Turkish state. [DPM6]

Not all respondents had a choice. Respondents who had deregistered in the Netherlands, and who wanted to become insured with the SGK, had to apply for a residence permit. Respondents who had not deregistered (seasonal migrants and permanent migrants who retained an address in the Netherlands) could choose.

We asked the Dutch respondents whether they would like to have the right to vote in Turkey. Most respondents said they would not, because they had too little knowledge of Turkish politics. They would not know how to use their vote. Several respondents added that they did not vote in the Netherlands either. One couple said they did not want the right to vote, because they considered themselves guests in Turkey.

29 This was the situation at the time of the interviews, April–May 2010. Dutch citizens paid 460 euro for a residence permit valid for 12 months. However, as of April 1, 2011, the fees for the Dutch and a number of other nationalities have been reduced; they now pay 85 USD for a residence permit with a validity of 12 months. For an overview of the current fees, see <http://www.antalya.pol.tr/Yabanci-islemleri/2011-Yili-ikamet-Tezkere-Harclari.html> [accessed 23 May 2011].

He says he would not like to have the right to vote in Turkey. He would not know how to use it. He does not understand Turkish politics. They don't follow it. She adds: we do not vote in the Netherlands either. [DPM13]

No, they would not, because they are foreigners here. They feel accepted by the local population, but they are and remain guests. She adds: "It is different in the Netherlands. There a Moroccan can become mayor, or minister. I doubt whether that is a good thing. I think it is better to have people with Dutch roots in these positions." [DPM7]

A substantial minority would like to have the right to vote. Most of these respondents explained that they tried to follow local and Turkish politics. Several said they were concerned about current political developments. A few respondents thought it would simply be fair if they would get voting rights, because they had been living and paying taxes in Turkey for many years. Most of those who would like to have the right to vote said that they would not want to vote in national elections (too difficult to understand, and their vote would not make a difference). In local elections, however, they thought the foreign community (in Alanya) could make a difference.

Yes, why not, he says. They live here, read the local newspapers, and try to follow local politics. [DPM8]

Yes, she would. She would love to meddle in local politics. She already goes to the belediye [municipality] sometimes, for example to get the park near her house maintained properly. [DSM1]

None of our Dutch respondents had Turkish citizenship. We asked them whether they would accept it if it would be offered to them. Half answered yes, the other half answered no.³⁰ Various respondents said they had examined the possibilities and requirements. Others said they had never really thought about it.

Those who would not like to have Turkish citizenship, thought it would not have advantages for them – because they were pensioners and they did not want to work in Turkey, or because even with a Turkish passport they would still be seen and treated as foreigners. Other reasons for not accepting Turkish citi-

30 Balkir et al. (2008; TUBITAK research project SOBAG-105K156) found that the majority of those who would consider to have Turkish citizenship without renouncing Dutch citizenship were women (68%).

zenship were the requirements: several respondents said they were not able or willing to learn Turkish.³¹

Those who said yes gave different reasons. Some said they intended to stay in Turkey for good. Others said it would give them the right to vote and other rights. Others again said they would accept it if only to save the costs of a residence permit.

She would accept it, because she would get more rights. Now she has got duties, for example, she must pay taxes, but she does not have rights. As a foreigner, you are treated differently. For example, they make it very expensive for foreigners to drive a car, or even a scooter. She bought a small scooter. The notary was more expensive than the scooter itself. Their car has a special license plate (MA or MB), so that they are recognizable as foreigners. She adds, laughingly: "The advantage is that the police never stops us, because we don't speak Turkish." [DSM5]

None of our Dutch respondents would be prepared to give up their Dutch citizenship.

She would not give up her Dutch passport, because she would be caught in Turkey then, like the Turks are. [DPM12]

They inquired about the requirements. They would have to give up their Dutch citizenship. They don't want to do that. They want to build up a full AOW [state old-age] pension. And they would never give up their Dutch citizenship anyway. [DPM4]

Did they think their legal position as a foreigner in Turkey is different from the legal position of Dutch pensioners in Spain and other EU countries? About half of our respondents did not think there was much difference except for their needing a visa or residence permit. The need to 'buy' – their use of this word is rather telling – a residence permit or tourist visas was perceived by most of our Dutch respondents as a practical nuisance rather than a requirement which made them feel less secure about their position in Turkey. Perhaps it would have been different if we would have interviewed them a few months later. In July 2010, regulations for the 90-day tourist visa changed. The new regulations would make it impossible to live more or less permanently in Turkey on tourist visas. They permitted a stay of no more than 90 days per period of 180 days. Judging from discussions on internet forums, the new rules caused quite a

31 The fulfilment of the language requirement is checked in an interview.

lot of stress among foreign residents and house owners. Two weeks later, however, the new rules were suspended.³²

About half of our Dutch respondents did not think that their legal position in Turkey was much different from that of Dutch pensioners in Spain. Several respondents noted that it is different for workers, they pointed out that workers have more social rights in Spain. Others pointed out that Dutch pensioners in Spain may have more formal legal rights, but not be able to claim these rights in practice.

No, they don't think Dutch people in Spain have more rights. They are also foreigners, are also guests. The only difference is that they don't need visas. [DPM7]

They never thought about this, but they don't think the differences are large. They heard stories about foreigners being cheated in Spain, and of foreigners whose houses were demolished because they did not have the necessary permits. [DPM8]

A smaller group thought that Dutch pensioners in Spain do have a stronger legal position and/or that they are entitled to equal treatment. Among them was a same-sex couple whose registered partnership was not recognised in Turkey.

In the Netherlands, they had their relationship recognized in the form of a registered partnership. They think that it would be recognized in Spain and other EU countries, but it is not in Turkey. As foreigners, they are treated differently on many occasions. For example, they paid for all the necessary permits for their house. It cost them a fortune. Their Turkish neighbours have built their house illegally and are living in it illegally, but the belediye [municipality] does not care. [DPM5]

A few respondents thought that Dutch pensioners in Spain are in a stronger position not because of their EU citizenship, but because they constitute a large group and because a special infrastructure has developed to cater for their needs, so that they experience, e.g., less language problems.

Most respondents also did not expect important advantages for themselves if Turkey would be accepted as an EU member. They would not need a visa or residence permit anymore. A few house owners said that the value of their

32 'New Turkish visa regulations delayed by Interior Ministry', *Hürriyet Daily News*, August 2, 2010, <http://www.hurriyetdailynews.com/n.php?n=new-visa-regulation-delayed-by-interior-ministry-2010-07-29>.

house would go up. On the other hand, prices would go up as well. And Turkey would lose some of its charm.

They don't think it will have advantages for themselves if Turkey joins the EU. Prices will go up, like in Greece. They saw the prices go up there after its accession to the EU. [DPM1]

He says: "I don't think it will ever happen, and I also don't think it would be good for Turkey." His sister-in-law lives in a village in Alicante, Spain. When Spain became an EU member, the culture changed. Money destroys many things. Everywhere where there is fast economic growth, you see similar problems. Turkey is still a bit like Spain before it joined the EU. That is one of its charms and it was also one of the reasons why they chose Turkey. [...] For themselves, the advantage would be that the prices of real estate would go up. Their house would be worth more. Maybe it would also have other advantages. It is always a struggle now to get things arranged. For example, to get a car registered on your own name. No one is able or willing to tell you the rules or requirements. [DPM4]

She does not give a direct answer, but says: "Many things will change. Turkey now resembles the Netherlands in the 1950s. People have or make time for each other. They have a strong community sense. That will change." [DSM1]

Many of the Dutch respondents nevertheless supported Turkey's accession to the EU, or they said they would not object. They thought it would be good for Turkey or the Turks. A few respondents thought it would be good for Europe, too. Others thought that Turkey deserved to be accepted as member state.

They think it would be good for the Turkish population if Turkey would join the EU. There still is much child labour, and most workers have bad working conditions and no insurance. [DPM5]

She says: "I would not object." He adds: "Turkey is involved in all kinds of international activities, the NATO, et cetera, so why not in the EU. Bulgaria and Romania were accepted as members, too." [DPM7]

He supports Turkey's accession to the EU. He explains: "Out of appreciation for the Turkish people, because they are regarded as second class by many Europeans. And because Turkey has the second strongest army of the NATO, its army is 12 times as large as the Dutch and German armies taken together. You don't want to have such an army in the opposite camp." [DPM1]

Others thought that Turkey has still a long way to go.

They think Turkey is not yet ready for it. They give a few examples. They spoke to people who work on the beach in the summer season. They did not get their wages. Besides, they could not become union members because they did not have regular jobs. If you do not have a regular job, you don't have any protection, you are exploited. They also experienced that 'time is time' and 'a deal is a deal' do not apply here. And even the police sent them to an irregular exchange office to get some receipt. They had to prove that they changed a certain amount of money. They changed a much smaller amount but got a receipt stating that they had changed the prescribed amount. [DPM3]



Boat trips to Greek island for visa renewal

Turkish return migrants

Nearly all the permanent returnees among our respondents had deregistered as residents in the Netherlands. Many of them had been required (rather than chosen) to do so, because they wanted to make use of the facilities of the Remigration Act. Some of them had also been required to renounce their Dutch

citizenship. Only one respondent, a woman who had returned together with her husband when the latter became 65 and started to receive old-age pension, indicated that she had not deregistered as resident. Apart from enabling her to visit her children without having to apply for a visa, an advantage of remaining registered was that she continued to build up pension rights in the Netherlands. (Perhaps there were more respondents who had not deregistered but who preferred not to disclose this information.)

She has not deregistered in the Netherlands; she has a valid residence permit. For the Dutch authorities, she is living in the Netherlands. She goes to the Netherlands every year, always in winter, to see her children, and in order to retain her residence permit and all the rights attached to it. She mostly stays a few weeks. If her husband would die before her, she would maybe return to the Netherlands permanently. Most of her children and grandchildren live there. [TPR14]

Migrants with dual citizenship who want to make use of the Remigration Act must give up their Dutch citizenship. Among our respondents, there were six men who had been required to do so; three other respondents told us that their wife or husband had been required to do so.

He had to hand in his Dutch passport. His parents, sisters and friends advised him not to do it, but he had to. He does not think it is fair. It is also not fair that you are not allowed to move back to the Netherlands once you have stayed here for more than one year. You do not always know within one year. Your circumstances may change. And he lived there for almost thirty years. His father got very angry when he learnt about these conditions. [TPR10]

Normally only the applicant is required to give up Dutch citizenship. The applicant's spouse – in most cases the wife – and children may retain their Dutch citizenship. Among our respondents, those who had children who returned with them found it particularly important that these children retained remained dual nationals.

He found it hard to give up his Dutch passport, but he did it because he wanted to return. His wife and their daughter kept their Dutch passports. She says: "It is very important for me, and I find it still more important for our daughter. You never know what will happen; one day we may want to return to the Netherlands." [TPR12]

He had to give up his Dutch citizenship. He did find it a bit difficult, because he had lived there for thirty years. They also asked for the passports of his children. When he told them that the children were in Turkey, they did not insist. So the children still have their Dutch passports. He will have them renewed every five years. Perhaps they want to return to the Netherlands when they are grown up. [TPR20]

The latter respondent did not understand why he was asked to hand in his children's passports. It was probably because the mother of the children did not have Dutch citizenship.³³ In another case, it was the wife who filed the application and who had to give up her Dutch citizenship. As the husband did not have Dutch citizenship, she was also required to hand in their daughter's passport. The respondent felt very bad about this.

His wife had to give up her Dutch citizenship, because she applied for the re-migration benefit. He could not apply because he was not receiving a benefit in the Netherlands. So his wife applied. She had to hand in her Dutch passport. However, she also had to hand in the passport of their 11-year old daughter. He and his wife feel bad about this. They are afraid that their daughter may be angry with them later, when she is grown up. They did not ask for her consent, she was too young. He is not interested in Dutch citizenship for himself, he never applied for it, but he would like his daughter to get back her Dutch citizenship. [TPR13]

We asked the dual nationals among our respondents what their Dutch citizenship meant for them. For nearly all the permanent returnees with dual citizenship, their Dutch citizenship (also) meant a source of security. Three respondents said that they would not have returned if they had not had dual citizenship. Nearly all respondents also mentioned their children. They wanted to be able to visit their children in the Netherlands without having to apply and wait for a visa, or they found it important that their children could return to the Netherlands.

Without her Dutch passport, she would not have returned. Because her daughter and grandchild live there. She wants to be able to board a plane to see them without first having to apply for a visa. It is also a feeling. She feels rich

33 The Dutch nationality law stipulates that minor children lose their Dutch citizenship if their parents renounce their Dutch citizenship, unless one of the parents retains his/her Dutch citizenship.

having two countries. And whenever the situation in one country deteriorates, she can flee to the other country. [TPR15]

She finds it important, because it means that she can go back to the Netherlands in case of an emergency or, for example, when her cousin marries. It also makes her feel more secure. The Netherlands is her motherland or fatherland. She lived there a long time, she was only 1.5 when she moved there, she learnt a lot there. She also finds it important for her daughter. Her husband says it is less important for him, for him it has mainly practical advantages. [TPR6]

The wife says: "I find it important particularly for the children. Perhaps they want to study in the Netherlands." The husband, who had to renounce his Dutch citizenship, says that he finds it very important that his wife and the children are dual nationals: "Because you don't have any guarantee here, you don't know what will happen tomorrow." [TPR7]

The advantage is that she doesn't need a visa. However, it is also a kind of insurance. She can return to the Netherlands if things go wrong here. This was important for her at the time of their return, and seven years later, it still is. She also finds it important for the children. They can go to the Netherlands, or any other country, for their studies. If their son does not find work in Turkey after his studies, he can also go to the Netherlands, or another country, in search for a job. [TPR16]

His wife applied for the remigration benefit. She was receiving an unemployment benefit and she wanted to return most. She had to give up her Dutch citizenship. He would never want to lose his. Because of his political refugee history. He is always prepared for the worst. You never know what will happen in Turkey. [TPR11]

His Dutch passport is important for him, of course. Atmazlar [They cannot throw you out]. He can go back to the Netherlands if he loses his disability benefit. Otherwise he would be on the street. He adds that he does not have nationalistic feelings. He considers himself a transnational person. He would like to have 15 passports, if possible, he says, laughingly. [TPR22]

The seasonal migrants among our respondents had only Turkish citizenship. The only exception was a couple who had acquired Dutch citizenship only recently.

“It means that you can come and go whenever you want. You can also stay away for a period longer than six months. And when you arrive back at Schiphol airport, there are two queues. The queue for EU citizens is always shorter than the one for non-EU citizens.” [TSM6]

The main reason why others had not applied for Dutch citizenship was that they did not think it would have advantages for them; they did not want to stay in Turkey for periods longer than six months. Some also thought that they would not pass the language test. Most of these respondents were not aware that, on the basis of their age and duration of residence in the Netherlands, they might acquire Dutch citizenship without having to pass a language test.

None of our Turkish respondents had the EU long-term resident status for third-country nationals. Several seasonal migrants had heard about it. Only one respondent intended to apply for it, because he assumed – incorrectly – that the EU status would allow him to stay outside the Netherlands for a longer period than with the Dutch national permanent residence permit. He and most other respondents were not aware that the grounds for withdrawal of their permanent resident permit had been equalised to those for the EU long-term resident status, so that they too could stay in Turkey for 12 consecutive months without having to fear consequences for their residence rights in the Netherlands.

They never felt the need to apply for Dutch citizenship because the Dutch permanent residence permit is fine for them. However, they intend to apply for the European permit. He wants to stay longer in Turkey. He has been told that it is possible with the European permit. [TSM4]

Most of the permanent returnees among our respondents had neither Dutch citizenship nor residency in the Netherlands. They needed a visa if they wanted to go back to the Netherlands, e.g. to visit their children there.

Last year they wanted to visit friends in the Netherlands. He applied for a visa, but did not get it. They are still upset about it. It was humiliating. After having lived in the Netherlands for nearly forty years, his application for a visa was rejected. According to the Dutch embassy, there was something wrong with his (Turkish) passport. His wife and daughter [who are dual nationals] went without him. [TPR12]

Asked how he feels about having to apply for a visa, he first says: “I have respect for the rules in the Netherlands; I will apply for a visa.” Then he adds: “Tertemiz geldim, tertemiz gidiyorum. İnsan gibi geldim, insan gibi gidiyorum

[I arrived as a honest and decent man, I'm leaving as a honest and decent man]. I raised my sons that way, too. I only did not learn the language sufficiently." [TSM7]

A minority of our Turkish respondents did not want Turkey to become an EU member. Most of them said they were opposed because the EU was not treating Turkey fairly. A large majority of our Turkish respondents did support Turkey's accession to the EU. Many added, however, that they did not think they would see it happen in their lifetime. They wanted Turkey to become an EU member for various reasons:

He says he wants Turkey to become a member state, but he does not believe it will happen. "I went to the Netherlands in 1976, and at that time they were already talking about it. The EU will not accept Turkey as a member. Many people in Turkey want it, though. For the dialogue with Europeans. And so as to be able to travel freely. Perhaps the health system will also improve. Moreover, if Turkey would become an EU member, many people would come to make investments in Turkey." [TPR9]

The husband supports Turkey's accession to the EU. "It will bring positive changes. Standards will be raised. Take, for example, the health care system. Turkey has to improve many things, it is good that there is external pressure." [TPR7]

"I want it very much, but I don't believe it will happen", he says. "Many things have to change in Turkey. There is no rule of law. There is no discipline. Women are not free and independent like in the Netherlands. It would be better for them if Turkey would join the EU, and also for civil society, for the trade unions, etcetera. Turkey's EU membership would offer them more security." [PR22]

They want Turkey to join the EU. They do not think it will make a difference for themselves, but they have relatives and friends in Turkey who could then come and visit them in the Netherlands without having to apply for expensive visas. [TSM8]

Like the latter respondent, and similar to the Dutch respondents, most of the Turkish respondents did not expect important advantages for themselves if Turkey would become an EU member state. Several permanent returnees said they would not need visas anymore to return to the Netherlands for family visits. A few seasonal returnees said they would be able to spend longer periods

of time in Turkey; one couple said: “*We would feel more free to do whatever we want.*” [TSM5] Only few respondents thought it would have disadvantages for themselves if Turkey would join the EU. They were mainly thinking of the costs of life in Turkey, which they expected to go up.

7. SATISFACTION WITH LIFE IN TURKEY

Are the respondents satisfied with their life in Turkey? Have their expectations about living in Turkey been met? What do they see as advantages and disadvantages? Would they advise others to move (back) to Turkey as well?

Dutch retirement migrants

Most of our Dutch respondents said their expectations about life in Turkey had been met. Some said they had been surpassed. A few respondents had not had high or clear expectations – their decision had been spontaneous rather than pre-planned – but they did not regret having moved to Turkey. A minority reported that their expectations had not been met. In one case, this was due to a lifecycle event: the respondent's wife had suddenly died shortly after their migration to Turkey. In all the other cases, problems and conflicts with brokers and/or building contractors were the main source of disappointment.

The climate and the lower living costs were important factors in the original migration decision. They were also mentioned frequently as most important advantages of living in Turkey. Many respondents pointed out that the climate facilitates an outdoor and active life, which in turn facilitates social contacts. Various respondents experienced health advantages. A respondent with a kidney failure reported that she needed less time to recover from dialysis. A respondent who had rheumatism and arthritis had less pain and was much more mobile. Several respondents reported that the abundant sun light made them feel well. The lower costs of life also scored high, particularly with respondents with a relatively low income.

Other often-cited advantages were the relaxed way of life (life in the Netherlands was perceived to be over-organised) and the friendliness of the local people. The latter advantage had been a pleasant surprise to some respondents, whose image of Turkish migrants in the Netherlands had not been favourable. According to one of them, *"the Turks in Turkey are very different."* The expectations of a couple whose initial hesitation had been that Turkey is not a Christian country, were also exceeded. They were very happy with the Dutch church congregation in Alanya. They had not expected that much religious freedom.

Asked for disadvantages of living in Turkey, several respondents mentioned language problems. Other quite often-cited disadvantages were the mentality of the local people ('they don't keep appointments') and the bureaucracy. Several respondents also reported difficulties in getting information about their rights and duties in Turkey.

In interviews, many migrants will not readily admit that their expectations have been disappointed. Therefore we also asked our respondents whether

they knew others who were less satisfied and/or who had decided to leave Turkey. We found no evidence of widespread dissatisfaction or disappointment. A few respondents said they knew many cases; most respondents said they knew only one or two cases. Most respondents also said they would advise others to move to Turkey as well.

Asked where they imagined themselves to live in five years, most of our Dutch respondents expected or hoped that they would still be living in Turkey. Most of the seasonal migrants and some of the permanent migrants added that it would depend on their health. A few respondents answered that they intended to stay in Turkey for good. A few others, on the other hand, had made arrangements for their return to the Netherlands; they considered their stay in Turkey to be temporary. Most respondents, however, did not know how long they would stay (or continue to spend part of the year) in Turkey. As one respondent stated:

“We don’t know how the world will change. I don’t want to occupy myself a lot with what we should be afraid of. We prefer to live from one day to the next.” [DPM1]

Asked when they would consider returning back permanently to the Netherlands, many respondents said they would return if they would become seriously ill, to get treatment or nursing care in the Netherlands and/or to be closer to their children. On the other hand, some of the permanent migrants thought they would not return if they would need nursing care, because they expected to be able to purchase private care in Turkey (see also Chapter 5). The political climate in Turkey was also mentioned as a possible reason for return. A large minority of the respondents stated that they would return to the Netherlands if Turkey would become an ‘Iran-like state’ and/or if they would not feel safe on the streets anymore.

Turkish language course for foreigners in Mahmutlar

Turkish return migrants

A large majority of our Turkish respondents were also satisfied with their life in Turkey. Some of them pointed out that they had not had high expectations; their decision had been motivated by push factors in the Netherlands rather than pull factors in Turkey. However, they did not regret having moved back. A minority reported that not all their expectations had been met, but that they were nevertheless contented and happy with their lives in Turkey. Their main or only disappointment was that their income from the Netherlands was hardly

sufficient to cover their costs of living. One couple's expectations had not come true at all. They felt not accepted by the local population.

Though the climate was not an important factor in their original decision to return, many permanent returnees mentioned it as an important (or the most important) advantage of living in Turkey. Some of them experienced health advantages. For example, a respondent with asthma reported that he felt much better in Turkey, the humid climate in the Netherlands had not agreed with him. Other respondents felt more lively or less stressed or depressed thanks to the sunny climate. To live in one's own country and to speak one's own language also scored high with many returnees. When asked for the main advantage of living in Turkey, several respondents answered simply: "*kendi memleket*" [own country], or: "*derdimi anlatabilmek*" [being able to explain what is bothering me]. Others explained that they felt relieved or less stressed or depressed since they had moved back to Turkey. Another often-cited advantage was the social life. Several respondents were in particular pleased with the help and attention they got from neighbours, for example, when they were ill. Others were happy to live near close relatives.

Unlike the Dutch respondents, only few of our Turkish respondents mentioned the lower costs of life as an advantage of living in Turkey. One of the permanent returnees considered it an important advantage that he was receiving much less forms and letters from official bodies.

Asked for disadvantages of living in Turkey, several respondents answered that their income was insufficient or just sufficient to get by on. Another quite often-cited disadvantage was the healthcare system. Several respondents said the system in Turkey is not as well organised as in the Netherlands. Other respondents said they missed their children and grandchildren or other close relatives in the Netherlands.

Asked whether they knew others who were less satisfied and/or who had decided to go back to the Netherlands, many respondents said they knew only one or two examples. Asked whether they would advise others to return to Turkey as well, most respondents said it depended on their (family and financial) situation. Moreover, they would advise everybody not to decide spontaneously or emotionally.

Asked where they imagined themselves to live in five years, nearly all the permanent returnees expected that they would still be living in Turkey. A few of them added that they would rather be living in the Netherlands, but that they saw no possibility to move back. Two respondents had actually attempted to move back, because their income from the Netherlands had been cut. However, their visa applications had been rejected. There were also a few respondents who hoped or expected to live elsewhere in Turkey; they wanted to live closer to relatives, in their region of origin. One respondent could imagine that

he would be living in the Netherlands again. He had dual citizenship and could move back if he wanted. All but one of the seasonal return migrants expected or hoped that they would still be travelling between Turkey and the Netherlands. They wanted to keep spending part of the year in Turkey as long as they could. One respondent hoped that he would be living permanently in Turkey, together with his wife. He was travelling between Turkey and the Netherlands now because his wife did not yet want to return to Turkey. She wanted to stay in the Netherlands until all their children had started their own families.

Asked when they would consider returning back permanently to the Netherlands, most of the permanent returnees answered that they did not have the option to move back. It was different for those who had dual citizenship. Several women with dual citizenship said they would move back to the Netherlands, and to their children, if their husband would pass away. A few other dual nationals thought they might move back to the Netherlands if they would become seriously ill, or if the political situation in Turkey would deteriorate. One female respondent said she would move back if her daughter in the Netherlands would need her. One male respondent said he did not want to think too much about it:

"I'm like other Turks, I will see. Turks are different from Dutch." [TPR22]

Nearly all the seasonal return migrants thought they would stay in the Netherlands – rather than in Turkey – if they could not travel anymore. They expected to get better medical and nursing care in the Netherlands. Moreover, they would prefer to be close to their children if they would fall seriously ill. Some respondents said they would also stop travelling if their spouse would pass away. Most of them would stay in the Netherlands; a few would stay (with one of their children) in Turkey then. One couple said that each of them would keep travelling, the most important reason being that they wanted to visit their parents' graves every year.



Dutch restaurant in Kuşadası



8. CONCLUSIONS

Considerations in older migrants' decision-making processes

The motivations of Dutch retirement migrants differ from those of Turkish post-retirement return migrants. Dutch retirement migrants are attracted to Turkey by the sunny climate and the lower costs of living. Among Turkish migrants, the decision to return permanently is more often triggered by negative experiences or life events.

For Dutch retirement migrants, the lower prices and living costs are an important reason to decide for Turkey rather than a southern European country. Turkey's non-membership in the European Union had not been an important consideration in the decision-making processes of the Dutch retirement migrants in our study. (Of course, we only interviewed migrants who had decided for Turkey. We did not interview individuals who had decided otherwise.)

Children in the Netherlands are a reason to move back and forth and divide their time between Turkey and the Netherlands for many older migrants – both Turkish and Dutch. Female Turkish migrants in particular are reluctant to return permanently when all their children are living in the Netherlands; among other reasons because they want to keep open the option to move close to their children in case they become widowed. Children and (old and frail) parents in Turkey are a reason to move back for some Turkish migrants.

The availability and quality of healthcare provisions are an important consideration in the choice of where to settle in Turkey for both groups of older migrants. For some Turkish migrants, health problems and concerns about the quality of healthcare provisions in Turkey are a reason not to move back permanently to Turkey.

Most of the permanent returnees in our study made use of the Dutch Remigration Act. Some of them mentioned its offering them a lifelong income as one of the motivations behind their return. In the interviews with Turkish migrants, the decision to settle back permanently in Turkey was perceived or presented as a difficult one. For migrants with only Turkish citizenship, it means closing their – and sometimes also their children's – options to return to settle in the Netherlands again.

Residence and migration strategies

In both groups of older migrants, many individuals do not live permanently in Turkey, but divide their time between Turkey and the Netherlands. (We interviewed more permanent migrants than seasonal migrants, but our sample was not representative.) However, a simple dichotomy of seasonal versus perma-

ment migration does not capture the different types of movement, and individuals may shift between different types over time (cf. King et al., 2000: 43-44).

Among the Dutch retirement migrants in our study, there were migrants who live all year round in Turkey; migrants who live more or less permanently in Turkey but return to the Netherlands for one-three weeks every three months; migrants who live more or less permanently in Turkey but return to the Netherlands for three months each year (the summer or winter); and migrants who divide their time more or less equally between Turkey and the Netherlands (spending spring and autumn in Turkey and summer and winter in the Netherlands).³⁴ Individuals in the latter groups usually remain registered as residents in the Netherlands, and many of them reside in Turkey on tourist visas. Individuals in the first group sometimes also remain registered as residents in the Netherlands, and they do not always reside in Turkey on residence permits. Some of them – at least in the period when we interviewed them, when the fees for residence permits had not yet been lowered – made a short trip to Greece every three months to purchase a new tourist visa when they arrive back in Turkey. Their main reason not to apply for a residence permit (or for its renewal) was the costs.

Among the Turkish migrants in our study, there were migrants who live all year round in Turkey and who visit the Netherlands less than once a year; migrants who live virtually the whole year in Turkey but who visit the Netherlands at least once a year; and migrants who divide their time more or less equally between Turkey and the Netherlands (spending the summer in Turkey and the winter in the Netherlands). The latter group usually does not remain more than six months in Turkey so as not to risk losing their (supplementary) social assistance benefits and/or residence rights in the Netherlands.

Residence and social security strategies

The amount and the sources of income of Dutch retirement migrants vary a lot. Those of Turkish return migrants also vary considerably. Turkish return migrants more often rely on a (basic) public pension or benefit from the Netherlands as their main source of income. Dutch retirement migrants more often rely on private sources of income.

Dutch retirement migrants are able to live to a better standard in Turkey than in the Netherlands. Besides differences in the costs of living, they are sometimes also able to exploit differences in interest rates or fluctuations in exchange rates.

34 Of course, there are also many Dutch pensioners who spend only the winter in Turkey. However, we did not interview them.

Turkish permanent returnees more often see their income drop because of their return and are more vulnerable to rule changes in the Netherlands after their return. Therefore they are keen on owning their own house in Turkey, being entitled to Turkish pension rights and, more generally, having Turkish as well as Dutch sources of income, as a means of enhancing their financial security. Returnees who belong to the 'guest worker generation' have been better able to pursue this strategy than those who migrated to the Netherlands for family reunification.

In both groups of older migrants, some individuals are keen on retaining access to public health and care services in the Netherlands, partly depending on their health situation. In Turkey, many individuals in both groups prefer to make use of private rather than public healthcare services. Migrants who remain insured in the Netherlands can also access these private services more easily or cheaply.

In both groups of older migrants, there are individuals who do not have health insurance. Judging from the (few) cases in our study, this is more a matter of choice for Dutch and more a matter of lack of money for Turkish migrants.

Though most of the older migrants in our study were satisfied with the quality of the healthcare services they had used in Turkey, experiences and satisfaction in the Turkish sample varied more than in the Dutch sample. This difference can be explained by the (more varied) places where the return migrants are living.

None of the Dutch migrants in our study needed assistance with daily living tasks. Some of those who lived all year round in Turkey expected to be able to purchase private nursing care in Turkey in case of need. Others thought they would move back to the Netherlands, and others again did not know what they would do.

Ackers and Dwyer (2002: 59) suggested that intra-EU retirement migrants are better able to manage their residency status and thus to maximise their access to social resources than intra-EU return migrants. Our findings point in the same direction. Dutch retirement migrants are often (more often than Turkish return migrants) able to choose whether to deregister as residents in the Netherlands or not. The decision to remain registered as residents may be determined by economic considerations, but also by the desire to retain access to healthcare services in the Netherlands and the awareness that one's circumstances may change suddenly in older life.

Significance of different forms of citizenship

The Dutch retirement migrants in our study showed little interest in acquiring Turkish citizenship. Many thought it would not have advantages for them, and

none would be prepared to give up their Dutch citizenship. Similarly, most of our Dutch respondents were not preoccupied with Turkey's EU membership status. Turkey's non-membership in the European Union had not been an important consideration in their decision to move to Turkey. Many thought that, except for their needing a visa or residence permit, there was not much difference between their own legal position as a foreign retiree in Turkey and the legal position of Dutch retirement migrants in Spain and other EU countries. The need to 'purchase' – their use of this word is rather telling – a residence permit or tourist visas was perceived by most of them as a practical nuisance rather than a requirement which made them feel less secure about their position in Turkey. Most of them also did not expect important advantages for themselves if Turkey would become an EU member state. Many did seem to assume, however, that the Turkish authorities should already treat all EU citizens equally. At least they did not understand why there were different fees for residence permits for different EU nationalities.

For Turkish return migrants with dual citizenship, their Dutch citizenship is a source of security, enabling them to return back to the Netherlands if things do not work out in Turkey. Parents are very keen to retain it for their minor children, as they may want to move back to the Netherlands as adults. However, the desire to retain Dutch citizenship does not only have to do with retaining access to the Dutch welfare state or the Dutch labour market or educational system, but also with maintaining family relations. Having a Dutch passport ensures one of the easiest and most certain access to the country of residence of one's children and grandchildren. One avoids the paperwork needed for a visa. Moreover, one does not run the risk of being refused a visa or being denied entry.

Most of our Turkish respondents were not aware of the EU long-term resident status for third-country nationals, and those who did know it were not keen to obtain it. They assumed – correctly – that the new status would not have advantages for them. They were not aware, however, that their security of residence had nevertheless improved thanks to the EU Long-Term Residents Directive, as the grounds for withdrawal or loss of the Dutch national status have been equalised to those for the EU long-term resident status.

Gender differences

Generally speaking, moving to another country may involve social security risks for women that are larger and less calculable than for men. Particularly in the Turkish group, women appeared to be aware of these risks. Our female Turkish respondents were often more reluctant than their husbands to leave the Netherlands to move back to Turkey permanently. Among Turkish migrants, seasonal return migration is often a compromise between the husband's desire

to return permanently to Turkey and the wife's reluctance to leave the children and grandchildren (and the conveniences she has become accustomed to) in the Netherlands. Another possible compromise, arrived at by couples with dual citizenship, is that the husband files the application for a remigration benefit and gives up his Dutch citizenship, so that the wife can retain hers.

On the other hand, due to their greater involvement in informal care arrangements, women may more often move in order to provide and/or receive informal care. In both groups, particularly female respondents thought that they would move back to live closer to their children if they would become widowed, or if their children would need them.

Policy implications

It remains to be seen what Dutch (and other northern European) retirement migrants will do when their health deteriorates and they need nursing care. Many of them will probably settle back permanently in the Netherlands. However, there is a substantial group who think they would rather stay in Turkey and purchase care there. In the coming years, the population of retirement migrants in Turkey will grow older. (At present, they are still relatively young in comparison to the population of retirement migrants in Spain). Governments in both countries should be aware of this, particularly local governments in the towns and regions where retirement migrants are concentrated.

Another finding with policy implications is that most retirement migrants do not learn the language of their retirement country. The private sector seems to have adapted to this more quickly than the public sector. Retirement migrants have difficulties finding reliable information about relevant Turkish rules and procedures.

Similarly, Turkish return migrants – particularly those who returned long ago – have difficulties finding information about relevant rules and rule changes in the Netherlands. There are ideas to create a network of persons who can answer simple questions of return migrants and bring them into contact with the right agencies for more complicated questions. This would supply a real need. Return migrants retain a lifelong relationship with the Netherlands. They lived many years in the Netherlands, they have children and grandchildren there, and they built up pension rights there. The Dutch authorities should recognise this lifelong bond. It would be reasonable to remove from the Remigration Act the requirement that dual citizens who want to qualify for a remigration benefit give up their Dutch citizenship. Moreover, it is advisable that before changes in the social security system are implemented, the possible implications for older return migrants are considered. The number of migrants who decide to return 'home' permanently will anyway remain relatively small,

but the Dutch authorities would remove a major barrier by recognising the lifelong bond of these returnees with the Netherlands.

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ANNEX 1: RESPONDENT CHARACTERISTICS

TURKISH PERMANENT RETURNEES (TPR)							
	LOCATION	GENDER	AGE GROUP		CITIZENSHIP		YEAR OF RETURN
			HE	SHE	HE	SHE	
TPR1	Denizli	Male	45-55		Turkish		2003
TPR2	Denizli	Male	55-65		Turkish		1986
TPR3	Denizli	Couple	55-65	45-55	Turkish	Turkish	2007
TPR4	Denizli	Couple	55-65	55-65	Turkish	Turkish	1985
TPR5	Karaman	Male	55-65		Turkish		1986
TPR6	Karaman	Couple	<45	<45	Dual	Dual	2008
TPR7	Karaman	Couple	45-55	45-55	Turkish ¹⁾	Dual	2008
TPR8	Nazilli	Male	>65		Turkish ¹⁾		2007
TPR9	Izmir	Male	65		Turkish		2009
TPR10	Izmir	Male	45-55		Turkish ¹⁾		2007
TPR11	Arnhem (NL)	Male	45-55		Dual ²⁾		2006
TPR12	Antalya	Couple	45-55	<45	Turkish ¹⁾	Dual	2008
TPR13	Izmir	Male	45-55		Turkish ²⁾		2008
TPR14	Ankara	Female		>65		Turkish	1998
TPR15	Antalya	Female		55-65		Dual	2005
TPR16	Izmir	Female		45-55		Dual ²⁾	2003
TPR17	Izmir	Male	45-55		Turkish ¹⁾		2003
TPR18	Alanya	Couple	65	55-65	Turkish	Turkish	1995
TPR19	Mahmutlar	Female		45-55		Turkish	1986
TPR20	Karaman	Male	45-55		Turkish ¹⁾		2009
TPR21	Karaman	Male	45-55		Turkish		2007
TPR22	Karaman	Male	45-55		Dual		2010
TPR23	Karaman	Couple	55-65	55-65	Turkish	Turkish	2009

1) Respondent renounced his Dutch citizenship so as to qualify for a remigration benefit.

2) Respondent's wife or husband renounced her/his Dutch citizenship so as to qualify for a remigration benefit.

TURKISH SEASONAL MIGRANTS (TSM)							
	LOCATION	GENDER	AGE GROUP		CITIZENSHIP		YEAR OF RETURN ³⁾
			HE	SHE	HE	SHE	
TSM1	Arnhem (NL)	Male	>65		Turkish		2000
TSM2	Arnhem (NL)	Couple	>65	>65	Turkish	Turkish	2005
TSM3	Arnhem (NL)	Couple	>65	>65	Turkish	Turkish	2000
TSM4	Arnhem (NL)	Couple	>65	>65	Turkish	Turkish	2000
TSM5	Arnhem (NL)	Couple	>65	<65	Turkish	Turkish	2001
TSM6	Arnhem (NL)	Male	65		Dual	Dual	2006
TSM7	Arnhem (NL)	Male	<55		Turkish		2004
TSM8	Eindhoven (NL)	Couple	>65	>65	Turkish	Turkish	1996

3) Year when respondent started to spend part of the year in Turkey.

DUTCH PERMANENT MIGRANTS (DPM)					
	LOCATION	GENDER	AGE GROUP		YEAR OF MIGRATION
			HE	SHE	
DPM1	Alanya	Couple	>65	55-65	2001
DPM2	Alanya	Male	>65		2005
DPM3	Antalya	Couple	>65	>65	2009
DPM4	Alanya	Couple	55-65	55-65	2010
DPM5	Mahmutlar	Couple	>65	55-65	1998
DPM6 ⁴⁾	Alanya	Couple	>65	>65	2004
DPM7 ⁵⁾	Mahmutlar	Couple	55-65	55-65	2007
DPM8	Avsallar	Couple	55-65	55-65	2003
DPM9	Alanya	Male	>65		2009
DPM10 ⁵⁾	Alanya	Male	>65		2006
DPM11	Mahmutlar	Male	55-65		2005
DPM12	Kuşadası	Female		55-65	2005
DPM13	Kuşadası	Couple	55-65	55-65	2005
DPM14 ⁵⁾	Mahmutlar	Female		<45	2006

4) Husband returns to the Netherlands every three months, to see his doctor

5) Returning to the Netherlands every three months, for a few weeks

DUTCH SEASONAL MIGRANTS (DSM)					
	LOCATION	GENDER	AGE GROUP		YEAR OF MIGRATION ⁸⁾
			HE	SHE	
DSM1 ⁶⁾	Alanya	Female		>65	2007
DSM2 ⁶⁾	Mahmutlar	Couple	>65	>65	2006
DSM3 ⁶⁾	Mahmutlar	Couple	55-65	55-65	2006
DSM4 ⁶⁾	Mahmutlar	Male	>65		2006
DSM5 ⁷⁾	Kuşadası	Female	>65	55-65	2006

6) Living in the Netherlands during the winter and the summer season (six to eight months).

7) Returning to the Netherlands every winter, for three months.

8) Year when respondent started to spend part of the year in Turkey.