

Change and Challenges for Foreign Retirees in Thailand: An Interview with Nancy Lindley

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The northern city of Chiang Mai in Thailand has become a popular destination for national and international tourists as well as for a growing number of expatriates and retirement migrants. Compared to Thailand's southern destinations such as Phuket or Pattaya, Chiang Mai features a cooler climate and interesting cultural and environmental surroundings. Therefore, since 2006/07, the city continues to attract many retired expats from several countries all over the world. Nancy Lindley is the head of the *Chiang Mai Expats Club* and the coordinator of *Lanna Care Net*, a network, which provides advice and assistance for elderly foreigners. As a retirement migrant from the USA, she gives insight into the expats' community, reports on the challenges for foreign retirees in Chiang Mai and talks about the elder care system for foreigners. The interview took place in November 2014 in Chiang Mai, Thailand.

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CHRISTINA VOGLER: *Why is Chiang Mai so famous with retired people from “Western” countries?*

NANCY LINDLEY: Due to the obvious reasons like weather and culture, Chiang Mai is being positioned as a retirement destination by the Thai government for its good medical facilities. There are a lot of universities and cultural attractions in town. Quite a few consulates are located in Chiang Mai – so you do have some support from your local government. It is a compact enough city where retirees can get around relatively easily. You have got Western amenities here in terms of restaurants and shopping and the things you need for daily life if you want to live a mix between Thai and Western lifestyle. It is quite affordable. The airport has good international connections; you can fly to several international destinations without having to go through Bangkok. My husband and I came in 2006 to investigate – that is really common. After that, people would go back home, do what they need to do to get ready, and come back here to retire. It is a place where people deliberately decide to retire. In 2006/07 the city started advertising in magazines too.

VOGLER: *How many retired expats live in Chiang Mai?*

LINDLEY: From what Thai immigration told us, the number of retirement visas

has just really shot up. They say that numbers have doubled in the last two years. You can certainly believe that when you go to the immigration office and see the crowd there. You are looking at a number between 10,000 and 20,000 retirees. It's hard to get those numbers because there is not only the Western population, but also a lot of Japanese and Korean retirees too. They have their own long-stay communities, clubs and organizations.

VOGLER: *So the Expats Club is only for "Western" people?*

LINDLEY: Yes, our Chiang Mai Expats Club does its business in English. There is the Swiss Lanna Society that is very active too. And there are some Germans that are in that group too. The Swiss seem over-represented here. We cooperate with them. There is a lot of cross-communication between the organizations.

VOGLER: *How did the Chiang Mai Expats Club develop?*

LINDLEY: It was founded in 2005/06. Originally it was an organization for younger business people but soon it became evident that it was the retirees who were interested in an organization and its activities. It was the retirees who really drove it forward.

VOGLER: *Do you see change within the foreign population here over the time?*

LINDLEY: What we are seeing here in the *Expats Club* is that back in 2008 there were more single men coming here as retirees for the low cost of living and the availability of sex. Now there are more and more couples coming and single women who retire here; so we are seeing a shift. I get at least 5 to 6 emails a week from people who message me about retiring in Chiang Mai. Also, people who are coming here now are not as much on the edge financially. Officially, you have to have an income of either 65,000 baht a month or 800,000 baht¹ Thai bank account. In the past, there used to be ways to bypass this regulation. There was a lot of gamesmanship that went on where older people were doing visa runs² but as you get older it gets physically and mentally hard to keep doing that. Anyways, after the military coup the rules got stricter and this is also why a lot of people now choose other countries like Cambodia for retiring. My husband and I went to Siem Reap for vacation, where you can buy a one-year business visa for around 300 dollars and give your passport to somebody, a fixer at a drugstore or something [*note by interviewer: who will then provide you with a legal visa informally*]. No questions asked. Cambodia is the new retirement destination! Elderly Western men sit in the pub streets talking about how much more easy-going Cambodian women are than the Thai women. That's where they are going now. Not here, not anymore. Another change is that there are men in Chiang Mai who lived a straight life before they retired. Now in their retirement they have come out of the closet and have a Thai boyfriend. They got the freedom now to say, "Now that I have retired I can do whatever I want."

1 THB 65,000 = EUR 1,727; THB 800,000 = EUR 21,261; rate: 21 July 2015

2 'Visa run' = Leaving the country to a neighboring state for a short time, then re-entering again to the original destination of choice to avoid visa complications.

VOGLER: *What are the challenges expats are facing in Chiang Mai?*

LINDLEY: Part of what Thailand and specifically Chiang Mai are promoted for is the low cost of living. Some websites and articles unrealistically promote the low cost of living. What happened, especially after the 2008 global crisis, is that a lot of people found themselves with all their savings wiped out. All they had left was their pensions, perhaps around 1,000 dollars a month, which is a difficult number to live on in Europe or North America. So people worried what they should do. They were in their 50s or 60s and maybe unemployable. Thailand was promoted as a nice place to live. So they came over here and did find that it was a good place to live. However, the problem is they can live on that budget but there are no reserves. When they get into problems, like health problems, they have no safety net. Some don't do anything to keep their visa status up-to-date so when it gets really bad, (and often there is alcohol involved) they end up in the immigration detention center (IDC), then are eventually deported back to their home countries. We don't have a lot of these cases Chiang Mai, but Bangkok certainly does. Thailand is now discouraging budget retirees. By discouraging, I mean they are stricter in enforcing regulations.

VOGLER: *Is this where Lanna Care Net comes in?*

LINDLEY: Yes, I have been the coordinator of *Lanna Care Net* since the Honorary British Consul started it about 3 years ago. It is a support network. We volunteer and help resident expats in need. It was founded because we see retirees getting into trouble and needing systems they can relate to, and then we see that there are expats here who have skills that can maybe help those in need, and we do a match-up. So what we saw is that 95 percent of the people who make use of *Lanna Care Net* get themselves into medical problems [*note: as they grow older, they have to seek medical care more often*]. These guys are not thinking ahead –they do not have any financial reserves because they were living on their low pensions. Unlike in their home countries, there is no governmental safety net for them in Thailand. Some of our clients come to us on visa-overstay then we have to work out the overstay situation. The last few months have been very busy with that. Luckily, the Thai government hasn't enforced a blacklist yet so this means that after an overstay, you might have to pay a penalty when you get out of the country, but you can still return to Thailand without giving reasons.

VOGLER: *What are the other tasks of Lanna Care Net?*

LINDLEY: There might be people we visit once a week; we set up their medications for them, go with them to their doctor's appointments, listen to what the doctor says and help them to understand it. For those who have cancer, we accompany them. When you have got something like that you often need a friend to help, listen, and ask the doctor some questions. People who accompany them are sometimes former doctors or nurses themselves, so they have a better idea of the issue. When it gets to the point where they need more care we talk to Thai people who may have worked for them before and who have experience. They would come to their home and assist them, like home care. Of course, this is dependent on the elder person having the funds to pay for it.

VOGLER: *What experience have you made with retirement homes for foreigners – Baan Kamlangchay or Care Resort Chiang Mai, as examples?*

LINDLEY: *Baan Kamlangchay* is for Swiss retirees and successfully attracts people directly from their home country. The people I work with are people who come here to live, so they don't go and live at a nursing home directly. *Care Resort Chiang Mai* is new, isolated, and far out of the city. I think if the owner had a critical mass of active retirees, they could build their own social life. The problem is that some founders have the idea that if they make a place really pretty, people would come eventually. They don't realize that this is not what people want. As president of the *Expats Club*, I see that people prefer living in a condo. In my condo, there are at least a dozen of people who are in their 80s and they live an independent lifestyle, playing Bridge, going to the Computer Club, going to music performances and eating out at restaurants. They want to be in a place like this where they can get a *Tuktuk*, a *Songthaew*³. They want to enjoy an active life. Whenever I get a chance to talk to someone who has money for an investment, I tell them: I'd like to see a facility like this in town! They should buy a bunch of empty units and offer assisted living with proper barrier-free facilities and a nurse to supervise medication. There is another nursing home here called *Mc Kean* which is the place where many people go. Their price is in line with what our resident expats can pay, somewhere between 32,000 and 45,000 baht depending on the level of care but exclusive of the drugs you might need. *Mc Kean* has different wings: There is a hospital, which delivers nursing home care and then there is one for assisted living and one for Alzheimer's care. It also houses *Lanna Care Net* clients that can no longer live on their own in town. If it cannot be arranged for somebody to be with them in their home, they too go to *Mc Kean*.

VOGLER: *What are future plans for your community? How do people handle the fact of getting older and transience?*

LINDLEY: I wouldn't necessarily say plans, but options. No case is ever helpless, but an option that we work with is getting people back to their home country. About one third of the cases we work with on *Lanna Care Net* are repatriations. We would organize for someone to go back to their home country. They don't have hospices here in Thailand per se. They can set up a sort of hospice situation like *Mc Kean*, but it is not the same as in the West. For example, here you cannot have injectable morphine in your home, even if you have a registered nurse coming in. In fact, we are working on a case like that right now and she will be going back. To get someone back to their home country with a fatal diagnosis can be tricky because they can get to the point where they can't travel. Anyhow, you do have to have a good network. *Lanna Care Net* and the *Expats Club* are a good way to meet people but it's important to have someone who is closer than that: family.

VOGLER: *What is the situation with insurance? Do retired expats have insurance here?*

3 *Tuktuk* is the Thai expression for a three-wheeled motorbike taxi; *Songthaew* is the expression for a shared taxi bus, popular in Chiang Mai.

LINDLEY: The Thai government has an insurance program, the '30 Baht Program': Thai people pay no more than 30 baht⁴ every time they seek medical care if they don't receive insurance through employment. The Thai government opened this insurance to neighboring countries, mostly because of migrant laborers (Burmese, Laotians, Cambodians, etc.). The retirees could enroll, but the program could be understood as "for all foreigners". Every province interpreted it differently and Chiang Mai allowed it for all foreigners. There was a real rush on it. *Nakhon Phing* hospital had over 100 people over 80 years old enrolling within the first month. They didn't have the resources. It was a disaster. Now they have changed it. It is hard to start a new insurance policy once you are over 65, globally. A lot of the retirees come here after 65. Even if you start younger and keep paying, the rates go up as they grow older. It is expensive to keep the policy up, so very few have insurance and if something happens they pay on the spot.

VOGLER: *What do you think about the term 'gerontological colonialism' promoted by some European newspapers?*

LINDLEY: Certainly, in some aspects it is accurate. Some of it might be about the high population we have because of the baby boomers. I can see that it makes a difference in how many older people go to a place and how they might change that place with their financial and health situation for better and worse.

VOGLER: *Thank you for the interview.*



ABOUT THE AUTHOR

Christina Maria Vogler obtained her Master at the Department of Geography and Regional Studies, University of Vienna, focusing on demography, population studies and Southeast Asia. The interview is part of the master thesis "Receiving and Providing Care Abroad. Interactions between International Retirement Migration and the Elderly Care Sector in Chiang Mai, Thailand" and developed out of a cooperation with the Research Institute of Languages and Cultures in Asia (RILCA), Mahidol University, Thailand.

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4 THB 30 = EUR 0,80; rate:21 July 2015

