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Study of the factors that have influenced the decline of the migration of US -  
American retiree residents in Cuenca during the period 2015 - 2018.

**Graduate thesis prior to obtaining a Bilingual Bachelor in International Studies  
minor in Foreign Trade.**

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**Cuenca, Ecuador**

**2019**

**Dedication.**

To my parents, my brother and sister for the inspiration and unconditional support.

## **Acknowledgments.**

To my parents for the support throughout my life and my brother and sister, open to new cultures and technologies for the continuous inspiration.

To Mónica Martínez, Magister, for her support and dedication as director of this research project.

To my colleagues and professors who with their points of view and innumerable conversations broadened my horizon.

To Ruth Flores who for more than a decade has taught me Spanish and Cuenca's mentality, for her valuable support, good advice, trust, patience and perseverance.

To Attorney Sara Chaca for her time and collaboration as an expert in the field of alienage and immigration and her invaluable contribution.

To María Cecilia Rodas for her help and willingness to share events and anecdotes of the coexistence between the locals and foreigners.

To Jaqueline Sario who with her experience and constant opening and support enriched this research considerably.

To Michael Colicchio for his willingness to share and explain in the most detailed way key elements in the life of an expat in Cuenca.

To the community of expats in Cuenca for the necessary frankness and the essential information that contributed to the development of this work.

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## **Resumen.**

Cuenca logró posicionarse a nivel internacional como ciudad de alto valor cultural y destino predilecto para jubilados extranjeros, este panorama ha cambiado en los últimos años y la población de los residentes se ha reducido. A lo largo del estudio se evidencian la subjetividad e influencia de situaciones personales claves en la toma de decisión sobre la continuación de la estadía. La presente investigación cualitativa indaga las causas del declive en la inmigración de jubilados estadounidenses residentes en Cuenca durante el período 2015 – 2018 que tiene varias repercusiones, particularmente económicas, en el momento de no contar con estos ingresos. Existen imprecisiones en la interpretación del colectivo y de sus necesidades, se realizaron entrevistas a profundidad a jubilados y expertos en el campo de la migración. Su importancia se centra en la interpretación dada al concepto de integración para ofrecer una visión integral del tema. Se reconoce que la parte legal de la migración contribuye al buen funcionamiento de la convivencia entre las diferentes culturas que depende de las políticas migratorias y de las visiones de integración construidas por la sociedad local receptora.

## **Palabras Clave.**

Asimilación, expats, inmigración, integración, migración.

**Abstract.**

Cuenca managed to position itself internationally as a city of high cultural value and a favorite destination for foreign retirees. This panorama has changed in recent years and the population of residents has decreased. Throughout the study, it becomes evident, that the subjectivity and influence of personal situations are crucial in the decision making about the continuation of the stay. The present qualitative research investigated the causes of the decline in immigration of US retirees living in Cuenca during the period 2015 - 2018 that could have several repercussions, particularly from economic nature, as the challenge of not perceiving this income. There are inaccuracies in the interpretation of the collective and its needs. In-depth interviews were conducted with retirees and experts in the field of migration. The study's importance is focused on the interpretation given to the concept of integration as to offer a comprehensive view of the subject. It is recognized that the legal part of migration contributes to the proper functioning of coexistence among different cultures that depend on migration policies and integration visions built by the local society.

**Keywords.**

Assimilation, expats, immigration, integration, migration.

## **Introduction.**

It is almost a decade since the beginning of the so-called *boom* of retired foreigners who have settled in Cuenca. This phenomenon of migration implies an adaptation between two very diverse cultures that has been the subject of numerous investigations during the past years. The idea of the present research project arose from the great diversity of customs and mentalities that a foreigner of any age faces in daily life in Cuenca. The city attracts tourists and expatriates alike. However, in recent months the landscape of immigration to Cuenca has changed and the number of retired foreigners with the intention to settle here is in decline. This project seeks to analyze the causes of this happening and the current needs of this target group of inhabitants facing new situations. In April 2018 an article appeared in the newspaper EL COMERCIO, with the title "Boom of foreign retirees stagnated in Cuenca". The article introduces the situation with the following observation:

They did not get used to the culture and way of life in Cuenca, that is why there are retired foreigners who return to their countries of origin like the United States, Canada and England. Although there are no official figures, this behavior is evident since 2016. Businessmen and entrepreneurs, who offer real estate, teaching Spanish, stylists and other services for these foreigners, estimate that there would be close to 1,000 cases. In the streets and shopping centers their presence decreased (Castillo, 2018).

The causes are several, including better conditions and lower costs in other countries. There are Colombian cities such as Medellin, which offer more attractive conditions for foreign retirees (e.g. social security). According to different articles published in recent months, it can be seen that this trend of decline in our city continues to this day.

The objective of the study, that was carried out through a qualitative research method, was the examination of the main elements in the migration process to determine realities and typical situations faced by retired foreigners in Cuenca and factors that most impact them. It was intended to analyze terms related to migration and particularly to immigration, which is the process of arriving at a new destination. In addition, social integration was investigated as a process that refers to the inclusion of marginal groups whose ultimate goal is social development, which gives each individual an active role in society, rights and obligations, security, stability, and

justice. For the theoretical basis of this research, the latest trends in migratory flows and theories on human mobility were examined as well as articles of the *Nueva Ley Orgánica de Movilidad Humana* (New Organic Law of Human Mobility) of 2017 and its regulations.

The present study was based on interviews with three experts and eleven retired migrants. Its goal was to verify the hypothesis that retired people, due to their openness to the new and the advantage of having the necessary resources, had already lived parts of their lives in countries other than the United States and therefore are more susceptible to the bids of other cities in the Latin American region that begin to promote themselves as attractive destinations with offers equal or better than Cuenca, which could contribute to the departure of temporary residents in the city.

## CHAPTER 1: THEORETICAL FRAMEWORK.

### 1.1. Background.

#### 1.1.1. On human mobility in history, the migrant and the place where he lives.

In a concept widely accepted by public opinion, human mobility refers to the movement of people from one place to another (different from their place of origin) (United Nations Organization (UNO), 2018). This process is historically rooted and occurs for different reasons, be they economic, political, social, etc. The history of migration goes hand in hand with the history of humanity. Human has been trekking since the very beginning and the prolonged stay in another country or even another continent for economic reasons is only one of the most current trends of migration (Livi Bacci, 2012). The North American immigrants that reside today in Cuenca show in their essence a migratory behavior with the same characteristics that our ancestors applied thousands of years ago.

Our planet is interconnected a little more each day thus making this process of globalization reach our limits of resources and a shortage of space becomes evident. It is nothing new, *the stranger* was always there. Multicultural school classes or soccer players with exotic names are just examples of the phenomenon. The search for places that provide better resources is something innate of our species that, depending on the region, happened at a faster or slower pace. What changed are the ways in which migration occurs. In the last decade, factors such as terrorism and digital interconnectivity that drove people to relocate and prioritize factors such as security and the degree of well-being in the region were highlighted (Harari, 2016).

To cite an example, since 2015, news about refugees from Middle Eastern countries, including Syria, have increased, as well as the reporting and images of inflatable boats, of groups of travelers called *treks*, and human crowds that accumulate in European ports (Enzensberger, 2015). The cause of their escape is the war in Syria, but as statistics show, the phenomenon is greater: more and more people travel in search of security and better prospects and not only in this region, but throughout the world. Nowadays, in rich countries that do not belong to the Organization for Economic Cooperation and Development (OECD), migratory flows are increasing, even in the

undeveloped regions (Organisation for Economic Co-Operation and Development (OECD), 2019).

It is important to mention the adjacent effects involved in migrating. We are both nomadic and sedentary. Each one of us has roots that bind us to the earth, such as family, environment, history, etc. Apart from the political, economic, organizational aspects with which we associate the current phenomenon of mass migration, there are others that are often lost or underestimated in government plans that seek solutions to face this new reality. It refers to the personal aspects, in relation to the characteristics of the population, such as the state of health, the family situation, the ability to adapt, climatic preferences, the transfer or sale of belongings, etc. Another dilemma in the long-term displacement is family separation, the abandonment of small children, delivered to the care of third parties. This separation is so painful and harmful that in most cases it is a purely economic factor that forces whole families to give a new direction to their lives (Lee, 1996; Harari, 2016).

What is a migrant? According to the definition of the UN, an immigrant is a person who lived for a year or more outside of his or her country of origin. In this context, the migration may have been voluntary or involuntary. The stay in another country is independent of the causes of the transfer and also of the means used, whether legal or illegal. Before, it would have been preferred (or more common) to talk about a *foreigner*. In 2015, that was 244 million people, or 3.3 percent of the world's population. In 2000, they were still 173 million or 2.8 percent, in 1970 even just 82 million or 2.2 percent - in absolute terms - four times less than today (United Nations Organization (UNO), 2018).

The number has increased dramatically, especially in the developed world. While in 1980 the majority of migrants still lived in developing countries, in 2000, the industrialized nations welcomed almost twice as many people. It is likely that in the present we are experiencing the greatest movement of migration in history (United Nations Organization (UNO), 2018).

US-Americans have their own way of life. They are kind people, interested in knowing other aspects of culture. In the particular case of retired Americans who live in our city, they prefer to spend time among their own, thus maintaining their own customs and traditions. What characterizes retired people today is the desire to live in a

beautiful and quiet city, but mainly one which offers a low cost of living. To this can be added a difference in family life and home organization. The *patchwork family format* (literally: made of remnants) becomes visible among Americans (Tharp, 2014). It refers here to a type of reconstituted family after a first family dissolution, for different reasons. The result are homes that bring together members of different generations, but also friends and acquaintances (Tharp, 2014).

*Patchwork families* exist all over the world and Ecuador is no exception in this idea of sharing homes in different groups. What is remarkable among the inhabitants of the global north is the growing individualism within the families themselves, which is a fact that radically disagrees with the common structure in our region. The family unit here is still much more marked, considering that the extended family is much larger. In other words, cousins in the second degree or the most distant relatives within the nucleus of the family tree know each other quite well. Terms such as *tío-abuelo* (uncle-grandfather) or *sobrino-nieto* (nephew-grandchild) are common and used often, while they have almost completely disappeared in the vocabulary of northern families. The generational closeness allows this affective proximity between the different family kinships.

Man has been wandering since its inception. American retirees in Cuenca are in the same traditional line with restless Neanderthals or with 72 percent of all the Irish who left their country between 1851 and 1901. In the peak years after the World Wars, almost 10 million Mexicans emigrated to the United States and 3 million residents of the Maghreb to France. Between 1978 and 2010, 160 million Chinese migrant workers moved from rural to urban areas, often traveling thousands of kilometers (Enzensberger, 2015).

The fact that many people like to spend their holidays in distant places and that nowadays it seems normal to spend a year or two abroad, for study, work, to learn another language, or just to travel, makes us suppose that trekking is something innate to the human being, as a genetically conditioned characteristic.

All these mentioned episodes are individual geographically limited phenomena, but the catalog of their causes unites them: disasters, war, poverty, discrimination. In short, they represent an anthropological constant, whose most inoffensive manifestations

today are mass tourism. "Sedentary lifestyle is not one of the genetically fixed characteristics of our species" writes the journalist Hans Magnus Enzensberger (p. 26).

The great migration began more than one million years ago in the Rift Valley in East Africa. From there, the first humans dispersed in several waves over the planet. Above all, *Homo erectus*:

[...] after having learned to use fire, he dared to jump to Europe and arrived 650,000 years ago in Heidelberg [city in Germany], which gave him the name "*Homo heidelbergensis*". During a stay in Erfurt, he left 350,000 years ago beside a fire pit some tons of animal bones (Schneider, 2010, p. 89).

Our ancestor, *Homo sapiens*, left East Africa 100,000 years ago; spread throughout the Middle East, through the Arabian Peninsula, and later throughout the world, supplanting all other forms of the *Homo* genus. First, he traveled through tropical areas and through coastal and aquatic courses, but from an early age, the first rafters also crossed the water. Schneider says that overcoming the 80-kilometer waterway between Asia and Australia 50,000 years ago, is testimony to his foresight and audacity (Schneider, 2010).

The lack of machinery or strong climatic changes between these regions did not represent any obstacle for the first inhabitants on earth. It seems that fear of the unknown did not intimidate them in any way. It is amazing that today with a large part of our planet explored, we are distressed by events as small as a new neighbor from another country or a detour on the road.

In search of new hunting grounds, these wandering pioneers refuted the cliché (which continues to this day and which continues to be generalized among skeptical migrants), that economic refugees migrated for reasons of comfort to other areas of prosperity and who are called *social parasites*. In truth, it was applied even then, what Hans Magnus Enzensberger declared for groups of migrants of the current era:

[...] the youngest, the strongest and those with the criminal energy to overcome borders. Even obstacles like the Himalayan mountains did not remove the *Sapiens* from the roads (even if he did not have a destination in mind, but lived day after day) (Enzensberger, 2015, p. 17).

However, the development in the process of immigration to Cuenca contradicts the observation of this scholar. There are no longer just young adventurers who arrive in our city. On the contrary, in recent years, there have been cases of immigrants who are just at the other end of the age range. They are older people, who venture out of common paths and decide to spend the last stage of their lives away from their comfort zone.

Homo sapiens arrived in Eurasia and then North America 25,000 years ago, without getting his feet wet by the land bridge that today forms the Bering Sea. It is estimated that 12,000 years ago, he was present in all the continental regions, and continued to migrate. Because as soon as the hunters and gatherers made the tour, the farmers began their journey again, albeit a little slower: the migration historian Massimo Livi Bacci in his book *Breve historia de la migración* (Brief History of Migration) assumes that they had a move speed of one kilometer per year (Livi Bacci, 2012).

These observations denote a continuous movement. A reality that we face today as well. Within this rapid and restless rhythm of the development of our species, one more variable appeared: sedentary lifestyle. The man who previously migrated out of mere necessity has become accustomed to a place of residence. To date, the pace has accelerated to about 800 kilometers per hour by plane or at least a few kilometers on foot each day. At the same time, dependence on a place that was born with bourgeois and successful society has been established as a standard of well-being, a development that goes back to the agrarian revolution (Enzensberger, 2015).

When man was still a hunter-gatherer, wandering through wild lands, he oriented his life to nature. The prey was shared with the community. He did not carry reserves, nor did he store the food, because the provision was only a burden in the movement. The first nomadic people believed that spirits lived in plants, rivers and mountains. By continuous travel, the behavior of the people was hardly influenced. Everything changed when man became sedentary. The wanderers began to accumulate supplies and establish boundaries and borders. The property became increasingly important. For the peaceful coexistence of humans, new rules were needed and an agency to enforce them. The idea of a world of gods was created that rewarded good behavior and punished bad behavior (Petersen, 1958).

At that time, 10,000 years ago, the peasants began to use and accumulate the soil as a medium of production. There was a tendency towards a sedentary lifestyle and vagrancy was considered as an indicator of poverty. Since then, vagabonds and gypsies are at the bottom of the social hierarchy (Bade, 2007). Their arrivals to each new city are observed with caution and in many occasions, they are not welcome or even despised.

Another characteristic feature of the human being is the constant comparison and categorization of everything that surrounds it. The same applies in the case of migrants. Their arrival is critically observed and each of them must meet certain expectations or enter prepared schemes.

Of course, it depends in each case on who is there at the door. "Brothers in spirit are always welcome," says Gianni D'Amato, professor of migration and civil rights studies at the University of Neuchâtel (Switzerland) and the son of Italian immigrants. "The Huguenots expelled from France were able to immigrate to Protestant Prussia in the sixteenth and seventeenth centuries, liberal revolutionaries from Germany, Italy or France to Switzerland in 1848, where the revolution was successful" (D'Amato, 2001). The nationalities did not matter, it was the young Europe and the refugees, who were welcomed with open arms even made sure that the promising metropolis of Zurich received an internationally acclaimed university.

Gianni D'Amato speaks of the warm welcome of refugees from Hungary in 1956 and of the two million Russians fleeing the revolution and who in 1917 were divided from the League of Nations throughout Europe. The sympathy of the Swiss for the Tibetans was also supported by affinities, in that case the origin of the mountains joins the argument of anti-communism. As for the Syrians, D'Amato sees a change in conception (D'Amato, 2001).

At first it was said that they had a great education! We need good heads! At some point, however, refugee qualifications were no longer so clear. The speech was overshadowed by other issues, by discussions about thieves and terrorists (D'Amato, 2001, p. 99).

Immigrants are only welcome in their destination if they complete and fill certain gaps with ideas and their labor. But these are increasingly rare, like the pieces of a cake that

more and more people eat. The world population is growing steadily and since the Industrial Revolution also exponentially (Zincone, Penninx, & Borkert, 2011).

The cultural traveler Goethe, who was obsessed with Italy, probably would have had the opportunity to enter a new geographic territory, apart from the intellectual one (as did his fellow researcher Humboldt): in his life there were approximately eight times fewer people than today (Zincone, Penninx, & Borkert, 2011, p. 389).

### **1.1.2. Determining factors in migration: resources, trade and borders.**

At present we have already exceeded what some experts consider the population limit that our planet supports, considering the space that the population demands and the exploitation of natural resources. This limit is around 4 billion people and ensures a viable and balanced supply of natural resources in general and food in particular. But now the world has become tight. Not only the individual losers of globalization have reasons to consider themselves superfluous, but entire regions, countries and continents. The struggle for resources began with primitive humans: even they must have met occasionally with others who were there before them.

When the primitive forms of the Middle Ages began to develop in Mesopotamia in the third and fourth millennium BC, mobility regularly reached its limits dictated by *the limitations of the environment* (Livi Bacci, 2012, p. 37).

Instead of spontaneously starting the journey, the migrants now proceeded in a more planned manner, just as the ancient Greeks did during the colonization of the Mediterranean. The conquering campaign became the dominant variant of organized trekking. "The Babylonian war hero Nebuchadnezzar destroyed Jerusalem in 586 BC, took the eyes of King Zedeki and the Jews were taken captive to Babylon" (Livi Bacci, 2012, p. 39).

As Livi Bacci mentions, in some way we are harming the lives of local people. His example refers to an epic war in a remote past; even so, you can see equivalents with tourism today. While touring in another country, we also impose (though often

unconsciously) many of our ideologies and conceptions in the daily lives of local people.

However, in addition to the violence, the migrants developed another much more promising model of dealing with those who had arrived earlier: commerce. Especially skilled in this endeavor were the Phoenicians. Around 1000 BC, they sent purple vessels and cloths to foreign lands and exchanged them for skins and gems. Wherever they set up their commercial offices, they found open arms, as do today's highly qualified African bankers or the Sultan of Brunei (Zincone, Penninx, & Borkert, 2011).

The Greeks and Romans cooperated similarly in the consolidation of their empires. Their recipe: *protocapitalist win-win situations*. The area of Mediterranean prosperity of antiquity was "comparable to the modern West," wrote the historian Ralph Bollmann in the *Frankfurter Allgemeine Zeitung (FAZ)*, a German Newspaper from Frankfurt. As in the Schengen area, there were no borders, but a lively exchange of people, goods and services; and like today in Europe, life in the periphery was not so harmonious. The great empire of the Persians in the east was still the smallest evil, because it was a calculable evil; in the north, however, the Romans were dealing with an area of insecurity: the failed states of the Germans (Bollmann, 2006).

The Romans faced this difficult task of controlling migration, establishing borders and building walls and barriers. To maintain at least the suggestion of control, they secured themselves against the barbarians with the border walls of Limes - one of the many historical attempts to channel the human migratory instinct and, if necessary, stop it when the ship seemed too full or the passenger too dangerous. These barriers were never maintained for a long time, a reality that is valid until today. "Wherever there are borders, people are smuggled in," says Gianni D'Amato (D'Amato, 2001, p. 102).

There are always possibilities, even in modern conditions with passports and visas. In any case, the Germanic tribes were not dissuaded from their desire to share Roman wealth. They infiltrated the Empire with the chaos that led to its demise.

Catastrophes, wars, promises of prosperity: the most diverse driving forces moved our ancestors all over the planet. At the dawn of modern times, another factor joined these forces: curiosity. The impulse of the Europeans around 1500 to venture into the oceans in caravels is based, among other things, on the "discovery of the unknown."

According to the historian and best-selling author Yuval Harari: "[...] until then the erudition had exhausted the knowledge of what religions set" (Harari, 2016, p. 158). An outcome from these exploratory trips were conjectures resulting from observations that were put in place of dogmas. Not before it was legitimate to think of the world as a sphere instead of a disk, Columbus dared to look for the maritime route in the inverse way towards India (Harari, 2016). What drove this adventurer apart from a curiosity and personal ambition can be interpreted as an economic motivation. It was specifically to find, occupy and colonize new lands, arriving by coincidence to the Americas where he managed to impose their culture, language, religion, values and ideals, among other things.

The second condition of the voyages of discovery was the awakening of the belief in growth. The Catholic kings Ferdinand and Isabella did not have the slightest certainty that the desperate Christopher Columbus would ever pay the loans that were granted; all experience spoke against. The fact that the two have sent him (and received his investment multiplied back) was an expression of revolutionary confidence in progress. His example inspired generations of adventurers: between 1500 and 1800, almost 9 million Europeans embarked on trips abroad, mainly as "maritime and military migrant workers," (Oltmer, 2012, p. 349) according to migration researcher Jochen Oltmer. Which denotes that migration also included social classes that did not have the economic resources.

The twelve million Africans who undertook the voyage to the United States were slaves, of which the majority worked in the sugarcane plantations in the following years. Their destiny also began as a change for the future, in other words, on the stock exchanges of Amsterdam, Paris and London, where private slave traders sold their shares. The defeat of the southern states of the USA in the Civil War in 1865 and the subsequent thrust of human rights finally put an end to the transatlantic slave trade, but not to the practice as such: during the years 2007 to 2010, the UN estimates that the number of victims of human trafficking stood at 43,000. In the following years, this figure continued to rise and remains today (United Nations Organization (UNO), 2018).

### 1.1.3. Other relevant political paradigms.

Today, capitalism is, together with war, the strongest cause of migration; money flows are causing streams of people. In the last decades these occurred more intensely from south to north, a trend that has changed in the 21st century. For a long time, other ideologies competed with capitalism, from catholicism to nationalism and communism. The wars of faith had put the masses in motion. The Spanish Crown expelled millions of Arabs and Jews from the country in the 16th century and France expelled its Protestants in the 16th and 17th centuries. At the same time, tides of independent Protestants left the British Isles to live in the New World and to follow the example of a word of God free of institutional trinkets (Lee, 1996).

Are we people condemned to eternal pilgrimages? Like the biblical ancestor Cain, a farmer, to whom it was imposed as punishment for killing his brother the nomad Abel? "You will be restless and fleeting on earth," said the Lord (Oltmer, 2012). But what happened to the old longing of having an own piece of farmland?

In the era of enlightenment and revolution, the great thinkers saw the time come to design a final and balanced social order. This "systemic homeostatic thinking", wrote the political scientist Herfried Münkler in his book *Old and new Wars: Asymmetry and Privatization of Violence*, "did not prevent the issue of balance through sustainable migration" (Münkler, 2005). It seems that the creators of the Nation-State imagined their "master plan", this type of organized coexistence, within well-defined limits and political structures so attractive to the citizen in search of a place of residence, that they underestimated a continuation of the migration process. Today we recognize more and more factors or variables that even a so-called "developed" State cannot satisfy. In summary, there will never be a one-fits-all model.

The emergence of the Nation-State in the nineteenth century had a great impact and once again promoted the idea of homogeneous political spaces, whose cohesion, with a common language and culture, would eliminate the need for pilgrimage. The concept never lived up to reality, at least the economic dynamics of the industrial age did not fit well into the new state borders. The most powerful dividing lines then ran between the growing cities and the depopulation of rural areas. Throughout Europe, poverty took over and led the masses to emigrate abroad. Herfried Münkler quantified it with 50 million migrants for the 19th century (Münkler, 2005).

As a cause of catastrophic migration, emerge Nation-States at the end of the two world wars, whose consequences still continue to occupy us. 10 million displaced people roamed in 1945 in territory occupied by the Germans. 1.36 million *Aussiedler* (German repatriates) emigrated between 1950 and 1987 from Central and South Europe and the Soviet Union to West Germany. Since the 1950s, its importance has been eclipsed by migrant workers, Mexicans in the United States, Turks and Africans in Europe (D'Amato, 2001).

Since then, the strengths of the great powers have been questioned, who are left with the doubt of which would be the best strategy, to obey their liberal economic creed and open the doors or close them and isolate themselves and thus protect their own ideology. Gianni D'Amato speaks in this context of the "liberal paradox" (D'Amato, 2001).

## **1.2. Analysis.**

### **1.2.1. Migration and the State: processes in the past and present.**

The following part of the chapter will analyze the treatment of migration in the past and present. Migration is not just a phenomenon of today's society. The mentioned events show that immigration has also existed in the past for a variety of reasons and with a great diversity of characteristics. Sometimes immigrants were welcome, sometimes they were set aside, persecuted and pushed to the margins of society.

Two scientists have dealt in detail with the problem of migration and the multicultural society in recent years. One of them is the historian and political scientist Dr. Michael Schubert of the University of Paderborn (Germany) and the other is the historian and professor Klaus J. Bade. Schubert seeks to understand how immigration was treated in the past. The research project of Dr. Schubert was promoted by the *Deutsche Forschungsgemeinschaft* (German Research Community).

Migration is directed and controlled in the context of the development of the category of State, and in this context, we see that already in the eighteenth century, something like a system of illegalization is developed, privileging certain migrations that have an "economic sense", while other migrations are

rejected because they represented a burden from the economic point of view for the State (Schubert, 2018, p. 585).

As the study by Michael Schubert shows, immigration for the benefit of the State was very well regarded by the various sovereign princes. This is also illustrated by an example on the threshold of the eighteenth century: when the Calvinist Huguenots were persecuted and literally murdered in catholic France around 1685 because of their faith, they fled to tens of thousands and found a new home in other European countries. Some 20,000 Huguenots went to Prussian-Brandenburg, where they were received by the elector Friedrich Wilhelm with open arms. He granted them, as Splendiani recounts, including special privileges through the *Edict of Potsdam*<sup>1</sup> (Splendiani, 1996). However, it was not a purely altruistic act of the sovereign. He was expecting that the migrants, endowed with talents in crafts and commerce, would lead to an economic boom and new recruits for his army.

In the years 1686 and 1688, two regiments formed exclusively by immigrant refugees were integrated. In this case the refugees were expelled from their native country for their belief (Splendiani, 1996). Friedrich Wilhelm's successful immigration policy was also practiced by his successors. After all, there is the famous quote from King Frederick II of Prussia, telling that everyone should be happy in its own criteria. An idea that is following the example of the principle of tolerance, accepting each person as he or she is. By the way, for the Jews, openness and tolerance were not allowed. Their immigration was strictly limited and regulated, and their civil rights were

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<sup>1</sup> The Edict of Potsdam.

On October 18, 1685, the French King Louis XIV abolished the Edict of Nantes, which protected the Reformed Church in France. Thousands of Huguenots feared for their life and physical integrity. With that act ended the religious tolerance that the law gave people to practice their religion.

As a result, Friedrich Wilhelm issued the Edict of Potsdam on October 29, 1685. Through this edict, the French Huguenots were able to emigrate to Brandenburg. There, not only were they allowed to practice their religion, but they also received more concessions. Therefore, they were exempt from taxes and duties and received support for their businesses. The Huguenot priests received a salary and were paid for their sermons.

Some say that the great prince elector did it simply out of compassion for the poor Huguenots. It is a possibility. However, Friedrich Wilhelm was known to be very religious and perhaps he realized that the Huguenots would be a great advantage for his country. People like them who have gone abroad, should have an objective, a great will, courage and maybe, knowledge about business. Exactly such people could be useful in the area of Brandenburg destroyed by the Thirty Years' War. Therefore, the decree was simply a wise decision of the prince. A large part of the Huguenots settled in Berlin. Even today, many Berlin residents may have ancestors from faraway France (Plasger, 2018).

severely restricted. The only ones' welcome in Prussia were exclusively rich Jews (Plasger, 2018).

It cannot be denied that the economic factor continues to encourage a great omnipresent paradigm throughout the history of mankind. It is a background against which all other characteristics of a person can lose importance.

Among other effects, immigration was in many cases a benefit for the States. In order to control arrival more effectively, an increasingly controlled immigration policy prevailed in the central states of the modern era, which was accompanied by a growing social exclusion of certain migrants. This is a very important point for the research work of Michael Schubert, who has found, that a certain form of migration should be avoided, and this is due in large part to the migration of so-called *vagabonds*, sometimes called *gypsies*, so that there is a rejection of certain forms of migration that seem to the State annoying in its development. For example, *anti-Gypsism* and *anti-Semitism* play a more and more important role: racism in a broader sense, in other words, certain immigrants are rejected by the State for economic reasons, but this issue is being discussed increasingly against the background of the ideologies that are being established (Schubert, 2018).

### **1.2.2. Migration and refugees: approaches.**

The term migration has undergone several adjustments and modifications over the years and continues to cause controversy. Historian Professor Klaus J. Bade presided over the compilation of the *Encyclopedia Migration in Europe from the 17th century to the present* with a group of scientists and published the study in 2007 in a book (Bade, 2007). In the mentioned work, Bade reduced migration to the concise formula: "Migration is the norm of history, it is the basic constant of the human condition, because Homo sapiens has spread as *homo migrans* in all the world" (Bade, 2007, p. 212). Migration has always been not only an important component, but also an engine for a permanent change in society. Migration and immigration of people from one region to another formed and decisively changed life on earth

Of course, such a complex task area can only be handled by scientists from many different departments. Researchers from demography, ethnology, geography, sociology, psychology, law and religion, to name a few, work hand in hand on this issue. During his participation in the writing of the encyclopedia, the historian and political scientist Schubert recognized an important point to consider:

Migration is something that happens autonomously, because people have to move their center of life to another country, to another region for a variety of reasons, which can be economic, social or political reasons, as when we think of situations of the refugees. At the same time, it is striking that States try to deal with these migrants and classify them in different ways, and that in the extreme case of the state allocation the prohibition could result (Schubert, 2018, p. 587).

The classification does not seem to solve the main problems of migration. Do we have the right to deny a refugee the entry to our country? Where is the moral? All people should have the right to live anywhere in the world. In the globalized society in which we live even more. In a world that tries to homogenize people, the borders somehow vanish.

The permanent comparison with the others is a somehow innate characteristic of the human being. Refugees are no exception and we tend to declare everyone as a *good refugee* or a *bad refugee*. The classification of economic refugees and political refugees has led to immigrants being perceived and accepted differently by society. There are some who burst against those who only come for money, snatching jobs from nationals and representing a significant cost to the State, while others are treated more tolerantly and more comprehensively in the round tables. After all, those persecuted politically belong to a group of people whose freedom, life and health in their original homeland are threatened, it is often argued that this is why they could and should be protected.

In his work, Schubert was particularly interested in social and political classification, in the so-called good and bad migrants, that is, the welcome and unwanted, legal and illegal immigrants. In the analysis of historical records in the archives of Berlin, which

have their origin in the various administrative levels of the Prussian kingdom in the nineteenth century, the historian encountered a special phenomenon: in many cases, despite strong regulatory intentions in matters of migration, arbitrariness was often the decisive element in the procedure of immigrant approval (Schubert, 2018). And the last instance was often the king himself, "who also had some influence on the issue of the illegalization of migration in general or otherwise and more favorably simply granted the kind permission of immigration" (Schubert, 2018), says Schubert.

This arbitrariness can not only be found at this higher level, but it is also found at the level of local police authorities. This becomes evident if one observes how the local police directors made requests to the president or the authority of his department, describing certain cases of immigration contexts; it is recognized in many cases that individual police officers have decided according to their own will on a deeper control of one applicant for migration and the direct rejection of another (Schubert, 2018, p. 588).

It is probable that there is a lot of arbitrariness on the part of the officials in the approval or rejection of migration requests in our country. This often depends on the internal orders in the ministries, the management of the government and also the conditions of the migrant. For social studies it is extremely important to create a connection between the past and the present in order to understand all the repercussions and consequences that can be observed today. It is therefore important to analyze key historical moments related to migration, such as the high stage of early industrialization, at the end of the 19th century, the influx of refugees during and after the two world wars and, of course, the economically motivated migration in the strong development of globalization that resulted from technological and digital progress.

Migration is a reality, and States can, to put it very precisely, do everything possible to avoid it and, nevertheless, it is known that migrants do not essentially decide to migrate according to the ideas of the States and the strategies that they negotiate, but they make their decisions based on individual, family and social network contexts, where information is shared about the opportunities that really exist, in terms of immigration. In addition, pioneer explorers have always been there, whose information

is used to make decisions about possible migration. What is legal in individual States is perhaps secondary to the migrant's point of view.

### **1.3. Basic concepts of human coexistence.**

#### **1.3.1. Ferdinand Tönnies: Community and Society; essential will (Wesenswille) and arbitrary will (Kürwille).**

The terms community and society are often related to each other and are used to name connections within and between groups of people of all proportions. The previously conceived concepts of community and society cannot be clearly differentiated. The distinction between the two terms as types of human connection is useful. The community describes a type of connection based on common characteristics, such as instinctive taste, shared memory based on an idea or habitual adaptation. Therefore, belonging to a community is not planned. On the contrary, societies are characterized by the fact that individuals do not necessarily resemble each other, but rather are coordinated according to a plan. The purpose of this coordination is to achieve the objectives that are realized in the community, but each individual benefits personally from them. To the extent of both types, it can only be said that society is trying to conceive a system that includes all forms of human coexistence. Within such systems there are communities of various sizes, for example, the family, circles of friends, contractual community, etc. Currently there is no general conceptualization for the two terms. In his book entitled *Gemeinschaft und Gesellschaft* (Community and Society), the German sociologist Ferdinand Tönnies formed these sociological terms that should help to distinguish the concrete connections between people (Tönnies, 1947). First, he defines and characterizes the concepts of community and society as different expressions of human coexistence.

The chapter *Forms of the human will* refers to the different ways of thinking, which can be assigned to the units of the community and society previously mentioned and which Tönnies calls *Wesenswille* (essential will) and *Kürwille* (arbitrary will). At the beginning of his work, Tönnies assumes that human beings are always related to each other. This relationship can be positive or negative, but since only the affirmative relationship is productive, Tönnies focuses on addressing this relationship in his

analysis. According to Tönnies, this connection between people can take two forms: the relationship can be real or organic and is named community, defined by the intimate coexistence of a small closely related group; or it can be an ideal and mechanical connection that is called society and that includes a larger group of people, not necessarily in close connection with each other, but rather one next to the other. Tönnies relates society with the public.

Tönnies sees the community as something original, traditional or even old fashioned, while society is something new that is mainly related to the development of the city.

The community is the real and lasting coexistence, the society only intermittent and apparent. And according to this, the community itself must be understood as a living organism, society as a mechanical aggregate and an artifact (Tönnies, 1947).

After describing his intention, he resorts to a detailed analysis of the concepts community and society, in which he tries to describe the modes of operation and internal connections.

Tönnies assumes that the community is the natural and original state of the coexistence of human individuals. The emphasis here is to live together, because the bond that individuals feel for each other is crucial. Tönnies describes three types of coexistence in the community: family, town and small town. The most perfect and narrow form of community is the family, because it represents the state of nature, that means, the point of departure for human coexistence. The relationship that the members of this community have is familiar. The following form of common coexistence is the town, designated by Tönnies as a local community. Basically, it descends from the community of blood, of the family. It is above all a communion of the spirit, because common action, which is directed towards a common goal, determines this coexistence.

Within this community Tönnies distinguishes three types of community: kinship, neighborhood and friendship. First, kinship is constituted by the community of blood and home. It is defined first by the characteristics already described in the family. Spatial dependence and closeness are determining factors in the relationship. Only in

the circle of his relatives can man feel completely at home. Second, living together in the village, what the author calls neighborhood, which is characterized by common work, organization and administration. Shared ownership and mutual enjoyment make possible a community life, since shared enjoyment and satisfaction can be produced through shared goods and possessions. But not only the countryside and other goods are shared, also the manners and customs exist on a common base and make possible the coexistence in community. The third type of community that Tönnies describes is friendship. It is less defined by common property than by a common way of thinking and living. It often goes hand in hand with the equality of the profession or defines itself as a religious community. Since stabilization factors such as kinship or joint ownership may be lacking, a strong enough spiritual bond must be created. Like the relationship between siblings within the family, friendship within the category of the village seems to be the most humane.

According to Tönnies, the life of the town is defined by the existence of a community. At a social and economic level, the plot is maintained by universal manners and customs. The economic form of village life is agriculture, which is operated at the pace that nature dictates. Through this course of things, man is tied to his field, as well as to his home. Community life inevitably arises from this link, since, through community, life and survival can be significantly facilitated. The author calls coexistence "something given by nature" (Tönnies, 1947).

In the end, he concludes that the home, and therefore the extended family, is the place where the community appears in its purest form. The land and the property of the house are, in his opinion, crucial for the good functioning of the community. At this point, Tönnies is subject to self-deception, because the extended family includes along with several generations also the servants and maids, who are excluded from the property and enjoyment of the community within the village. Therefore, Tönnies' analysis only looks at people who have lands within the feudal system and not at those who are subject to servitude. His results are, to a certain extent, too idealistic, since he ignores a central problem of the society of its time. This aspect is very important in the present analysis and is key to understanding a possible clash of different cultures that occurs between American immigrants and the local people of Cuenca. It is about the question of who belongs to the family and who only serves it, because here it is common to

have domestic employees in almost all social classes. Some have already spent a lot of time in the same family and have seen members grow, which can create social bonds and forms of affection that are much more pronounced. Today the situation has changed considerably, due to the reforms to the Labor Code devised by the previous government. In the United States, however, domestic employees represent a considerable cost and it is only the upper class within society that can access this service.

The third institution of the community is the small city. Thus, Tönnies describes the city as a *communal living organism*, in which individual members depend on each other. The individual members, in turn, are made up of families and other communities in the village, such as cooperatives. The stability of their community is given primarily by the language, customs, beliefs and urban facilities. In this way, the city is defined, among other things, by art and crafts, representing the common spirit of urban individuals (especially through the representation of deities and venerable people) and, therefore, guarantees a closer cohesion.

The task of the church is to procure moral doctrine and virtue. With the establishment of this and other similar institutions and thanks to the implementation of consciousness, the city is able to preserve its inner peace and its order outward. "The city is a religious community" (Tönnies, 1947). But more than a family and a town, the city is also an economic community, but Tönnies addresses this aspect in the next section of his work, the treatise on society.

The second form of human coexistence Tönnies calls society. In contrast to the community, which is a unit of people living with and for the other, society is the way of life in which people are separated from each other, each one is alone and in a state of tension towards all the others. Whereas the town is a solid structure in which each member has its native place, society is a system of changing relationships. People meet with an individual but concrete objective, for example to trade. There is a common intention among people and when they have completed their business, they break their connection again to move on to other things. Tönnies sees evidence of his argument in the way economics works in the community and society. While working collaboratively in the community to achieve a common goal, and not expecting a return

for each achievement, the individual in society expects a *gift* for each *gift*, since each one is only concerned about the own personal benefit.

Like the community, Tönnies divides society into three categories, each with specific characteristics: metropolitan life, national life and cosmopolitan life.

An important indication of a (bourgeois) society within the metropolis is exchange, which has evolved over time to become commerce. Decisive for this development is again the fact that each individual is aware of the own advantage. The division of labor is another prerequisite for the emergence of a relationship of exchange, since, from the moment of the division of labor, man produces a single object and is thus forced to cover his other needs through exchange. The exchange of goods implies the principle that the individual assigns a higher value to the desired good than to the good that he himself has to offer. Therefore, both goods have a subjectively different value, although the barter value is objectively the same. Only in this way can commerce work. But to put an end to this chaos of subjective and objective value, a general and absolute criterion for the value of a commodity must be introduced. For this purpose, the value of the goods is reduced to their production costs (including working hours). Therefore, we no longer ask about the quality or usefulness of the individual product, the only thing that counts is the "how much", the material value. To the question of the cost of production joins the general desire, so that the interaction of supply and demand is created.

To determine the material value of goods, society has introduced a fictitious value that can express the question of "how many" in numbers: money. With the introduction of money, another step is taken towards the separation of individuals, since the monetary economy subjects people and things in a purely objective way. With the introduction of money, a market can be established, because through the universal value of money individual contact is no longer necessary between people willing to exchange (Simmel, 1997).

The introduction of the economy of money also brings other phenomena. Today we live in a service society in which the service from one individual to another is paid in money. But this is not the only way to earn money without the exchange of goods: money can also be made with speculation in the stock market. These *profit*

*opportunities without barter* lead to the fact that the monetary value of a country in general can no longer be covered by a fixed value (for example, by the *gold standard*), which harms the stability of the economic system. So, the trade is, according to Tönnies the element that gives a direction and a spirit to the city. But money also determines the hierarchy in the metropolis; and it is no longer important who I am, but what I am, how much money and influence I have. While in the community hierarchies are formed according to social criteria (the father is the head of the family) they are evaluated in society mainly by material criteria.

In the next category, Tönnies explains national life, which is anchored in politics. The place where this principle is constituted is the State. Tönnies sees the economic form of the State in the industry, in the "productive, reasonable use of capital and the sale of manpower" (Tönnies, 1947). The division of labor in this form of society goes a step further: the worker is not the owner of the product, the product belongs to the manufacturer, who pays the worker an allocation of money for the work he or she has done. In this way, the worker becomes dependent on the owner of the factory, which also causes an alienation of the worker, because he no longer associates or identifies with his work and the product.

The third and last form of society is the cosmopolitan life expressed in public opinion, which according to Tönnies is constituted in an academic republic. The related mentality is the science that establishes laws through questions and research that should be universally valid. These opinions and points of view are published by academics in the press and literature (and currently on television and the internet) and therefore make a significant contribution to the formation of opinions. But the cosmopolitan life in the metropolis loses - because it is so *universal* - its individuality because it is a combination of people and opinions from all areas. However, this gives it a new face - Tönnies probably shows here some nationalism. The cities are based on a culture of diversity, which means that they represent a coexistence characterized by mutual respect and appreciation of each and every one of us. Diversity denotes similarities and human differences and, therefore, represents the opposite of uniformity. Increasing globalization, which in particular increases the speed of innovation and changes in values, implicates a remarkable demographic change in the population of cities and urban employees. Faced with this scenario, it is increasingly

important to face the new challenges presented by this new demography. Because the most important resource for each city are its citizens. Therefore, it is important to mediate by a work environment where each employee is appreciated and not categorized according to his or her physical appearance or training, in which all talents can develop optimally. We should defend democratic values, such as equal opportunities and equal rights.

The hierarchy within the big city is measured by intellectuality and influence. This is where scientists and intellectuals from all over the world meet and exchange ideas. Whoever is heard or read, occupies a high position in this society. A big difference between the community in a village and the society within the city is anonymity. Because of a generally much smaller population, it is common to know each other within the village. The coexistence is more intense, one person often meets with more people, of whom the formation is often well known, also the economic status and even details of the family situation. The neighborhood and geographical proximity help to maintain this coexistence and strengthen bonds of friendship. In a city, on the other hand, it is common to meet daily with new faces, with people who do not even know the neighborhood from which they come. A very important additional point is the competition. In the city, you learn to sell, and you not only sell the merchandise but yourself. The lack of a close coexistence implies the lack of information about *the other*. Each, therefore, is presented in the best way, thus trying to gain confidence at a personal level, the next step is about increasing the sales and improve the economic situation and social status. As a result of this process, it is possible to rise in the social hierarchy. Such a hierarchy, although fictional exists in each city.

In addition to the concepts of community and society, Tönnies also creates the concepts of *essential will* and *arbitrary will*. These two terms present two aspects of how people live together.

[...] the will of being [the essential will] is based on the past and must be explained starting from it, since its future must be understood: the will to arbitrate can only be understood by the future I, to which it is referring to. One contains it in the germ; the other contains it in the image (Tönnies, 1947, p.98).

Tönnies distinguishes, on the one hand, the essential will, which is a kind of social order, that occurs automatically due to a natural order. This order is strongly influenced by manners and customs and by religion and occurs mainly in the community. It is a system of norms that are justified by the divine will. These norms are often not established, but arise, as the need arises, so to speak, in the subconscious of the community, so that the norm changes with the passage of time.

The notions that Tönnies associates with the essential will, include feelings, pleasure and memory. Tönnies already uses these terms when describing conditions in the family. The human qualities that are associated with the essential will are the virtues: energy, courage and diligence, as well as sincerity, goodness and fidelity. These are traits of character that are created in man since childhood and are not influenced from the outside. The use of these terms indicates that the essential will is something organic, spontaneous and little meditated that is not directly subject to human control. In addition, the terms have a positive connotation because they are related to the public welfare.

In reference to the character traits that supposedly are not influenced from the outside I have to disagree due to a conception of them that nowadays is surely experienced more or differently than at the time when the Tönnies' texts were published. I am convinced that character traits can suffer through all the external influences to which we are exposed during our life. This argument can be illustrated accurately with human mobility and migration itself. Someone who has experienced many of the mentioned virtues at home and who later finds him/herself abroad would at least question some of them. A person who spent a large part of its childhood and adolescence in classrooms (during the educational training) and then spent a year abroad doing fieldwork and spending a large part of the day in nature, would surely experience changes in the own energy and / or courage, simply for the fact of being outside the comfort zone.

Another example can be applied to the virtue of diligence. In the world of labor, each one faces daily tasks or procedures that, for reasons of time, must be solved in less time than one would have available at home, far from a competitive environment and without time limits or cost and expense issues. The result are situations that directly affect the behavior of a person, however diligent he or she may have been before.

On the contrary, and returning to the differences exposed by the author, *the arbitrary will* does not arise automatically, but rather in the resolution and functioning of the people who must submit to it. Speaking of norms in the community, is speaking of laws in the society, which are applied by the institution of the State. These laws are created to regulate the conditions and processes within society and to guarantee a regular course of social activities (such as commerce).

In relation to the arbitrary will, three configurations are mentioned: care, discretion and understanding. These terms describe less character traits but rather human behaviors. They are closely related to human consciousness. Therefore, it can be deduced from these concepts that the will to arbitrate is not, like the essential will, something primitive, but rather something created. Arbitrary will refers to an activity, but contrary to the essential will does not prosper in the same activity but remains outside of it. It is a determination, a concept that leads to an objective. Important for the concept of the will to arbitrate is the aspiration: Tönnies describes human qualities that go hand in hand with the will of arbitrariness: vanity, lust, greed, curiosity and domination. These terms are negative, because they do not refer to the common choice, but to the individual welfare.

The community and society cannot always be separated very clearly. The spheres (metropolis, national life and cosmopolitan life) are not purely social, although a constant increase in social characteristics can be observed, from the family through the small city, to the big city and up to the metropolis. Therefore, if the family represents the purest form of community, the purest form of society can be found in cosmopolitan life.

Common characteristics are still found in today's society. With the development of the big city, the destruction of the family as the refuge of the community was given at the same time. This loss of community has provoked a tremendous social upheaval that manifests itself in numerous problems. Therefore, today's growing juvenile delinquency can be justified to some extent by the loss of the family, since young people often lack support and confirmation.

Tönnies believes that, with the increase of aspects related to society, the community is lost: "Therefore, two ages oppose each other in the great developments of civilization

to adopt this complete vision: an era of society continues an era of community" (Tönnies, 1947). In addition, the question arises as to whether Tönnies makes a value judgment in his analysis of the community and society and to what extent.

The Tönnies text is a sociological analysis of the community and society. According to Max Weber, however, sociology must always remain free of judgment (Weber, 1951). But when one looks at *community and society*, critics may say that Tönnies makes a judgment in favor of communal life forms. Thus, he describes, for example, life in the extended family as the place where man is with himself. Tönnies also sees, in my opinion, society in a too bad light. After all, society is nothing more than an attempt to organize human coexistence in a confined space so that survival is possible. Of course, some cuts must be made, but Tönnies overlooks the benefits of this lifestyle.

Therefore, within a society man has a greater degree of personal freedom, which is not possible in the community due to the strong integration into a group. Urban life, together with all its disadvantages, allows man to develop his spiritual individuality, so that the individual can freely shape his life independently of the people around him (Simmel, 1950).

According to Tönnies, this development means that, with increasing individualization, every action within the city can only be seen as a medium and a tool for one's own purpose. Society is determined by trade and money, the effects are manifested in usury, the exploitation of labor, the capitalization of art and the influence of general opinion on the part of scholars.

Tönnies shows here a morphological conception of the West, he assumes that the world as we know it today is coming to an end. Consequence would be, therefore, a society that has lost all the qualities of the community and in which individuals are so individualized that any community feeling is no longer possible or even necessary. But that also means the death of society.

It may be true that the family loses more and more importance as an axis. However, if one were to follow Tönnies, the world would be submerged in chaos with the loss of the community. However, it turns out that man is capable of forming other communities that sustain his life. Therefore, friendships can also be found in the city

where people find common ground. Many people find this security in churches or in clubs and associations.

### **1.3.2. Cultural dimensions: The model of cultural dimensions according to Geert Hofstede.**

In intercultural research, various approaches are used that deal with the classification of cultural differences. The approaches differ mainly for being more culturally relativistic, that is, based on culture and not comparative, or more universal (indicators and uniform terms and comparability of cultures).

Geert Hofstede is one of the best-known representatives of intercultural learning. In an empirical study with more than 110,000 IBM employees, he developed the model of cultural dimensions based on factor analysis in the late 1960s. First, he identified four main dimensions: distance to power, collectivism (against individualism), masculinity (against femininity) and tolerance (against avoidance of uncertainty) before adding a fifth dimension (long-term / short-term orientation) at a later date. In 2010, Hofstede published the book *Cultures and Organizations - Software of the Mind: Intercultural Cooperation and Its Importance for Survival*, in which he presented a sixth dimension: indulgence versus restraint (Hofstede, Hofstede, & Minkov, 2010).

The study initially referred to 67 countries, then expanded to 76 countries and finally for two dimensions (long-term orientation / short-term orientation and indulgence versus restraint) the study was extended to 93 countries (Hofstede, Hofstede, & Minkov, 2010).

Both the focus of the study and the results of the cultural dimensions have been discussed in a controversial way in recent decades. The fundamental universal approach, as well as the results of individual countries, which are reduced to statistics, cause confusion for many representatives of humanities and cultural studies, as well as for many intercultural trainers. On the other hand, the model of cultural dimensions offers a large amount of basic material, several different indicators, as well as various evaluation possibilities for the training area and, therefore, for situations of

intercultural interaction in private and professional contexts. The international GLOBE<sup>2</sup> study likewise confirms some key parts and results of the study.

### **1.3.2.1. Cultural Dimension Power Distance Index – PDI.**

The distance to power describes the extent of power relations in a culture and how they are distributed, it also answers the question: how much inequality can prevail among people? Based on diverse hierarchical relationships, such as father-son, teacher-apprentice, executive-employee or in formal structures within organizations, the configuration of distance to power is established.

In cultures of high distance to power, it is common to find *top-down* decision-making processes without any kind of opposition against such decisions. The smaller the distance to power, the more participative are the processes in decision making (Hofstede G. , 1983).

In the countries of Central and South America (for example, Venezuela and Mexico) and in the countries of Asia (for example, Malaysia, the Philippines and India) a high imbalance in the distribution of power is accepted, which evidences a relationship of high distance to power, while in the countries of northern and central Europe, as well as in the English-speaking countries (for example, Denmark, Germany, Switzerland, Great Britain, the United States and Australia), an unequal distribution of power is less tolerated, means that a low distance to power is more common.

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<sup>2</sup> GLOBE is an organization dedicated to the international study of the relationships between social culture, leadership and organizational practices. With more than 200 researchers from 62 countries studying more than 17,000 mid-level managers in the early stages, the 2004 study is the largest and the most prestigious study of its kind in the social sciences. In the latest study in 2014, more than 70 researchers collected data from more than 100 CEOs and 5,000 senior executives in corporations in a variety of industries in 24 countries. This study demonstrated the considerable influence of culture on the expectations of social leadership and the importance of matching CEO behaviors with expectations of leadership effectiveness (GLOBE2020@AOM, 2018).

### **1.3.2.2. Cultural Dimension Individualism versus Collectivism – IDV.**

The second dimension describes the relationship between individualism and collectivism in the corresponding culture. It refers to the degree to which the interests of an individual are subordinated to those of the group (collectivism, shared identity in groups, traditional societies) or the interests of an individual over those of the group (individualism, self-realization) respectively.

In collectivist cultures, groups and families tend to be very large and the bonds of the groups are equally strong: mutual loyalty is expected and desired. In individualistic cultures, on the other hand, individual self-realization and the nuclear family are in the foreground. Children learn to think about the form of the *me*, the ego; in collectivism in return, they think rather in the form of *us*.

The cultural dimensions of individualism and collectivism are also associated with important communication styles: in individualistic cultures, communication of low context is widespread while in collectivist cultures high context communication prevails.

### **1.3.2.3 Cultural Dimension Masculinity versus Femininity – MAS.**

The third cultural dimension is a sociocultural category. In this dimension, among other aspects, the question of who is responsible for which tasks in a culture (assignment of roles) was investigated. In female cultures, as, for example, in most of the Scandinavian countries, the distribution of roles between men and women is fairly even (Hofstede G. , 1983).

Men are equally responsible for the home and the family and women can and should make a career. In contrast, in cultures with high masculinity there is a clear distinction in the distribution of roles between the work of women and men. In addition, members of male cultures are more oriented towards material gains, high expectations of performance and assertiveness (*may the stronger win*). On the contrary, women-societies have a more relational orientation and focus on the cooperative aspect.

In a male culture, supervisors in the work environment are determined and do not delay in making decisions. Emphasis is placed on competition and performance among colleagues. Money and symbols of success are important. The opposite occurs in a female culture where consensus is more important. Equality and quality of work life are not ignored here. A high priority is assigned to intact interpersonal relationships.

The symbols of success in Ecuador are a family issue, this begins at the school stage in which the child is expected to return home with good grades. The child, on the other hand, grows with the expectations of the parents and develops -in the ideal case- a kind of ambition. Pride and the search for confirmation for the own achievements seem to be pronounced in Ecuadorian society. A sample of this is the number of events and occasions in which people are rewarded for any type of triumph. Another example is the importance of being recognized that is reflected in the holidays. In Ecuador, as in other countries in Latin America, apart from the Mother's Day, Father's Day and Children's Day are also celebrated, while in European cultures, the latter two go unnoticed.

Female culture also exists, although it is less accentuated in our region. A good example of it is the quick and easy formation of different groups without the need for participants to have many common features, whether they are of the same sex or of the same nationality. It integrates different people who share a common idea between each other or within the group, who have common interests or similar goals as it occurs in sports clubs.

#### **1.3.2.4. Cultural Dimension Uncertainty Avoidance – UAI.**

The main problem with this dimension is how to handle an unknown situation. It refers to the degree of threat that members of a society feel when faced with an uncertain or unknown situation. Members of societies with a high degree of evasion of uncertainty (such as Germany, Russia, Mexico) try to use analyzes and plans to make the uncertain more predictable and controllable. The order and the law are in the foreground, there is also a high orientation towards the rules and a greater concern for health and money.

An important criterion for the professional context (in this same category) is a significantly lower culture of errors, which would implement several strategies to

avoid making mistakes. Unknown or unregulated situations cause discomfort and even fear. There is a mentality to suppress dissenting thoughts and behaviors. A solid structuring of task activities is normal and executives also deal with detailed issues. A high degree of control and competence is expected from the authorities and the supervisor must have an answer for everything. Innovations are viewed with skepticism. Such society tries to limit and counteract the uncertainties with rules and regulations.

On the other hand, insecurity for cultures with low evasion of uncertainty is generally accepted. In this type of paradigm, the rules should be minimal and concerns about health and money are much less pronounced. In these cultures, with a minor or weaker evasion of uncertainty, there is much room for tolerance to irregular and innovative thoughts and behaviors. Task activities are less structured. Managers are mainly involved in strategic considerations. A superior can say: "I do not know".

In this dimension it is important to emphasize that avoiding risk is not the same as avoiding uncertainty. It is rather about tolerance towards an ambiguity in a society in which new changing or unknown situations arise.

Ecuador presents a high index in this dimension, this means that we have extensive and detailed legislation at the political level, in addition social conservatism prevails. The members of a group respect their tradition, but it is not necessarily respected by others. A great prominence of superstition is also notable.

#### **1.3.2.5. Cultural Dimension Long Term versus Short Term Orientation – LTO.**

This dimension is related to the way in which societies are oriented to focus on short-term success or, rather, long-term solutions. In long-term oriented cultures, for example in China, people focus on building personal relationships or networks of relationships that are designed to be sustainable over time. In addition, great respect is shown to the elderly or those with higher positions, as well as to the traditions. In short-term cultures, profit in less time (1 year or less) is rated higher and there are more valid guidelines for what is good and bad.

In the case of long-term alignment, plans are created for extended periods of time. A great importance is attributed to traditions; they even adapt to modern conditions. Persistence and perseverance are very important in the pursuit of objectives. Members of a long-term culture consider saving as very important.

In contrast to this orientation stands the short-term orientation, in which planning is often carried out only for short periods. There is an expectation of profits in a short time and a tendency to heavy consumption. The own reputation is considered very important and everything possible is done to avoid the loss of it. This leads to a high respect for social status obligations without taking into account the costs.

#### **1.3.2.6. The New Cultural Dimension (2010): Indulgence versus Restraint – IVR.**

The sixth cultural dimension is still quite new and describes how in a society the free expression of one's needs is handled. This includes, among others, questions about how leisure time is oriented to enjoyment, how open sexuality is lived, the use of more or less colorful clothing and if there is a more optimistic or pessimistic perspective on the future (Hofstede, Hofstede, & Minkov, 2010).

Participants in the category with low indulgence and high control can rely on sufficient personal discipline to achieve a goal. This means, they give less importance to free time. In more restricted cultures, members feel more control over their own lives; maintaining law and order has a high priority.

The inverse case can be found in an ambience with a high permissiveness and little control at the same time. People belonging to this category have a relaxed attitude towards work, savings and possible deviations, but a high priority towards leisure.

Because it is a new dimension, there is less information about research and its applications. It is also dangerous to generalize individual habits, particularly when it concerns issues such as diligence and self-discipline. However, in our region people talk about *the law of the least effort*. Therefore, a tendency towards a culture with high indulgence and less control could be defined.

### **1.3.3. The impatience in our immediate society.**

Man has forgotten how to wait, this seems to be the fundamental evil not only within the society of Cuenca, but throughout our time and this probably has not changed in the current digital environment; on the contrary, we often have a hard time waiting. Patience is a social competence that is worth fighting for, because it leads to success, impatience instead, promotes failure.

Especially in interpersonal matters, patience is a valuable virtue. Because patient people often have less potential for conflict, they are more appreciated by their personal environment and often make it further than the impatient. However, we are becoming increasingly restless, and this is particularly due to the rapid development of new technologies. Access to internet and mobile phones are now a standard for most. No one wants to wait any longer, we are just not used to do so.

Right now, technologies and infrastructures are present to provide everything in the shortest possible time in almost the entire city. For example, today each one of us can publish information online in a matter of seconds and share it with the whole world. We are mobile and many of us are always available. These possibilities, conditioned by the infrastructures and technological developments of today, together with the resulting expectations, are reasons why people in the *modern world* are more impatient than, let us say, thirty years ago. The increase in performance and the pressure of time undoubtedly contribute to impatience.

The inability to wait has drawbacks, as mentioned before, it can have an adverse effect on interpersonal relationships, both private and professional. Affected people often have difficulty reaching their goals because they surrender more quickly to obstacles and problems. In addition, haste is a foundation for errors and conflicts; and, finally, chronic impatience can also affect health. People who work in fast-moving environments are often exposed to anger and stress and put themselves under pressure; This permanent tension affects the physical and mental condition. But not only personal health deteriorates, in traffic, to mention an example of everyday life, other people are often put in danger, through the hurry and too high speeds.

#### 1.3.4. The Iceberg Analogy of Culture (Gary Weaver).

Each culture is characterized by certain peculiarities that make it unique. Some of these stand out for being obvious and very different or special compared to other cultures. Others, on the other hand, are deeply rooted in historical events and are not always understandable to outsiders.

The iceberg model of culture is used in cultural studies to visualize the relationship between the immediately perceptible and hidden culture, and the related causes of intercultural communication conflicts.

Gary Weaver (1986) uses the image of an iceberg in order to explain these characteristics that, according to him, can be divided into layers.

However, the metaphor of the iceberg (iceberg model) was created by E. Hemingway, who used it in the 1930s to illustrate his literary style. He felt that an author did not have to reveal all the details about his main character. It would be enough if only the tip of the iceberg were recognized, a part of about one-eighth.

This metaphor was later transferred to the *Theory of Consciousness* of Sigmund Freud, which forms the basis of the iceberg model of culture. Freud developed the theory that human action is deliberately determined only to a small extent, and in this context he designed the structural model of the psyche. In this case, *the I or ego* (reality principle) corresponds to the conscious area of the personality, who decides which parts of the realms of the unconscious personality *it* (pleasure principle) and *superego* (morality principle), manifest in the perceptual world.

Compared to an iceberg, the conscious *I (or ego)* only occupies the smallest and most visible part, the tip of the iceberg on the surface of the water. The subconscious realms, *it* and *superego* form the largest part of the surface that is submerged in the water.

Following the model of Freud, E. Schein developed the iceberg model based on organizational culture. Generalized in terms of culture, it looks like this: the smallest part of the iceberg, its tip, represents the visible and audible, means, the quickly recognizable part of the culture (language, appearance, behavior).

In contrast, most parts of the culture (norms, values, beliefs, ideals, traditions, experiences, role models) are hidden *below the surface of the water* and, are therefore,

not directly perceptible. However, they significantly influence the small perceivable part and, therefore, are often the cause of intercultural communication conflicts due to their *invisibility*. Knowing the hidden cultural aspects and treating them with sensitivity can reduce the risk of such misunderstandings.

### **1.3.5. From colonial power to multicultural society.**

The political scientist Dr. Sebastian Berg of the University of Bochum (Germany), has been studying for many years the opportunities and problems of a multicultural society. As a former colonial power, Britain is a country with a long history of migration. The population there is characterized by a strong ethnic mix. Dr. Berg has made many trips to explore the main British cities, has followed political debates, investigated the handling of migrants by the State, but has also interrogated many people on the street and analyzed their statements. On these occasions, he also followed up on the way in which the media comments on migration and the multicultural society. This work has turned him into an expert whose opinion is also of enormous importance for the economic migration policy that is present around the world. According to Dr. Berg, a true paradigm shift in public opinion about the multicultural society was the terrorist attack at the World Trade Center in New York in 2001:

Before September 11, there was a brief period in which the new Labor government, the first government of Tony Blair, officially committed to multiculturalism, albeit with a scientifically moderate version, and after September 11 there was, however, a new phase, which I would call post-multicultural, where many people who previously defended multiculturalism walked away and said that in reality we were a bit naive (Berg, 2002, p. 239).

After a brief period of distension, the military and terrorist actions of the so-called Islamic State have once again impacted public opinion on multiculturalism and coexistence among cultures. What many see today as a threat in the context of Islamist terror, the influx of people from foreign cultures, has long been praised as an opportunity and enrichment for modern society. With mutual openness, tolerance,

acceptance and the reciprocal will to integrate, the multicultural society would be an ideal state of human coexistence, in the context of demographic change throughout the world and the problem associated with the lack of workers.

However, it is precisely in this context that there is great insecurity within the population. Migration is seen as a threat to one's wealth. A well-known professor of political science, Christoph Butterwegge, coined the term *chauvinism of prosperity*, referring to "[...] the defense of one's own wealth against people from abroad, who are perceived as a threat to this prosperity simply because they want to participate in it to a certain extent" (Butterwegge & Hentges, 2009, p. 59).

Sebastian Berg believes that science has an obligation to provide clearer information to eliminate barriers and prejudices with objective information. The political scientist considers above all that the distinction between economic refugees and political refugees is counterproductive, because the border between these two categories is fluid and causes injustice when dealing with migrants (Berg, 2002).

However, the Canadian political philosopher Will Kymlicka, who has been investigating in depth the issue of multiculturalism, says:

For multiculturalism to work, we need a certain degree of equality in society, material equality, and I think that this is another very important discussion that should also be discussed among scientists, how to really distribute wealth in a society and how global wealth should be distributed (Kymlicka, 1996, p. 31).

Achieving this degree of equality as demanded by Kymlicka is a greater challenge. Integrating the politics of multicultural identity into the dominant capitalist system in which we live seems to be nothing less than utopian, since the latter is based on or even lives from inequality.

There are no unanimous explanations about the causes of the multicultural identity policy. The most mentioned is globalization. It is obvious that in all western societies the proportion of immigrants or at least the pressure of immigration is increasing. The political groups of multicultural identity establish a personal characteristic, not chosen

by itself and most of it is not selectable, such as ethnic origin, gender, age and so on, at the center of their political action. The participants of this political movement demand not only the tolerance of the majority society and equal opportunities, but also the public recognition and support of their group identity, the compensation of disadvantages and equality with the majority culture in which they live.

Multiculturalism can be assigned to new social movements, in which the universal principles of the so-called *old movements* are replaced, for example, those that emerged for the benefit of certain social groups and sought the recognition of workers or women.

On the other hand, from classic principles – such as freedom, equality and justice – liberty and equality are today demanded as an individual autonomy, with the aim of self-development. The groups shape and consolidate their identity through considerable efforts in the political struggle and the recognition of their rights. Ultimately, it is likely to be about the relevance, even the primacy, of particular properties and demands against the universal or universally declared principles of the majority society.

#### **1.4. North-South migration: new characteristics of mobility.**

##### **1.4.1. The Mobility Industry.**

The state of the art on North-South Migration is broad, one of the last relevant contributions for the present analysis deals with the theme of the *New Characteristics of Mobility*. In 2014, researcher Narcisa Ullauri Donoso carried out a study on the new characteristics of mobility. Raising the hypothesis that retired migrants who arrived in Cuenca in recent years "[...] are not long-term tourists as they have been called, but permanent migrants, [...]" (Ullauri Donoso, 2018, p.3466).

The internet has been key in this process, particularly the pages of digital tourism magazines that motivated and encouraged the idea of living retirement in Cuenca. Social networks have been and continue to be another crucial component to facilitate the final decision of the home change; providing help and advice before and after settling in the new residence. The author considers this type of migration very linked

to the internet and social networks that represent an entire industry, which she calls the *mobility industry*.

The immigration of many citizens from different countries and cultures had a great impact on the society and culture of the United States of today. Since the founding of the State, a large number of migrants have settled for religious, political or economic reasons or have been enslaved by force.

The desire of many people to emigrate from Europe to the United States became particularly great after the Second World War. "It was called "the American dream", which resulted in a massive migration of people from the countries of the South to the North, seeking that model of life" (Ullauri Donoso, 2018).

Immigration to the United States was still a bit difficult because of the fees. In order to make it easier for people to immigrate to the United States, starting from 1965, points such as origin, world region and family reunification issues were taken into account in each application. Since 1978, the USA has adopted a globally uniform quota for its immigration policy. The number of immigrants from Europe has decreased considerably in recent years.

But it is not only that, according to the author, the migration process has been reversed even since the late 1990s. At present there are many migrants from the countries of the North, who seek a "better life" in the South in order to retire there.

The change of residence is achieved thanks to an information process in which electronic media and social networks play an important role. Ullauri defines the process in six steps: First, a motivation to change the residence is needed; second, information is obtained through various electronic means; third, the investigation is deepened by reading journals specialized in travel; fourth, interested people register for a conference on the destination country; fifth, opinions and experience in social networks are exchanged to dispel doubts; sixth, the move is made.

The study proposed by Ullauri highlights that a problem for the review of the literature was the lack of cases of permanent residences of this magnitude recorded in the past, except for those of a few daring travelers. It is rather a phenomenon of the postmodern era that is closely linked to the improved and rapid access to information and the globalization of culture.

The phenomenon in which people settle temporarily or permanently in a tourist destination and buy a house, apartment or land. Often they are people of European or North American origin who migrate to "the south" in search of a more relaxed lifestyle, lower cost of living, better climate, etc... (Van Noorloos, 2018, p. 58).

The author proposes the term *Industry of Mobility*, and explains it as a system of *manipulation* that begins in conventions, in which Cuenca is presented *tasty*, showing the city in the best way, with speakers who in many cases are also *expats*<sup>3</sup> that have already settled here. The participants, after attending a convention, continue to receive offers from different paradisiacal sites that promote and motivate them to take the step and change their address. Those interested then have the possibility to visit the places on familiarization trips. One of the attractions that are presented are the social networks already existing in the place. In meetings the experiences (again positive) are exchanged among the retirees who have already settled in the country. Other attractions are cultural visits to the city, scheduled activities or Spanish classes. A very effective bait is the real estate that is presented to them. The majority of houses is in a state prior to the completion of the work, which allows interested parties to order certain adjustments or final finishes, according to their ideas and needs. The same works culminate in the remaining time before the final arrival of the retiree.

#### **1.4.2. Current mobility and the integration process: The *Gringolandia*-case.**

What the study highlighted was the existence and strong growth of the ghettos or sectors whose inhabitants are almost exclusively foreigners. These towns or citadels, that are located in the city, create their own dynamics, where the inhabitants communicate with each other exclusively in their native language, that is, in English, and even the building administrator is expected to do the same. "[...] and although the horizontal property rules exist, other private ones are managed for the co-owners of

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<sup>3</sup> Expats refers to expatriates who are people who temporarily or permanently reside in a country that is not the country of their origin.

these properties that have come to establish themselves" (Ullauri Donoso, 2018, p. 3473).

This life in ghettos is not limited to the city but is also located on the outskirts of the city. *Gringolandia* (for the present domain of foreigners), consists of large areas that are generally walled where only people with the same country of birth are allowed to enter. The coexistence between Americans and Canadians is given by the English language, although some of these groups are limited exclusively to expats from the same country of origin.

The apparent isolation of these immigrant groups is misleading and the impact on local society is remarkable. The city of Cuenca, which on December 1, 1999 was declared a World Heritage Site, is no longer characterized as a low city (with no buildings higher than five stories) but is currently equipped with large buildings and an increase of apartment buildings.

Most of these luxury apartments are not accessible to local people and are, "[...] especially located a few blocks from supermarkets, pharmacies and restaurants, where the latter ones are owned by new residents who serve menus and typical food of the countries of origin" (Ullauri Donoso, 2018, p. 3473).

Torres Bernier, in a conceptual approach, in his work on *Resident Tourism and its Effects on Tourist Destinations* supports the idea that tourism residency "[...] for its main characteristic (the residence) should not be considered as tourism in most cases" (Torres Bernier, 2018, p.46).

According to the World Tourism Organization (UNWTO), tourists are those who spend time (less than one year) outside of their usual residence. It is precisely the participation in a community in which the resident differs from the tourist by its object of actively entering the community.

All this previous analysis of the *gringo invasion* points to a failure in the integration process: the coexistence between people of different origin cannot occur through the installation of ghettos or exclusive centers of foreigners. This type of isolation in groups that maintain their native language as a form of communication, motivated by common habits and customs - which were imported from the country of origin - prevent any form of integration.

Ullaury Donoso concludes her work with the observation that this type of migration, specifically of retired people from the north, is increasing - resulting in a permanent migratory movement - and not only temporary as it was estimated in the past. However, since the data was collected, four years have passed, in which the migratory and tourism panorama once again underwent some changes. At present a decline of the group in question is evidenced; and the factors that led to it will be the object of analysis of the present work.

## CHAPTER 2: SITUATIONAL ANALYSIS.

### 2.1. Reasons for the arrival and permanence of retirees.

The reasons for the arrival and attractions of our city have been researched considerably; and a remarkable amount of articles have been published since the beginning of the migration boom in 2009.

Sonia Machuca Palacios (2017) investigated in depth the north-south migration, focusing on the retired North American immigrants who are domiciled in the parish of San Sebastián. In one chapter, she breaks down the characteristics of Ecuador in general and Cuenca in particular that stand out the most. Many of the people interviewed affirmed that one of the attractions of the country is its impressive natural diversity, the cultural treasures that are found everywhere and an exquisite gastronomy. Good infrastructure is mentioned, roads, hospitals and services that offer very good living conditions; for being a small country, one gets quickly from one city to another and that the weather is pleasant without extreme temperatures is another positive aspect. In relation to the United States, the cost of living in Ecuador is low and it is considered a politically and economically stable country, which gives a certain security when investing savings.

Cuenca, also known as *Santa Ana de los cuatro ríos de Cuenca* (Santa Ana of the four rivers of Cuenca) is located in the Ecuadorian Andean mountain range, in the south central region of the country. It has great historical importance for being capital of the Azuay province and a key city of the mountain region; further it has striking sites of tourist interest. Among several awards it has been rewarded with the highest of all recognitions, that is, being designated as a World Cultural Heritage by UNESCO. However, all these official factors coming from international organizations are not enough to stand out as a migratory destination, thus, here are some opinions of residential migrants about the characteristics of Cuenca.

Among the most mentioned attractions and factors, that also coincide with the data obtained in the present investigation, are the climate, the lower cost of living, the particular structure of the city with its architectural jewels, the geographical situation,

the diversity and good quality of the food, safety, health reasons, types of housing, domestic services, transportation system, and leisure activities.

Most of the interviewees indicated the pleasant and temperate climate with temperature differences of lower rank as one of the main reasons to choose Cuenca. Despite the usual rains, there are many North Americans who appreciate the climate of the Ecuadorian highlands. Although, many of them have not resided, but already spent longer vacations in countries of Europe, the Middle East and Central America before arriving in Ecuador. (Pepin, Colicchio, 2018) U.S. Americans are accustomed to extreme climates and the conditions of having the four seasons as an everyday part of their day to day life. A rain is *no big deal*, considering the prolonged cold that they suffer during the winter season in their countries of origin. On one occasion, a woman from a northern state of the USA explained that winter implied preparations that took a long time. Removing mail from the mailbox in front of the house, for example, required a minimum of three layers of clothing. Here, on the other hand, people go out to the street in their pajamas, to leave the children in transport to school. The privileged climate in our city, that can vary over the course of a day, is given thanks to the location in an extensive valley. In general, it is hotter than in Quito, but not as hot and humid as in Guayaquil or parts of the *Oriente* (east region of the country). Some advantages of the local climate are reflected in the economy of the home: a large wardrobe for winter clothes and another for summer dresses is not necessary, nor is there a need for snow tires.

Another of the main reasons for the arrival of retired foreigners is the lower cost of living. Nationwide, Cuenca has one of the highest coverage of basic services, which is not only limited to the urban sectors. It allows a quiet lifestyle in this modern city. The difference in the average monthly income between the foreign group and the *Cuencanos* is remarkable. "From the field work carried out, it can be concluded that the income of the interviewed expatriates ranged between \$ 1,500 and \$ 7,500, with an average of \$ 3,200 and a median of \$ 2,400" (Machuca Palacios, 2017). Prices rose in recent years. However, the interviewees affirmed that, at present, their income still allows them to live comfortably in Cuenca, and what is even more important for them is the quality of life that would not be imaginable with the same income in the United States. In summary, the low cost of living is in practice a solid reason to settle and stay in Cuenca.

The structure of the city and its architecture represent another attraction. The collective includes some architects and photographers who are enthusiastic about the old buildings in the historic center that show European influences. The conservation of these important vestiges helped to obtain the status of Cultural Patrimony of the Humanity that *UNESCO* granted in the year 1999. The walks, that are one of the main pastimes of the foreign retirees, take them to visit houses and places of cultural and historical value as for example *el Barranco*. The parks that are in any place nearby and neighborhoods with a historical importance, as it is the case of the *Barrio de las Herrerías*, are very much appreciated.

Another incentive that motivates residency in Cuenca is its privileged geographical situation. Thanks to the central location, it is easy and quick to reach the Coast or the East (El Oriente). The network of high quality national roads in combination with public transport facilitates land transport. *El Cajas* National Park is a short distance away and provides a vital space of trees and plants such as pines, ferns, mosses and even orchids, and it also houses a variety of animals such as llamas, cougars, rabbits, spectacled bears and deer. To all this, more than 200 lagoons are added, making it an important ecological reserve known nationally and internationally.

Food awareness has increased considerably in recent years, a fact that is also remarkable in the group of retired foreigners. The lack of cold winters and marked seasons guarantees a select assortment of fruits and vegetables throughout the year. The easy access of fresh and organic foods of good quality at comfortable prices suits them. Some prefer to eat healthy and maintain a controlled diet because of their age; others do it for health reasons. The local food is delicious, healthy and has a good reputation not only in the region but throughout the country. In this issue the favorable infrastructure reappears, with short distances that allow to go to the numerous markets as for example the popular *Mercado 10 de Agosto*, located in the center of Cuenca or the *Feria Libre* (Free Fair) in the Avenue of the Americas. What seems to be normal for *Cuencanos* turns out to be a luxury for foreigners when one hears the stories of North Americans who, just for leaving their domestic environment in which the consumption of fast food predominated in restaurants like Mc Donalds or Burger King, lost some pounds and improved their health without a major effort.

Feeling calm and safe is another factor to which residential migrants put a lot of importance, especially when it comes to finding a place to live permanently. Some interviewees point out that they have frequently felt insecure in the large cities of Quito and Guayaquil, or at least much more alert, while in Cuenca they usually walk the streets without the least concern. Other components that contribute to this sense of security include a stable political situation, a civilized society, a good coverage of medical services and, last but not least, a language that can be learned and used in a reasonable time. Cases in which migrants felt victimized by xenophobia or robbery are few, leading to a general perception of peace, security and well-being. In the current investigation, there was the isolated case of a US gentleman, who was asked for loans of high amounts repeatedly. Being perceived as a wealthy person caused him annoyance and affected his perception of the local people and at times he was afraid of being persecuted by those who wanted to benefit from him.

In reference to health, residential migrants could voluntarily join the *Instituto Ecuatoriano de Seguridad Social (IESS)* (Ecuadorian Institute of Social Security) and enjoy the same benefits as the local people do. In particular, retirees with the need for a specific treatment or medicine made use of this service. Currently, with the new regulations of the *Ley Orgánica de Movilidad Humana (Organic Law of Human Mobility)* of February 2017, this affiliation is a requirement in the process to obtain a permanent residence visa. Both public and private healthcare are of excellent quality. What stands out is the careful attention to the client and the personal care of the doctors and nurses. The health system in our country is closely related to the factor *lower cost of living* and foreigners consider it as accessible and not very expensive. All the interviewees confirmed that their spending on medical care in the United States is significantly higher than in Ecuador. There are migrants who saved up to 75% in health expenses compared to what they had to pay in the US. They are impressed by the great variety of treatments that are covered by Social Security here, while they would be worth tens of thousands of dollars in their country of origin. This good service is according to some unique, not only in comparison with the health system in North American countries, but throughout the world.

Elderly people require more help in the maintenance of their home and daily tasks, even so, it is not the rule to have an own staff for these tasks in the United States. It seemed obvious that in the aspect of domestic services this thought of *saving* was

repeated once more, but this is not the case. The first chapter explains the change in the landscape of domestic employees nationwide in recent years. In fact, approximately only 20% of those interviewed have the resources to access this service. Another reason, apart from the costs, is the complexity in the hiring of personnel, due to the current Ecuadorian laws. The most attractive alternative is the hiring of service companies for specific tasks that allow payment for time or specific task. Retired foreigners say that they are willing to do many domestic tasks on their own. The exception in which a permanent service is contracted occurs in cases of people with higher incomes or diseases that require particular attention.

On the issue of transportation, there are many habits that show the difference not only between the *Cuencanos* and the North Americans, but even between the retirees of both countries. The enthusiasm for the walk shown by foreign elderly people is admirable; there are very few who use the urban transport service and even less those who buy their own vehicle. In general, they walk and enjoy having all the services, restaurants, markets, and parks nearby; in exceptions or emergencies they use a taxi that turns out to be their favorite public transport. The public transport system is considered acceptable, and together with the short distances to travel and their desire to walk represent another reason to stay. The opinions about the *tranvia* are diverse, as some of the foreigners, because of their place of residence, could use it every day while others would not even have access to it.

The type of housing is also important for this group of immigrants, as they have their own lifestyle. Other of the most mentioned reasons are the propaganda, good living conditions, the state of security of the country, and being able to maintain the same currency as in the home country, the dollar. The majority of the interviewees did not comment on the activities of the government. However, almost all confirmed that the government of Rafael Correa positively influenced their perceived image of Ecuador.

## **2.2. The preferred places of residence and their lifestyle.**

Retired residents in the city prefer citadels or apartment buildings. They also occupy apartments that belong to local families; these, many times have a large house of which the family that owns the property occupies only one floor, while the rest is rented to

foreigners. North Americans like to have people they trust at their service. This can include servants such as the doorman or concierge in the case of apartment buildings or the security guard of a citadel. There are very few cases of foreigners living in their own apartments. This topic and particularly the most used types of housing are explained in more detail in the study on socio-economic impacts, at the end of this chapter.

The vast majority prefer to rent an apartment instead of buying one or living in a house of their own. The great incentive in the search for a home are prices again. The monthly prices paid in Cuenca for rental concepts represent less than 50% and sometimes only a third of its equivalent in the U.S. It should be mentioned here that the preferred departments of foreigners exceed the local standards of usual departments in both space and cost. A surprising 90% of the group of U.S. migrants continues to own real estate in the U.S. so housing is not one of the strongest factors to settle in Cuenca; however, it facilitates the decision to migrate.

### **2.3. Analysis of the needs, habits, and cultural interactions of retirees.**

One of the characteristics that stood out in the in-depth interviews was the fact that almost all the foreign retirees that settled in Cuenca like the walks. Most of them commented on a reality lived in their cities of origin as an environment of very long distances. The daily commute to work or any meeting at a sports club or other pastime often took a lot of time.

Here in Cuenca everything is at hand. All the places that are frequented in the daily routine, such as supermarkets, pharmacies or banks, among others, are in the vicinity. A good example is the sector of *Ordoñez Lasso*, where there is a Shopping Center that includes a *Supermaxi* and other businesses such as *SUKASA*, banks, a gas station and several pharmacies.

Culture is a universal language that often facilitates the understanding of certain everyday life realities. Resident migrants show great interest in cultural events and have the necessary time to attend these events that are usually free. The cultural agenda of Cuenca promotes exhibitions, festivals and activities of all kinds that have a great resonance among retirees. The offer is not limited to national works, as shown by the

International Biennial, which is the only official arts event in Ecuador. The granting of the status of Cultural Heritage of Humanity increased and strengthened the cultural scene for the benefit of locals and foreigners even more. Being a venue for various national and international cultural festivals and the wide range of possible recreational activities make Cuenca an appealing destination for retired foreigners.

#### **2.4. Migration Theories.**

The factors of international migration are diverse; however, classical theories refer mainly to economic factors, either to explain migratory movements at the macro level or migration decisions at the micro level. These traditional explanations are being criticized by more recent approaches, emphasizing other aspects of migration.

On one hand, the social integration of migrants in migration networks is prioritized; on the other hand, migration is located in a historical context, pointing out the cumulative evolution of migration chains, in this case, migration networks are observed from a transnational perspective.

In this chapter, classic and recent migration theories with their differences and similarities are presented. In the end, a conclusion will be drawn regarding the migratory movements of North American retirees, their establishment in Cuenca, possible scenarios, and future perspectives.

In order to facilitate the reading of the following observations, some basic concepts of scientific research are now explained: it is often read that the results of a situation, theory or experiment are *empirically proven*<sup>4</sup>. This is often simply a synonym of *scientifically proven*. *Empireia* is Greek and means *experience*. If a model or a theory is empirically tested, it can mean that the result or effectiveness is obvious through experience or has been demonstrated through observation or experimentation. In other words, there is a guaranteed repetitive effect. To understand the context of human

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<sup>4</sup> The hallmark of empirical research is its reproducibility. For example, if the consequences of a forced migration have been the inability to adapt to a new environment in nine cases, it can be assumed that the tenth case will not be able to adapt either. So, an experiment can be repeated as many times as wanted, it will almost always be the same. Therefore, it was proved empirically, that a migrant who was forced to abandon his home country faced integration problems in the host country.

mobility well, it is very important to be clear about the difference between the concepts of integration and assimilation. Integration means that the original culture and identity are maintained, but cultural adaptation (language proficiency) and structural adaptation (integration in the labor market) are carried out. On the contrary, the assimilation leads to a complete abandonment of the previous culture and identity, that means, the original language is no longer spoken, the original customs are no longer realized, etc.

#### **2.4.1. Classic explanatory approaches in migratory research.**

The criterion of humanity changed slightly with the passage of time. Approximately 30 years ago, migration was defined as "each change of a person's principal place of residence" (Wagner, 1989, p. 98) and can occur both within a country and internationally. The classic explanatory approaches to migration address the question of why people migrate from their place of origin to another destination.

According to William Petersen, migration theories should go beyond the creation of migration typologies and also indicate the causes. It is possible to differentiate several traditions within the migratory investigation (Petersen, 1958).

A classification of classical migration theories that seems useful for the purpose of an overview seems to be the distinction between macro and micro approaches. Among the macro approaches are geographical, economic, ecological, and theoretical approaches to the population system, as well as the segmentation theory; micro approaches include neoclassical economics, the new economy of migration, and decision theories.

In this chapter, theories are presented critically from both a theoretical perspective and one that serves to find a justification from the point of view of the advocates of alternative approaches.

##### **2.4.1.1. Geographical approaches of the population.**

Seven migration laws are exposed by Ravenstein; these represent a first attempt at the macro level to formulate statistical regularities in the direction and geographic distance

of migratory flows and a classification of migrants indicating the difference between local migrants, short-journey migrants, migration in stages, long-journey migrants and temporary migrants (Ravenstein, 1972).

The laws establish that most migrants travel only a short distance, that there is a process of absorption towards large cities and a process of reverse dispersion, that each important migratory flow creates a countercurrent, that migrants resort to industrial centers, that the rural population is more mobile, and finally, that women are more mobile than men (Ravenstein, 1972).

This approach was continued within the framework of gravitational models, which, based on models of physical attraction between bodies, represent a formalization of migratory currents expected between regions. One of these models is the  $P^1P^2 / D$  hypothesis of Zipf, which predicts the volume of migration taking into account the population volume of two regions (P) and the distance (D) (Zipf, 1946).

#### **2.4.1.2. Macroeconomic approaches.**

Macroeconomic approaches are based on economic characteristics in the aggregate, such as economic growth, and especially the spatial inequalities between production sites and the inequalities associated between labor markets.

Neoclassical macroeconomic approaches are also a further development of gravitational models, which identify differences in regional wage levels resulting from different labor supply and demand as the cause of migration (Hicks, 1963).

Different assumptions are made, such as the homogeneity of the labor force, perfect mobility, zero unemployment and the same supply and demand of short-term labor in both regions. As a result, migration from low-wage areas to higher-wage areas is taking place to achieve macroeconomic equilibrium.

The consequence of migration should be an approximation in wage levels, this means, a trend towards a global macroeconomic equilibrium state based on an efficient allocation of production factors is assumed.

Massey and his co-authors summarize the assumptions of macroeconomic theory as follows:

1. International migration is caused by different wage rates between states.
2. After the disappearance of these differences in wage rates, migration will no longer occur.
3. Skilled workers can (due to the different returns of human capital) display a pattern of migration contrary to the pattern of unskilled workers.
4. Labor markets are primarily responsible for international labor migration.
5. Migration flows can be influenced by the regulation of labor markets in countries of origin and destination (Massey, et al., 1993).

#### **2.4.1.3. Labor market research.**

For international migration, the theory of segmentation or the dual labor market theory according to Piore represents a traditional direction of labor market research (Piore, 1979).

According to Massey, the implications of the dual theory of the labor market are the following:

1. International labor migration is based largely on demand and is initiated through recruitment by employers or governments in industrialized countries.
2. Given that the need for immigrants is caused by the structural conditions of the economy, different wage rates are not a necessary or sufficient condition for labor migration.
3. The low wages of immigrants in host societies do not increase with a decreasing supply of labor, but are kept low by institutional mechanisms.
4. Low wages can even diminish their value as a result of the increase in the supply of migrant labor.

5. Governments cannot avoid international migration through regulations that change wage or unemployment rates, since these rates meet the needs of modern post-industrial economies (Massey, et al., 1993).

#### **2.4.1.4. Ecological and systemic approaches.**

Ecological approaches are based on an idea of balance. In contrast to the thesis of macroeconomic equilibrium, it is mainly a question of including non-economic factors. There are four theoretical dimensions that are functionally related to each other: the population, its organizational structure, technology and the environment (Sly, 1972).

The population is again composed of the characteristics: location, size, social composition and spatial distribution. The organizational structure refers to the production of goods and the use of environmental resources. The environment involves external factors and technology refers to the technique; however, precise definitions of the components of the ecological complex are not provided (Wagner, 1989).

The theory of the world system is based on the analysis of the clash between the industrialized capitalist countries and the less industrialized countries. Labor migrations are explained in the context of the flows of goods and capital (Pries, 1997).

Within the framework of the theory of the world system, it is argued that international migration follows the political and economic structure of an expanding global market. As a result, globalization is, first of all, evident in the large urban centers (the global cities of New York, London, Paris, Tokyo, Sydney, among others), which attract migratory flows from the peripheries and other non-industrialized countries (Sassen, 1991). According to Massey, the following hypotheses are guiding principles for this vision (Massey, et al., 1993):

1. International migration is a natural consequence of the emergence of a capitalist market in developing countries affected by the globalization of the economy.
2. International labor migration follows the international flow of goods and capital in an inverse direction.

3. International migration occurs in particular between the former colonial powers and their former colonies, because among them there are already approaches in culture, language, administration, economy and transport.
4. Because international migration is caused by the globalization of markets, it can be influenced by the regulation of investments and the control of flows of goods and capital. However, in practice it is difficult to enforce and, therefore, unlikely.
5. The failure of political and military interventions to protect international investment and the expansion of the global market translates into refugee movements.
6. International migration has little to do with wage or unemployment rates, but it follows the dynamics of the global economy.

#### **2.4.1.5. The Neoclassical Microeconomic Theory.**

Neoclassical microeconomics or the theory of human capital is based on individual actors who make rational decisions to maximize their economic benefits. Migration can be explained by the search for the objective of an optimal supply of economic means, taking into account, above all, salary levels and employment opportunities.

The difference with macroeconomics lies less in the predictions of the theory than in the fact that, in neoclassical microeconomics, the individual and his individual income and his endowment with human capital represent the unit of analysis and not the aggregate wages and rates of unemployment.

Migration is considered an investment in human capital, which means that income in the course of employment is expected to be in the form of long-term or future increases (Wagner, 1989). Monetary and non-monetary costs and income, for example, psychological costs and lost profits are included in the model (Sjastaad, 1962).

The assumptions of microeconomic neoclassical theory differ only slightly from macroeconomic theory (Massey, et al., 1993):

1. International migration is caused by differences in wage and employment rates whose product determines the expected income.

2. The characteristics of the human capital endowment that increase the remuneration or the probability of employment in the country of destination in comparison with the country of origin increase the probability of international migration.
3. Individual characteristics, social conditions or technologies that reduce the costs of migration, increase the yield of migration and, therefore, the probability of migration.
4. Therefore, individuals within a country may have different incentive structures for migration.
5. Migration flows in the aggregate represent the sum of the migration of individuals that results from the individual cost-benefit calculations.
6. Without differences in wage or employment rates between countries, there is no international migration.
7. The difference in expected benefits determines the size of the flow of migration between countries.
8. Migration decisions are only due to imbalances between labor markets.
9. If the conditions in the host country seem to be psychologically attractive, the costs of migration can be negative, that means, migration can only be stopped by negative salary expectations.
10. States have the ability to control immigration through measures that influence expected wages in countries of origin or destination; for example, by influencing employment probabilities or by increasing psychological and material costs.

#### **2.4.1.6. The new economy of migration.**

Analogously to the new domestic economy, the new economy's approach to migration maximizes family income instead of individual income (Stark, 1991). Migration can be a domestic strategy to maximize the income. The family benefit may be contrary to the individual benefit, as it is the case, for example, of wives who, through a transfer, lose income by giving up a part-time job. However, if the overall benefit of wealth (of the household) increases so much - by a corresponding increase in the spouse's income

- that the loss is more than compensated, migration represents a rational strategy for the household (Mincer, 1978). It is recommended here to note that this study was conducted in 1978 with an example where women were much more devoted to the task of raising children. That large number of responsibilities related to the home and representative at the time, allowed them only to work outside the home for a few hours, not more than part time. New perspectives on the rights and position of gender and particularly on the work of the wife have changed considerably in recent decades. Nowadays it is common for both spouses to have a job and for the woman to work in many occasions full time.

In the case of the professional activity of the spouses, the probability of migration decreases because it is unlikely that both can expect better employment prospects and higher income at the destination. In general, the probability of migration decreases with the number of household members.

Of particular importance is the contribution of the new economy of migration, considering also the remittances sent from migrants to their relatives in the country of origin and the consideration of the family units which are established across national borders (Massey, et al., 1993).

The new economy of migration does not refer to the individual as a unit of analysis, and therefore arrives at other predictions that are not reconcilable with the common assumptions of neoclassical microeconomics (Massey, et al., 1993):

1. Families, households or other culturally defined production and consumption units replace autonomous individuals as a migratory research unit.
2. Wage differences are not a necessary condition for international migration. Even without wage differentials, there may be strong incentives for households to diversify their risk through transnational migration.
3. There are strong incentives for households to become involved in both international migration and local production. Especially in times of economic development in the regions of origin, international migration can be a risk minimization strategy.
4. International migration cannot be stopped by equalizing wage differentials.

5. The same expected income gain will have different effects for households that are at different levels of wage distribution.
6. Governments can influence migration flows through the regulation of labor markets, insurance markets, capital markets and future markets.
7. The regulations and economic developments that affect the distribution of income also affect the relative lack of households and, therefore, their incentives for migration.
8. The regulations and economic developments that produce higher average incomes in emigration countries can even strengthen emigration if relatively poor households do not participate in this income growth.

#### **2.4.1.7. Approaches of the Theory of the Decision.**

From Lee comes an individualist interpretation of the *push-pull* paradigm of macroeconomics. The factors in the area of origin *push*, the factors in the target area *pull*, the obstacles involved and personal factors are used in his *theory of migration* (Lee, 1996).

Personal factors put the model in the series of micro-approaches. These may have different effects on an individual basis. Furthermore, not only structural factors as such are relevant to migration, but the perception of these factors. A comparison of the factors in the place of origin and destination leads to a decision. However, this theory of migration can only be considered as a preliminary stage of decision theory, since no mechanism is provided, instead predictions are made about the scope of migration, currents and countercurrents and the characteristics of the migration.

Ritchey describes three approaches within the framework of decision theory: the cost-benefit approach, the stress adaptation approach and the orientation mode approach. The latter is based on three different types of decision-making: Purpose-rational mode, traditional mode and short-run hedonistic mode. Different concepts can be assigned to the cost-benefit approach. This includes the original microeconomic model of Speare, whose main objective is to test the cost-benefit calculation as a decision-making model (Ritchey, 1976) (Speare, 1974).

Bogue compares the costs and benefits of the two alternatives of migration or non-migration, highlighting in particular the subjective factors perceived in the evaluation of alternatives. The cost-benefit approach explains migration through the combination of subjective perceptions and appreciations. It also includes the factors of *push and pull models* that can be considered special cases (Bogue, 1977). Consequently, the decision to migrate is made when, after a rational estimate, one particular alternative promises the greatest net benefit or the lowest net loss.

The approach to adaptation to stress is represented by the approaches of Wolpert who considers migration from a socio-psychological point of view as an adaptation to the conditions of the immediate environment. He postulates three key concepts that help to explain the behavior of migration: place utility, the approach of the field theory and the approach of the life cycle (Wolpert, 1965).

The place utility is defined as the net benefit of a place that results from a subjective evaluation. An individual usually tries to live in places with public services of a relatively high quality. The migratory flows reflect the different place utilities perceived subjectively. The migration process begins with the perception of action spaces that consist in a set of place utilities according to field theory. This selection of action alternatives can be subjectively distorted and corresponds to the bounded rationality of the actors.

In a second step, reactions that may consist of remaining in the respective location or migration occur. A differentiation is made between those who stay and those who move; this distinction always refers to a specific time.

The evaluation of the place utility of the current stay of the remaining inhabitant can change within the life cycle. The events in certain stages of a person's life lead to the formation of certain percentages of perceptibility or levels of demand that are compared with the place utility. If this comparison is satisfactory, there is no reason for migration. However, if there is dissatisfaction, then decisions about adaptation are necessary. The approach can also be termed as a concept of satisfaction.

#### **2.4.1.8. Critical evaluation of classical approaches.**

The following provides a critical evaluation of the classical approaches that have been presented with the purpose of evaluating the concepts and clarifying them in the light of the research offered.

When referring to the geographical approaches of the population, many times both the migration laws and the gravity models are called "statistical observations of limited generality", that means, they are useful for a rapid categorization of regions and diverse types of mentalities and behaviors that occur in certain groups of migrants. However, they remain generalizations that do not provide any mechanism to explain the context more accurately. It is now known that the application of geographic approaches is very difficult in the field of migration since it responds to both personal and subjective reasons. Gravity models also have the logical problem of postulating a symmetry between two regions and they are not empirically tested.

Regarding macroeconomic approaches, it is evident that neoclassical macroeconomics makes clear predictions about the volume of migration and the development of wages. However, there is the possibility of international migration, without differences in wages between the affected countries, or even after the elimination of wage gaps migration does not end or migration ends before those differences have been eliminated, in all these cases the assumptions of the theory cannot be confirmed. In general, it can be determined that immigration is linked to wage differences, although the effects of employment rates are more significant, so these disagreements are far from sufficient to justify an explanation. According to Wagner (Wagner, 1989), an adjustment of wage levels as a result of migration cannot be confirmed empirically. Although a high salary level is associated with a high immigration rate, a low salary level does not necessarily result in a high rate of emigration. Also in the inclusion of the unemployment rate as a factor that promotes emigration, the empirical findings are mixed. As with wages, there is a positive correlation between high employment and immigration, but there is no analogous relationship between low employment and emigration. In this sense, neoclassical macroeconomics is not enough to explain migration. However, by adding microeconomic or non-economic *push or pull factors*, macroeconomic models are complemented. The determinants of macroeconomic migration, such as cyclical demand, are adopted for work and are combined with

factors such as income opportunities, employment, career and status improvement, information, distance factors (geographic and sociocultural) and migratory disposition. The strength of a migratory flow depends not only on economic factors, but also on the migratory flows that precede it temporarily. At the macro level, it has been shown that patterns of migration in the past influence the migration flows of the present. Within a communication network one can motivate his or her friends and acquaintances to migrate. This hypothesis can be part of the explanation of chain migration.

The theory of the dual labor market is difficult to prove because of the relatively arbitrary distinction between a primary and secondary segment of the labor market. *The segmentation of the labor market*<sup>5</sup> even with the addition of an ethnic niche economy for immigrants, is not a sufficient explanation for the demand for work. In addition, the illegal immigration of migrant workers and refugee movements shows that migration takes place independently of the recruitment of workers. Concrete predictions about the dependence of migration on recruitment cast a shadow over this theory.

When referring to the ecological and systemic approaches, it can be said that the ecological one can be used as a *heuristic*<sup>6</sup> to order variables. However, there is not a

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<sup>5</sup> Segmentation theories are dedicated to individual subgroups of the labor market. The dual labor market, as well as the internal and external labor markets, are its central concepts, while the traditional theories of the labor market are differentiated by professions, industries and regions. The basic ideas of the concept of segmentation have already been created in the USA in the 1950s and they developed further in the early 1970s.

The common core of segmentation theories, which in general tend to be quite heterogeneous, is the idea that the general labor market is divided into several sub-markets. These have an internal structure, are more or less mutually protected and associated with different forms of adaptation and instruments and have different employment opportunities. The mobility possibilities between them are limited and access to them varies (Alós Moner, 2008).

<sup>6</sup> The adjective *heuristic* comes from the Greek word *heuriskein* and means *to discover*. It describes a process in which a particular knowledge or desired result is obtained through preliminary assumptions. Heuristic analyzes are often used in context with algorithms. In general, there are two uses for the word: first, for procedures in which a result is obtained without first formulating a hypothesis or without proving that the hypothesis is true; it depends mainly on intuition or trial and error. Second, for procedures that are based on experience and sometimes on practical rules, whether simple or complicated. Chess players often use this heuristic approach.

sufficiently precise statement of the relationships between dimensions. Theories of migration systems can capture the maintenance of migration dynamics after the start of migration processes, but they cannot contribute to the explanation of the volume of migration. The available studies confirm an influence of economic factors such as industrialization and agricultural development, as well as geopolitical factors or the attractiveness of global cities. However, the connection with other levels of explanation is difficult with systemic approaches.

Regarding macro approaches, it becomes evident that a fundamental problem of macroeconomic approaches in general and especially in the field of migration theories is the fact that the explanation is not complete. It lacks an in-depth explanation or explicit statement of mechanisms at the micro level. To improve the predictive power of the respective approaches, many modifications have been made that are based on implicit behavioral assumptions about the motives of the migrants, without taking into account the explicit factors of the assumptions. To obtain a sufficient explanation of the collective migratory movements, the logic of the situation and selection should also be included.

Referring to microeconomic approaches, it can be said that individualist approaches offer the advantage that the selectivity of migrations can be taken into account as long as an accurate decision-making mechanism is provided. This is the case in the subject of neoclassical microeconomics. There is almost always a relationship between human capital and migration. The selectivity of migration in terms of human capital was confirmed by Massey (Massey, 1994) in several studies.

*The New Economy of Migration* places migration in a broader social context. It was shown that wage differentials and the absolute increase in income are not the main responsible factors for migration, while relative deprivation is one. This means that households in the lower stages of the income distribution are more susceptible to migration, using this strategy to maximize or diversify their income, making them less vulnerable to risk. The composition of households is crucial for the tendency to use

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The noun *heuristic* represents the doctrine or science of solving problems through experience. Heuristic methods are used, among other things, to search for unknown computer viruses for which there is not yet a digital signature (Rouse, 2018).

this strategy. This type of consideration can contribute relatively well to the explanation of the transfer, provided that several aspects of costs and benefits are included. But the model, in all its mathematical elegance, remains quite abstract and does not fully satisfy the realities of social contexts.

In the case of approaches of the decision theory, a lack of objectivity is evident. According to the migration theory of Lee (1996), the selectivity of migration is taken into account in a highly differentiated way, that means, it offers principally the possibility of integrating subjective judgments, but lacks a precise mechanism and, therefore, it is still relatively vague. Selectivity in this context refers to the property or the circumstance of being able to make a selection (Lee, 1996). Assuming that spatial preferences are based on subjective judgments and the perceived attractiveness of regions, the extensions of the decision theory are based on subjective elements and previously ignored factors, such as climate or proximity to relatives, become necessary. On the one hand, the actors do not have complete information, but their decisions are based on assumptions of subjective probability, on the other hand, the actors have subjective evaluation criteria and, therefore, subjective preferences are obtained. A general objection to the theoretical explanation of the migration decision is that individuals cannot make exhaustive rational judgments.

In a general evaluation, observations on the concepts of classical approaches are summarized as follows: representatives of alternative approaches mainly criticize classical approaches focusing on the *push and pull factors* of the region of origin and destination, and that migration is considered as a unique and unidirectional change of location. The emphasis on the transnational character of the new migration processes, on the other hand, aims to suggest a particularly limited view of the classical approaches that relate to the conditions of simple migration decisions, without taking into account the important aspects that emphasize the new alternative approaches. These are, above all, the incorporation into social networks and the more complex mechanisms of "multiple, multidirectional migration, related to employment and related to the stage of life and migration in stages" (Pries, 1997) and the emergence of new social connections.

One reason for the need for new approaches is seen, on the one hand, in the change in migration observed since the 1960s, on the other hand, in the demand for a theoretical model that is not "subsocialized" or "oversocialized" (Boyd, 1989).

Boyd, when using the term subsocialized refers here to a model that is insufficiently assimilated in society or even antisocial. The term oversocialized describes, on the contrary, a theory that is too assimilated in society. In other words, it is the search for a theory that offers an own model for migration that has no foundation in the economy or in geopolitics, thus achieving the measurement of migratory flows without any discrimination.

#### **2.4.2. Recent approaches in migratory research.**

On the basis of the shortcomings of the classic approaches to migration research, several alternative research approaches on the subject of international migration have recently been developed. A briefly review of new approaches to migration research will be presented here. To facilitate the understanding of certain concepts, all these approaches are assigned to the themes: transnational migration, migration systems, social networks, social capital and cumulative causes, although overlaps occur.

##### **2.4.2.1. Transnational migration.**

The transnational characteristic of new forms of migration is often emphasized. This term is defined as follows:

The transnational nature of these migrations lies in the fact that migrants, as social actors, abandon the political organization (whatever it is) of their country of origin to cross borders as "foreigners" to the care of another state system, generally organized at the national level (Knapp, 1994, p. 18).

In this sense, it is a special case of international migration. The empirical basis of the peculiarity of this phenomenon is the fact that at the end of this century a *new migration* can be observed with quantitative and qualitative changes. While international migration dominated in the past in a way that can be defined as a

unidirectional and unique change of residence, forms of transnational migration now seem to be on the rise (Pries, 1997).

The actors of this transnational migration are known according to Pries (1998) as *transmigrants*. They share the crucial characteristic that they build and maintain different relationships across national borders that create a link between their society of origin and the society of entry (Pries, 1998).

Transmigrants live between different places of residence, so they are not native neither in the place of origin nor in the place of entry, they also often move between the places of residence. On the one hand, it turns out that within a surface area different social, ethno-cultural spaces arise, on the other hand, transnational social spaces appear through geographical-political spaces (Goldring, 1997). This phenomenon is also associated with the terms global cities (Sassen, 1991) or transnational communities and municipalities (Goldring, 1997).

Migrant groups are characterized by moving within new social realities or delocalized social fields. The concept of transnational migration cycles (Rouse, 1992) describes communities and social spaces formed by the circulation of goods, people and information across borders.

#### **2.4.2.2. Migration systems.**

The approach of the migration system assumes that there is a relatively intense exchange of information, goods, services, capital, ideas and people among certain countries. These form a migration system that connects the countries of origin and destination. It is assumed that the dynamics of migration processes can be adequately considered within the framework of a theoretical analysis of the system if, in addition to the economic context - as in the theory of the world system - political, social and demographic factors are taken into account (Zlotnik, 1992).

It is assumed that several specific travel destinations are focused on one target region (multipolarity), so the countries of departure can belong to several migration systems and geographical distance does not play a decisive role (Massey & et al., 1993). The peculiarity is that both ends of a migration flow are considered and that attention is

focused on the differences between places, but also on interdependence, and that migration is considered a dynamic process.

Social networks provide the link between the individual actors and the structural conditions, that is, between the micro and macro levels, in addition, the countries of the migration system connect with each other and guarantee the maintenance of the system. Social networks are central components of the analysis of the migration system (Boyd, 1989).

Migration systems can be characterized by different combinations of types and categories of compounds. The categories include intergovernmental relations, mass culture connections, personal networks and family networks, and activities of migration agencies.

*Table 1: Connections in migration systems:*

	Categories			
Types	From State to State	Mass culture	Family Networks	Migration agencies
Tangible	Trade and financial flows, bilateral support	International Media	Bank transfers Remittances Letters	Mediation of the workplace
Regulator	Immigration and emigration laws, Temporary work contracts	Migration rules, Social acceptance of immigrants	Family obligations, Solidarity in the community	Regulation of the migratory process, Labor contracts
Relational	Supply and demand of labor, economic dependencies	Cultural similarities, Compatibility of value systems	Relative social status of migrants and non-migrants	Activities of the sending and receiving countries

Source: (Fawcett, 1989) own creation, based on information from J. Fawcett; (1989); *Networks, Linkages, and Migration Systems*; published in the magazine *International Migration Review*, 23; pages 671-680.

Migration networks are considered dynamic relationships and social agreements of a formal or informal nature, consisting of individuals or institutions in the place of origin or destination in which individuals are integrated and which influence migration processes. The tangible characteristics in the networks are monetary transactions, gifts, letters and conversations between the members.

As a regulator [of this system], the interpersonal obligations that can lead to chain migration are understood. The relational link is characterized by the socioeconomic status of migrants compared to non-migrants who are motivated to migrate (Fawcett, 1989, p. 672).

The system self-regulates through feedback and adjustment mechanisms. Massey derives the following hypotheses (Massey, et al., 1993):

1. Geographical proximity is not a necessary condition for countries to be in a migration system because, above all, political and economic relations are crucial.
2. Multipolar systems are possible, with a set of scattered countries that receive immigrants from a set of overlapping countries of origin.
3. Nations can belong to more than one migration system.
4. With changes in political and economic conditions, systems may arise or countries may leave a system.

#### **2.4.2.3. Social networks.**

Network approaches focus on social migration and immigration networks. The influence of social networks, kinship relations and social capital in migration processes has been noted for some time (Faist, 1995).

The personal relationships that connect migrants, ex-migrants and non-migrants in the regions of origin and destination increase the likelihood of international labor migration, which can lead to chain migration. Most migrants already have relatives in their new place of residence, travel with relatives or motivate family members who travel with them later. They are not just personal contacts that push them to make the decision to change their address. In this topic it is worth remembering the research on

the new *characteristics of mobility*<sup>7</sup>, mentioned in the first chapter. The constant promotion of the city that is done through social networks has as a consequence the migratory flow towards the same city.

Social contacts maintain migratory flows; it can even be said that the unit of migration is a social network. There are many indications that social networks promote migration, especially in relation to migration cycles and chain migration processes. However, some studies suggest that social relations are dominant for a very small proportion of migrants, but that economic considerations are crucial and that close links with the family in the place of origin make migration seem less attractive (Berardo, 1967). On the contrary, few or less significant social relationships with the family in the place of origin are a reason to get away.

Kobrin and Speare also note a deterrent effect of dense social networks on the will to emigrate. Not only the existence of social relationships in the place of residence, but also the support of the migratory plans by the family influences the probability of migration (Kobrin & Speare, 1983). For example, close social relations with low levels of support for migration are particularly detrimental to migration, while close social relationships with support and lack of social relationships can be a source of migration. In this sense, without taking into account the respective context, there is no direct source of social networks and migration. However, the following conclusions can be drawn:

1. International migration takes place in a region of emigration until there are connections within the migration networks with all those willing to migrate who also take advantage of this possibility.
2. Migratory flows between two countries do not correlate strongly with wage differences or unemployment rates. The impact of these factors on migration decisions is overcome by the lower costs and risks offered by migration networks.

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<sup>7</sup> The mobility industry (Ullauri Donoso, 2018) takes advantage of the increase of this item within the tourism economy. In this context media are involved, in the case of Cuenca it was the *International Living* magazine that began to promote the city as a perfect destination for retired people. The change of residence is the big theme in conventions that are organized through the internet as a first step to attract potential migrants.

3. Once international migration is institutionalized through the formation of migration networks; it becomes independent of the original structural or individual causes.
4. As the costs and risks of migration through social networks diminish, migratory flows become less selective and more representative for the emigration society.
5. The migratory flows that once arose can hardly be controlled by political instruments, since the formation of networks is beyond any regulation.
6. Certain practices, such as family reunification, continue to act against regulation, since they encourage the formation of migrant networks.

#### **2.4.2.4. Social capital.**

The positive effects of social capital were first described by Massey and Garcia (1987) and related to immigrant networks. Personal contacts with friends, relatives and compatriots help migrants find work and housing and provide financial support. As such, the cost of migration is reduced and the lack of economic resources is offset by a variety of useful social relationships (Massey & Garcia, 1987).

The self-reinforcing effect of social networks, which are expanded and reinforced with each additional member, attracts potential future migrants who can benefit from existing networks. The availability of such resources is a condition of mass migrations.

The concept of social capital finds its application in the context of a sociology of economically oriented migration, which takes into account in particular the aspect of social networking. Portes and Sensenbrenner distinguish between four different types of social capital, each associated with networks of migrants (Portes & Sensenbrenner, 1993). The sources of these types are: values, solidarity, reciprocity and reciprocal exchange, and forced trust.

Table 2: Types of social capital:

	Categories			
Sources	Motivation	Effects	Classical Reference	Examples
Values	Altruistic / fundamental	Transfer of resources by general moral imperatives.	Non-contractual parts of social contracts, Functionalist sociology.	Gifts from parents to children.
Solidarity	Altruistic / fundamental	Transfer of resources based on identification with the objectives and needs of the In-Group.	Class consciousness, Solidarity in ethnic communities.	Gifts to members of the ethnic group or parish.
Reciprocity / Reciprocal exchange	Instrumental	Transfer of resources with the expectation of a consideration.	Theory of exchange.	Tips for business friends.
Forced trust	Instrumental	Transfer of resources with the expectation of profitability in the community.	Rationality in economist transactions.	Loan grants, waiver of contractual guarantees for members of the ethnic or religious community.

Source: (Portes & Sensenbrenner, 1993) own creation, based on information from A. Portes y J. Sensenbrenner (1993); Embeddedness and Immigration. Notes on the Social Determinants of Economic Action; published in the magazine *American Journal of Sociology*, 98; pages 1320-1350.

Each of these sources of social capital can be motivated by the transfer of resources. In the first case, they are general moral principles acquired through socialization. A source can lead to non-purely economic actions, which are beneficial for other

members of a (ethnic) community. In the second case, there is an identification with the objectives and needs of the group, which leads to acts of solidarity.

This group-oriented action must be distinguished from the value-oriented action, since it can be evoked by a group consciousness. In the third case, resources are assigned as part of a reciprocal exchange, although there is a sense of self-interest, and in the fourth case, the expectation of rewards or negative sanctions inevitably leads to a coexistence in which trust prevails (Portes & Sensenbrenner, 1993).

Social capital is the product of a state of integration in social relations. It is defined as "[...] capacity to order scarce resources by virtue of belonging to social structures" (Portes A. , 1995, p. 32). The ability to maintain social capital is not like the economic capital in possession of the individual, but a property of the set of relationships with others. "Social capital here means the ability of individuals to use (scarce) resources such as information, contacts and money, because they are participants and members of social networks and organizations" (Faist, 1995, p. 19).

#### **2.4.2.5. Cumulative causes of migration.**

The notion *road dependence* describes the influence that certain conditions have had in the past in the current conditions (Portes A. , 1995). Consequently, international migration must be understood as a cumulative dynamic process whose mechanism can be described, according to Massey through six basic principles (Massey & Garcia, 1987):

1. Migration originates in structural transformations of the societies of exit and entry.
2. Migration often leads to the development of an infrastructure that allows mass migration, which is related to the emergence of social networks and chain migration processes.
3. If the alternative of migration is generally accessible, it is often used as a family survival strategy, so that migration depends on changes in the life path that affect the dependency relationships of the household.
4. International migration is mainly a self-sufficient social process.

5. The settlement of some migrants in the host society is inevitable, no matter how temporary the migratory flows may seem.

6. Migration networks are maintained through a continuous process of short-term migration or final return.

The migration process can be maintained by networks and their associated snowball effects relatively independently of objective economic factors (Faist, 1995). Social networks are coping with this cumulative cause as each new migrant reduces the cost of potential future migrants. The repercussions of this process are several, one of them being the motivation of people not involved, to emigrate as well. This creates new networks with other people in the country of origin and a continuation of the mechanism. Migration is a self-sustaining process that works through social networks.

The links between individual behavior, budgetary strategies, community structures, and national political economy suggest that migration processes depend on factors at various levels that can change over time. In particular, macroeconomic factors such as labor demand and wage differences or political factors such as immigration influence the process from the outside (Faist, 1995).

The processes of internationalization, transnationalization and internal globalization are described by Faist as effects of political decisions that regulate and cumulatively determine migratory dynamics. State entry and exit regulations are important determinants in this matter. A dynamic interaction of individual behavior, budgetary strategies, structures of ethnic communities and the structural conditions of national politics and economies show feedback mechanisms that lead to the cumulative cause of migration (Faist, 1995).

#### **2.4.2.6. Critical evaluation of the new approaches to migration.**

Regarding transnational migration, first the question arises of whether there is a new and transnational type of migration and where it can be determined; secondly, how can it be explained, that means, what it depends on, and third, if it will last. The substitution of the international term for transnational seems to be less based on the content of the topic and much more on the demonstration of belonging to a new paradigm within

migratory research. The need for a new perspective is justified by quantitative and qualitative changes in international migration. Transnational migration can be seen as another expression for migration that cannot be explained by traditional theories. The recent increase in global and European migration has been shown in many descriptive studies and data analysis, although the overall level of international migration is still relatively low. If until now the explanation of the reasons has been neglected, this does not mean that classical approaches could not do it. However, what has changed and what needs to be added are the qualitative changes. These changes in migratory behavior depend on a variety of factors, such as the socioeconomic situation of both States, the social environment, transportation and telecommunications options, institutional arrangements between them and geographical location. However, these relationships are not yet sufficiently developed. To consider the legal, political, economic and social conditions that make this development possible could predict the emergence and disappearance of the so-called *Transnational Social Spaces*<sup>8</sup> as alternatives to assimilation or return home.

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<sup>8</sup> Transnational Social Spaces (TSS). The idea of these spaces is based on social relationships that are made between different places in different Nation States. In their logical composition, the Transnational Social Spaces can be considered in their space-surface dimension, which refers to criteria such as distance, extension or density.

In their socio-spatial dimensions, TSSs can be determined by the actions of the people who are in them. They also contain a dimension of temporality, which affects the respective social constellation in its historical development. The objective of the model is not necessarily to combine or complement the social and spatial dimensions, but rather, to disaggregate the two in some way with the aim of opening access to social contexts that cross national borders. Ludger Pries defines transnational social spaces as

[...] relatively durable, densified configurations of everyday social practices, symbol systems and artifacts that are distributed in several places or span several areas. They are anchored in different [...] territories or places, which in turn are interwoven in other socio-spatial units, for example, of national container societies (Pries, 2017).

This model idea of transnational realities faces several criticisms. Thus, some authors see in the TSS the danger of an idealization of migration, which hides marginalization and economic restrictions. It is also recalled that TSSs do not necessarily reflect the trends of globalization, but that transnational phenomena have existed since at least the eighteenth century.

In addition, there is also a conceptual criticism that is heard when the clarification of the central concepts (space, culture, identity) is demanded and the definition and purpose of TSSs is questioned. The model wants to help break the thought into the Nation-State categories, but ironically it just presupposes them and reconstructs a concept that one can imagine as a transnational container. The alternatives offer concepts - some centered on the process, others on the subject - of modern cultural science, such as border spaces, an interdisciplinary concept for the description and analysis of transnational life worlds.

The concept of migration systems is not a theoretical model, but merely a heuristic value for the development of international migration theory and research. In that sense, it can be useful to formulate hypotheses. The thesis is limited to the existence of general feedback mechanisms at the macro level and does not indicate any specific context of individual contexts. It can contribute to the descriptive study of migratory flows in countries that are defined as keys for the creation of a migration system. However, this approach entails the problem that, due to the imperfect measurement capacity of international migration, only regional case studies are used to define the migration system. In addition, the theories of the migration system refer to the dynamics of migration after the beginning of the first migratory flows, but they say little about the conditions of the emergence of migratory processes. Therefore, an explanation of the origin of the system is missing. Additionally, it is assumed that migration systems are, by definition, in a state of self-reinforcement, but this mechanism is not explained in theory in any way.

One of the most interesting approaches for this research is undoubtedly that of social networks understood not as those generated through online connections, digitals, but rather as the nexus of relationships between people. There is a series of empirical studies on this type of networks in the migration to the United States and some other countries of immigration. The influence of migration networks on migration decisions at the individual and family level was demonstrated, and the set showed influences on emigration rates and probabilities, as well as on the direction of migratory flows. All this contributes a lot to the important role of social networks in this context. However, until now the results come only from a relatively small number of community studies and an even smaller number of quantitative analyzes from a few countries. The special lack of the network approach lies in its low theoretical importance. At the individual level, it is almost impossible to derive concrete predictions about how the existence of social relations affects disposition for immigration. On the one hand, social relations in the home are an obstacle to migration, on the other hand, the sending of individual family members for migration and support from abroad can be considered a strategy to ensure survival. Existing social networks are conducive to migration and in most

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Source: (Pries, La transnacionalización del mundo social: Espacios sociales más allá de las sociedades nacionales, 2017)

cases, relationships with the place of origin are maintained after migration. But under what conditions migration is an attractive alternative compared to permanence, cannot be specified with the help of social network theory. The valuable contribution of network approaches to the explanation of migration lies above all in the clear description of the incorporation of migrants in family contexts.

Social capital is considered a determining factor of individual decisions taken from a situation integrated into social relations and structural limitations. Therefore, the disadvantages of purely micro or macro approaches can be avoided without sacrificing the benefits. Social capital as a description of the conditions of action in the context of research on migration is developed more concretely and comprehensively than the general theories of social networks. In contrast to the more descriptive nature of most network approaches, the typologies that were developed in the context of the notion of social capital formulated specific hypotheses and some of them have already been verified (Espinosa & Massey, 1997). The transition of structural conditions and individual options are easier to understand with the help of the concept of social capital. The influence of social capital on individual decisions about migration, as well as the general influence of networks, are understandable, when in this case it is more clearly specified what the influence is and how interaction with other factors is seen.

The cumulative cause of migration is closely related to the mentioned migration systems and networks. The central idea that migration should be seen as a development process, that over time changes conditions at different levels and this can lead to a cumulative migration space, is certainly correct. Therefore, information on structural and individual contexts, as well as social networks, should be available to adequately evaluate migratory developments over time. The sophisticated data needed to test these theses should include, as far as possible, records of events at the individual level, household, community and even higher levels. This approach raises serious technical problems, which are mainly related to measurement and feedback mechanisms. The theory seems logical, but the cumulative cause of migration is still far from being proven.

## **2.5. Theories of Integration.**

### **2.5.1. Theories of integration and their influence on integration policies.**

The question of what *integration* really is and how it works is discussed a lot socially. Research on migration offers several theories of integration, some of which are also accepted by politics. The following is an overview of central integration theories and their impact on integration policies.

A central problem for migratory research is the integration of migrants. In doing so, it relies on different theories and concepts. Currently, in addition to the concept of assimilation, the incorporation or distinction between *inclusion* and *exclusion* is used. In concrete terms, inclusion means that all people are seen in their uniqueness as equal members of society with similar rights, and that all are welcome with their disparity and diversity and can play their role in the community. The goal of inclusion is not to marginalize or segregate anyone. It includes socially disadvantaged groups, such as people with disabilities, migrants, asylum seekers, the long-term unemployed or the homeless. The basic assumption of inclusion is that society prevents people from participating with the same rights and that these barriers must be dismantled.

Inclusion affects all areas of society; includes day-care centers and schools, as well as public infrastructures, clubs or political organizations. In contrast to integration, where the main concern is the participation of different groups, inclusion means that all facilities are adapted to people and their different needs so that all have access to important areas, such as laws, education, the labor market, etc. Seen this way, inclusion is the broadest concept and the continuation of the idea of integration. (Chan, 2013)

Exclusion is the opposite of inclusion and is described in colloquial language as the fact of being excluded from a project, a meeting, etc. Participants want, often for reasons of power, maintenance of dominance, distrust or other reasons of reputation, to stay between them, that means, to stay separate. This goes hand in hand with a certain devaluation, including a derogatory treatment and in the worst case discrimination against these people.

The fact that all people "were born free and equal in dignity and rights" (Human Rights Commission, 2018) was already registered in the United Nations Convention on

Human Rights of 1948. The way in which it is integrated contributes significantly to the way in which migration and its consequences are perceived, and what political means are required for its processing.

### **2.5.2. From the theories of assimilation to the model of ethnic pluralism.**

The first theoretical explanations of migration research are based on the analysis of the main immigration movements to the United States in the 19th and early 20th centuries. The insertion of immigrants in the host society was, in the tradition of the social scientific theories of evolution, taken as a progressive process, at the end of which complete adaptation is given, that means, assimilation (Park, Burgess, & McKenzie, 1925). Later, more differentiated assimilation models emerged (Gordon, 1964). Assimilation is no longer linear and inevitable in these models; it also depends on the disposition of the country of immigration to allow the social participation of migrants.

The assimilation model has been criticized above all for its homogenizing and ethnocentric attitude, which in fact demands a unilateral adaptation of migrants to a central society. In the 1960s, assimilation models, triggered by civil rights movements, gradually lost their meaning and were replaced by the counter model of *ethnic pluralism* (Glazer & Moynihan, 1970). This model is based on maintaining the ethnic characteristics of the groups in modern societies.

These concepts are based on integration policies that emphasize the recognition and protection of ethnic and cultural differences and oppose the *pressure* to assimilate. Meanwhile, countries such as the Netherlands have abstained from an explicitly multicultural integration policy. In research on migration, the approach is criticized because it considers ethnic and cultural communities as homogeneous groups. This essentialist idea serves, for example, to the national movements of the right as the argumentative basis of a policy of exclusive identity.

### **2.5.3. Integration of sociological approaches to migratory research.**

Among the pioneering works on integration are mainly the publications of Hoffmann-Nowotny (1973) and Esser (1980). One of the theses of Hoffmann-Nowotny is the *Unterschichtsthese* (substratification thesis), which today belongs to the everyday vocabulary of scientific or political debate on questions of migration and integration. This *subdivision* means that migrants enter the bottom of the social stratification, while the *natives* who once found themselves in the base occupy new higher positions.

These "elevator effects" can be observed, for example, in the labor market. Unlike the prominent substratification thesis, Hoffmann-Nowotny's theoretical approaches to explaining migration and integration have been left behind (Hoffmann Nowotny, 1973). The theory of the sociologist of Mannheim (Germany), Hartmut Esser had a significantly greater influence on the understanding of the integration used in the politics of South American integration.

Esser's model of the action theory is based on a cognitive theory of individual action and learning (Esser, 1980). Consequently, it understands actions as rational decisions of actors who wish to maximize their individual benefits. Therefore, he understands the problems associated with migration (such as the acquisition of language skills and educational qualifications or participation in the primary labor market) as an individual achievement of adaptation. In the process of assimilation, Esser distinguishes four dimensions:

1. cultural assimilation (acquisition of knowledge, skills, language),
2. structural assimilation (acquisition of rights, status through education and the labor market),
3. social assimilation (incorporation into social relationships, networks) and
4. emotional assimilation (acceptance of values and loyalties).

According to Esser, these four dimensions are causally related and determine the degree of social integration of the individual. Total assimilation is not inevitable, but it is most likely to reach partial assimilation, due to the fact that each individual goes through the integration process in a different way, at his own pace, adapting to a greater or lesser degree. In other words, there is no human state that can be considered as the

final and complete assimilation. The decisive factor is whether the migrants are based on the community of origin (ethnic communities) or in the context of admission of the receiving country. This gives rise to four forms of social integration (see table). Ultimately, according to Esser, without individual assimilation, that means, integration in the host context and, at the same time, the abandonment of ties in the ethnic context, there is no alternative to reach the positions of social status of the population not migrated (Esser, 2004).

#### 2.5.4. Types of social integration according to Esser.

Table 3: Types of social integration according to Esser:

		Social integration in the host society	
		Yes	No
Social integration in the society of origin / ethnic community	Yes	Multiple integration	Segmentation
	No	Assimilation	Marginality

Source: (Esser, ¿Qué alternativas a la "asimilación" hay?, 2004) own creation, based on information from H. Esser (2004); ¿Qué alternativas a la "asimilación" hay?; Osnabrück; Eigenverlag IMIS.

Numerous research projects are still based on their model and use the four dimensions of individual assimilation which are cultural, structural, social and identification-assimilation for their research.

Esser himself is hardly named as a reference and the notion of assimilation has simply been replaced by that of integration. This assimilation has also become a taboo, because its process implies the possibility that the person loses connection with its origin and in this way something of the *essence* as a human being. This observation not only contradicts the concept of a multicultural society widely promoted, where each member of society can contribute to the common good with something of its own culture, but it definitely violates the human right related to identity.

In this context, assimilation continues to be an effective concept of integration policy. Migration researchers have raised numerous objections to Esser's theory. For example, they criticize that integration problems are being negotiated as a lack of adaptation on

the part of migrants, to whom, according to Esser's understanding, a debt corresponds when entering a new society. Structural inequalities, discriminations or subtle mechanisms of exclusion through dominant conceptions of normalcy oriented to the middle class, on the other hand, would be neglected. Instead, Esser's theory of integration would focus too much on the individual orientations of immigrants and assume that, as rational actors, they take their individual possibilities as decisions like *one or the other*, means, segmentation or assimilation. The multiple integrations (see table) of migrants, according to Esser's theory, are almost impossible. In a modern pluralistic society, critics say, one cannot assume normative values or a culture of orientation, to which immigrants adapt gradually.

#### **2.5.5. Transnational approaches.**

Transnational approaches to migration research have introduced a new perspective. Traditionally, migration research considers immigration from the perspective of the integration of migrants. Transnational research has criticized above all the theory of assimilation and methodological nationalism that prevails in migration research since the 1990s (Glick Schiller & Wimmer, 2002), particularly its status as a Nation State. The starting point for this new perspective is the observation that international migration patterns have changed significantly under the influence of global capitalism. In addition to the acceleration of the migration processes, an increasing differentiation of the forms of migration can be observed. Cross-border excursions are considered less and less as a single residence dislocation. Transmigrants settle in another country and at the same time actively maintain ties with their country of origin.

In this way, the perspective of transnational research shifts to condensed cross-border networks, relatively stable and continuous, that become an important bridge between the context of origin and immigration. Therefore, migrations that have been initiated once cannot be stopped easily, despite migration policies aimed at controlling mobility. Rather, they create paths for future migrations.

The social networks of migrants are maintained and strengthened thanks to the accelerated possibilities of transport and communication. With the participation in two or more societies, the so-called "pluri-local social spaces" emerge (Pries, 2003).

Although these areas are also defined as being State Nation structures, for example, national laws; nevertheless, the lifestyle of the transmigrants is more or less permanently oriented to a transnational existence.

In view of the transnationalization of migration, this research direction considers that a new understanding of integration is necessary in the sense of a dynamic model of participation. As an alternative to the concepts of assimilation and integration, the sociologist and researcher of migration Ludger Pries proposes the term *incorporation* as "[...] an open process of economic, cultural, political and social interdependence of migrants at local, regional, national and transnational level" (Pries, 2003, p. 15).

The combination of different orientations favors the fluid and multiple identities, or the so-called *script identities*, which can be merged into something new by selecting elements and mixing them. At the same time, some representatives of both directions - of the theory of assimilation and transnationalism - sometimes overlook the fact that people in modern society, with or without a background of migrants, develop multiple identities. People identify with their place of residence, a job, their gender, generational and class affiliation, their religion, ethnic origin and / or nationality.

Critics of transnationalism research argue that this is not so much an elaborate theory but rather a research perspective. Michael Bommers points out that even in this perspective, the Nation-State remains the frame of reference, because transnational migrants have to adapt to the expectations of the reality of the country of origin, as well as to the organizations in the context of the country of immigration, specifically to be able to access there. Then assimilation occurs (Bommers, 2003).

#### **2.5.6. Theoretical-systemic approach to explain integration.**

On the basis of the theory of the sociological system and the theory of functional differentiation developed in it, Michael Bommers proposes to consider migration and its consequences from the point of view of inclusion / exclusion and not as a problem of social integration. The theory of systems does not understand modern societies as an organic whole. Considering the possibility that within the modern society there are many individual autonomous subsystems - which include economics, law, politics,

education - facilitate the understanding of the theory. These subsystems, which are sometimes called functional systems, are emerging (Bommes, 2003).

The individual not only belongs to a subsystem, but is included or excluded simultaneously and according to the period of life in which he / she is in different subsystems in which he / she assumes different social roles. The concept of inclusion is, therefore, preferred to the concept of integration, since in the theoretical perspective of the system no individual is integrated into *society* as such.

The issue of inclusion and exclusion, respectively, leaves society in its functional systems: thus, for example, participation in education through schools, school titles and certificates. People are not involved in the functional systems from the beginning, they must first find access throughout the specific conditions of the subsystems, such as access to a new job that is more easily achieved through letters of recommendation from influential people.

This places great demands on all individuals, not just migrants. The recognition or not of their competences also depends on the particular conditions and the barriers they find in the organizations. Since, through organizations, individuals have recently obtained the possibility of inclusion in the various subsystems. In this way, the phenomena of social inequalities are also communicated through organizations, such as, for example, the difficult access of young people with migratory backgrounds to training courses in companies or a university education.

Unequal opportunities for inclusion arise, among other reasons, from the conditions for immigration and residence of foreigners, established by the States. This is always accompanied by possibilities and prohibitions of participation in functional systems and their organizations. In Ecuador, for example, applicants for a permanent residence visa are allowed to leave the country for a maximum period of three months per year within the first two years of their stay in the country.

Given that the integration of individuals in this approach is not considered a complete inclusion in society, the distinction between inclusion and exclusion allows differentiated descriptions of the conditions of inclusion, for example, in the labor market, in the education system, in the political system, etc. The *investigation of*

*critical migration*<sup>9</sup> does not recognize this logic of research, if it rejects the theoretical approach of Bommers' system to affirm the structural requirements of the subsystems, instead of questioning them critically under the criterion of power (Zlotnik, 1992).

A slight acceptance of theoretical approaches to the system occurs when integration is defined as equitable participation in different areas of social life. However, the concepts of participation and integration are not different from basic theoretical assumptions, but both terms end up being used equally, when it comes to *social participation* as a *prerequisite for successful integration*, it is said that this integration should be measured empirically through participation.

## **2.6. Study on socio-economic impacts.**

In February of 2017, the *Gobierno Autónomo Descentralizado Municipal* (Municipal Autonomous Decentralized Government) of the canton of Cuenca and the United Nations Development Program (UNDP) published the final report of the study on "*Socioeconomic impacts in Cuenca of residential migration of North Americans and Europeans: Contributions for a local harmonious coexistence*". This study is part of the project "*Strengthening of the Articulated Management of Technical Cooperation and Internationalization of Cuenca*". The main purposes of the research were first to know and understand better the demographic and socio-economic profile of foreign residents in the Canton of Cuenca. Second, to distinguish key social and cultural aspects that arise when this population interacts with Cuenca's society. Third, to establish the impact of the influence of residential migration on areas that are key to the development of the canton. Fourth, achieve a harmonious coexistence between the *cuencanos* and foreign residents through strategies and action plans.

The research was divided into three stages, differentiated methodologies were applied in order to obtain a central product determined in each stage. The relevant secondary information consisted of data for the period between 2009 and 2015, considering that

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<sup>9</sup> *Critical migration research* refers to a direction within migration research that critically addresses the dimensions of social power and domination. These include, for example, postcolonial and critical approaches against racism or representatives of the migration autonomy thesis (Zlotnik, 1992).

this period of time represents the boom of foreign migrants who have settled in Cuenca under the modality of residential migration.

The same foreign residents participated in the research process as reference groups, which was very helpful for the consultant team; facilitating in this way the understanding of the logic of this collective group. Besides, it indicates the interest of migrants to participate in initiatives within Cuenca, which can be interpreted as an example of a successful integration.

The first chapter illustrates the phenomenon of residential migration with a particular emphasis on the retirement migration that turns out to be the most visible category within our city. The target group of the study was represented by 665 foreigners who were surveyed. Based on the resulting responses and official information, trends in this type of migration were determined as well as demographic and socioeconomic characteristics of the migrant group. The second chapter is the result of a compilation of data from official information, surveys of real estate companies and the population of Cuenca. In addition, focus groups were carried out with actors involved in key areas such as the tourism sector and members of the same group of resident migrants. The study concludes with the third chapter that provides various recommendations that aim to link foreign migrants to development processes and take advantage of their particular socioeconomic characteristics in order to improve and optimize the good coexistence among these different categories of participants within our society.

Almost at the same time of its publication, the new *Ley Orgánica de Movilidad Humana* (Organic Law of Human Mobility) was approved, and published on February 6, 2017 in the Official Registry. For its application, the development of even more specific instruments is required.

In terms of the socio-economic characterization of residential migrants in our city, it is important to emphasize the following: residential migration must be understood as a dynamic process. The same is valid in our city, therefore, it is important to have trained officials in this area and a relevant institutional agenda. With the new Organic Law of Human Mobility, we have an adequate normative basis for this management.

The group of residential migrants in Cuenca consists mainly of citizens from North America, the majority are US-Americans and to a lesser extent Canadians. In 2009,

Cuenca managed to position itself worldwide, as the number one destination for foreign retirees, offering ideal conditions for this population. However, residential migration began to be managed not before 2010, with a more pronounced dynamism from 2012 on. The study detected two typologies of migrants: planners and reactors. The first ones contemplate Cuenca as the city in which they want to spend their lives after they retire. The seconds do not go through the same process of planning and decision making. Their decision to settle in Cuenca is rather the consequence of a previous shock they suffered as a migrant. A shock refers in this context to a trauma due to conditions that have been imposed on the migrant. The mildest example is probably the popular cultural shock, where the person has not managed to adapt to a new environment alien to that of his or her country of origin. It would be of little help to classify shocks by similar levels or scales, considering their very individual nature. The highest degree of shock is that of the refugees, whose situation leaves no space for own preferences, but is simply about living or dying. This difference between the typologies is important in the analysis of integration and coexistence behaviors. However, this work focuses on the first group, the *planner* group.

Within the population of immigrants, who are the objects of the study prevail the elderly, that means, the ones over 65 years of age. This generally implies a great difference with compatriots of smaller age groups and from the point of view of the local economy it is reflected in a greater demand for goods and services, whether public or private.

This study by the Municipal GAD of Cuenca and the UNDP, as well as the investigations by Machuca Palacios and Ullauri Donoso coincide in the importance and evident participation of the generation of *Baby Boomers* who form a considerable part of the retired immigrants who have settled in Cuenca. One of the outstanding characteristics of them is their high level of professional training. This constitutes a strength that should not be underestimated. A consequence of the high level of training mentioned is the high purchasing power of this group. It is a factor that can boost the economy of Cuenca. Many retirees, apart from receiving a pension, have financial investments and even ventures in the city. However, "[...] since these are mainly destined to the migrant community, it is presumed that a significant volume of money circulates among the community itself, while certain sectors of the locality would be part of this dynamic: supermarkets, real estate" (García Álvarez, Osorio Guerrero, &

Pastor Herrera, 2017, p. 65). This is another indication of the consolidated social networks built by this group in recent years.

Another result refers to the type of housing preferred by retired immigrants. The fact that most of them seek to rent a house or apartment instead of buying a home reduces the likelihood that their stay in Cuenca will be permanent. In other words, if the factors that once motivated them to reside in the city change, emigration progress could be made in the future. Although many of the retirees live in pairs, there is a significant 31% of them living alone (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017). Lonely life, in combination with their advanced age carries an additional risk due to lack of help around them in case of an accident. Monitoring by local emergency services is a suggestion from researchers. At this point should be emphasized the preference of private health institutions and establishments of which many are comparable to North American or European countries, thus becoming one of the attractions for the population of foreign retirees who estimate the easy access to them. The study does not include details about the services provided by the *Instituto Ecuatoriano de Seguridad Social, (IESS)* (Ecuadorian Institute of Social Security), but mentions that approximately half of the group has affiliated with this entity.

Another surprising aspect that was evidenced and confirmed in this research work is the activity of foreign retirees who make the most of their time through very diverse hobbies such as sports in the city parks, attendance to cultural events and other forms of entertainment and related activities. What stands out is the enjoyment of walks in the city. Within this theme, language remains *a barrier*; however, there is a willingness on the part of foreigners to participate in initiatives and projects related to language learning that are on the rise.

The report of the GAD in its section "Study on the socio-economic impacts in Cuenca of the residential migration of North Americans and Europeans" (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017) provides a lot of valuable information related to the geographic location of foreign residents that includes maps of the city that emphasize and illustrate the impact of this group. Two processes are demonstrated, one of dissemination and the other of concentration. In the first it is notable that residential migrants live in all parts of the city - including the most populous rural parishes - with the sole exception of the northeastern zone, referred to as the entrance

to Ochoa León. The lack of foreign residents in this sector is justified by being a little away from the historic center and by having fewer services. This reality shows that living conditions in most of Cuenca are acceptable for the group of retirees who seek to settle in places that have basic services and means of public transport that allow them to reach the city center in a short time. The second process of concentration indicates the differences related to needs and lifestyle between a middle-class family from Cuenca and one of retirees coming from abroad. This point helps to review the concepts of the *ghettos* and *Gringolandia* that were raised in the first chapter of this work. The two key elements for this evaluation are the type of residence and the use of free time.

There is an evident grouping of elderly residential migrants in two places in Cuenca: one is *Avenida Ordóñez Lasso* in the west and the other is in the *El Ejido* area in the south of the city. The concentration is explained by the fact that these are areas that have the largest range of apartment buildings of the type preferred by retirees. These two points present a convenient environment and excellent opportunities to develop their favorite activities such as socializing among their own people, walking, or enjoying cultural events. Everything important for them is close by: there are bars and restaurants, exhibition halls and museums, and a number of different bars and restaurants, not forgetting the proximity to a river.

The second chapter of the socio-economic study deals with issues, such as the effects of the demographic structure, economic impacts, (consumption of goods and services, foreign exchange inflows and contributions to national savings, among others), access and consumption of public services, effects on the spatial ordering, and the integration of the foreign population in the local dynamics. The authors point out the lack of an information base on the subject and the work that still needs to be done: "The lack of structured information on the phenomenon limits the possibility of realistically estimating the impact on the population structure of the city" (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017, p. 102). In any case, it is important to include foreign residents because of their considerable presence and to extend the management of issues related to migration that until now consisted exclusively of local actors.

It is true that retired foreigners have a purchasing power that significantly influences the local ambit of consumption of goods and services, which contributed to special

attention and a preferential service, such as the sale of real estate in certain areas of Cuenca which culminated in an extraordinary rise in the real estate sector.

Because of their age and their safe income, they have a minimal impact on the local labor market. Nor do they represent a security problem, which is probably due to the assumption that the group of retired foreigners has enough economic capacity to finance their stay without burdening the State. The local people consider them as privileged before the law, compared to other groups of immigrants.

Additionally, there was an increase in informal tourist services, such as accommodation, provided by members of the same community of retired foreigners. Due to this unfair competition, the formal operators suffered losses in these key services. This kind of informal business challenges the coexistence of the local population and that of foreigners and makes it difficult to maintain competitiveness in a sector that by its nature requires a lot of cooperation among its members.

Another potential conflict is found in the public health sector. The foreign community greatly appreciates the easy incorporation into good health services. Membership in social insurance allows them quick access to treatment of serious diseases at a relatively moderate cost. Local people, on the other hand, have contributed in many cases throughout their whole working life to benefit from this health system.

The spatial distribution of the collective has its own pattern that is very different from the one of the local population. The agglomeration is mainly concentrated in the *Avenida Ordóñez Lasso, El Ejido* and the downtown of the city.

The spatial agglomeration that occurs on the part of foreign retirees is not related to socio-economic spatial patterns or services in the city. It is a particular pattern marked by a personal lifestyle of the retired people that is linked to the use of the city as a leisure space (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017, p. 104).

The interaction between retired foreigners and the local community faces another challenge, since the former do not make up a homogeneous community. There are very marked differences in their interior that can directly affect the possibilities of a harmonious coexistence. To explain it in another way, not all North American retirees are equal, and not all prefer an individualistic lifestyle; among them there are many

who are ready to integrate, to learn Spanish, and to understand a culture foreign to their own. This reality helps a lot in the attempt to alleviate the tensions that exist in the daily relations between the two cultures.

The study concludes with a third chapter that presents "Strategies and recommendations that contribute to a harmonious coexistence based on initiatives of the Municipal GAD of Cuenca" (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017). These are conclusions that highlight important factors to consider for socio-economic and cultural development. Among them the ability to spend money. According to the analysis of immigrant households, money is spent on housing, food, health, and entertainment. The problem in this matter is that this money does not stay in the region. The researchers warn that there is very little benefit for local productive actors. The vast majority of purchases are made in supermarkets that have their products from the commercial food industry. The consequence of this behavior is unfavorable to the farmers and small producers of the city.

The second factor is tourist dynamism. At the beginning of their stay, residential immigrants showed similar behavior to that of a tourist. It is normal that during the settling process many of the tourist activities are reduced; however, the visits of friends and family reactivate the sector again. These consequences generate a greater expense and interesting flow of visitors that positively affect the city, the region, and particularly the service sector. Thanks to the new information and communication technologies, the experiences lived in Cuenca are shared on social networks with the whole world. All this information and positive references about the region can influence the planning of trips or vacations of millions of tourists. However, the other side of the coin is presented in a network of services called *parallel tourism sector* in which foreigners, as well as locals, offer tourism services informally, negatively affecting the formal sector.

Another transcendental factor is knowledge and experience. As previously explained, the education of the majority of residential migrants is notable. This means that there is great knowledge and expertise still untapped; concretely, the connection of these professional experiences with local institutions and initiatives. The collective lends itself particularly to activities related to the academic environment that requires high

training and experience. There are already several initiatives related to the subject where foreigners participate voluntarily or as employees.

Cultural exchange is the last factor. In the context of this intercultural coexistence, the researchers point out two aspects, according to them, important for the proper functioning of coexistence. The one is empathy, and the other communication. More than 60% of foreigners who participated in the study appreciated "the ease of interaction with the local population," (García Álvarez, Osorio Guerrero, & Pastor Herrera, 2017), considering it as a key factor to feel welcome in Cuenca. Fifty-eight percent of the local people share this opinion on the openness towards the other to establish good relations and have a good image of the foreign collective, which they describe as open and friendly. A surprising result of the research is the contradiction between this theoretical image resulting from the surveys and the reality that is lived. Despite mutual positive experiences and perceptions, there is not as much interaction with the residential migrant community in daily life. Only 30% of the *Cuencanos* claim to have people from this group in their circle of friends and those who interact with foreigners at work or for business are even less. This becomes a key detail in social interactions. The smaller the exchange with this foreign group, the more rapidly the misunderstandings between the two groups will grow. The consequence is tensions that could be avoided mostly by communicating.

The linguistic barrier is indicated as an explanation; the fact that only 46% of the foreigners who participated in the study have learned Spanish strengthens this argument. This barrier seems to be of such magnitude that the authors do not delay in detailing its two levels of complexity. One is to learn Spanish in a theoretical way and the second to face it in practice, where daily conversations are usually full of idioms that are locally known as *cuencanismo*. It seems that the *Cuencanízate* campaign promoted by the Mayor of Cuenca turns out to be an effort in the right direction and a useful tool for the foreign community willing to immerse itself more in this dimension of language to better understand the locals. The researchers suggest a learning effort of both actors, means, of local people and foreigners; and translate this potential reality as a transcendental gain with benefits for all involved.

It should be noted that there is still a significant number of foreigners, especially among retirees who do not seek to be linked to Cuenca's culture. Their priority is

merely to maximize purchasing power and to cover health care and other essential aspects.

## CHAPTER 3: RESULTS OF THE INVESTIGATION.

### 3.1. Critical analysis of migration and integration theories.

It can be stated that, in the field of migration research, the classical micro and macro migration approaches are theoretically incomplete and empirically inaccurate. It can also be stated that research on empirical migration has largely renounced the combination of labor market analysis and social network analysis, given the different conceptual emphases of the theoretical approaches.

Recent migration approaches have a great heuristic value, highlight the importance of social networks in a migratory context and, sometimes, even promote the combination of micro and macro theoretical approaches, but do not yet provide a general and complete theoretical explanatory model.

If one tries to synthesize the existing theoretical elements according to Massey (1994), it can be affirmed in summary that individuals and families are affected by the changing political and economic conditions that are caused by the structural transformations in their societies. The consequence is a reaction in the form of migration. These framework conditions are explicable through economic approaches. Once this migration process has begun, it develops a self-reinforcing dynamic within social networks.

The individual attributes that contribute especially to the side of the economic variables of influence existing in the explanation of migration are phases in the course of life, especially age or position in the family cycle, socio-economic factors such as employment, education or income, as well as social networks and inter-family relationships. Therefore, it seems useful to focus on non-economic, socio-structural and social factors to explain migration and especially chain migration. It would not be correct to say that these factors are not within the research on classical migration, since both the design of the new migration economy that operates with the social unit of the family budget, and with the concept of *site-specific capital* provide a good option to incorporate the social component in the explanatory model.

An adequate explanation of the recent evolution of migration behavior that takes into account the social contexts in which migration decisions are made, as well as chain

migration flows that tend to have the character of a process, could be considered within the *value-expectation theory* with the inclusion of the concept of social capital and a perspective of the life cycle.

### **3.1.1. Layout of a synthesis of classical and recent migration theories in the light of migration chains.**

The starting point of the argument is a group of approaches in which migration is considered a rational decision. Therefore, labor migration is generally motivated by the maximization of economic benefits. However, from this perspective, the empirical findings of recent research on migration, which demonstrate the importance of social networks in migration, represent an anomaly. These results are collected and, therefore, it is assumed that in social migration decisions, social relations should be considered as additional factors in decision making. As a result, an important explanatory contribution, based on the function of social networks, which until now has been largely ignored, has recently become the focus of attention. By highlighting social networks, following the approach of rational decision theory, the results of the recent literature on migration are combined with the instruments of explanatory sociology to model the phenomenon of chain migration.

The assumption of profit maximization posed by the theory of utility is conserved in an expanded concept of resources, according to which, in addition to economic, human and cultural capital, it is also the social capital that contributes to the available resources of the actors.

The resource endowment is understood as part of the opportunity structure, which is the starting point for the production of benefits. It uses a simple concept of social capital, which allows access to interesting resources through social network contacts. This is what happens among retired foreign residents in Cuenca who organize themselves in a way that they not only save, but sometimes even earn a lot of money. For example, through agents or own offices that in the optimal case contribute to the acceleration of the process of integration of the foreign group or in the negative case generate a parallel or clandestine market that harms the provision of official and legal services. Social capital in these cases arises through processes of exchange in social

relations; it can be measured by emotional distance, as well as by the spatial distance to people within the social network. The trust in the willingness to support the people of the social network is a condition for the effectiveness of social capital, which is considered in this concept exclusively, as an individual resource and not as a collective good.

The central hypothesis is that social capital has a significant influence on migration decisions. In the context of chain migration, the impact of social networks on migration decisions is particularly relevant. This phenomenon can be explained by the fact that, in addition to the traditional determinants of the migration of microeconomic models, family relationships and friendships with acquaintances at the destination, the so-called *social capital of destiny*, has a positive effect on the migration decision of potential migrants by providing information and support services.

It is assumed that the locality of social capital is an important explanatory factor in migration decisions, since in the destination, it acts as a migratory incentive. The specific social capital of the destination is created by the migration of pioneer adventurers; it can accumulate over time due to the subsequent migration. This leads to the fact that the threshold for a positive migration decision is overcome more quickly and easily for migrants from a transnational migration network and a chain of migration is created.

Over time, social capital can accumulate in the destination, making the migration incentive higher for new migrants and the return to the country of origin less attractive for migrants, thus creating a chain effect. Social capital is described in this proposal as a missing link between individual migration decisions and chain migration processes. The cumulative process continues until all potential migrants have emigrated. The collective effect of a chain of migration results in this way as an unintentional sequence of individual rational actions.

### **3.1.2. Conclusions on the evaluation and application of different migration approaches.**

The comparison of the theories led to the conclusion that the assumptions and hypotheses of the theories studied are not completely contradictory but depend a lot

on different political implications. However, because models sometimes lead to quite different predictions, not all can be equally true. The evaluation of different approaches on the basis of empirical studies is difficult because few refer to established theories and even fewer studies involve a direct comparison of theories. This restriction must also be made in the general evaluation presented here.

New approaches in particular can be characterized as incomplete parts of an explanation of migration behavior. To this are added indications of the circumstances that contributed to this development: political and economic conditions worldwide, new technologies, the labor market, poverty and ethnic conflicts, global capitalism, racism, and the construction of new nations.

Research in social networks emphasizes the importance of social contexts, especially family ones, in migration decisions. However, this aspect does not represent a new explanatory approach; and it would be more convenient to consider it as a component of the social structure in which migrants are integrated, one that was not taken into account in previous classical research. The importance of social networks in decisions within family contexts and the role of social networks and social capital as providers of information and support cannot be denied. Therefore, networks and migration systems should be included as a condition noted in the extended explanatory models, but they are not fundamentally incompatible phenomena.

### **3.1.3. Conclusion and perspectives of integration theories.**

Assimilation, multiculturalism, incorporation and inclusion work as analytical terms to theoretically understand integration. At the same time, they are more or less close to the descriptions of the problems - for example, segregation, integration deficit, cultural differences, to name a few - that the different actors carry out in politics and practice. The treatment of migration and its consequences are not only there, the affected organizations or their administrations must first define the descriptions of the problems.

The scientific conceptualizations of integration have always been incorporated into descriptions of political problems. However, concrete integration concepts often focus on the demand for individual adaptation services expected from migrants. Therefore,

it is based on an understanding of integration, which is closely supported in the theory of assimilation.

### **3.2. Substantiation of various assumptions established in the line of research on residential migration (North-South) motivated by retirement.**

The present investigation is entirely qualitative and proposed to obtain relevant information through interviews with US citizens. In-depth interviews were conducted individually or in pairs with eleven foreign migrants, two of whom came from the Canadian province of Quebec and the rest from the United States. The questions were divided into the categories: *situation in the United States* and *current situation*. Due to the qualitative nature of the study, some questions were adjusted according to the personal situations of each person and more questions were asked in the case of high value answers about the topic of the decline. No time limit was established, and interaction was allowed in the case of interviews with two people at the same time. This methodology was beneficial, particularly for couples who together managed to remember specific situations or events much better.

Additionally, three experts on the subject were interviewed: Sara Chaca from *Ecuador Visas*, lawyer and expert in the subject of alienage and migration, María Cecilia Rodas, assistant director at the Spanish school *Estudio Sampere* that gives classes to foreigners of any age, and Jacqueline Sario of *Expat Medical Advocats*, who is also US American and helps the foreigners community with simultaneous translations of medical appointments and in any legal matter through her group of lawyers. All the involved people deal with retired foreigners daily in their work which helped enrich this investigation with valuable information and an important point of view to consider. The study would not be complete without the inclusion of local people. To catch *the voice of Cuenca*, twenty-two local people were interviewed through a form. The object was to deepen subjects through anecdotes and specific and concrete examples as well as to illustrate the mentioned concepts from the point of view of people involved, who were no experts in the field, but who represent the people affected by immigration. Key meeting places for expats such as *Common Grounds Sports Bar & Grill*, *Goza Espresso Bar*, *Sunrise Café*, *Café San Sebas* and *Café Wunderbar* were also visited. These visits allowed to complement the image and the results through meetings with

the group of retired people in an authentic environment. Some of the interviewees added more information in later phone calls and in the chats of the *WhatsApp* application.

However, the first interviews were affected by two key findings that marked the entire study process. First, today, the coexistence of the cultures that is analyzed has reached such a high level that, on several occasions, the first question about the origin of the participants allowed to catch a glimpse of a world of unimaginable circumstances, destinies and networks of international relations. Many of the people in this environment are children of migrants and the United States are a migrants' nation *par excellence*, so finding an interviewee who is one hundred percent US American seems almost utopian. Second, the factors of the city that attract foreigners are calculable and can be reduced to a certain number. Those immigrants who choose to live in Cuenca, on the other hand, are ordinary people and each one is an own world, full of unique experiences, individual opinions, and unique points of view. This observation became one of the biggest challenges of the analysis.

The group of residential migrants in Cuenca is mostly in the age range of 50-80 years. Although yes, it is true that many arrive in the first years or even months of having reached the age of 65 – which is the official age to retire in the USA – it is not the rule. This is due to the observation that some retire earlier, or a couple decides to migrate together at the moment when one of the two is still in the so called productive age. There are also cases in which people come a few years before their retirement and dedicate themselves to work here in Cuenca, a decision that is based on various very individual motivations. One might think that there is no highest age limit. However, the cases of people forced to return to the United States should be taken into account, mainly due to the worsening of their health and the need for home assistance in their family environment. This situation occurred more frequently in cases where the person lived alone.

After approximately two weeks, with several interviews and results in hand, the first conclusion was reached that the problem is not specifically connected with the origin of retired or temporary residents. Taking advantage of spontaneous opportunities and the new contacts that were obtained thanks to the conversations with the expats, more time was invested in looking for retirees who lived through special situations or had to

solve particular procedures, without reducing the research to interviews of exclusively US American citizens. This adjustment enriched the research considerably and helped to depart from paradigms and leave the inside-the-box-thinking.

In the United States, there is no particular region that demonstrates a higher rate of inhabitants willing to migrate to Cuenca. The sample included people from various states such as Minnesota in the north, Texas in the south, New York and Pennsylvania in the east, and Oregon or Nevada in the west.

In Cuenca most of the interviews were conducted in the homes of residential migrants. Opinions were included in similar amounts and times (of interviews) for both men and women who live in any type of home, that means, retirees who live in the city in their own homes, in rented houses, in their own or rented apartments, as well as to others who live alone, in couples or even with their children.

In order to verify the continuity of some components of this line of research, the main attractions of the city were briefly reviewed, including climate, low cost of living, affordable costs for medical services and the real estate sector, tourism in general and, last but not least, the various benefits that the city offers to retired people.

It got confirmed on this occasion that the climate, the low cost of living and low priced health services stand out among the factors of attraction, followed by the excellent benefits addressed directly to retired people. However, it is also a subject in which personal situations have a great influence and the interviewees mentioned other reasons such as a *family adventure* in which they seek to give their children the unique experience of living in another environment and to know a different culture in depth. Keywords such as *adventure* and *culture* that find much resonance in the target group also emerged. Other people indicated that they came to escape the political turmoil in their country. In addition, there are bids that manage to satisfy even the most personal interests such as the existence of an amateur theater group.

Reflecting on the development of Cuenca's attractions and offers, it is evident the abundance and privilege of living here. Declarations were registered, such as: "Cuenca is a place where many people, both foreign and national, come to spend their vacations; that makes me think how lucky we are, living in a place that attracts so many tourists" (Brooks Snow, 2018).

Among the target group of retired people, the individual initiative to research online potential and prestigious localities for their reception of retired foreigners seems to be the most widespread way to access information about Cuenca's bids. There are few migrants who learned about the charm of Cuenca through the recommendations of friends and / or family members, magazines about retirement abroad or previous trips to Ecuador. What surprised most was the fact that none of the participants learned about these facts through television, considering the great importance that this medium enjoys in the North American society.

Once the foreigners have visited and known the city, either after exploration trips or after having lived a few days or weeks here, the perception of the environment changes and other aspects intervene, such as the offer and quality of basic services, of products and fresh and organic foods. In addition, retirees participate in cultural, touristic and other activities specifically addressed to them. The friendliness of the local people also influences at the moment of interacting with the receiving society. Residential migrants enjoy all these offers and experiences, considering them as very beneficial, not only for them but for the entire society of Cuenca. On some occasions, they indicated that basic services and the offer of activities for retirees could be improved. High-speed or fiber optic internet service was another topic of debate.

It is noted that each of the retirees who is able to live his or her retirement in Cuenca, does so thanks to the favorable work situation he or she had in the home country. In other words, those who have had their own companies or jobs, which can be considered high leveled and with charges that require a high level of responsibility. What was confirmed are the strong academic and professional skills of this generation that presented a high level of knowledge not only in the field of the own subject, but also in the entire context of migration that has marked Cuenca in recent years. Some are still working here in Cuenca, as it is the case of teachers who teach in educational units or institutions dedicated to language teaching. However, the vast majority do not have any economic activity and enjoy their free time dedicating themselves to hobbies or gatherings between fellow friends who are also retired.

In Ecuador, as in the United States, the generation of the elderly is very open to new cultures and interaction with foreign people. This phenomenon is also found in young people who, once they finish their studies, want to travel the world or at least get a

master's degree in another country or even another continent. This comparison led to the assumption that retirees, because of their openness to the new and the advantage of having the necessary resources, had probably already lived parts of their lives abroad. This hypothesis was not confirmed. Despite this result, there is a lot of logic behind such behavior. A person with a high position in a company in the USA, who has worked there for several years, is aware that this position gives him or her many short-term benefits that he or she does not want to despise and, even more importantly, guarantees a considerable pension upon finishing the career. Therefore, preference is given to long-term benefits, in this case a secure retirement, with a stable or permanent income; sacrificing projects that would lead to immediate or very short-term satisfaction such as extended vacations, trips or a year of exchange. After all, there are very few people who manage to spend their lives in different countries, that means, changing their environment on repeated occasions and, at the same time, maintain a stable income that guarantees a constant pension at the end of their working life.

With two exceptions of undecided people, all confirmed that their stay in Cuenca was not only temporary but permanent. To abandon Cuenca now in order to live in another country, or even another continent, does not have priority for the great majority of them, but they affirm that it is still an idea that in the case of changes in internal security or in the economic situation of the country could gain importance into very little time.

### **3.3. Observations on the first steps in the process of immigration to Cuenca.**

*Alienage* refers to the situation and legal status of foreign people at the time they are faced with the laws of the country in which they reside. The interests as well as the condition of these people are usually regulated in a set of rules called *Ley de Extranjería* (Alienage Law). Migration, on the other hand, refers to the movement of migrants and the population that leaves their country of origin or any other country in which they reside in order to settle in a different one. Migration is usually motivated by economic or social causes (Real Academia Española, 2019).

Retired foreigners who arrive in Cuenca go through a large number of procedures, the first are commonly about the two mentioned subjects that represent most of the immigration process. The immediate thing that comes for an immigrant is the purchase

of property or the end of life planning and the wills in the case of retired people. The legal cases can be another consequence of the arrival in the city. The demand for help in these procedures is high and there are several law firms that the foreigner addresses with his residence visa with the aim of resolving his life planning, his will and in the case that applies the purchase of a property.

Among the law offices stands out *Ecuador Visas* of the lawyer Sara Chaca who was interviewed and who also receives queries through the website [www.ecuadorvisas.com](http://www.ecuadorvisas.com). Her office gets excellent qualifications in the google search engine. Other examples for the provision of these services are *Gringo Visas* and the *Helping Expats Group*. The primary clientele of *Ecuador Visas* are foreigners, who represent approximately 98% according to the lawyer. They are people who feel motivated to come to another country, who have enthusiasm and excitement, and almost always belong to the middle or upper middle class of society. There are very few foreigners who come with substantial financial resources, since the wealthy citizens stay in the United States or migrate to Australia or Canada. Even so, moving to Ecuador has its price and the foreigner who can afford this luxury needs an economic base to immigrate. A typical example could be broken down as follows: the interested party has a house and a car in the United States as well as a retirement pension. He or she sells the assets such as the house in a value between \$ 300,000 and \$ 400,000, pays any outstanding debts with the bank and has about \$ 200,000 remaining, adding to this amount the pension, he or she has what it takes to settle in Cuenca.

The research focused on the lives of older people, mostly people who are close to retirement or who are already retired. The term *senior citizens*, rather refers to a population that is within a range between 50 up to about 80 years, who has its life made elsewhere and comes to Cuenca to try to obtain a retirement with the money earned during life.

Apart from unique exceptions, expats communicate with local law offices and lawyers when they are still in their country of origin. This observation does not refer only to U.S. Americans, but to retirees from all over the world who have a sufficient pension that allows them to leave their home country and settle in Ecuador, for example, from European countries such as Great Britain, Australia, Canada and the United States. This communication as a first step in the migration process can start months or even

years before arrival. The information is exchanged in English, considering that the expats practically do not speak Spanish. There are many who only begin to practice Spanish through online courses or private classes, after arriving.

The most frequent queries from the expats are about the quality of life here in the country, they are looking for a friendly environment and an economically and politically stable country. The purpose is to have a quiet life. Other common questions extend to consultations on the price of material goods and the behavior of the people of Cuenca towards foreigners, these concerns are valid at least for retirees. They want to make sure that the money they get will be enough to afford being just a retiree and not to depend on an additional source of income. Among the different groups of temporary residents are those who are already retired, those who want to retire, but also others who come to work or raise their children here.

Cuenca as a place of residence is a fascinating spot for foreign participants of this study. However, there are two main factors that affect them. The first are the continuous rains. The retired foreign resident wants to go out to the street at every opportunity that is presented, enjoy the walk and appreciate the closeness of everything needed for the everyday life, but there are days when heavy rains force people to stay at home.

Therefore, one of the conclusions of this investigation is climate as a factor that influences the population decline of retired foreign residents in Cuenca. Something interesting because, despite being one of the main attractions, it is at the same time a variable subject to personal tastes and expectations. Privileged, pleasant and mild are just some expressions with which the climate and temperatures of the city are described. These observations are based on comparisons with the rest of the country or even with other countries belonging to the Amazon region. What is not considered is the lack of prolonged periods of a constant climate.<sup>10</sup>

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<sup>10</sup> If the analysis on Cuenca's climate were taken further, I would highlight the lack of defined seasons found in States belonging to the northern hemisphere where winters with snow and subzero temperatures are still the rule. However, in those places the climate within a season can be much more stable, that means, the sun stays the whole day or the week that started with cold and wind will end in the same conditions. Cuenca, on the other hand, has a very particular climate, in fact, extreme temperatures are the exception and they normally oscillate between 15 and 25 degrees during the day, but winds and sudden heavy rains are just as common. The popular local statement did not happen by chance: "*in Cuenca we have all the seasons in a single day!*" This fact greatly affects immigrants from

The second factor would be the prices that locals are sometimes demanding from foreigners. There is a misinterpretation of a part of Cuenca's citizens that the *gringo* as they call the foreigner, would be willing to pay, for a product or service, much higher prices than a local person would pay. Through the interviews, this experience was confirmed, it occurs not only in markets or small food stores, sometimes it happens that abusive prices are charged as well in the sale and rental of real estate.

Cuenca has all the factors to attract foreigners, so even today it can be called as a favorite destination for retired people. The investigation revealed that it resembles in some aspects a lot American cities. There are activities during the week and all weekends, in addition, one can spend time every day on different things, which is very attractive. The inhabitants in the center of the city are always doing something and there is a lot of economic activity that avoids poverty, further, there is not so much begging in Cuenca. It exists, but it is not extreme. That attracts foreigners of age, who seek that their lives do not change in such a radical way. In other words, when he or she comes to Cuenca, he / she rents a house or lives in a building with fellow citizens, but also wants to spend time with the local people, participate in the activities of the city and even live almost like a *cuencano*, but without facing mendicancy. It was observed that foreigners who experienced more contact with beggars and suffered the request of money in repeated occasions were proportionally more susceptible to turn their backs on Cuenca.

There is a remarkable diversity of cultures within this small city. Its size is a great advantage in its promotion. It is not a city like Quito or Guayaquil that is distributed in width and length; Cuenca is still a community and is distributed in small parishes and everything is close and accessible. Retirees love that, they walk a lot and every day, further it is one reason why almost none of them wants to buy a car.

The panorama has changed since the beginning of the boom of foreign retirees in 2009. In the first five years there was a great influx of retirees, then there was a slight decline

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coastal regions. A person who has lived most of the life in the subtropical climate of Florida in the USA, can consider the weather here as quite cold. Other people dislike the need to go out in the morning with a lot of warm clothing that after a few hours when temperatures rise is no longer needed. A person who seeks heat and prefers to spend the day in t-shirts and shorts would surely be happier on the coast than in the *sierra* (mountain region).

that was consolidated in the last two years. One reason for that particular period of time is understandable and less related to Cuenca as a locality, but rather related to a state issue. It was evident that political insecurity is one of the factors that most frightens foreigners. The vast majority confirmed their confidence in the government administration of Rafael Correa. The political opinions are very diverse and their analysis would exceed the framework of this investigation, but the interviewees who felt *more stable* with Correa predominated. Since the installation of Lenin Moreno as President of the Republic, the protests in the streets have become notable, which affects the foreigner's willingness to invest. The development of the political situation in Venezuela in recent years fueled the doubts and rethinking of the idea of investing.

### **3.3.1. The degree of interdependence with society and its influence on the time of permanence.**

Another factor that influences the decline is found by investigating the different mentalities: The Ecuadorian in general is more linked to the place and the family than the average of American citizens. At this point the *cultural dimension of individualism versus collectivism*, proposed by Geert Hofstede (Hofstede, Hofstede, & Minkov, 2010) that was presented in the first chapter intervenes. It turns out to be essential for the understanding of human coexistence between the two countries.

A group of Ecuadorian and Peruvian researchers from the *Universidad Tecnológica Equinoccial (UTE)* of Quito, led by Iliana Aguilar Rodríguez, applied these dimensions in Ecuador and concluded that:

The countries with a low index in this category are located as collectivists. Ecuador has one of the lowest scores and ranks among the most collectivist cultures in the world. This dimension establishes a degree of interdependence with society among its members. The Ecuadorians consider that belonging to a group is very important (Aguilar Rodríguez, Montalván Burbano, Ortega Pereira, Borja Borja, & Vera Zamora, 2018, p. 91).

The United States, on the other hand, has a high score in this dimension and is distinguished by being a very individualistic culture. People worry first about themselves and then about their immediate family, but generally not about others.

Ecuadorians for their great appreciation of the family and the community are different. In a simplified way, and as always taking into account the exceptions, the Ecuadorian feels well in his land, where he was born he wants to live and die. However, this paradigm is going through strong changes with the generation of the *Millennials*<sup>11</sup> who

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<sup>11</sup> Millennial is the name of the generation born around the turn of the millennium. In addition, it is also known as the Generation Y, as well as the generation of digital natives. In terms of time, Millennials are the generation between the Baby Boomers and the Generation Z. However, the exact dates for the Millennials classification differ among the various sources. The starting point of belonging to the generation of Millennials varies between 1976 and 1980, while the year of exclusion generally dates back to 2000.

Millennials stand out for certain characteristics, among which there is not always an agreement. However, there are several characteristics attributed to Millennials where there is consensus. This includes the fact that Millennials are akin to technology and, obviously, attach more importance to their self-realization than other generations. The importance of work, in the context of a job, is, therefore, more questioned and the objective of this generation is an adequate balance between work and free time (Work-Life-Balance).

In addition, they give themselves more time for the self-finding-process. It is not a coincidence that it is also called Generation Y, because the letter Y is pronounced in English “*why*”, which points to this questioning.

Despite the demand for more free time and the constant search for meaning, a high performance orientation in this generation is evident. A crowd of Millennials is studying and investing a lot of money in education. Due to their good training and the changes in the opinions on life described above, the demands on a potential employer when looking for a job also increase.

At work it is expected that free time is available, that the corresponding activities are fun, that includes good colleagues and that the job-related activity makes sense. In addition, greater flexibility is expected, which allows a work-life balance. Further, the employer should allow to promote and develop the skills of the employees, since the Millennials have grown during a time of uncertainty, rapid changes and constant adaptation.

The relevant changes for the labor market result in a very high educational standard, due to the high investments in the study and education of Millennials to differentiate themselves from the crowd. It is said that Millennials are less willing to take leadership positions due to the fact that family time is prioritized. As a company it is important to know that Millennials are reached more often through social media portals than the average population. For this reason, a well-taken care of aspect, in other words, *to put the best face*, in all the channels is particularly important.

Another special feature of Millennials is the fact that they navigate much more in smart phones than other generations. For this reason, it is necessary to optimize the mobile versions of the business or sales pages, since the shopping experience as such is an essential factor for customer satisfaction and loyalty. Even with technical products, a direct communication to Millennials may be worthwhile, since they are more likely to try new technologies than the rest of the population strata (Lenhart, Purcell, Smith, & Zickuhr, 2019) (Oblinger, 2019).

are more open to the world and who study more and more frequently abroad today. This is just an example that belongs to a separate topic and requires more research.

The North Americans, with their great interest in travel, have a high geographical mobility innate. They are people who are used to interacting and doing business with people from other countries. If they look for information, they approach and they are not shy people. In the opposite case, that means, in the delivery of personal information or a criticism, they do not stop either. The subject of the present investigation, by its so individual aspect, reached in many occasions to an interrogation on very personal subjects. A possible shortage of information due to the lack of willingness to communicate their own decisions or points of view was not met. On the contrary, the interviewees did not skip a single question and insisted on making themselves heard no matter how delicate the topic was.

#### **3.4. Reflections on integration, assimilation and its application in the local context.**

In order to understand the integration issue, it is important to be clear about the dynamics that occur in the most basic forms of human coexistence. For this purpose, the psychology of the dynamics of a group is briefly mentioned first.

The human being by nature is accustomed to spending a considerable amount of his time accompanied, be it by family, friends, co-workers or others. Groups in all their forms always demand internal cohesion and even come up with their own rules that promote the conformity of the members. This is not only true for individuals within a group, but also for smaller groups within a larger one (Chan, 2013). The importance of this aspect is manifested in all its magnitude in the daily situations that result from the encounters of local and foreign people.

Individuals have a need for security and belonging and the more comfortable they feel in the presence of others, the more willing they are to share details of their private life. At the time when individual and group needs are aligned, both sides benefit, otherwise conflicts may arise. Now, for minorities in groups, arises not only the question of integration or non-integration, but also integration or assimilation.

Knowing that the essentials in the conceptualization of integration and assimilation are the original and new cultures and identities, it is worth mentioning that with integration comes along a process of cultural and structural adaptation. The first includes the mastery of the language of the receiving country and the second integration into the labor market (Dimostenis, 2018). Assimilation, on the other hand, means nothing less than a complete abandonment of the culture and identity lived in the place of origin, which, in other words, refers to the disappearance of original customs and native languages.

While assimilation that has already taken place is an irreversible process, there is also a majority of experts who say that the group's ability to integrate or assimilate remains a variable.

The conditions for this variable are in a permanent process of change, sometimes minorities are considered as assimilating or integrating and sometimes not. The constant assimilation barriers that prevent minorities from being *invisible* and tuned in may be the color of their skin or the traditions transmitted and practiced that are specific to each group.

Now, the perception of the majority society is related to the limited resources of identity and belonging, which represent a basic need of every human being. Identity and affiliation depend on the reality of people's lives and they are not always enough, since according to the most basic laws of the economy it is not realistic for each person to achieve the professional status or social position they want.

Therefore, depending on the economic situation, there is competition for identity and belonging within the groups. The result of this competition is the threat potential suffered by minorities within a group, which are integrated, but not assimilated. Through their cultural and structural integration, people are perceived as competitors, while their non-assimilation makes them seem strange.

This conditioned belonging is nothing new and examples of such phenomena abound in history; their victims were for example the Chinese and Communists in Indonesia or Christians in the Ottoman Empire (Turner & Allen, 2007).

The reduction of violence was mainly related to the unconditional abandonment of one's own culture. This meant that minorities had to give up their own customs or were

banned from using their own language. Those who refused to accept this unconditional subordination to a dominant culture defined by the State faced expulsion or death.

#### **3.4.1. Observations on the difference between integration and assimilation.**

In the struggle against the supremacy of capital, discrimination and lack of solidarity, integration is one of the central conditions and, therefore, one of the most important measures that must be taken. Integration consists of reintegrating social groups excluded by resentment in society. Not only must measures be taken to compensate for the inequality in legal practice, primarily the legal practice itself must be combated and, above all, the various forms of resentment. Integrity, and that is the main message, must be provided in its entirety by the society in which the object is to integrate migrants, marginalized or excluded. They cannot be integrated on their own.

The integration of foreigners requires acceptance and adoption, abstinence from discrimination, fight against prejudice, language learning, and equal treatment in everyday life. If these conditions are not met, there is resistance within the local society that closes itself. This generates opposing reactions among foreigners who, to safeguard their dignity, begin to construct a deviant self-conception that is interpreted by the closed society, on the basis of partiality, and then considered as *a lack of will to integrate*. Who wants to integrate into a society, depends on goodwill. (Dimostenis, 2018)

The population that rejects also uses real facts to argue against foreigners, such as, for example, lower gender equality in the case of societies of Middle Eastern States. Through these and other complaints, the minority is under pressure; it has no opportunity to mitigate or refute the pressure exerted by the hostile population, since it is not heard. But as it has to maintain its dignity, it is necessary to develop a version that deviates from the apparently predominant opinion. This reality technically follows a pattern of resentment. It puts the adversary in a bad light, indicating that he or she is corrupt and bad, due to his or her foreign socialization. In this way, the foreigner becomes a stranger by rejection. The resentment induces in the opponent an attitude of acceptance of this negative role and, in turn, the discriminators feel confirmed. (Dimostenis, 2018)

Of course, the rejection of cultural behaviors that are common in Cuenca has fatal consequences for anyone who despite those particular behaviors has to live here. An example that illustrates this situation well is the use of microphones at private parties. A foreigner may find it strange; the focus on privacy within a home that is guaranteed through enclosures that block the view completely or windows with polarized glass while at the same time disrespecting the silence and privacy of others with noise pollution, at the moment of using microphones and speakers that play music that theoretically serves or has the function of entertaining inside a home but eventually is heard in the whole neighborhood. The fatal consequence in this case, because it is a custom of the local people, is that even a police call would not solve the dilemma of the affected person. The assimilation, on the other hand, refers to the incorporation to the community through a cultural leveling. A foreigner who is assimilated assumes the lifestyle of the local people and their culture. If assimilation is imposed, human rights or the right of people to self-determination will be violated, depending on the size of the group and the circumstances. The process of being assimilated can also occur within the same town.

Assimilation is usually required when the culture itself is considered superior due to the lack of knowledge of others and exactly in these circumstances has a particularly *barbaric* and primitive character among the people in question. In this regard, we can mention the example of relatives of foreign immigrants who listen to their stories without having visited Ecuador by themselves. Maybe they have received postcards from Cuenca with traditional motives that are still the majority. The stories of the family member fail to complete their perceived image of the country and they continue to believe in a very different and even backward Third World country compared to the own one. This type of people imagine Cuenca as an African town of primitive infrastructure, or somehow exotic, without highways, basic services such as the supply of electricity and even less the existence of state-of-the-art devices such as the internet or smartphones.

A multicultural society is inclusive. If people with disabilities should be integrated, they are not obliged to do everything in the same way as people without disabilities. For women to integrate into working life under equal conditions, apart from economic conditions such as day care, maternity leave, and guarantee of continuous employment,

to name a few, acceptance is required, and women are not expected to become men. Integration grants rights, assimilation purchases them for cultural adaptation.

Integration means that one can join anything and participate easily, in the case of assimilation instead, it is required that the things that must be done, as well as those that should not be done, be executed in a way that the controlling majority considers correct, normal or usual, regardless of whether the clichés of what is correct and customary are true. To illustrate this reality there is a habit, for example, of eating pizza with your hands instead of using cutlery or thanks to a constantly temperate climate, that of keeping the doors of a business open.

### **3.4.2. Results and reflections on the factors that facilitate or hinder the integration process.**

Unfortunately, many who say "integration" actually want to say "assimilation". The surprising thing is that assimilation actually happens by itself. It is a simple fact that, when people are integrated, they are assimilated within a generation and it is an automatic and autonomous process.

From the theoretical point of view, culture is interchangeable, but in specific cases it is not. The cultural identity is important; however, the culture itself is the most important and it should be mentioned that it is not arbitrary. Today it can be seen that globalization is slowly creating a mixed world culture. Here it should be noted that developed cultures have the opportunity to make use of underdeveloped cultures. Whether in the use of canoe types, boat sails, bow and arrow or boomerang, the dominant culture can choose the best and most appropriate. Things look different in the dominated culture; after making contact with the developed culture, their lifestyle will fundamentally change. By changing the methods of production, and therefore the relations of production, the culture itself becomes partly irrelevant and is forced to change (Butterwegge & Hentges, 2009).

Since a new culture does not grow fast enough due to exploitation and misery, the original culture will collapse without replacement. The exploited inevitably take the cultural elements of the exploiters that are inappropriate for their energetic state. They cannot easily distinguish between the good and bad habits of the members of the

developed culture, who do not need this distinction because of the energy available to them. To exemplify the exaggerated case of the introduction of automobiles in a culture that has no streets. In any case, there is a mixture, but this is not necessarily practical. In addition, the valuable cultural techniques that could be important for a less wasteful future of our consumer society expire. (Lee, 1996)

If the integrating culture is open to the new, he or she will also have an open mind. If even an *exit movement* arises, as it was the case of American immigrants, assimilation can take place in the same generation, that means, immediately. Self-assimilation extends the horizon and the benefits of the new society are accepted and assumed. In fact, an identity manifests itself as the result of a defensive reaction, just when a culture is imposed or when integration is denied by the xenophobes. Those who are under pressure or rejected are in a situation where they have to maintain their position. The equality of the situation with the others in the same group unites them.

Forced assimilation and rejection can prevent integration. Compulsory assimilation takes place in such a way that the local who rejects the foreigner at first, requires, for its part, its complete assimilation. Xenophobia can be recognized by the fact that apparently it tries to impose its own identity abroad, although it hates it. The ones who are against foreigners, demand assimilation because they hate. The fact that they want to change the foreign person clearly shows that they do not accept the other. The foreign citizen, who rejects the imposed obligation, automatically enters into the situation of denying the new culture and is rejected because of his origin. This scheme affects not only foreigners, but all minorities. (Massey & et al., *Theories of International Migration: A Review and Appraisal*, 1993)

Summarized in a few words: integration is granted while assimilation is voluntary.

### **3.5. Analysis on the relationship between expats and national institutions.**

Regarding the Public Health System, in general, a certain antipathy is noted. It is preferred not to use it, mainly due to the extended waiting time and in some cases for not understanding the language. Foreigners who have sufficient resources choose to have an appointment with a doctor who speaks English. The consultations in the *Instituto Ecuatoriano de Seguridad Social (IESS)* (Ecuadorian Institute of Social

Security) are, according to the opinions of lawyers and interviewees, minimal. If they have this insurance it is to comply with the new Immigration Law because it requires having a public or private health insurance; this new condition, for being mandatory in the law reflects directly in the decline.

The Regulation to the *Ley Orgánica de Movilidad Humana* (Organic Law of Human Mobility), was issued by decree and came into force on August 3, 2017; article 30 of this body of law, on *Obtención del seguro de salud* (*Obtaining health insurance*), establishes:

In order to maintain a temporary or permanent stay in the Ecuadorian territory, foreigners must have a public or private health insurance with full coverage, valid for the period of stay authorized in the country. This insurance will be presented to the human mobility authority within thirty (30) days after the granting of the visa. Once the foreign person submits this requirement, the Authority that issued the visa will send the corresponding order of *cedulación* to the Civil Registry Authority (Moreno Garcés, 2017, p. 20).

Health is a big issue among retired residents, many came to live in Cuenca just for discontent with the access and quality of the health system in the United States and their consultations with medical personnel here are more frequent than those of an average local person. Jacqueline Sario, who is half Japanese, half American, helped with the translation during her mother's medical check-ups when they lived in the United States. Over time it became easier and easier for her to change from one language to another. At the beginning of her stay in Cuenca she accompanied her husband to medical appointments, hired some facilitators and was surprised to see that the level of translation was not the one she handled with her mother. That experience encouraged her to start an own business called *Expat Medical Advocates*. She is not directly responsible for the translation, but has facilitators whom she trained to translate in the same way she did in the USA; they additionally act as lawyers. In this way they guarantee that the foreign client has no disadvantage and that no doctor takes advantage of him.

My advocates are very special people and do not fit the typical image of a facilitator whom you hire to help you with your visa application or to take care of your bills or similar things. They are well-trained translators and trusted

lawyers who do not think twice about putting themselves between the American and the health system (Sario, 2018).

The services of *Expat Medical Advocates* have a high cost, so they are not attractive for people who came because of not having the economic capacity to live in the USA. The company works for people who are not necessarily wealthy, but financially stable and willing to put their health above a trip back to the US. Sario explained that there is also the opposite case of clients who suddenly renounce her services temporarily because they are saving for a trip to Peru. These people do not have the common profile of her clientele, of which the vast majority are retired foreigners.

Learning Spanish is another issue that occupies a considerable space in the day to day of most foreign residents. While there are some who do not pay more attention to it and prefer to stay within their countrymen, there are others who give it a fix place in their agenda. Those later ones are the foreigners who devote themselves to communication in the local language with great enthusiasm and effort. The modalities of language practice are varied, some prefer to have individual classes online, while others enroll in local Spanish schools such as *Estudio Sampere*, which has been teaching the language for more than 23 years. María Cecilia Rodas Espinoza is the assistant director at this institution.

We have the case of a student who has family members in Cuenca and has expressed his fascination for the city and its people and his desire to settle here in the coming years. One of his first steps is an approach to the language that has not been easy but in no way has prevented him from continuing with his dream of settling in Cuenca (Rodas Espinoza, 2018).

This ambition represents an ideal preparation in which the individual not only learns the language that is new to him, but at the same time does it within the new environment. After a few weeks of class, he will return to his home country. At the moment of beginning the concrete migration process, he will have several advantages: first, he knows what he will expect and decreases the probability of falling into a cultural shock. Second, he knows the locality which will improve his orientation and facilitate the integration in the city. Third, he will have a Spanish base that will allow him to reduce costs, understand and accelerate the pending procedures in order not to depend too much on translators or other types of facilitators during the different tasks.

### **3.5.1. The lifestyle and type of housing that North Americans occupy in Cuenca.**

The situation in which they most deal with the *Servicio Nacional de Aduana del Ecuador (SENAE)* (National Customs Service of Ecuador) is when they ship their household goods. All people, regardless of their origin or culture, want to live with dignity, although the image of a dignified life is different in each country. The same can be applied in the present case. There are few local families who pay more than \$ 300 per month for the rent of a medium-sized apartment, and yet they manage to have a good lifestyle that meets their needs. The North Americans, on the other hand, have other demands and expectations of a home and its endowment. A rent of \$ 400 is for them minimum and sometimes they spend up to \$ 2500 for an apartment. This point depends a lot on each person and cannot be generalized.

As a result of their tastes in furniture and appliances, there was an increase in the number of people who brought their household goods to Cuenca, in recent years. The branded appliances that can be purchased here are expensive. A top quality washer, dryer and refrigerator - which are the typical and necessary things that are brought - have together a value of between \$ 2000 and \$ 3000. It is also common to find beds or orthopedic chairs within the household utensils that the person needs because of his / her age or health condition. In an individual case there was a lady who brought a loom she needed to dedicate herself to her hobby.

According to the procedure that was applied in each case to a container of a retiree in the port of Guayaquil, they had to wait more or less time for delivery, but in general it has been a difficult experience for many of them. (Refer to Annex number 6, Transcripts).

### **3.5.2. The mentality of the North American collective and its influence on the time of permanence.**

In the context of different mentalities and their capacity for integration, stood out the way in which American immigrants think and plan. Almost one hundred percent of them make the decision to stay within the first two years. If they stay two years here, they will stay up to seven years, then up to ten, etc. But within the first 24 months they decide: "or I return to my home or I stay here". After this period there are still other

factors that intervene, such as the relatives who stayed back in the United States, for example, the wish to meet the grandchildren, or a disease that entails the need for someone to take care of them. Additionally, the passage of years that should not be forgotten either. Health at age 80 is no longer the same as it was when they reached 65. At this time, it is preferred to return to a place where everything is known, where they have a social security paid for a lifetime. In short, the North American, because of his mentality, is not so apt to stay in a permanent place. Among the main causes are the change in his health and family affection (although to a lesser extent compared to the Ecuadorian), both are factors that increase the probability of a return

Once the decline in the collective was verified, as well as a decrease in their willingness to invest in Ecuador that partly seems to be conditioned by the increase in the population of Venezuelan citizens in the country, the opinion of local specialists involved in the matter was included. Among them, the lawyer Sara Chaca, expert in alienage and immigration. According to Chaca, the migratory administration must be improved by the Ecuadorian government, particularly on the issue of Venezuelans. Ecuador is a humanitarian country that accepts the immigration of people from all over the world. However, it should be divided into two categories: those that come to the country out of necessity, as in the aforementioned case, and on the other hand, the people who come to invest.

Ecuador is not a developed country; it is not a super developed country. We cannot make a comparison with China, with Japan or Australia. We still have many questionable things in our country to put restrictions on the people who try to come here. So, it's very good, that they want to receive the Venezuelans, because there is no way to close the doors, they are people who need us. But we must give priority to the ones who come to support us as a country (Chaca, 2018).

The current invasion of Venezuelan citizens is of course a challenge for the *Ministerio de Relaciones Exteriores y Movilidad Humana* (Ministry of Foreign Affairs and Human Mobility). Waiting time until the visa was handed over was a contentious issue in which many North Americans felt harmed. In order to avoid a deep comparison of the two immigrant groups, the focus here is solely on the age factor. Temporary US-residents are at the time of their arrival over 60 and sometimes even over 70 years old.

One of the first steps in the process requires the registration of fingerprints that cannot be obtained in Cuenca yet, which makes the trip to Quito or Guayaquil indispensable. According to the testimonies of those affected, they found rows of 50 to 100 people waiting at the counter windows, the waiting time lasted in some cases even to the next day. It should be considered that these are senior citizens who came with the purpose of investing and depositing their money in our country (Chaca, 2018).

Despite the long procedures, the possibility of the applicants obtaining a visa is one hundred percent, as long as they do not have a serious criminal record, that means, they have not committed a crime, they have not trafficked migrants, they have not distributed drugs, among others.

### **3.6. Observations related to the new *Ley Orgánica de Movilidad Humana (LOMH)* (Organic Law of Human Mobility) and its Regulations.**

In a world with a growing flow of migrants, knowledge of different regulations is required. It is transcendental for every foreigner who plays with the idea of domiciling in Cuenca to know the new Organic Law of Human Mobility that was issued on February 6, 2017 and is still valid today. The following is an analysis on some articles relevant to foreign residents with particular emphasis on temporary residence, the requirements to obtain it and the continuity of it.

Starting from chapter III on, *Personas extranjeras en el Ecuador, Sección I, Definición, Derechos y Obligaciones* (Foreign people in Ecuador, Section I, Definition, Rights and Obligations), there are details and important information for foreign residents. Temporary residence is described in the law as the condition of a migrant that allows him to stay for two years in Ecuador and that can be renewed only once. The categories of temporary residence listed in Article 60 are: worker, rentier, retiree<sup>12</sup>, investor, scientist or researcher, athlete or artist, religious or volunteer,

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<sup>12</sup> The Law of Human Mobility differentiates between the rentier and the foreign retiree, attributing to the first one own resources that can be brought from abroad, resources from external or Ecuadorian sources and, in addition, the rents that they produce, as long as the income is lawful. The retiree, on the other hand, is the one who covers the expenses of his stay exclusively through a retirement he receives from another country (Asamblea Nacional del Ecuador, 2017).

student, professional or craftsman, resident by agreement, people covered by the holder of the migratory category, that is to say the children or the couple of the migrant and finally, people in international protection as for example the asylees, refugees or stateless people.

To obtain temporary residence, seven requirements must be met, that are broken down in Article 61. – *Requisitos para la obtención de la residencia temporal* (Requirements for obtaining temporary residence): first, the official documentation where a category for which the foreigner applies is assigned and confirmed. Second, to have internationally recognized identity documents, such as a valid and current passport. Third, the presentation of a certificate of criminal records that must be requested in the country of origin or in other countries where the migrant has lived during the last five years before entering our country. Fourth, the migrant's stay should not represent a threat or any type of risk that would endanger the internal security of the Ecuadorian State. Fifth, licit livelihoods must be certified to ensure that the applicant is able to support himself and the family members who depend on him or her. Sixth, a single fee is paid, determined by the human mobility authority. Seventh and last requirement is the temporary residence application form that must be submitted to the corresponding authority.

After these requirements, a paragraph appears that proved to be key for the group of residential migrants in the process of deciding on the continuation of their stay in Cuenca. The paragraph at the end of article 61 states the following: "Once the temporary residence has been granted, the foreign person must join the social security system or private health insurance" (Asamblea Nacional del Ecuador, 2017, p. 13).

It seems that this change is the one that affected foreign retirees most. The applicant migrant who met the requirements and conditions for temporary residence must, in a next step, join a health insurance. In this way he can stay in the country, but only for two years since he does not yet have the permanent residence.

Article 63 establishes the four conditions, of which at least one must be met in order to stay and settle in the Ecuadorian territory indefinitely. The objective will be achieved, for example, when the temporary resident has lived 21 months in Ecuador and submits the corresponding application before his current visa expires, as far as he does not leave the country for a longer period established in Article 65 on *Continuidad*

*de la residencia* (Continuity of the residence), which will be analyzed in more detail below. It is also fulfilled by maintaining a *union de hecho* (de facto union) that is legally recognized or by having married an Ecuadorian person. Another option unfolds in the case of foreigners with disabilities or an underage person who necessarily depends on an Ecuadorian person or a migrant who has the corresponding permanent residence. Finally, there is the condition or rather possibility that is addressed to people who are relatives within the second *degree of consanguinity or affinity*<sup>13</sup>, this could be of an Ecuadorian or of a foreigner who has a permanent residence.

In spite of these conditions that at first sight seem simple, it is necessary to accomplish a series of requirements to be able to access permanent residence. According to article 64. - *Requisitos para la obtención de la residencia permanente* (Requirements for obtaining the permanent residence), those are the following: to prove one of the mentioned conditions, to have valid and current identity documents, the criminal record certificate, (this must, in the case of temporary residents, cover the time of their stay in Ecuador), not to represent a threat or any type of risk that would endanger the internal security of the Ecuadorian State, count on the licit means of life that guarantee the subsistence and maintenance of the applicant and of the relatives who depend on him or her and finally, the payment of the corresponding fee.

After all the documentation has been verified for its veracity and authenticity, permanent residence is granted and the obligation to join the social security system or another type of private health insurance is repeated.

Among the community of foreigners there are objections with various articles and conditions that they have when applying for the Temporary Residence Visa. One is the obligatory affiliation to health insurance, another the number of days that the immigrant can spend outside of Ecuador in the first years of his or her stay without risking to lose the visa. Article 65.- *Continuidad de la residencia* (Continuity of the residence), is the most controversial and defines the issue as follows:

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<sup>13</sup> Degrees of consanguinity or affinity: People of the first degree of consanguinity or affinity are the parents, in-laws, children, sons-in-law and daughters-in-law of the titular person. In the second grade, are the grandparents, brothers, brothers-in-law and grandchildren (Universidad de Málaga, 2019).

The temporary resident may leave the country for a maximum period of ninety days for each year, cumulative within the period of validity of his residence. In case of non-compliance, the migratory control authority will impose the sanction foreseen in the migratory offenses of this Law (Asamblea Nacional del Ecuador, 2017, p. 14).

This paragraph applies for the first two years, since after 21 months as a temporary resident, the immigrant has, according to Article 63, the possibility of applying for the permanent residence. The maximum period that can be spent outside Ecuador, according to the following paragraph of the same article 65, is:

The permanent resident may be absent and return to the country, but may not remain abroad more than one hundred and eighty days in each year counted from the date of obtaining the migratory status, during the first two years. In case of non-compliance, the immigration control authority will impose the sanction provided for in the migratory offenses of this Law. In case of recidivism, the immigration status will be lost.

After the first two years, the permanent resident person, may be absent from the country for up to five years. After this time, the person will lose the residence (Asamblea Nacional del Ecuador, 2017, p. 14).

Having in the first years 90 days at the disposal to stay outside the country is too little for a person like a North American retiree who usually has the necessary resources to go on a sightseeing trip in another country or to return to his own home country because he / she wants to participate in family parties, see the children and spend time with the grandchildren. "We did not like this condition. They allowed us to leave only ninety days per year, in the first two years. We have a friend who is returning to the United States for this reason, he got very upset because he wants to travel six months each year" (Von Eschen & Von Eschen, 2018).

The expats want Cuenca to be their home, but they also have the open-mindedness that was mentioned earlier in this chapter. They take a few months to settle in Cuenca, to solve the corresponding procedures and to adapt to their new environment and lifestyle. After a few months they want to know more than just the country, they have the necessary time and money and decide to take extended vacations in another

continent, however, the restrictions explained prevent them from remaining and prolonging their stay abroad.

Another point in the norm that causes confusion is the requirement number 5 of Article 61, to obtain temporary residence: "Proof of legal livelihood that allows the subsistence of the applicant and his dependent family" (Asamblea Nacional del Ecuador, 2017, p. 13). North American immigrants mentioned that these means are not clearly defined. There are for example people who have never had a monthly income in the United States, but sold their assets and others benefited from an inheritance or sometimes there were interruptions in the monthly income. After having sold their house, their car and business they were asked to present all the deeds and documents sometimes apostilled. The intention of the immigrants is not to bring all their money into the country, they just want to show that they will not depend on the government during their stay in Cuenca. The obligation that a foreign investor who brings resources to the country should be affiliated by the real amount of his income is questionable.

There will always be non-transparent sources and activities; the investigation of the origin of resources and income corresponds to the *Unidad de Análisis Financiero y Económico (UAFE)* (Financial and Economic Analysis Unit)<sup>14</sup>. Delivering cases of discrepancy or dispute to this competent authority in the matter, would help to decongest migration officials and relieve the immigrant of prolonged procedures.

An analysis of the economic aspects is not part of this investigation, but, it can be said that an expat who today counts on a monthly pension of \$ 1000 can maintain him or herself, living a modest life. That depends a lot on the lifestyle, one cannot make long trips for example or eat in restaurants that offer dishes à la carte.

Article 51 applies here. – *Derecho al trabajo y a la seguridad social* (Right to work and social security), of the same law that states: "Foreigners residing in Ecuador have the right to work and access to social security, for which their contributions will be

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<sup>14</sup> *La Unidad de Análisis Financiero y Económico (UAFE)* (The Financial and Economic Analysis Unit) is the competent technical entity dedicated to the fight against money laundering and the financing of terrorism. It contributes to the achievement of these goals through the publication of financial analysis policies and reports, which strengthens the transparency of the economic system in Ecuador. It also maintains important relationships with international organizations. Its basis is the Organic Law on the Prevention, Detection and Eradication of the Crime of Money Laundering and the Financing of Crimes and its Regulations (Unidad de Análisis Financiero y Económico, 2018).

calculated based on the declared real income in order to obtain their residence" (Asamblea Nacional del Ecuador, 2017, p. 11).

If we continue with the example of the immigrant who lives on his retirement of \$ 1000, and who pays for an apartment \$ 400, then he has \$ 600 left to live here in Ecuador. By subtracting the contribution to health insurance, it becomes an amount that is already lower than what many of the locals themselves earn. The amounts that retired foreigners pay to the IESS are diverse and have changed during the years of their stay. However, it was confirmed in most of the interviews that the coverage and form of payment cause insecurity in the foreign collective. Some commented that their US health insurance covered all the medical consultations as well as the treatments, the social insurance of the IESS instead covered within the first three months only emergencies, after that period they faced a great bewilderment, it took them a lot of time and energy to obtain and submit treatment bills that finally did not even guarantee any reduction in the retention on the own account (Pepin & Colicchio, 2018).

Chaca sums up: "The plans that are being offered [...] are given at prices that are usual in the United States; in a country like Ecuador" (Chaca, 2018). The immigrants realized that they pay a contribution percentage higher than the one of Ecuadorians, consequently, they changed to a private health insurance and faced inconveniences again, by observing that the private insurances raised the prices for their services successively.

### **3.7. Reflections on the multicultural society and the utopia of multiculturalism.**

There is a remarkable difference between living in a society with different cultures and the concept of multiculturalism. In the 1990s, multiculturalism was promoted along with the two ideas of equality and diversity. The latter have been mentioned many times since then, focusing on race, sexuality, disability and even religion; however, the term *class* has been too often ignored to this day. This is not surprising, because we live in an economic system based on inequality and class contradictions. In the present, the concept of *class* is more relevant than ever, although it questions existing social inequalities and raises uncomfortable questions.

Since September 11, 2001, the invasion of Afghanistan and the war in Iraq, the panorama of multiculturalism has changed completely throughout the world. A multicultural society was still being sought, but only one in which each culture was unconditionally respected; all criticism was dismissed as *Eurocentrism*. This new direction was argued for the acceptance of the equality of all cultures and lifestyles and against any independent and universal point of view capable of summarizing the claims of individual cultures. Different people and cultures have different values, beliefs and truths, each of which is legitimate. But this attempt was fraught with defects from the beginning. If it is true that all perspectives are composed of particular points of view and their own historical practice, then this must be equally valid for multicultural intent.

Every culture and every lifestyle must be treated with the same respect, it is argued. But how is this supposed to work? In order to treat everyone with the same respect, we have to compare one with the other. That, according to the idea of multiculturalism would mean excluding our own point of view. On what basis can we demand their respect and ours? It is very difficult to respect differences without addressing the principles of equality or social justice. The idea of equality comes from the fact that humans are political beings. As such, we have the ability to create different cultures; but that does not mean that all cultures are the same. It is a crucial capacity of human development to achieve social, moral and technical progress, to create ideas that are not only different, but sometimes simply better - or sometimes worse - than the ideas of previous generations or other cultures.

It is difficult to comply with multiculturalism if it means that we must ignore change and development and replace it with the need to respect other cultures, no matter what. This means, in some cases, that traditions represented by other cultures should be strengthened and not criticized. Why should cultures whose opinions are reactionary and sometimes even despicable be respected? Why should one accept the backward, misogynistic and homophobic positions of certain religions? Why not wait until these cultures disappear, just as we long for capitalist, fascist and authoritarian societies to be a thing of the past? How can they be respected without discrediting their own points of view?

The discordance in itself is not automatically good, but it is necessary because it allows us to compare the different values, beliefs or ways of life and decide what is better or worse. It allows us to enter into political dialogue and defend universal values that allow freedom and equality. Such values can simultaneously involve different life forms that are not necessarily contradictory. The challenge of multiculturalism is that it prevents dialogue and discussion, and also hinders the evaluation of certain values in the name of tolerance and respect. It does not strengthen the benefits of cultural diversity, but it encourages people to defend intolerant positions with even more force.

It is a fact that we live in a capitalist society that is dependent and naturally based on inequality. Economic equality apparently is not relevant and not questioned. The class is ignored, while everyone is encouraged to represent the interests of the own group, whether of ethnic origin, sexual orientation or whatever. It is also a fact that we have always welcomed different cultures in this country. Cultures develop and change under the pressure of various influences. The multicultural society is a welcome reality. In contrast, multiculturalism is an abstract idea that does not work because it ignores political and social reality.

## CONCLUSION.

### **Analysis of the decline and proposals.**

Apparently, it is not difficult for foreign residents to adapt to life in Cuenca, although there is a notable number of them who wants to live in own groups or in buildings with exclusively U.S. residents. A part of this category has a very closed mentality which prevents them from interacting with the local community; this is the case of people who will not learn Spanish. There is also the other extreme, foreigners who avoid living in neighborhoods that are popular among their compatriots; and who are the most prone to a successful integration experience, and interaction with the locals is easy for them.

However, there are fewer and fewer retirees who settle in Cuenca, and this trend, according to lawyer Chaca, will continue until the migration policy is changed. The new law affected the foreign retirees a lot. According to her, the situation could be improved, by "increasing the days they can leave the country" (Chaca, 2018).

By now, not only the migratory flows are changing substantially, but also the way people travel in general. The new Human Mobility Law is designed for a too rigid concept of residence, whether temporary or permanent. It would be incorrect to assume that a foreign retiree residing in Cuenca spends ten months a year here and only leaves the country for reasons of vacation or family visits. Spending a season or half a year in the north and another in the south is a modality that wins more and more followers, especially among the population of retired people who have free time without depending on a place. It is the right to move freely that is required from the beginning of the stay and there is no willingness to wait two years until the status of permanent residence is achieved.

With respect to other cities that attract foreigners in the conditions to retire, little information emerged. Above all, Medellin was mentioned in Colombia. Other promising destinations in recent years are Panama or Portugal, without referring to specific cities. The political situation in many Latin American countries is not the best. There are problems and conflicts in large countries such as Argentina or Brazil, where foreigners spend their vacations and do not always feel safe. The other countries are

no serious options for being very small or simply because of the lack of publicity. In addition, it is only about a half of the group that would seek to leave Cuenca and take a life elsewhere; the rest of its members would simply return to the US.

The reasons for leaving are diverse: personal reasons predominate among foreigners in addition to the mismanagement of immigration policy that is reflected in delayed procedures. "I consider the Migration Law harmful. Harmful, instead of helping or improving, hurts the foreigner completely so that he does not feel in the mood to come and live here" (Chaca, 2018).

The need for a comprehensive approach to the issue of low immigration flows, composed of people who intend to live their retirement in Cuenca is demonstrated. This group is not limited exclusively to migrants from the United States but involves citizens from all over the world.

The theory and analysis of a cluster of migration and integration approaches allowed to understand the dynamics to which a foreigner is subject at the moment of entering Ecuadorian territory. This document also summarizes current legal regulations with specific events and experiences of immigrants. Additionally, it contrasts the opposing mentalities, resulting misunderstandings, and the repercussions in the good coexistence between the cultures.

Highlighting the great tourist potential of Ecuador as a country and Cuenca with its cultural charms, we as a city should take advantage of promotional opportunities to the fullest. It is one thing to attract foreign investment, but another to manage it well. Cities such as Quito, Loja, and Cuenca, which are the ones that receive the most foreigners each year, should create attractive proposals that directly address the investor, the professional, the retiree and the rentier and receive them. The immigrant is much more willing to invest when he finds a simple migration process, without barriers and processes that consume a lot of time. The new Human Mobility Law still has its weaknesses, but the constant adjustment of its articles causes only greater insecurity among visa applicants. Strategies and programs at the national level are needed for an improvement in the management of human mobility, and should include proposals from municipalities, councilors, or relevant authorities.

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## Appendices.

### Appendix A: Questionnaire.

Dear Sir / Madam, my name is Lucas Oberlin. I am a student from the International Studies School of the University of Azuay in Cuenca. I am working on my thesis project, in order to get my Bachelor Degree in International Studies, Minor in Foreign Trade. My work thesis will be based upon the investigation of the retired U.S. Americans who have come to Cuenca for living and the decline of the same population in the last few months. The results of this survey will only provide information in order to carry out this research, and your given information will be used in a confidential way. Thank you in advance, for your trust and cooperation.

#### Background information

1. Gender  F  M
2. Age
3. State of origin
4. What were your reasons to migrate to Cuenca? (You can tick more than one.)
  - Weather and climate
  - Low cost of living
  - Affordable cost of real estate
  - Reasonable cost of health care
  - Benefits for retired people
  - Tourism
  - Others:  

---
5. How did you first hear about retirement in Cuenca? (You can tick more than one.)
  - Internet research
  - Friends / family experience
  - Magazines about retirement abroad
  - Previous trips to Ecuador
  - Television reports
  - Others:  

---
6. How long do you plan to stay?
  - Temporary
  - Permanent
  - Undecided

7. Please give a score from 1 to 5 for the following aspects, which according to your opinion are beneficial (5) or detrimental (1) to the city.

<b>Positive Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Good basic services					
Organic and fresh products					
Local people's kindness					
Activities for retired people					
Cultural activities					
Touristic activities					

Others

---

8. Please give a score from 1 to 5 for the following aspects, which affected you most (5) or less (1) in the city.

<b>Negative Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Stray dogs					
Unpunctuality					
Being abused as a foreigner					
General pollution					
Auditory pollution					
Disrespectful drivers towards pedestrians					
Traffic jams					

Others

---

9. What do you think about the decision of moving to Cuenca?

- Wrong, why: \_\_\_\_\_
- Right
- Don't know

Signature: \_\_\_\_\_

10. Are you retired?
11. What did you do before retiring?
12. Have you lived in some other foreign countries before moving to Cuenca? (If the answer is affirmative, inquire about the country, year, time spent there, etc.)

### **Situation in the United States**

13. Do you have a family in the United States? Where do they reside?
14. Do you have your own home in the United States? Where? (If the house is their own, ask what happened to it.)
15. Did you have health insurance in your country? (Ask about the access and quality of the service.)
16. Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?

### **Current situation**

17. How long have you been living in Cuenca?
18. In which sector of the city do you currently reside?
19. Is the place where you reside your own or rented?
20. Why did you choose Cuenca as your place of residence? What do you like about Ecuador?
21. Do you do any economic activity?
22. What activities do you carry out in your everyday life?
23. What places are you frequenting in the city?
24. Do you have private health insurance or are you affiliated with the IESS?
25. Do you live on a pension income? Can you cover the expenses of your maintenance with the amount of the pension? (Inquire about what they think about the cost of living in the city.)
26. What do you think about the cost of living in the city?
27. Do you have hired any domestic service?
28. Have you made any investment in Ecuador?
29. Is your life here in Cuenca what you have expected before?

30. What were the most important changes in your life (related to your residence) since you live in Cuenca?
31. What is your experience with Cuenca's public health system?
32. How do you think about today's public transport system in Cuenca?
33. How do you think about Ecuador's government?
34. Do you feel safe in Cuenca's streets?
35. How are the bank services in Cuenca?
36. And what about the internet services?
37. How are the cable TV services in Cuenca?
38. What is your experience with lawyers and insurance companies here in Cuenca?
39. Got your family used to the idea of you living abroad?
40. Do you have a social network inside the city?
41. Are you going to stay here in Cuenca?
42. Can Cuenca be considered as world's number one destination for retired people?
43. Have you ever thought about spending a few years in another foreign country?  
In which one?
44. Have you been to Ecuador before? (If the answer is affirmative, inquire about the year, the places and the time spent there.)
45. What did you know about Ecuador and Cuenca before you arrived?
46. Before coming to Ecuador and Cuenca, did you have friends or relatives living here? (Question aimed at determining the existence of migratory networks.)
47. Now, in the last few months, it seemed that many of the retired people from the US are leaving again. Have you heard about it?
48. Is there in your opinion anything else to add to this information?

**Thank you for your time and cooperation.**

## Appendix B: Results Questionnaire.

### Background information

- |                    |                          |       |
|--------------------|--------------------------|-------|
| 1. Gender          | F (6)                    | M (5) |
| 2. Age             | <b>Between 50 and 74</b> |       |
| 3. State of origin |                          |       |

**New York, Texas, Minnesota, Oregon, Nevada, Pennsylvania and Quebec (Canada).**

- |  |           |
|--|-----------|
| 4. What were your reasons to migrate to Cuenca? (You can tick more than one.)            |           |
| <input type="checkbox"/> Weather and climate   | <b>10</b> |
| <input type="checkbox"/> Low cost of living  | <b>9</b>  |
| <input type="checkbox"/> Affordable cost of real estate                                  | <b>3</b>  |
| <input type="checkbox"/> Reasonable cost of health care                                  | <b>8</b>  |
| <input type="checkbox"/> Benefits for retired people                                     | <b>6</b>  |
| <input type="checkbox"/> Tourism   | <b>4</b>  |
| <input type="checkbox"/> Family adventure, have our children experience another culture. | <b>1</b>  |
| <input type="checkbox"/> There is an amateur theater group in Cuenca                     | <b>1</b>  |
| <input type="checkbox"/> Adventure   | <b>1</b>  |
| <input type="checkbox"/> Escape political turmoil  | <b>1</b>  |
| <input type="checkbox"/> Culture   | <b>1</b>  |
| 5. How did you first hear about retirement in Cuenca? (You can tick more than one.)      |           |
| <input type="checkbox"/> Internet research   | <b>7</b>  |
| <input type="checkbox"/> Friends / family experience                                     | <b>2</b>  |
| <input type="checkbox"/> Magazines about retirement abroad                               | <b>2</b>  |
| <input type="checkbox"/> Previous trips to Ecuador                                       | <b>3</b>  |
| <input type="checkbox"/> Television reports  | <b>0</b>  |
| 6. How long do you plan to stay?   |           |
| <input type="checkbox"/> Temporary   | <b>0</b>  |
| <input type="checkbox"/> Permanent   | <b>9</b>  |
| <input type="checkbox"/> Undecided   | <b>2</b>  |

7. Please give a score from 1 to 5 for the following aspects, which according to your opinion are beneficial (5) or detrimental (1) to the city.

<b>Positive Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Good basic services	1		5	2	3
Organic and fresh products				2	9
Local people's kindness		1		3	7
Activities for retired people		1	5		3
Cultural activities			1	2	7
Touristic activities		1	1	4	5
High speed Internet					1

8. Please give a score from 1 to 5 for the following aspects, which affected you most (5) or less (1) in the city.

<b>Negative Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Stray dogs	3	2	3	1	2
Unpunctuality	2	3	1	3	1
Being abused as a foreigner	5	2		2	1
General pollution		2	5	1	3
Auditory pollution		3	3	4	1
Disrespectful drivers towards pedestrians	2	2	3	2	2
Traffic jams	3	1	5	1	1

9. What do you think about the decision of moving to Cuenca?

- Wrong, why: 0
- Right 11
- Don't know 0

Signature: \_\_\_\_\_

## **Appendix C: Questions to local people: La Voz Cuencana.**

**Se buscan anécdotas o ejemplos particulares y concretos. ¡Pensar en experiencias personales y auténticas!**

**Se trata de profundizar temas e ilustrar conceptos desde el punto de vista de personas involucradas, que no son expertos en la materia pero que representan al pueblo afectado por la inmigración.**

### **Preguntas:**

1. ¿Qué se le viene primero a la mente cuando escucha “movilidad humana”?
2. ¿Qué es según usted lo doloroso que implica migrar? ¿Cuál es el aspecto doloroso de la migración?
3. ¿Cómo son los estadounidenses en Cuenca? ¿Qué les caracteriza?
4. ¿Qué es para usted una “familia patchwork”? (hecho de retazos)
5. ¿Piensa usted que el ser humano tiene el senderismo en sus genes?
6. ¿Qué nos impulsa a buscar un hogar o una nueva vida en el extranjero?
7. A los refugiados económicos quienes migraron por motivos de comodidad a otras áreas de prosperidad se les llama “parásitos sociales”. ¿Qué piensa usted sobre este tema?
8. Los migrantes en la historia eran los más jóvenes, los más fuertes y los que tienen la energía delictiva de superar fronteras. Ni siquiera obstáculos como las montañas del Himalaya sacaron a los Sapiens de los caminos. ¿Qué nos dice esta observación?
9. ¿Por qué es importante para nosotros (ecuatorianos) tener un lugar de residencia?
10. ¿Sería posible el nomadismo en nuestro país hoy en día?
11. ¿Es el nomadismo un indicador de pobreza?
12. ¿Categoriza usted a los inmigrantes que vienen a vivir en Ecuador? ¿Cómo?
13. ¿Son los inmigrantes que representan un problema o es la cantidad de ellos?
14. Cuando hacemos turismo en otro país, ¿de qué manera perjudicamos a la gente local?
15. ¿Qué rol juega el comercio en la migración?

16. ¿Sirven las fronteras para controlar la migración?
17. ¿Por qué tenemos la curiosidad de conocer otros países?
18. Cristóbal Colón. ¿Cuál fue el ánimo de sus viajes? ¿Fue la creencia en el crecimiento de su país o simplemente aventurarse?
19. ¿Representa la migración sostenible una amenaza para el modelo Estado-Nación? ¿Cómo mantener el orden dentro de un Estado si entran tantos migrantes?
20. ¿En qué nos pueden servir los inmigrantes venezolanos? ¿Qué saben hacer mejor que nosotros ecuatorianos? ¿Qué podrían aportar? (¡me refiero a lo positivo y no a la mano de obra más barata!!!!!!)
21. ¿Cuándo es la inmigración (llegada de extranjeros) beneficiosa para un Estado?
22. ¿Tenemos el derecho de negarle a un refugiado el ingreso a nuestro país? ¿Dónde queda la moral?
23. Existe mucha arbitrariedad por parte de los funcionarios en la aprobación o el rechazo de solicitudes de migración. ¿Algún comentario o una anécdota?
24. ¿Qué es para usted la diferencia entre comunidad y sociedad? ¿Qué caracteriza a la comunidad y cuáles son las características de la sociedad?
25. ¿Qué lugar ocupa su empleado/a doméstica en su familia? ¿Cuándo o en cuáles aspectos forma parte de su familia y cuándo no?
26. Migración Norte-Sur: ej., los canadienses o estadounidenses migran a Ecuador. ¿Le llama la atención? ¿Por qué? ¿Cuál es su opinión acerca de esta realidad?

**Gracias por su tiempo.**

## Appendix D: Questionnaire Medical Adviser.

Dear Sir / Madam, my name is Lucas Oberlin. I am a student from the International Studies School of the University of Azuay in Cuenca. I am working on my thesis project, in order to get my Bachelor Degree in International Studies, Minor in Foreign Trade. My work thesis will be based upon the investigation of the retired U.S. Americans who have come to Cuenca for living and the decline of the same population in the last few months. The results of this survey will only provide information in order to carry out this research, and your given information will be used in a confidential way. Thank you in advance, for your trust and cooperation.

### Background information

1. Gender  F  M
2. Age
3. State of origin
4. What were your reasons to migrate to Cuenca? (You can tick more than one.)
  - Weather and climate
  - Low cost of living
  - Affordable cost of real estate
  - Reasonable cost of health care
  - Benefits for retired people
  - Tourism
  - Others:

---
5. How did you first hear about retirement in Cuenca? (You can tick more than one.)
  - Internet research
  - Friends / family experience
  - Magazines about retirement abroad
  - Previous trips to Ecuador
  - Television reports
  - Others:

---
6. How long do you plan to stay?
  - Temporary
  - Permanent
  - Undecided

7. Please give a score from 1 to 5 for the following aspects, which according to your opinion are beneficial (5) or detrimental (1) to the city.

<b>Positive Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Good basic services					
Organic and fresh products					
Local people's kindness					
Activities for retired people					
Cultural activities					
Touristic activities					

Others

---

8. Please give a score from 1 to 5 for the following aspects, which affected you most (5) or less (1) in the city.

<b>Negative Aspects</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Stray dogs					
Unpunctuality					
Being abused as a foreigner					
General pollution					
Auditory pollution					
Disrespectful drivers towards pedestrians					
Traffic jams					

Others

---

9. What do you think about the decision of moving to Cuenca?

- Wrong, why: \_\_\_\_\_
- Right
- Don't know

Signature: \_\_\_\_\_

## **About you**

10. Tell me a little bit about you? What brought you to Cuenca?
11. What is your job here?
12. Do you have a family in the US? Where do they reside?
13. Do you have your own home in the US? Where?
14. Did you have health insurance in your country? (How was the access and quality of the service?)
15. Are you part of a social network in Cuenca or Ecuador?
16. Are your clients / patients mostly local people or foreigners?
17. Are most of them young people or elderly people?

## **Talking about retired foreign people**

18. Could a local medical adviser help foreign people in the same way you do?
19. Does your language help to build confidence between your clients / patients and you?
20. Are there many of your patients who do not speak Spanish at all?
21. Do they have better chances to treat their health issues here than in the US?
22. Is it mainly an economic question?
23. How do your clients / patients think about Cuenca? (Any anecdote?)
24. Can Cuenca be considered a top destination for retired people?
25. What has changed for them in the last 10 years?
26. Do you think retired foreigners are leaving Cuenca?
27. Which other countries count on cities that are attractive to retired people from the US?
28. Can you see a trend?

## **About Cuenca**

29. What is your experience with Cuenca's public health system?
30. How do you think about today's public transport system in Cuenca?
31. How do you think about Ecuador's government?
32. Do you feel safe in Cuenca's streets?
33. What is your experience with lawyers and insurance companies here in Cuenca?

34. How well does the city administration understand the concerns of retired foreign people?
35. What can be improved?
36. Can you add anything important to this information?

**Thank you for your time and cooperation.**

## Appendix E: Questions to experts (Example).



### **Preguntas a funcionarios y abogados**

---

Buenos días, mi nombre es Lucas Oberlin, soy estudiante egresado de la escuela de Estudios Internacionales en la Universidad del Azuay en Cuenca, Ecuador. Estoy realizando mi tesis de graduación para obtener mi licenciatura en Estudios Internacionales. Mi tesis está basada en el estudio de los factores que han incidido en el declive de la migración de jubilados estadounidenses residentes en Cuenca durante el período 2015 - 2018.

Es importante mencionar que los resultados de las entrevistas serán utilizados únicamente para fines académicos. El uso de su información será totalmente confidencial. De antemano gracias por su cooperación y tiempo.

Fecha: \_\_\_\_\_

Firma: \_\_\_\_\_

## Preguntas

---

### Sobre usted

1. ¿Cuál es su profesión?
2. ¿Hace cuánto tiempo la practica?
3. ¿Tiene su propio negocio o para qué empresa está trabajando?
4. ¿En qué área está especializado/a?
5. ¿Cuáles son los casos más distintivos o frecuentes para usted?
6. En su página web ([www.ecuadorvisas.com](http://www.ecuadorvisas.com)) se dirige únicamente a los extranjeros. ¿Es su servicio exclusivamente para ellos?
7. ¿Tiene muchos casos actualmente?

### Sobre sus clientes: perfil y motivación

8. ¿Cómo definiría usted el perfil de clientes que trabaja con usted?
9. ¿Son sus clientes extranjeros principalmente de la tercera edad?
10. ¿Sus clientes se comunican con ustedes cuando todavía están en EE.UU. o cuando ya llegaron a Cuenca? ¿Qué es lo común?
11. ¿Cuántos de ellos hablan español?
12. ¿Cuáles son las consultas más frecuentes de los expats que viven en Cuenca?
13. ¿Qué piensan ellos sobre Cuenca?
14. ¿Cuáles son las dificultades más comunes que enfrentan?

### La perspectiva futura

15. ¿Puede Cuenca ser declarado destino número 1 para jubilados?
16. ¿Cómo ha cambiado este panorama en los últimos 10 años?
17. ¿Piensa usted que los expats se están yendo poco a poco de Cuenca?
18. En el caso afirmativo: ¿Por qué es?/ ¿Cuál es la razón?
19. ¿Puede usted observar una tendencia?
20. ¿Qué aspectos se pueden mejorar?

### Temas legales

21. ¿Cuáles son sus posibilidades de éxito para obtener la Visa?
22. ¿Cuál fue el caso más difícil que tuvo con un expat?

23. (¿Tienen aquí mejores oportunidades para tratamientos médicos que en los EE.UU.?)
24. ¿Son muchos los jubilados que traen su menaje de casa a Cuenca?

### **Adaptación**

25. ¿Cuál piensa usted es el motivo principal de ellos para vivir en Cuenca?
26. ¿Es difícil para ellos adaptarse a la vida en Cuenca?
27. ¿Cuáles son los consejos más frecuentes que usted les da?
28. ¿Qué necesita saber un norteamericano que tiene la intención de vivir su jubilación en Cuenca?
29. ¿Qué piensa usted sobre los expats que viven en sus propios grupos o edificios con habitantes exclusivamente de EE.UU.?
30. ¿Piensa usted que existe integración o son los expats resistentes a ella?

### **¿Cómo es la relación entre los expats y...**

31. ... el Sistema de Salud Público?
32. ... el IESS? (Instituto Ecuatoriano de Seguridad Social)
33. ... la aduana? (Servicio Nacional de Aduana del Ecuador SENA)
34. ... el Ministerio de Relaciones Exteriores?

### **Preguntas sobre la visa y las condiciones correspondientes**

35. ¿Qué tan fácil es la obtención de la Visa de Residencia para los Jubilados?
36. Se han cambiado algunas condiciones en la visa de Residencia Temporal para los Jubilados en los últimos años. ¿Cuánto tiempo pueden pasar fuera del Ecuador en el primer año / en los primeros años sin perder la visa?
37. ¿Necesitan los jubilados en el momento de solicitar la visa demostrar que disponen de un cierto monto de dinero en una cuenta bancaria a su nombre?
38. Para un expat que cuenta con una pensión mensual de \$1000 ya es difícil mantenerse aquí en Cuenca. ¿Qué piensa usted al respecto?
39. ¿Puede añadir algo más a esta información?

**Muchas gracias por su tiempo.**

## **Appendix F: Transcripts.**

### **Transcript Interview with Michael Colicchio and Denis Pepin 09/11/2018**

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A: Denis

B: Michael

#### **What did you do before retiring?**

A: I had a factory in Canada of Ladie's dresses. After September 11, (in NY) I was sending all my production to the States. All my products were from Pakistan. I sold the place 1 year later. Because of a car accident I had before, the reason I moved here (to Cuenca) because I was almost paralyzed 100% for 1 year. I could not walk even in the house, going to the bedroom. So I decided to go to live in a country where the weather is good, and compared to Canada, where it is very cold during almost 6-7 months. And that's why I came to live in Ecuador.

#### **So is it beneficially for your health issues?**

A: Well, after one year I was living here, I read something on the internet, that a guy who had the same problem like me, went to Cuba for an operation. I had 3 operations before that in Canada. At the last one the doctor told me to go home and its gonna be like this... you need to put in your mind that you gonna live like this for the rest of your life. So, that's why I came here. Then I read on the internet that somebody had the same problem like me who went to Cuba and had an operation. So I tried to find out in which way I could go there and how to find more information about this. So, maybe after 6 months, I went to Cuba and had an operation. And now I am working. But I decided to continue to live here.

B: I was working for ABC news, in New York. I was working on those shows like "Good Morning America", on video editing. I am a video editor, but I also shoot photography for my own fun. But anyway, I always since age 30 wanted to come to a Spanish-speaking country and friends of mine who worked in an Italian Restaurant who were Cuencanos, I asked one of them and I said: "where would you go?" For somebody like me, where would be the best place to start. And he said, well you know, if you go to these other places there's a lot of crime. So when you go to Cuenca, he said that is the best place at least for the start, you know.

**So, the recommendations of some friends where decisive?**

Yes, they are Cuencanos, working in an Italian restaurant here in the city which my family used to frequent, a lot, we used to be there for dinner. So I came here twice. And as I was reading International Living... their recommendation was what I thought, "read International Living" which at the time I thought was number one.

**When was that?**

That was in 2016, maybe in 2015, and as I was reading, you know, people were talking about Southeast Asia, by coincidence, a friend of a friend said "I'm going to Chiang Mai (Thailand), so I went there and checked it out, I went to the Philippines and checked it out. I liked the people, but well, I didn't really care too much for the environment. This to me is beautiful (here in Cuenca) what I like the most is the beauty. I like the architecture, like the flavor of it. You know, that was my start, but what I would say about all these articles you read in the internet, is that a lot of it is sort of fantasy, they make it seem like perfect. And the reality to all of this is not pure fantasy. And I would say, the biggest complaint I have here about this is the way we often (it happens that) they see you, their prices double. And not only that, but also while making friendship with some people. You know, I had a friend, a guy who I started to get friendly with. As soon as we start to get a little friendlier, we were almost like buddies. Starting to get like that he said to me one day when I was getting in the cab, and he said: "hey, can you lend me some money?" And I said, what are you talking about? He said a couple of thousand dollars... There's a lot of people here, I would have to say but... a lot of people ask for money and loans and I would say, people who have given loans, including cuencanos to other cuencanos, they would say: "You'll never get paid back."

**Have you lived in other foreign countries before moving to Cuenca, or was Cuenca your first choice?**

A: Yes, it was my first choice. I went to Florida for six months, I bought a condo there, I liked the place, it was very nice, it was at Palm Beach. After four months I was living there, we had two hurricanes, so I moved back to Canada, I didn't like that a lot. Neither I liked the earthquakes. I was very terrified. I went back to Canada, then about six months later I came to Cuenca.

**You said you have lived in other Asian countries?**

B: Well, no, just for visits, not for a longer period of time. Two weeks maybe a month. And well I liked the people you know. One thing about Asians, is their way of thinking,

some of their disciplines are a match with let's say Europeans white males. I feel sometimes like they understand honesty and discipline better than some people here. Here I must feel as if they expect you... to be rich, "you give me money".

A: I don't know if it's all like this, in all Ecuador, but the people, especially in the province of Manabi, and also here, they don't trust people with not much accreditation. They see you as a rich man, coming here, to buy a car, buy a house, thinking "oh he is full of money". So they always try to get something from you. Because for them I think it is their dream, they are thinking the Gringo has money. But in people with more education, you see the difference of the way they're thinking.

### **Situation in the United States**

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#### **Do you have a family back home?**

A: Yes, all my family is there. I live here alone.

B: I live alone here at this place. My parents are deceased and my sister lives in New York.

#### **Do you have your own home in New York?**

B: I sold my apartment. I sold it when I moved here I just wanted to be totally free of it all. To live like this. My main reason to learn more Spanish, to know a new culture. I like photography, I was like kind of looking for Spanish architecture, colonial architecture. The other thing I noticed that is very bad here, something the government needs to push is the judicial system here is almost like a farce, I mean... because, I had a situation where I had to hire a lawyer. People here tell you, the lawyers just take your money. And at the beginning, you might think what they are saying is that they are just jaded, that they're just distrustful. Maybe they have their rational reasons. But I think there is rationality to it. That a lawyer could say to you: "if she does that to you, she could go to jail. It doesn't matter, it is a felony. These are felonies. But then at the end he is going to say: "yeah, it's not big enough!" You know, they are not going to do anything. Then you say "well, she started an agreement to pay me back, and then another lawyer looks her name up and says: "insolvente, insolvente, insolvente, insolvente, insolvente!!!" And then you're like "well then she is a crock, so you could have told me that at the beginning... you get what I am saying? But there are, as far as the government is concerned, there are people practicing different jobs, skills, like nursing, though they are not nurses, the same with electricians, and the government knows it, but they don't do anything about it. Especially a nurse, I think in New York City, if somebody knew, that a person not really had a medical license, they'd be sued. Here they may not do anything, you see that brings down your trust level. It dropped mine down tremendously, from fantasy level down to like... you know. And now I

kind of like feel, I have to sort of let it go because it just bothers me up here right now. I walk around thinking who's going to try to do something, you know.

A: I had a very bad experience with that as well, I had one operation in Guayaquil, the doctor there lives in Ecuador (six months a year) and he lives six months in Miami. And in the war in Vietnam doing only operations for the soldiers who have been shot. So he made only that operation for me and it was very successful and everything was very good, then I had three operations here, I went to a private clinic, they gave me the insurance here, so I went to a private clinic here, I had three operations here, everything was 100% fine. Everything they told me was like this, even the price at the end everything.

**Coming back to my question: do you have a family back home?**

A: Yes, I have two children and four grandchildren.

**Do you have your own home back there?**

A: No, I also sold everything.

**Did you have your own house or did you rent a place?**

A: Before, I had a house and a factory, but I sold everything when I went to Canoa.

**Did you have health insurance in your country? How was the access and quality of that service?**

A: The service was good, but it took a lot of time to get an appointment. In Canada we have a free health service, if you need an operation, you have to wait often for three to five months before you get your term (appointment)... nowadays it seems as it is a little bit better, but when I was there, it was always a long time to wait.

B: The health insurance I had was Blue Cross, through the company BBC News. They used to take a part out of my income, on the top of my taxes and covered everything. You know, I never had a talk about money, never had a discuss, it was always like paid. Because I was sort of what they call a daily hirer, it's a kind of a freelancer, but you are there like all the time usually, or most of the time. What they do is, you can arrange for them, it's smart because they take it out of your pretax dollars, then you are not paying much, so they would take six percent. I don't mind of the gross income every month and that would go toward paying to my insurance and I would have not only medical, but also disability and some other things covered in there. So I never

really had to discuss money, just give them my card and they would pay it, usually, so it was very good actually. I would say the doctors hired were good, I think the doctors here are very good and in some ways I like the service better here, my only gripe has been the financial aspects of how they deal with things sometimes. Maybe I was just unlucky, but I had a doctor, a surgeon who charged me double and then all this other stuff happened where the nurse was a crock... but anyway... What I think the doctors I still say, they are very good, they are very educated, in many ways I like it better here. It's just the financial part that I had trouble with.

**Did you receive any special assistance from the state concerning health or your age or for being retired?**

A: At home I had two pensions, one from the province and one from the state. I have always been living on my holds, or I didn't find out... if there was something I just didn't care about that. The only thing I saw, when I was paralyzed was that during the winters that were very long, I could not walk outside and so I tried to find a country where the weather is nice, to live in front of the ocean and that's what I did. Until the terremoto, the earthquake. Until then I have lived on the coast.

B: No, never.

**Current situation**

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**How long have you been living in Cuenca?**

A: In Cuenca... It's gonna be two years in December. But before that I was in Ecuador too. I lived three years in Canoa, Manabi. And after the terremoto I came to Cuenca.

B: It's two years.

**In which sector of the city do you currently reside?**

A: They call it San Sebastián.

B: Here in San Blas.

**Is the place where you reside your own or rented?**

A: It is rented, amoblado.

B: Rented, as well.

**Why did you choose Cuenca as your place of residence? What do you like about Cuenca?**

A: My first visit then was in Canoa, in Manabi and it was funny, because the week before the earthquake I came to Cuenca, and I was just back in my condo for five minutes, when it happened.

**You were in your condo when it happened?**

Yes, for five minutes. And two of my sisters were with me, visiting me. And they wouldn't go out because the water entered the door, so we couldn't go out and we had to stay inside until everything passed. So, the only thing I took back when came back to Cuenca was my coach, this one here, all the other things were lost.

**So, the earthquake was the reason for you to move to Cuenca?**

Yes. Before I moved here, I also found out that it was more secure here, shopping and everything, because Manabí is like... much more dangerous.

B: I was recommended by some cuencano friends who live in New York, in a Italian restaurant I used to go to with my family, they told me at their restaurant. And simultaneously I read in International Living, that it (Cuenca) was number one choice at the time.

**Do you do any economic activity?**

A: No.

B: Not now, but I decided to publish some books in the very near future.

**What activities do you carry out in your everyday life?**

A: I walk a lot. Because I need to. If you had one year during which you could not walk and not even going to the bathroom by yourself, then you are so happy if you finally can do it. On a typical day I have my coffee outside. I like that. Then I go on the internet, looking for the news, especially in the province of Quebec, and international news as well, then I have breakfast and go for a walk, in the morning and in the afternoon. Like this morning I walked from my apartment to Michael's here and back. Because I am so happy that I can walk. This is my first priority. In the evening we have often lunch together and watch TV a little bit. I am a very big fan of the

Formula one. So I use all of my time watching it, as now there are only two races left and I want to see them.

B: I spend every free hour I have studying Spanish, I finished the intermediate level... or... maybe in a few more days, we have done the intermediate level.

**Are you taking classes somewhere here in the city?**

No, online, the company is called Radio Lingua and they have a course called Coffee break Spanish and there is a podcast with the new words for their course. Online it took me two and a half years to get to the intermediate level, now I am starting very soon, in a matter of days the advanced level, but I literally spend every free hour, I have even if I am in a cab, or walking around, I have lists of things, and that's why I learned it so fast. But then I also take advanced level courses of photography, and I shoot a lot and I do a lot of photoshop. I am interested in the images of this country, the churches, the rivers and I go to the amazon to shoot. So I have a background in a sort of similar kind of things, so I use that to make a transition in doing books, rather of doing television, broadcasting, you know.

**Are you taking Spanish classes too?**

A: No, only use Spanish when I talk to him.

B: Well, there are some people like that. They don't need any books; they just pick it up. He is quite good actually.

A: He is the first guy I met in six years here in Ecuador, that learned Spanish so fast. I was surprised because I met people who have been here for five or six years here and they cannot order a coffee.

**So, can you give me a quick summary of your day.**

B: I get up and have breakfast, while doing so I go through my Spanish notes, I may go out and shoot something, like the workers in the street, or other beautiful sceneries, I come back and do some more Spanish, I go to yoga, I used to lift weights for four years here in Cuenca and I got to point when I was almost like the quarterback on a football team, I was benching 225, maybe 11 to 22 times. But then, because I did a lot of walking in the Cajas, I developed a hill spur sprint, I needed to stretch said the doctor, that's why I went back to taking yoga, I had done it 20 – 30 years ago. But that's why I'm staying in the yoga because it is better for me. But I was always into physical exercise. I am 63, but I look pretty good for 63, most people do not believe it. At night I do more Spanish, I even have professional courses, I belong to online

professional organizations where I can take courses in Photoshop and all kind of visual skills.

**At night you meet some people to talk Spanish with them?**

No, I talk to people in the city while walking around here, I purposely want to live here in this area, because it is right in the middle.

**What places are you frequenting in the city?**

A: To Parque Calderón I walk 3 – 4 times a day, it is part of my walk routine. I also visit the Feria Libre, I like to buy a little bit of food by the time, so I go there 4 or 5 times a week. My favorite place is Parque Calderón, because it is close, just half an hour to where I live, so now and then I go to have lunch there. But my number one restaurant is Tiestos, it is the very best place.

B: I like to walk along the river Tomebamba, it is peaceful and very beautiful. Parque Calderón and San Blas Park right over here, I just sit there some times and read. Reading is also a part of what I like to do. I always read two books at a time, usually two a month. Those are my favorite areas I would say.

**Do you have private health insurance or are you affiliated with the IESS?**

A: I pay the IESS, even though, I never use it. I don't know if it is a question of confidence, and I didn't know how the system worked yet, but when I got sick the first time I went to private clinic and I was surprised. The big difference is that in Canada, in the emergency room you will find 50 to 60 people waiting. When I went to hospital here in Cuenca to the Clínica Latino, there was just one person, so I was surprised and first I thought it is not a good place, but it seems, they treat you right away. So when I get sick, I would go there again.

B: I have a private health insurance. For a while I had Bell Gerica (Health Insurance), but about a year ago, so many people were dropping it, mostly gringos, because they did not want pay. So I went to the IESS. Sometimes I use the IESS doctors and in other occasions I pay out of the pocket. But it is a requirement now to have a prove of health insurance to keep your visa going. So I'm affiliated to the IESS.

**What kind of visa do you have?**

B: An investor visa.

A: I have a visa for retired people.

**Do you live on a pension income? Can you cover the expenses of your maintenance with the amount of the pension?**

B: My first year here I was a little too young, I was 61, but from the age of 62 on I am able to collect social security. And it is because I made a decent income my whole life it has been substantial. I could live on that, but I also have other savings. I have IRAs (Individual Retirement Account), I have savings, and other things, so I can use a combination of them, but most of it is covered by my social security and some of it are some savings. I have a financial adviser because we had to do it. Yes, we can.

A: When I came here, I brought the most of the money I had in Canada, so I put some money in a local bank and they pay me interest almost every four months.

**How do you consider the cost of living here in the city in your opinion?**

A: This differs from person to person. My cost of living is high, because I travel a lot and spend money, I do not mind, because I have always been thinking that if you have worked all your life to get some money when you are old, and once you are old you don't spend it, then what was your life all about?

B: The nice thing about living here is that... if I lived in New York, I probably could swing it, but I would have spent everything after 20 or 25 years. But while I live here, I don't have to spend anything. And if I'd live this style, the way I've been doing recently, it would cost me five times more in New York. I think there, an apartment like this would be \$5000 up to \$10.000 in NY, a month. This big with this kind of architecture and view.

**How many square meters are we talking about?**

B: I think it is around a 14.000 square feet. But I mean, this would be a lot of money in NY. And with going out all the time and taking trips, I could be spending \$10.000 to \$15.000 a month in NY, because of the way I live.

A: My life here, costs me one third of what I would spend in Canada.

**Do you have hired any domestic service?**

A: No, right now I do not. When I was in Canoa I did, because my apartment was very big. Three bedrooms with three bathrooms. The one I have now is smaller and so I don't need domestic service.

B: Yes, I got someone who comes once a week, or sometimes twice.

**Have you made any investment in Ecuador?**

A: No, I put all my money in the bank. Well, I bought three condos in Manabí. First I bought one of two bedrooms, then I bought another one with two bedrooms as well but bigger, then I bought a big three-bedroom condo, which was very big. What was left after the earthquake I sold and came to Cuenca.

B: Just my bank accounts.

**Is your life here in Cuenca what you have expected before?**

A: Close to, yes.

B: Yes.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

B: Here it is a much more tranquil living. I used to work weekends, nights, quadruple shifts, this here is much more relaxed. And I am taking up some creative activities that I couldn't do in NY. I probably will be making books. This shoot talent, this thing of photography is not just an average talent, people see it and say this is above average stuff. I mean, now I can do something with it, whereas in NY I didn't feel I could do anything like this because I was always busy making a living. I could now do some creative or intellectual activities that I could not do in NY because I was always focused on my work.

A: My biggest change was to be able to walk every day outside, because there is no snow, no ice, you can go walking even if it rains and to have my coffee outside in the morning, this is probably the biggest change for me. But also the taste of the fruits, they are fresh. You cannot compare this to Canada, because maybe they come from a train journey that sometimes takes months and the taste is really different.

B: Yes, I dropped 24 pounds in two months after I got here, because some of us think that maybe there are a lot of preservatives in the fruits in north America and hormones in the meats, which is illegal here. So the food is better here, believe it or not.

**What is your experience with Cuenca's public health system?**

A: Well, I never used it so far, so I cannot say much about it.

B: Yes, I did use it a few times and it was very good. There are many people and you may have to wait, but still, they did their thing. It's good.

**How do you think about today's public transport system in Cuenca?**

A: That they are hopefully going to finish the train (tranvía) someday, so that we can see the difference. Specially for the pollution in the center (of the city) I hope this is going to help.

B: Yes, I don't use it much, but I'll be clear to the pollution problem: there is a lot of pollution.

**Do you use the buses?**

A: I take the buses once a while to go to Guayaquil, but in the city I do not use the buses.

B: Inside the city, however they are using it, but I do like the use of the buses to other cities, they have quite a selection.

A: Taxis are so cheap, that I don't wait for the buses and sometimes the buses are full, so just take a taxi.

**How do you think about Ecuador's government?**

A: Well, concerning the actual government, we need to wait a little bit, but I have a very good confidence in Moreno, as he was there before. What I read now, is that all the governments that have finished are corrupt. After they get out of their term, they always find out, that they were taking money.

**So you think we have to give the actual government some time to start things and to bring through some politics?**

A: Yes, even if I was really proud of what Correa has done before. Because I have been living here for 6 years and I was here once before his time. When I saw the old infrastructure here in Ecuador was very very bad. What he has done I was very proud of, and I thought, wow, this country will explode. But I think the earthquake hurt this country a lot, it cost a lot money and Correa was proud of what he has done, with his government, he changed all this, but we have to give the new government some time.

B: Well I'm not really sure about the new government, but it seems to be a wide spread feeling, and it is my personal experience and maybe most people have not encountered the kind of things that I have encountered, so I have kind of the sense, that there is that graft going on, there is this mentality here even among the people, it is not just the government. But I think it goes through the people as well, you always got to pay somebody something. They like to call it commissions here. We don't do that. If I go out with a north American friend, it is equal, we pay for it, but here... I have the feel as they always want... you understand me?

**Do you feel safe in Cuenca's streets?**

B: Yes, this here is safer than mostly any places I have ever lived.

A: I have been many times to Guayaquil, to Quito and you cannot compare those cities to Cuenca.

**Got your family used to the idea of you living abroad?**

A: When I came here, six years ago, they thought I was a little mad, and not just my family, but many people. I told you the reason I came here, so it was nothing about being crazy. It was thinking well at least I could sit there in front of the ocean and enjoying a good climate; it is good for me that I can walk here. But most of the people they were thinking that I was crazy, coming to live in this country. Because most of my friends they don't know nothing about Ecuador, just that it is a third-world-country. But when they come to visit me here in this country, they will have a very big surprise. In Quebec they don't have a tranvía, now they even stopped talking about making one. But here, you have one.

B: My family... well my sister basically, she said go and do it. But there were some people who, when I mentioned it to them at work, they were maybe one or two of them who thought that I was crazy.

A: The first time my son came to visit me he took a flight to Quito and then by taxi to Canoa, so when he came close to Canoa, he saw all the shacks outside the city and he

thought “Oh my god, my father is living here”. When he saw me, he was nearly crying and told me “I thought you were living in those favela-houses.”

**Do you have a social network inside the city?**

A: I don't have many friends here. I have this guy here who I met the first time I was in Ecuador, but I don't have too many.

B: Same here, it is either gringos or upper scale Ecuadorians. It is not the people who have this \$400 a month jobs and people like that, because you cannot deal with them on an equal level. They don't have any money, they need money, they look to you for it, but on an upper scale we are all the same.

**So you treat more with people of a certain level of society?**

B: Yes, my friend Silvio, he has his own visa business, he is a visa-lawyer and he is very much into the bible, we can talk about that. So when I talk to him, he would bother me in case he needed some change, but that's it, simply because he has no change, but he would never bother me for anything else. So we talk about things we are interested in. Sometimes there are people here who look at you and say “you have plata” and I would say “what do you know?”

**Have you been to Ecuador before?**

A: I went from Esmeraldas to Machala and visiting the boarder of Perú. Just for visiting and doing tourism. But just a couple of days here and there. And I lived in Canoa for three years.

B: I was only in Cuenca, for two years.

**What did you know about Ecuador and Cuenca before you arrived?**

B: I just knew that it was considered one of the choice places to live in in South America. This is pretty much it.

**How did you get to this information?**

B: Through International Living. (The Journal)

**Was this also the case for you?**

A: Yes.

**Before coming to Ecuador and Cuenca, did you have friends or relatives living here?**

B: Well I heard of an English speaking mass and I met some people there, in San Roque. But they don't have it anymore, because the priest left. Believe it or not, but they had troubles to find an English speaking priest and as far as I know they haven't been able to replace him. Anyway, I met some there on my first trips here, that's where I sort of started to develop some friendships.

A: No.

**Are you going to stay here in Cuenca?**

A: One thing is sure, I'm not going to go back to Canada. That is for sure. If I will stay in Cuenca for all my life, right now I don't know, because I went twice to Lima. I will go again in a few weeks and I see that Peru has more historical sites and more culture there. But you need to ask me this question again.

B: Well, I have decided to do some traveling around Latin America, but to know some more cities, but I have to say that when I've come back here, this does feel the best place so far, it feels like home. I mean, so maybe what I will do, I'm not sure if I'm going to give this up someday and go and live somewhere else or keep this and then maybe live a few months a year somewhere else. But I would like to experience some other things.

**Can Cuenca be considered as world's number one destination for retired people?**

A: I didn't visit the other cities, like for example in México which are also on the list, but I think we are on the right direction here.

B: I don't know if they are number one, but on the top ones. That's for sure.

**But you could recommend Cuenca as a living place to your family or friends?**

B: Yes.

A: Yes.

**Have you ever thought about spending a few years in another foreign country?  
In which one?**

A: No, if I would go, maybe for one or two months, but I would keep my apartment, because this is like my home. Because with the infrastructure we have here now and the malls and everything, I think it is a good place to live.

B: Yes, I have thought about it, I would say either Spain or Italy and maybe one of the Latin countries like Colombia or... I am not really too sure which ones here, but I might even break it down to a few months.

**What have you heard about Colombia? Is there one city you are interested in particular?**

No, not really.

**Thank you for your time and cooperation.**

## **Transcript Interview with Dan and Alicia Curtis 15/11/2018**

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A: Dan Curtis

B: Alicia Curtis

### **What did you do before retiring?**

A: I was a school teacher and she was a physical therapist.

### **Have you lived in some other foreign countries before moving to Cuenca?**

A: No.

## **Situation in the United States**

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### **Do you have a family in the United States? Where do they reside?**

B: In Texas, mostly, the immediate is in Texas and we have some spread out in California

A: The immediate family is in Texas, parents, grandparents.

### **Do you have your own home in the United States? Where?**

A: Yes, there in Texas.

B: We still have it.

### **Did you have health insurance in your country?**

A: Yes, it was the law, you have to buy it.

### **How was the quality and the service of the health insurance?**

A: Every year the price goes up and the quality goes down. Because it's federal law, that you have to own health insurance, so the health insurance companies charge more and more every year and they offer you less and less.

B: And the physicians have less time to see you a diagnose, because they are working on a point system, a profit system.

A: For a family of four, when we left, our premium monthly payment to the insurance company was \$1800 every month.

**Do you still keep that insurance?**

A: No!

B: No chance! No.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

A: No.

B: That doesn't kick in until 62. Age 62.

A: Right, so we are qualified for social security at age 62, so I've got six more years.

B: But you're a teacher, so you don't qualify.

A: I'll still be a reduced beneficiary. If its greatly, I'll get like 20%.

**So that is different for teachers?**

A: Yes, teachers have their own pension, from the teachers group.

**Current situation**

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**How long have you been living in Cuenca?**

B: Two years, not over two.

**In which sector of the city do you currently reside?**

A: El Centro?

B: I think they call it San Sebastián.

**Is the place where you reside your own or rented?**

A: No, we rent.

**Why did you choose Cuenca as your place of residence? What do you like about Cuenca?**

B: Well...

A: Long story!

B: Before we moved here, Ecuador was put on the map of our awareness. We had an exchange student from Ecuador before we had kids and right after she left, we got pregnant with Brenda, our oldest, and so, we came when she was almost a year old, to explore Ecuador and meet her family.

**That was how many years ago?**

A: 16.

B: Wait, yeah, 16 years ago, she is about to be 17. Oh, really?! Anyway, when we initially came back, in 2009 for her wedding, but we've always wanted to live in another culture.

**So, she is living here. Did she get married?**

B: She is in Quito.

A: She lives in Quito. Yes, our first time we talked about coming down here, at least me, I thought, well yeah, we move to Quito and if we get a job, great, if not we can be *abuelos*. You know, the little north American *abuelos* for María. So, when we came down two and a half years ago, we stayed with them for like a month and we looked at schools for the girls.

B: It's so big!

A: Yeah, I just don't like Quito.

B: It's too big, you need a car.

A: Yeah.

B: You have to have a car.

A: So we came down to visit Cuenca. Her husband, he is from Venezuela. He said, if you go to Cuenca, you won't come back. I said: "No, no, ...". He said: "No, no one comes back from Cuenca." And we were here...

B: 36 hours.

A: Yes, sometime during the first and second day I thought: "this is it!"

B: And the girls were like: "we really like this place." Everybody liked it. And then got to pick out their school. They went to look at schools and said: "we like this one." And I mean, with them, two days, and everybody was like... Because it was quiet, we could walk wherever we wanted. We loved that part about it.

A: No more Quito. Hello Cuenca.

B: We went back, packed our bags and said good bye.

A: So much for me and *abuelos*.

B: Long distance.

### **Do you do any economic activity?**

A: I teach English classes, yeah. That's about it.

### **Where?**

A: In CEDEI.

### **And you?**

B: No, I'm an at home mum.

### **What activities do you carry out in your everyday life?**

B: Shopping at the market, shopping at Supermaxi and cooking and cleaning. Since we have a family of four and no car, I can't go like I used to in the United States where I'd go to buy groceries once a week. Go and get a huge... plan out the meals for four, five, seven days whatever, buy all the groceries, come home, put it in the freezer, over there, but I can't do that here, because we don't have a car. So I go shopping every day, pretty much, I'll plan what I want the next day and shop as I go.

A: Pretty much just working, help with the market. Like today, I had class, paid the bills on the way home.

**What places are you frequenting in the city?**

B: As far as just for daily chores or places we like to go and see and do? I mean we shop very regularly at the Feria Libre and 10 de Agosto and Supermaxis. But I mean, I enjoy the river, I walk along the river. There's a walking running group that I go a lot. We go to different places. Every Tuesday we meet; there is a place on Monday where we, the walking group, meet and walk dogs for a little. Sort of a shelter type place where they try to rehome stray dogs, so we go, walk them and give them some exercise. Otherwise there is just normal stuff, children like IdiomART, it's an art store here. My other daughter is on the swim team.

**IdiomART?**

B: IdiomART. It's owned by Gringos. It's near Coral downtown. They have classes for kids and so they have artists who come and they will teach, paint drawing or oils or pastels, or whatever, and they have classes for different stuff. And she really enjoys, so she does that.

**Do you have private health insurance or are you affiliated with the IESS?**

A: No, we have private now. Latino Seguros, I think. When I quit Misticata (CEDEI School), I was no longer qualified for the IESS. So it took me off of the national contract, now I am kind of not on the contract, just... some sessions I work, some sessions I don't work so I have to pay for, but I buy my insurance through CEDEI.

**Do you live on a pension income?**

A: Yes.

**Can you cover the expenses of your maintenance with the amount of the pension?**

A: Yes.

B: I'm unemployed. I bring in no money. I'm a drain on the system. (laughs)

**Do you have hired any domestic service?**

A: No.

B: It's me.

**Have you made any investment in Ecuador?**

A: No.

**Is your life here in Cuenca what you have expected before?**

A: Pretty much, yeah. I think so.

B: Yeah, it's much slower. Much more family time. Much more family oriented. I like it. I like the pace here much better than in the USA.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

A: Not driving a car.

B: Yes, not having a car. But going from working as a physical therapist and taking care of the family and their sports and all the stuff to just only doing that being a stay at home mum took a while, that mental shift. That's actually quite hard switching to be just an at home mum, I really loved my job. I loved being a physical therapist, I loved what I did, but not being able to have that part of me still and shift over at some moment, it's been quite difficult.

**Was it never possible or an option to find a job in that field here in Cuenca?**

B: I don't know the language well enough to do it in Spanish and I don't actually know the licensing acquirements and my license in Texas, we still work underneath... I have to had a prescription from a physician. I do not have free access underneath physical therapy in Texas. So, working with the gringos, not having a position or if something happened, it could jeopardize my license and if we do choose to move back to the United States, I will have to work, so I can't jeopardize my license. So, I'm overly protective of it, but I choose to be, because that's going to be a life line on my job if we move back to Texas. There is no way I could be a stay home mum in Texas and we could survive on our pension, no way.

A: Well, the health insurance would take the most of my pension. And then we have no money to eat or to pay electricity.

B: Or the cars, you have to have.

A: In Texas you have to have.

### **What is your experience with Cuenca's public health system?**

A: I had very little. I had a physical with them.

B: But we never used the public system, we paid out of pocket.

A: Yes, I had a physical, yes. I mean what little experience I had was positive, I mean the lady at the secretary set a list, she said: "go and see the doctor at this time". I went to see the doctor, he took my blood and said: "come back in two weeks". She went over the results and she said she would contact me again in six months for another appointment, but then I left Misicata and was no longer part of the IESS, so they kicked me out of the system. So, I had two visits, I thought it was, it was different of course to what I was used to, but the service was okay.

B: And I've never used it. We have a friend who had a heart attack and he was admitted and he used it and I know he had no complaints, he was very pleased. He's only complaint, I think, was getting into the hospital, that was difficult, because they wanted to send him home, but he had an advocate with him who was able to press, press, press, and knew how to navigate that part of the system.

A: Yeah, he had a cuencano who spoke Spanish for him.

B: She also knew medicines; she was able to push the right buttons to get him in. She didn't feel they would do the full assessment and they weren't, and he actually had a heart attack and they were trying to send him home. Other than that, I mean, he was absolutely pleased. I know that. But I never used it.

### **How do you think about today's public transport system in Cuenca?**

A: It's fine, it's adequate. I'm ready for it to get better and I'm ready for the new buses with no pollution. I'm ready for the tranvía. Because, downtown Cuenca could be so beautiful, once they get rid of the buses, of all the black smoke. I did read, they are supposed to deliver 19 buses a month for the next two years.

B: My only complaint, I think it's extremely efficient and I love it, we use it all the time, my only complaint, it doesn't run late enough for extracurricular activities, it's great for the work system, for people to get home from work, but if you have to work late until 9 o'clock, or whatever, you might not be able to get a bus home. That's my

only complaint, I think it should work until 11, 12, midnight or there should be at least some buses going around the clock. Because, I mean, what about the people who work at hospitals? And I mean, there are people who don't necessarily... it's not just physicians who work at the hospitals, it's also the people who have to sweep the floors and staff. They are there around the clock too, and if they need to be at work afterhours, how do they get in from where ever it might be?

A: And we had just meetings in Misicata to do. "Oh, the meeting will be over at 9pm." The last bus runs at 7pm. "But take a taxi." We are so far away... "Oh, no taxis from up here."

B: We had to walk down the hill of Misicata, with no taxi.

A: We saw an apartment that I really liked in Misicata, but since we don't have a car, we can't go to the fiestas because we can't go back home because there's no bus.

B: We lived in Puertas del Sol for a while, we came in to do some stuff and activities one time and we never could get a taxi. We had to walk the 45 minutes all the way home at 11 or 12 o'clock at night, because we couldn't get a taxi.

A: Way back from Millenium Plaza once where we tried to get a taxi.

### **How do you think about Ecuador's government?**

B: I don't have much to say about it, because I don't follow it much, I guess I'm too wrapped up in what's in the United States going on. So, I don't follow it enough to really have a say and I don't know the language well enough to sift through whats hyperbole and what's true news stories, you know, the contrast, between Correa and Lenín. I can't say. Like in the US, I can sift through the stories and go okay they really overdone that there, just blowing out of the portion, but here I don't know exactly how to do that. I'm one of the new ones, so, I don't follow.

A: Yeah, I don't follow. I mean I read the headlines, but as far as actually get into details... as long as he doesn't start passing laws to tax the expats or take away our insurance, you know, as long as he doesn't less... selfishly had us he affects us. And right now it seems he is leaving us alone.

### **Do you feel safe in Cuenca's streets?**

A: Very, yeah.

B: Very much so.

### **How are the bank services in Cuenca?**

B: Fine.

A: Yeah, different, but...

B: Old school. For me it's like having to use a bank back in the 1980s when I was just first getting a bank account. You look at that kind of stuff, I mean, in the US it advanced so much. And back here it's kind of like getting back to what it was long time ago.

### **How are the internet services?**

A: Our service is not good, but we can't change it because we don't own the house. The bill is in the owner's name and the owner is in the United States. So, we have the old service of ETAPA. We don't even have fiber optics. And we can't upgrade to fiber optics because our name is not on the bill.

B: Yeah, it's slow and it goes out and it's very inconsistent. Over the last few months it's actually been quite good, but for a while there, you could expect the internet to go out every morning, between about 7.30am and 11am. Every day it went out and then again in the evenings sometimes. Which was difficult for homework and what on...

### **And the cable TV services?**

A: We don't have.

B: We don't use it.

### **What is your experience with lawyers and insurance companies here in Cuenca?**

A: None, so far. We ever had any experience.

B: The only time I worked with the lawyer was when I needed the paperwork to take the girls out of the country.

A: Oh, yeah. I forgot about that.

B: And it was fine, I had to go get the... I can't even remember what it was called, I had to get a sheet of paper that allowed me to leave the country without him. I took the girls and went to Florida to meet my sister at Disney World. That was their Christmas present, so I had to use a lawyer and I was actually... one thing that shocked me was their notary. Their notaries have a lot of power here, way more than in the US. To me the notary was more of a lawyer than the lawyer was.

A: Yeah, that was efficient. We were in and out in about an hour. Cost \$75. The government excepted the paperwork, so she got out of the country and back in. That's all that matters.

### **Got your family used to the idea of you living abroad?**

B: They didn't have a choice. I mean...

A: Yeah, we didn't ask for permission.

B: They accepted it, I mean my relationship with my mother is a little bit different... it's not a typical relationship. She talks to me and she gets to hear about the grandkids and that's satisfactory. His mum was a little bit more involved, and so she took it hard a bit. We have a harder time communicating with her which makes me sad, she is not very up on the electronics in like Skype and Facebook messenger, things like that. So, we don't get to talk with her as much as we should.

A: We had to contact my brother, so he can contact my mother, so she'll turn on the computer, so that we can contact her through Facebook messenger. She just won't. And in the end, that what's she said, we haven't, talk to her in probably two or three months because every time I think the family is together I don't think about it. And I don't think about it till... and she goes to bed around 7.30pm or 8pm at night. So, 9 o'clock we say: "Oh we need... well tomorrow."

### **Do you have a social network inside the city?**

A: A small one yeah.

B: Sort of, nothing like I had in the US, which is something that I miss. I guess what you would call my tribe. You know, the women you can meet, who have kids, I kind of miss that. But I mean we have friends here. But I mean we are not involved with any charity events or things like that, we just kind of...

A: We stay out of all the... there a lot of expat groups and we stay out of the expat groups.

B: And, unfortunately, I haven't created cuencano friends either, which means my Spanish still sucks. Because I never use it.

A: Yeah, and we at CEDEI, you know we meet people and... they are all between 24 and 25 and when and they come in and in a year they are gone. So we have to meet a new group of friends and then they go, and a new group of friends and they go, so that's...

B: That's an expat life.

### **Are you going to stay here in Cuenca?**

B: Undecided at this point, but I don't see any point to leave right now.

A: We're not looking to leave. We are not planning to leave. We could leave.

B: We could leave. My oldest will be leaving in a year or two to go to university. She wants to go to university in the US. So that's going to change a lot of things, you know, seeing how that works. I'm still trying to talk with her about other places for university, because it's so expensive in the United States, and I really don't want her to have a \$150.000 in debt when she graduates university, but you know, living here, me not working and on a pension, we can't afford \$15.000 a semester for a university.

A: When we don't make \$15.000 a month, we can't pay \$15.000, and we still need to eat. (laughs)

### **Can Cuenca be considered as world's number one destination for retired people?**

B: Don't know, I haven't been to all the destinations for retired people. (laughs)

A: They could make a good argument for it, less are we, compared to others, we can't say. But if Cuenca started advertising, and I hope they don't, because there are already too many expats here.

B: There's a lot. I mean, I have learned that you can come and be an expat here, live comfortably, you don't have to learn the language. You can go to places where... There are a lot of places where it's "English only". You don't or you're not forced to... You don't really have to change too much of your lifestyle. Which, I think is missing the point. I think, when you move to another culture, you should be invested in that culture a little bit and change. Which is also a very hypocritical thing about in the United States too, because they get mad when people do not come in and acclimatize to the US and become a US. You know, everything should be US, US, US, but I have seen so many gringos coming here and complain that it's not like the US.

A: Yeah, of course.

B: It's not supposed to be, because you left the US.

A: But we know that only eat at the same restaurants because they speak English, like the *Sunrise Café*, and they all eat at *San Sebastián Café*, because...

B: Or they all go to *Common Grounds* or whatever, because it's gringo owned.

A: Yes, there's a lot of gringos there and the waiter speak English and they don't have to learn Spanish. And then they get the taxi and go to Ordóñez Lasso where they all live in Gringolandia.

B: Gringolandia.

**Have you ever thought about spending a few years in another foreign country?  
In which one?**

B: Oh, we thought about, whenever the girls are gone and doing their own thing, we'll just take off and go 90 days here, 90 days there, just check them all out.

A: And I have to get a permanent resident's visa again, but, you know, specials like Air B&B, we can go to Venezuela for 90 days on a tourist visa...

B: No, not now. (laughs)

A: Or we could go to Argentina for 90 days on a tourist visa and just go, rather than being permanent, just kind of keeping a little one-bedroom apartment here for home, for our stuff.

B: We'd have to get residency, get our Ecuadorian passports to do that though.

A: No, we wouldn't.

B: But we wouldn't be able to leave for that other town. Would we? O, I don't matter.

A: No, they would allow you as tourist to come in to Argentina.

B: No, I was thinking, you never mind, I misunderstood completely.

A: ... there is no limit on how many days... with our visa for the first two years, well our visa is permanent, but for the first two years we could not leave for more than 90 days a year. Now we can come and go.

B: I thought we still had a certain amount of time to be here in the country.

A: No, we can stay gone for five years now.

**Have you been to Ecuador before you settled down here in Cuenca?**

A: Yes.

B: Twice more, before.

**When was that?**

B: 2002 and 2009.

**Was there another place in Ecuador you've lived in?**

B: Not lived, but we visited Quito.

A: We stayed there for like a month.

**What did you know about Ecuador and Cuenca before you arrived?**

B: A little.

A: We knew they own the dollar. We knew the climate was good, I mean, we knew the basics.

B: I guess, a lot of what I knew was false information. You know, I mean, I was led to believe that I had to be so careful here the crime is going to be really, really high. It's going to be really, really dangerous. And it's not as bad. I mean, you have to be as careful as you have to be in any other culture or city; you don't wander around with diamond rings dripping up in certain parts, in every part of the world. Me personally, I've always wanted to live in another culture and we liked Ecuador and it seem to fit and we like the charm over there and I put one of the girls to learn Spanish they have been in a Spanish type program since they started school. I wanted them to learn another language, and learn another culture and it just... it fits, so we were like, let's do it!

**Before the interview, you told me what people said to you in Quito. Could you repeat that story, please?**

A: Well, they just told as that we wouldn't come back.

B: Yeah, that nobody goes to Cuenca and goes back. Everybody stays in Cuenca when they go to Cuenca.

**And that finally happened?**

B: It did, within 36 hours, we knew we wanted to stay in Cuenca.

**Before coming to Ecuador and Cuenca, did you have friends or relatives living here?**

B: No, we just knew María and Jamal.

A: Yeah, all the people we knew lived in Quito.

B: That was the student that we had. She was an exchange student who lived with us. But that was in 1999 / 2000.

**Is there anything else you want to add to this information?**

B: I mean, we talked about moving to another culture a long time ago. We did look at Costa Rica, but we went to visit Costa Rica with a group of students when he was teaching and we realized that Costa Rica was already to Americanized. We didn't want to live there at all. And then we knew about Ecuador through María, so really didn't explore any other idea, as it may just seemed it was on the dollar, it just seemed to be easy and a nice bit, so we just came here and we didn't know where.

A: A long time ago I have suggested Mexico, but over the last ten years Mexico is not what...

B: Still a lot of people go to Oaxaca (Mexican State) or whatever, I mean, there is a couple of nice places that expats are going to.

A: When I first started to go into Mexico, to learn Spanish, the boarder was not safe, but you'd go to Central Mexico and it was safe. But now, the crime has kind of spilled over the touristic areas like Acapulco and...

B: And Cancun.

A: And it didn't used. You know, if it's just me, I would move to Mexico, if it were just the two of us, I'd feel okay, but with two girls, that's too much to worry about.

**And you think Cuenca is not yet so Americanized?**

B: No.

A: Not yet.

B: There are parts of it, there are pockets that are, but no, there is still the culture of Ecuador and the Quechua and the other people is still very, very strong here, very strong.

**Thank you for your time and cooperation.**

## **Transcript Interview with Roxanne Thompson 15/11/2018**

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**Are you retired?**

Yes.

**What did you do before retiring?**

I worked in banking in a small community bank in the commercial department. In Minnesota.

**Have you lived in some other foreign countries before moving to Cuenca?**

No.

### **Situation in the United States**

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**Do you have a family in the United States?**

Yes.

**Where do they reside?**

Some in Minnesota, some in North Dakota. Like the extended family or the immediate family?

**Do you have your own home in the United States? Where?**

We do not, no. We are thinking of purchasing one though. Just a small condo, so we have a place to stay when we go back for visits.

**Did you have health insurance in your country? How was the access and quality of that service?**

Yes, the access was good, I guess quality of service was good too, but, the cost is ridiculous. I mean if you don't have insurance through your employer it's cost prohibitive really, and even if you do have so called good insurance, a lot of times it won't cover everything, you know, and paying the premiums and the deductibles you can still go in debt.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

In Minnesota, no. No special subsidies and I have turned retirement age since we've lived here. So, when we moved I wasn't collecting social security. I didn't have a retirement income, but that started happening just in the last year.

**When you were already here?**

Yes.

**Current situation**

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**How long have you been living in Cuenca?**

Five and a half years.

**In which sector of the city do you currently reside?**

I was forgetting the name of this neighborhood. It is close to the *Universidad de Cuenca*.

**Is the place where you reside your own or rented?**

We're renting.

**Why did you choose Cuenca as your place of residence? What do you like about Cuenca?**

As opposed to another Ecuadorian city?

**Just generally, what do you like about Ecuador?**

Well, specifically about Cuenca we like the climate and the cost of living and the culture. It's a really rich culture, as far as the arts.

**And what about Ecuador?**

Ecuador in general, well, we didn't look at any other city, so I can't really speak to that.

**Do you do any economic activity?**

No, we don't.

**What activities do you carry out in your everyday life?**

We don't own a car, so we walk everywhere, so, all of our shopping, all the marketing and (starts laughing) it sounds like we don't do anything, but most days we leave the apartment to go and do some kind of marketing or some kind of shopping.

**What places are you frequenting in the city?**

In that specific situation as far as shopping and marketing?

**No, it's more about places you like to go during your everyday activities.**

The supermarket or smaller *tiendas*, restaurants, bars.

**Which restaurants for example?**

Our friend owns Ali Baba Kebab, just up the street here, he is from Iran. So we go there quite frequently. Another favorite of ours is INCA, and what else... the *Little Bull* in *Solano*, there are a bunch. There are three examples.

**Do you have private health insurance or are you affiliated with the IESS?**

We don't have IESS, we are working on private health insurance. We just spoke with our insurance agent yesterday and he didn't realize we haven't gotten our insurance cards yet and didn't have the policy yet. And they haven't debited or charged our premium to our credit card which we gave him all that information. So, he said he was going to call us back today after he did some checking. We haven't heard from him, anyway it in the works. Our private insurance is in process.

**Has it already been in process for a long time?**

Yes, for over a year.

**Do you live on a pension income?**

Yes.

**Can you cover the expenses of your maintenance with the amount of the pension?**

Yes.

**What do you think about the cost of living in the city?**

It's really amazing, even though, it's going up since we first moved here.

**How many years ago was that?**

Five and a half years ago. In 2013. You know, we have noticed some increases in groceries or food, but even so, I mean compared to the United States it's so reasonable.

**Do you have hired any domestic service?**

No.

**Have you made any investment in Ecuador?**

Yes, we have two certificates of deposit.

**Is your life here in Cuenca what you have expected before?**

Yes, I would say yes.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

Probably learning Spanish which I'm still working on. I think being away from family and friends in the United States. Those were the big ones.

**What is your experience with Cuenca's public health system?**

We've been very impressed. I haven't used it as much as my husband, but he's had several surgeries and they have all gone as planned and the results were good and the price was more than reasonable.

**How do you think about today's public transport system in Cuenca?**

We are not crazy about the buses; we don't ride them very often. We can count on one hand the number of times we have taken the bus in Cuenca and they're loud and they contribute to pollution, but we are excited about the tram.

**How do you think about Ecuador's government?**

I haven't decided yet. I'm still undecided. I'm surprised, that they are so negative about the previous government, especially since they are from the same party. I don't know, it seems like they are trying to do some good things but maybe getting caught up with trying to prosecute the previous administration, I think, I wish they would spend a little less time on that. I guess. And focus on the needs of... because there are so many poor people in this country and they've made the stride, so it's improving, but still there's a lot of work that needs to be done.

**Do you feel safe in Cuenca's streets?**

Very much so, yes.

**How are the bank services in Cuenca?**

Overall pretty good. Sometimes the waits can be long, long lines. And I guess it depends on the day. But, normal day to day stuff, like if you're paying your utilities or whatever, that's usually pretty quick, but sometimes if you're renewing a CD the wait can be longer than it needs to be.

**And what about the internet services?**

Pretty good, yes. We have *PuntoNet* now, fiberoptic, and it's better than the last one we had.

**Do you have cable TV?**

No, we used to have DIRECTV, but not anymore.

**Did you stop using it because of a certain issue?**

We didn't really like the programming, I mean it was mostly Spanish programming. So now we have slingbox. Are you familiar with sling players, slingbox? We use it through my sister in law's cable in the United States.

**And that works fine?**

It does. Yeah, it's pretty amazing really.

**What is your experience with lawyers and insurance companies?**

We've only worked with one lawyer to get our residency visas and *cédulas* and that was a very positive experience. We had done a lot of the paperwork ourselves, so they gave us a discount on their services. Yes, pretty much went without a hitch. And insurance companies... when we first moved here we had *Confima*, that is a private insurer and ended up dropping them in less than a year because it was... it seemed like just as much paper work as in the United States and they didn't cover a lot of stuff. It was hard getting reimbursed for expenses. So, that's really the only experience we've had with insurance companies. And then, waiting on this new one, like I said, that has been in process for over a year. And we don't understand what the holdup is. Part of it was, the insurance company wasn't sure what the government was requiring for a long time you know; it was kind of on again off again. "yes you need it, no, you don't." So, I think that was part of the delay, but now, I don't know what the problem is.

**Got your family used to the idea of you living abroad?**

Yes, for the most part they've been very supportive.

**Do you have a social network inside the city?**

A small one, yes. We have, I mean... we don't have a lot of friends, but the ones that we have are good ones.

**Are you going to stay here in Cuenca?**

We plan on it. I told you that we're considering buying a small home back in the United States. Primarily, so we have a place to stay when we go back for visits, so we don't need to impose on family and friends. And then, eventually, when I'm eligible for Medicare which is... You know what Medicare is? We'll probably stay a little more time there. Maybe three or four months out of the year. But most of our time we will spend here in Cuenca.

**So, you would travel once or twice a year to the US?**

Once, and then we stay three to four months and then return to Cuenca.

**Can Cuenca be considered as world's number one destination for retired people?**

I don't know if it's number one still and I'm probably not qualified, because we didn't visit any other places. But from everything I've read and heard, it's in the top five.

**Have you ever thought about spending a few years in another foreign country?**

No, we really haven't.

**Have you been to Ecuador before you settled here?**

We moved in 2013, but in 2012 we visited it for two weeks.

**What did you know about Ecuador and Cuenca before you arrived?**

Just from what we had read online, we did internet research. I started reading about it in 2009 and that was the first year that *International Living* named it as best place to retire. And I researched it for probably a year and a half before my husband even knew about it and, as soon as he started researching, he felt the same way I did. So, yeah, it was primarily internet research.

**Did you also go to conferences organized by *International Living*?**

We didn't. We thought about it but we never did. We didn't really want to spend the money.

**Before coming to Ecuador and Cuenca, did you have friends or relatives living here?**

No, we did not.

**Now, in the last few months, it seemed that many of the retired people from the US are leaving again. Have you heard about it?**

It seems mostly, for family reasons. They go back to spend more time with grandchildren. Sometimes health reasons, but it doesn't usually seem to be because they dislike Cuenca. I haven't heard that, that's not usually the reason.

**So, you think it's more because of personal motives or family issues?**

That's what I've heard, yes.

**Is there in your opinion anything else to add to this information?**

I can't think of anything. I'll email you if I think of something.

**Thank you for your time and cooperation.**

**About you**

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**Tell me a little bit about you? What brought you to Cuenca?**

Ok, I'm a half-Japanese, we are called HAAFU (stands for half Japanese half anything else) in Japan. My father met my mother in Japan, my mother was a waitress at a US Marine Corps Naval Air Base and that's where they met. My dad was a musician for the Marine Corps and my father decided that he wanted his children to be bilingual, so we did not live on base, we lived in the Japanese community and I went to a Japanese elementary school. And that was very, very difficult for us. We moved to the US much earlier, because, back then in the sixties, when I was a single digit aged child, it was very dangerous for people like me to live there, mixed raced people. So, we ended up moving to the United States in 1971. I did not know how to speak English, or any of that, but we did obviously pretty well with the language. That was Oregon, Southern Oregon that we moved to, where there was a big Air Force Base that we could use my father's military benefits. And I was there for 29 years and during that time, I met my husband. We moved from Southern Oregon to Eastern Oregon for business opportunities, were there for 16 years and then he retired and we moved to Cuenca. We did some research and for financial reasons we moved here and we love it. We are going to stay here until we die.

**So, Cuenca was your first destination in South America?**

Yes. We were in a strange situation; we are many years apart. We are 18 years apart and that's very unusual in the US, but also unusual in Japan. He was going to retire and I still had 18 years of work time left. But in this little community we lived in in Eastern Oregon, I worked for him. There was really no job for me because it was so small; there were less than 2000 people in the biggest town. So, the worst case scenario was: I was going to live in a city that was about a three-hour drive away and work there five days a week and then come home on weekends, and that was a horrible thought. Like so many middle class North Americans we don't have enough money to not work. And so, it was strange, when I finally saw an article on the internet about the ten best places for North Americans to retire in the world, that was just like a light bulb went off and I said: "We are both immigrants to the United States. Why is it that we didn't think about going out of the United States, won't we?" That's where we both came from, was out of the United States. So, we picked Cuenca. We came here for a tour.

### **When was that?**

It was 2012, when I suggested we look at other places. 2013 was when we came here for a tour. So, then in 2013 we decided that our original idea of Cuenca was really a good idea. And then we moved here in 2016, January 2016.

### **What is your job here?**

I started a business, doing what I did for my mother in the US. My mother's English was pretty good. She became a US citizen. She had a job working for the government and all that, but when it came to her health issues, she got really stressed and had difficulty understanding everything the doctor told and also occasionally would have difficulty expressing herself. So, I went to every doctor's appointment with her and I translated for her. So, I had always been translating for my mother, I never spoke in English to her, before, my entire life, it was always Japanese with her and so I was pretty good at going back and forward between English and Japanese. And when I came here with Markku (her husband) and we hired facilitators and there were a couple of different facilitators we used for doctor appointments, I was really surprised that it was not the same level of translation I used to do for my mother. So, I saw a need in a way for me to start a business. So, I don't do the translating, I am the main contact for the North Americans. And then I have facilitators that I have trained to translate exactly the way I used to for my mother. We have a comprehensible health history sheet that I help them fill out in English and we translate it to Spanish, so they have the health history in Spanish to take to the doctor's office; and we have specific appointment forms of our specific reasons why they are there and I got the facilitators that not only translate, but act as advocates. I just make sure that they are not taking advantage of, like Michael Colicchio, that's when I met him, was when he contacted me and told me his whole story about getting advantage of and... You know, we've had that experience, (she starts talking to her husband) when you went to a dentist with Xavier. The dentist said: "You have two choices; you either pay me \$300 to fix this tooth or we pull it now." And it was a IESS dentist (Instituto Ecuatoriano de Seguridad Social). He said "pull it, I don't have \$300 to give you right now." And then we go to another dentist and it turned out that fixing the tooth is now well under \$300 and things like that happens, and our advocates are aware of that. And I taught them how to advocate. That's why we are not called facilitators, we are called advocates.

### **So, you are there as a connection between the immigrants and the local authorities?**

Yes, my advocates are available, and that is just one small part of the service, actually going with them.

**What are some other parts of your service?**

We have annual subscription packages. So, if they are really confident in their Spanish they don't have to hire our advocates, but, the bureaucracy here is crazy. Right. So, we have an annual subscription service, where they could pay us once a year or we break that up in two monthly payments. And we have an IESS subscription package where we do all the IESS appointments for them or a regular private insurance subscription package, where we will take their receipts and will submit the receipts to the insurance company for refunds. If they are denying the insurance, then we fight for them. And then we have an emergency subscription service, where they just call my cellphone instead of 911, when there is an emergency. And then we do the 911 taxis, you know. So we have all that.

**How many people are working with you?**

I have a business partner who is a general practitioner (a medical doctor) from Venezuela. We are partners. And then we have a pool of like five people we can take from for advocates. But mainly it's me and Daniel, my partner and it's very rare that we call contacts, somebody to help.

**Do you have a family in the US?**

... and in Japan and Finland, yes. From where we came from we have family and then we have family in the US.

**And your family in Japan, where do they reside?**

Tokyo, Osaka and Hiroshima, we are from Hiroshima. My family are atomic bomb survivors. That's where I got my cancer from. I have genetic damage from that, that was passed on to me from my mother, so I got breast cancer in 2012, like all my aunts. They are dead.

**Do you have your own home in Japan?**

No, my family has their own homes. But our home is in the US, which we want to sell.

**Did you have health insurance in your country?**

In the US? Yes, which thanks God, we don't have to pay for anymore, because we are here. That's one reason we moved.

### **How was the access and the quality of the service there?**

You know, it varies from state to state and access and quality in Oregon is excellent. My husband's side of the family, some of them in California, what they describe is something that my family and I have never experienced in Oregon. You have a lot of money in California, but when you go to ER (emergency room), you are just like everybody else. I know from listening to them how difficult health care could be in California. But in Oregon, it's excellent.

### **Are you part of a social network in Cuenca or Ecuador?**

Yeah, sure. This is the way we've always lived, Markku and I together. And that is... we never really belonged to a social network. We know a few people from this group, from that group and that group. You know, it's hard for us to have a big party, because there are people that we invite that some of them don't know each other and they don't like each other. And so, we don't belong to a social network, but one of the reasons we came here is because of amateur theater, so we have a couple of close friends from amateur theater, and then we have a couple of close friends who don't know anything about theater and don't know that group. And we are friends with a couple of our neighbors, and we are friends with the guy that delivers the gas tank and we're friends with the waitress from a restaurant and, you know, we don't belong to a social network. And then of course, Daniel, being Venezuelan, he has this whole entourage, that comes here once or twice a week and all these young Venezuelan people, the house full of music and the dogs are happy.

### **Are your clients principally foreigners?**

The business is geared towards a certain kind of North American. Okay? We are attractive to English speaking North Americans who put their health as a priority over money. Because my advocates are very special people and they're not the typical facilitator you hire to do your visa work for you or you hire to take care of your bills or any of that. These are very well trained translators and advocates who are very confident and do not think twice about standing between the North American and the Medical System. They stand right in between. So, we are not cheap, so, we are not attractive to people who came here specifically because they can't afford to live in the US. We are here for people who are not necessarily wealthy, but they are secure financially and they will put their health care above a trip back to the United States. If somebody says: "I'm not gonna hire you for this medical issue today, because I am saving money for a trip to Peru." No, that is not my client.

**Are most of them elderly people?**

Yes.

**Almost all of them?**

Almost all of them, there is one couple who are about my age.

**Talking about retired foreign people**

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**Could a local medical adviser help foreign people in the same way you do?**

That would be impossible, because they don't have me! I understand because of being a HAAFU. You know. I understand how things are in Japan. I have been back in Japan only once. It's just so expensive to go there, out of my budget. But I'm from there, I know what it's like for people like me that looks like a foreigner. HAAFU stands for half Japanese, half anything else. I belonged to two organizations, international organizations for HAAFUS, we are all have Japanese half something else. Where we are an entity! And we are fucking taking over! We are very well organized.

**Does your language help to build confidence between your clients and you?**

Absolutely, and it's not just language, it's me. I'm good at that. I have been very good at that. I know where my talents lie, and so, I'm the first contact with anybody that's interested and from talking, either in person or through skype or messenger we establish very quickly, whether they fit our image of an ideal client or not. And then I process them with the initial health history sheet and we establish a relationship that they meet my partner Daniel, then we get even more confidence from a client.

**Are there many of your clients who do not speak Spanish at all?**

Yes.

**Do they have better chances to treat their health issues here than in the US?**

If that is true, it's only because of finances.

### **Is it mainly an economic question?**

Yes. I believe that they are treatments available here that are legally not allowed in the US and I believe there are some treatments here, especially going through the public system or IESS, that perhaps the equipment might be better in the US. So it's a give and take. It's definitely a situation that each client will need to assess and if they want to use their medic care and go back to the US. Okay. Or if they feel that it's just as good here. And one thing really helpful about my business partner, is that he is a license general practitioner. And he knows, he could check or he could question the doctor, he could take a quick look at the treatment room and the facility and he could tell us right away: "we need to go find another doctor" or "let's keep this one on our list for recommendations". Somethings I know of a Canadian family they had to go back to Canada because of some specific illness the wife had, that the doctor here in Cuenca recommended they go back. So, you know, there are some things just like in any country, you know, there are some things in the US that people go to Thailand or they go to Europe for a treatment, because it's better elsewhere.

### **How do your clients think about Cuenca? Are there any things you remember, any anecdotes, phrases or opinions you heard?**

Yeah, I think there are many. I hear some very common things and that is for example: "people come here for vacations, I can't believe I live here." Cuenca is a place that many people come to vacations, many Ecuadorians come here for vacations and how lucky are we, that we actually live at a place that attracts so many tourists. So that's common, practically everybody of my clients say that. Another thing practically everybody says is: "you have to be on your toes or they'll screw you over! You have to be careful and you have to know what you are doing." "You have to exude confidence in many situations or you will be taken advantage off." So, I hear that pretty often. Another thing I hear often is: "I don't enjoy going to the States, but I have to go back to buy things that I can't get here." So, those three things I basically hear from everybody.

### **Can Cuenca be considered a top destination for retired people?**

I cannot say it's top, I will say one of the top. And I think that has to do with two things, weather and government bureaucracy. Ok. The weather, there are many people who come from warmer areas, they don't like the weather, so they leave. Another is, it's becoming more and more difficult to establish permanent residency. More difficult and more expensive and so, they end up not coming or they end up leaving because their lifestyle no longer fits the newer government regulations. We had some friends who left, the residency visa process has changed since we moved here. Now, a North American must get a two-year temporary residency before they qualify for the

permanent residency. And during those two years there is a certain number of days that they must stay in Cuenca and many of these people they want to be gone five months out of the year. So, those people have all left.

**And in order to get the visa for a permanent residency, you have to stay a certain time here in the first years?**

In the first two years, yeah.

**How much time are you allowed to leave or to be outside of the country in this first two years?**

90 days or something like that. I think it is 90 days per year. Or was it 90 days for the whole two years? You know, I don't remember. You may want to check on that. But we have some friends who travel a lot and during the cool months, here, that's when they want to be gone. They want to be here from October until March or April and then from April through September when it's cooler, they want to be gone. And all of those people have all left with the new residency requirements. And then, I think just in October, the permanent residency, they doubled the price. So it went from about \$400 to about \$900.

**You have been here for almost three years. What has changed for them in the last years? You say the prices?**

Yeah. And it has become much, much more difficult to bring our household goods in. Everybody has struggled. We know, that just before we moved here, practically all the inspectors were fired and replaced by new inspectors at the port, because they were taking bribe money. And they rehired new people and there are cameras everywhere, you can't do bribes anymore. So, that's not the problem. The problem is the wielding of power. Okay? An example: we had scheduled an inspection when our container arrived, so we go to Guayaquil with the facilitator we hired to help us with this and we arrived at 7:30 in the morning, the inspector is not there, we are waiting, waiting, waiting. Finally, at 10:30am the inspector arrives late and she says: "I was given two containers to inspect, I am not going to do two and yours is the one I am not doing." And she walked away. And I am not going to tell you... that was the catalyst that started all of our problems.

### **And her argument was just the time?**

Yeah, she did not... We found out later, there was a very important football game that night. So, that's what she wanted to do. She wanted to watch TV. She didn't want to miss this. If she was working for us, she would have been working until 7 at night or something. Like I said, that was the beginning. It was even more difficult when we finally had everything released and we finally got everything. We were talking to our facilitator about filing a complaint about something and she said: "look, after your container left, we had an Ecuadorian citizen who hired us to bring his things from New York City to Guayaquil. He is Ecuadorian, they gave him problems, his paperwork was the passport number and at Guayaquil they said you are Ecuadorian, you are supposed to use your cédula number and not your passport. And he said New York City doesn't recognize the cédula as an ID, they recognize the passport. And by the way, the passport number is the cédula number. It is the same, and Guayaquil saying well, we don't care it's the same, the paperwork is the cédula, we don't care it's the same number." And they held his things up for five days, at \$120 per day.

### **For keeping the container there?**

Yes, and the container money didn't go to Ecuador, the container money would go to the German company that owns the container. So, it's all messed up. It took us five months; our container was in Guayaquil for five months before they released it.

### **You had to pay for the time of five months they kept your container?**

Ooh, did we ever... Yes! That's why we are broken. We paid for five weeks and then finally they moved our things to another location where we did not have rent. But they tried to charge some other \$200 in late fees, that they forced us. So, yeah, it goes on and on.

### **Do you think retired foreigners are leaving Cuenca?**

Some, some. Yeah, but many are coming and many are staying. You know, some are leaving. And I think, Cuenca may no longer be available for people who come with a budget of a \$1000 per month. I think those days are gone. I think. I have read, that the average monthly retirement income for a household of two is about \$2300. And I think it's definitely going to have to be that level of income. It can no longer be... somebody who is so poor, their social security is a \$1000 a month and they're going to make it here in Cuenca, I think those days are gone.

**Which other countries count on cities that are attractive to retired people from the US?**

Where did Bernie go? He went to Thailand?

**In Asia. And what about countries in South America, are there some other interesting cities you know?**

I have not heard of... well, I guess there are people who are interested in Colombia, I remember John Dutton went to Colombia. But that might change again, you know, because of the drug activities, that might change again. And it's Central America actually.

**Can you see a trend? That foreign residents are leaving Cuenca?**

Not so much with people we know, but we have heard of people going back, going to México, Panama and Spain.

**Can you add anything else important to this information?**

I think, just off the top of my head here, you mean in general we are done with the interview? I think, it is very, very difficult to find a box for us. Okay? Our life here in Cuenca as expats is very similar to our life in Eastern Oregon, population 1700. Okay? Even though, people here talk about how different life is as an expat and living in a small city, bla bla bla. The community of expats here is like a community of North Americans in a very, very small town. People say there are so few of us, you know everybody, but now, you know the people within your subgroup.

**So, in your opinion, your life here is very similar to your life in Oregon?**

Yes, in John Day, Oregon. Population 1700. And a few are cows. So, in the expat community, the social rules, the internal expat community politicking, the division of subgroups within the expats it's exactly like John Day, Oregon. And nobody will believe it. Just like in John Day, I tell them what life is like in John Day to somebody who's been there for 35 years, and they don't believe me.

**And here it's the same?**

It's the same. Sure.

**Thank you for your time and cooperation.**

**What did you do before retiring?**

I was a Criminal Defense Attorney. I went to law school in the state of Washington and I had my own private practice there for five years. I hated the big city, it was raining all the time, I really didn't like it, so I moved back to Oregon. Before that, I was a forester for twelve years and before that the army. And I was a prosecutor in Central Oregon for ten years and then I was a public defender in Southern Oregon as a subcontractor for the guy who had the main contract for public defense, and they I was offered the contract in Eastern Oregon in John Day, so we moved in and that's where we stayed.

**Have you lived in some other foreign countries before moving to Cuenca?**

Not as an adult, I was born in Finland and we left when I was six years old, in 1950.

**Situation in the United States**

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**Do you have a family in the United States?**

Yes, I have two sons and a daughter, I have some stepchildren, I have some ex-wives.

**Where does your family live, where do your children live?**

My eldest son lives in North Carolina now and he has his own family there, he has three children. And my younger son lives in Portland, Oregon and my daughter also lives in Portland. And I have a stepson in Las Vegas and in Klamath Falls.

**Do you have your own home in the United States? Where?**

Yes, in John Day.

**What happened to it, now as you moved to Cuenca?**

We rented it out to some friends. There is a very good friend, the whole family are friends and they are saving up money to buy our home and we really want them to have it. We love our home and we feel really good about these people, as a family buying it. It's kind of like it will still be in our family.

**Did you have health insurance in your country?**

Yes, I did.

**How was the access and quality of that service?**

I thought it was really good. The general doctor that we had in John Day moved to another town about a 150 miles away and so, whenever we had a doctor appointment we tended to go to him, it was a pretty long drive. I was on the government insurance medicare. I was old enough to qualify for medicare which is like IEES here. But my wife didn't have medicare, she had a private insurance and her insurance was very expensive, very expensive.

**Why so?**

Because it's the United States and she is a cancer survivor, that entered into, but not at first. Before President Obama, I joined an attorney group organization, to get cheaper group health insurance. So I joined an organization of a 300 miles away, so that we could have cheaper health insurance for her and our secretary at the office. And it was \$800 a month. And then, when President Obama became President and he started the affordable care act, she got her health insurance through them and it went down to almost \$600 a month. Still outrages. And then, when I retired and she lost her job, her health insurance went down to \$188 per month, but, it was a whole different level of care and there were \$5000 a year deductible. That means, before the health insurance kicked in, she had to pay up to \$5000 dollars out of pocket, per year. And then, once it kicks in it's not all of it, it's 80% and she still had to pay her 20.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

Just medicare.

**Current situation**

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**How long have you been living in Cuenca?**

Two years and eight months.

**In which sector of the city do you currently reside?**

I guess it would be the north end of Cuenca. Miraflores is next door to our parish. I don't remember the name of our parish. It's next to Miraflores.

**Is the place where you reside your own or rented?**

We rent it.

**Why did you choose Cuenca as your place of residence?**

Well, we took a tour of Ecuador, five years ago. And the tour was not a tourist kind of a tour, the tour took people to areas where North Americans tended to settle down. So, we started in Quito, went to Cotacachi, Ibarra, Otavalo, then we went to the coast. We went down the coast, down to Vilcabamba, so it was very interesting. We loved the look of Cuenca and the feel of Cuenca. I think it's a beautiful city. And other places, they weren't as friendly. Not that they were unfriendly, but we could sense there were some struggle between expats and local people. You know, the local people were very poor and resented rich Americans coming and building these McMansions and throwing their weight around. Here in Cuenca, the expat community is as a percentage so small, that it doesn't attract a lot of attention.

**What about Ecuador, is there something, compared to the other countries in South America that you like more? Or was it particularly Cuenca that you liked?**

No, it was Ecuador in general. She (his wife) saw this thing online: "the ten best places to retire in the world" and we'd never been to South America at all.

**So, that advert gave you the impulse?**

Yeah, right.

**Do you do any economic activity?**

I don't, my wife does. I write the food reviews for CuencaHighLife and I'm on the Board of Directors of the local English speaking theater group, Azuay Community Theater Group.

**What activities do you carry out in your everyday life?**

I sleep a lot and drink heavily! (laughs) I play the piano and we are very involved in theater.

**Where?**

It is Azuay Community Theater. We, very recently got our own theater. At Ordóñez Lasso. The Azuay Community Theater used to rent different venues for the shows and now they have their own location.

**What places are you frequenting in the city?**

Oh gosh! Well, *el Centro* of course, it's pretty hard to avoid that! I'm eventually going to need a knee replacement. I have a hard time walking. My knees are shot. So, I don't go out and do as many things as I did when we moved here, but I think we do many typical things. Because of my duties as a restaurant reviewer, we go to different places to eat. But not as much as typical expats. We go out maybe once a week, once or twice a week to different restaurants. And we specifically target many local places that maybe many of the expats haven't heard of. And we love to hang out at the *Parque Calderón* with ice cream. And again, the Tomebamba river, that river walk is lovely. Majority of our time we spend enjoying our hobbies here at home or going to another person's home and enjoying company there. Like we go to Bingo night with Hector, the guy who delivers the gas tank.

**He is from Cuenca?**

Yes, and a small gathering is like 45 people. And you know, we are the only expats there and everybody is just staring at us.

**Do they?**

Yes, and we say things that make them laugh. And Julia who lives in Ricaurte, going out there, we helped her plant corn, the last time we were out there. So, yeah. We love it here! Those are the kind of things we do.

**Do you have private health insurance or are you affiliated with the IESS?**

Yes, with the IESS.

**How do you think about its access and quality?**

It's very inefficient, but once you jump through all the hoops, I think the care is quite good. We are satisfied with it. It's very similar. The quality of care so far is very similar to the US. You go to the US, you have some doctor that's an asshole, so, you dump on him and you get the next one. And IESS is the same way. People are people. It's frustrating wading through the systems sometimes: I needed a new pair of glasses, so we had to go to the IESS office and they scheduled me for a general practitioner, first. Okay, that's one. And he said: yeah, you need new glasses!" Then you go to this other building to show the approval of the general practitioner, and they are the ones who told me which ophthalmologist I had to go to. And then I had to go to that ophthalmologist's office to make an appointment to see the ophthalmologist. Anyway, we ended up with five different appointments. Just to get new glasses. And we knew it would be that way. Right, you know, at some level it's kind of charming, you know, because the inefficiency is so incredible. I would say, especially in dealing with bringing our belongings here. It is just hard to describe.

**Do you live on a pension income?**

Yes.

**Can you cover the expenses of your maintenance with the amount of the pension?**

Ordinarily, yes, but the container stuff has been unbelievable expensive and we finally got the rest of our stuff. My wife is fiber artist, so she had lots of yarn. Well, when we went through customs they said: "oh, this is obviously a commercial amount of yarn, you're gonna start a yarn shop." "No, we are not." So, we had to pay import tax and then, a couple of weeks later they said: "well, since you paid the import tax, that constitutes an admission that it's for sale. We said: "No, it's not!" "Yes, it does, so you have to prove the legitimate business." So we had to get a RUC in order to get the stuff. And it just went on and on and on... In the time we turned around, we spent another \$1000.

**How do you think about the cost of living in the city?**

I think it's good. It's so much better than in the US. I mean, we have a 4-bedroom house and we are paying \$450 a month.

**Do you have hired any domestic service?**

No.

**Have you made any investment in Ecuador?**

No.

**Is your life here in Cuenca what you have expected before?**

I think so, yes. We are very satisfied.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

I think, the biggest change has been in transportation. When we lived in Oregon, we lived about twelve miles outside a very small town. So, of course, we had to have cars and I had to have a pickup truck to get firewood and here we had no intention of getting a car, ever. That's the biggest change I think. And dealing with the fact that we really don't know Spanish. A few key phrases, but we point a lot.

**Are you taking classes?**

Yes, we are. We just started?

**What is your experience with Cuenca's public health system?**

I think, it has been very good. I've had... or right now I have this rash all over my body. So, we have been to dermatologists, we have been to dentists. I've had been to a doctor to look at my knees. I think the health care is quite good.

**How do you think about today's public transport system in Cuenca?**

For us, it's been, I mean the buses, they go everywhere. They are practically free. Cost me 15 cents. Buses and convenient enough, they are taxis that go everywhere. I don't know about the tranvía, I don't think that's going to help our situation, because we had to take a bus to get to the tranvía. The downtown core needs some kind of a traffic solution, because at certain times during the day it's just "good luck!"

**But you are using the buses sometimes?**

Oh yes.

**How do you think about Ecuador's government?**

I don't know enough about it. I just don't. We were impressed with Correa, even before we moved here. Because I remembered, the US apparently gave Ecuador, I don't know, millions of dollars because of the war of drugs, and then, when Ecuador had to appoint someone to head that project, the US wanted their guy in there. I remember seeing a clip of Correa addressing that, he said: "Nobody is going to tell us how to run our country, we are going to send back every jeep, every single pencil..." He was actually telling the US to fuck off. "We are going to do it our way." And I thought, "good for you."

**Do you feel safe in Cuenca's streets?**

Yes.

**¿How are the bank services in Cuenca?**

They are good.

**And the internet service? Do you have internet service?**

We did, until last Friday. They replaced the power pool right across the street from us, on Friday, so we were without power all day, Friday and in that process they cut our internet. We had fiber optics, but they cut the cable, so that has not been replaced yet.

**Do you have cable TV?**

No.

**What is your experience with lawyers and insurance companies in Cuenca?**

We haven't had any experience with lawyers, I think that would be very interesting, I'd love to. Except I don't know Spanish well enough to really get involved in that. Insurance companies... IESS... again, it's very inefficient, but you can't beat the price.

**Got your family used to the idea of you living abroad?**

They'd better do so. (laughs) Yes, I think they do. My eldest son visited us several months ago for about a week.

**Do you have a social network inside the city?**

Network seems to imply that it's somehow organized. And it's not. We've made friends with Ecuadorians, we've made friends with expats. I guess our only really organized group that we are part of is the Azuay Community Theater.

**Are you going to stay here in Cuenca?**

Absolutely.

**Can Cuenca be considered as world's number one destination for retired people?**

I don't know the criteria by which they measure such things, you know. What's number one? I think it's high on the list and there are some things that some people can't take: there is the altitude you need to worry about, there is the Spanish they need to worry about, there are different ways of doing things that drives some people crazy. Because the gas guy says: "yeah, I'll be over in ten minutes!" And about an hour later he might be there, which doesn't bother us at all, but some people would just go crazy.

**Have you ever thought about spending a few years in another foreign country?  
In which one?**

Well, we looked at different countries before we moved here: Costa Rica, Spain, Thailand, so we considered those, but overall, Cuenca fit our desires best, so we are very happy here.

**Have you been to Ecuador before?**

Only that one time.

**How long was that trip?**

Two weeks.

**When was that?**

In 2014.

**What did you know about Ecuador and Cuenca before you arrived?**

Nothing, before that trip.

**So, it was the trip that convinced you to live here?**

Well, we wanted to see if we were being completely delusional, because we'd read about Cuenca, we'd seen things on YouTube about Cuenca.

**Before coming to Ecuador and Cuenca, did you have friends or relatives living here?**

No, none.

**Is there anything else to add to this information?**

I don't think so. Other than the nightmare of getting our things here we'd been very happy and the process of getting our things really was a nightmare.

**How well does the city administration understand the concerns of retired people? What can be improved?**

The big improvement that we see is the process of getting household goods here. Getting through customs. Our container was in Guayaquil for five months, before it was released and every time we turned around there was another fine, another inspection, it was inspected three times.

**And you said this matter got improved in the last three years? Were your friends luckier? Did they get a better treatment?**

It seems to be... probably dependent on the individual inspectors. Some other friends, maybe, who didn't bring as much yarn, they'd just breeze right through it. They were out of there in four days and it was a done deal, but ours for some reasons was terrible. But it's done, it finally moved.

**Thank you for your time and cooperation.**

## **Transcript Interview with Larry and Carol Von Eschen 20/11/2018**

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A: Larry

B: Carol

**Both of you are retired?**

A: Yes.

B: Yes.

**What did you do before retiring?**

B: We ran an insurance business. We were claims people, we handled the claims for the insurance.

**Both of you? You had the business together?**

A: Well, we worked for insurance companies.

B: We were employed by them.

**Have you lived in some other foreign countries before moving to Cuenca?**

A: No.

B: Yes, the United States.

**Situation in the United States**

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**Where did you live in the US?**

A: In Las Vegas.

B: In Las Vegas.

**Do you have a family in the United States?**

A: No, we have one daughter, she lives in England.

**Do you have your own home in Las Vegas?**

B: We sold it.

**Did you have health insurance in your country?**

A: Yes.

B: Yes, we had to.

**How was the quality and access of that service?**

A: Oh, it was very good.

B: It was excellent.

A: Very expensive, but very good. Good medical facilities.

**How was that service called?**

A: Depends on the state. I think United Health Care.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

A: No.

B: No.

A: Well when we retired we moved here.

**The same year?**

B: Well, it was like a month after we retired we left. (laughs)

A: Well, I retired the year before and then I planned everything and then we moved when she retired.

## **Current situation**

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**How long have you been living in Cuenca?**

A: Four years.

**So, you arrived in 2014?**

A: December 3. Almost exactly four years.

**In which sector of the city do you currently reside?**

A: This is the sector *Tres Puentes*.

**Is the place where you reside your own or rented?**

B: No, we own it.

A: No, we own it.

**Why did you choose Cuenca as your place of residence? What do you like about Cuenca?**

A: Pretty big city with good services and we like the mountains.

B: We made two Real Estate Tours of Ecuador before we decided for Cuenca. We decided on Cuenca after the first one, but we didn't have this place and on the second tour we found this place.

**During the tour they showed you this place?**

A: Yeah.

**Was it already built, totally finished with all the details?**

A: Yes, we bought it from the previous owner.

**And what about Ecuador? Is there something you specially like about this country?**

A: Well, before Nevada, we lived in Colorado, in the Central Mountains of Colorado, west of Denver. So, we liked the climate and the mountains.

**Do you do any economic activity?**

A: No, we just spend money.

B: Yes, we fill the economy. (both laughing)

A: We help the economy. We don't take anything, we just give.

**What activities do you carry out in your everyday life?**

A: Nothing. We walk, we hike in these mountains in the CAJAS.

B: And we go to the playas.

A: And we go to the beach a lot.

B: We also go to the Jungle, we have a friend who owns a farm there and we go there and...

A: We travel all over Ecuador and...

**That means more or less every weekend or during the week?**

A: No, at least once a month.

**So, you already know all the regions of Ecuador?**

A: Yeah, yeah. I came here the first time 42 years ago. So, I knew about Ecuador my whole life. Well, when I was in college. I told Carol we need to go to look at Ecuador, it's beautiful.

B: I spent a year at Cuenca University, a friend of mine taught *English Literature* and you know when I was in college, at that time I read everything they told you to read, so I decided I'd take a class and read that stuff.

**You were here at that time?**

A: Yeah.

B: Yeah, and when I was there, I participated in different student activities, but also they had *Jesus Christ Superstar*, they performed that, so I went to that. You can't beat that, it was free!

**To come back to my question, what are you doing during the day?**

A: In the morning we go hiking around town, run our errands, do whatever we have to do and then in the afternoon, we'd use it for fun.

B: Yeah, I do a lot of reading.

A: We read a lot, we have a library.

B: We have a lot of social activities with friends. We meet them for lunch... breakfast, lunch or dinner. Or spend the afternoon at one of the bars and sit around and talk to each other.

A: Yeah, we don't do anything, really.

**What places are you frequenting in the city?**

A: Inca Bar, you know the Inca Lounge? Mike is the owner; he is a good friend of ours. We go there a lot; we go to lots of restaurants.

B: *San Sebas*.

A: *San Sebas*, *El Mercado*, it in the Calle Larga its called *El Mercado*, its a really nice restaurant and a bar, *el Mediterraneo* in Honorato Vásquez.

B: Yeah we have been to *Fabiano's* and *La Esquina* in Calle Larga.

A: Pretty much every place. There's a good sushi place over there at Calle Larga, and *NOE* over here.

**You also go to the markets?**

A: Yes, we have the 27 de Febrero, it's right over here, that's where we go on Thursday. That's when they have the fresh seafood.

**Oh, you like seafood?**

B: Oh yeah!

A: Yeah!

**Do you have private health insurance or are you affiliated with the IESS?**

A: We have a private health insurance, it's called *Best Doctors* and it's also United Health Care subsidiary.

**Both of you have it?**

A: Yes.

**Do you live on a pension income? Can you cover the expenses of your maintenance with the amount of the pension?**

A: Yes.

**How do you think about the cost of living in the city?**

A: We think it's very low.

B: Yeah, we are fine. (laughs) We are happy with it.

A: You know, we came from Las Vegas, it's expensive. Well, it's like Europe, I mean it's expensive.

**Do you have hired any domestic service?**

A: We have a maid who comes on Friday, once every two weeks. And I take care of all the rest of the cleaning.

B: Oh you do not!!! (both laughing)

**Have you made any investment in Ecuador?**

A: Just this place.

**Is your life here in Cuenca what you have expected before?**

A: Well, we didn't know how noisy it is. It's very noisy, noisier than we expected. You know, until you're living in Latin America, you don't realize how... everything is just noisy.

**And even here in this sector?**

A: Yes, well you can still hear the traffic out there.

B: And you can still hear bombs going off and the fireworks going off. Dogs barking. But we came down here with an open mind.

A: Yeah, we don't care really.

B: We absolutely realized that it's not our country and we have to adapt to them. To be respectful. So, it's been different and it's not for everybody, but for almost four years now Larry and I are very happy.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

A: We don't have to work.

B: Yeah, that's the biggest one, we don't have to work anymore. And I always wondered what I would do, if I didn't have to work, and I managed... Larry manages..., we fill our days. I mean if we are not out, I'm home reading or I'm backing more than I used to. I'm making food from fresh vegetables instead of taking it out of a can which is better for us.

A: We travel.

**And you really have the time to do so!**

B: Yeah, I can do it!

A: Plan trips.

**What is your experience with Cuenca's public health system?**

A: We've never had any experience with it.

**How do you think about today's public transport system in Cuenca?**

A: We like it. Oh, we don't take buses, but we like the fact that they are building a Tranvía and hopefully it will expand, so it goes up to Turi and in different directions, like in any big city. And we also like the fact that they are starting to get electric buses. Yes, once we get rid of all these awful diesel buses, if we are still living when it's all electric, that will be good.

**I this the reason why you don't use them?**

B: We don't like buses.

A: No, we walk, we walk and then we take a cab, because they're so cheap and I don't want to figure out the bus roads.

B: Yeah, good luck!

**How do you think about Ecuador's government?**

A: We think it's okay. You know, as long as it is stable and doesn't get too far to the right or the left, kind of stay in the middle. Ever since the *sucre* crashed it started to stabilize, but it really stabilized when the last President came into office. Even though, he was a little bit corrupt, that really stabilized things.

**You are referring to Correa?**

A: Yeah, Correa.

B: And I think the guy that's in now is doing a very good job. He is really trying to root out corruption.

A: Well, he is a right winger, I mean, I don't know, as long as they don't confiscate our property and kick us out of Ecuador, I think we are okay. (laughs)

**Do you feel safe in Cuenca's streets?**

A: Yeah.

B: Yes.

**How are the bank services?**

A: Fine.

**And the internet services, do you have internet?**

A: Yeah, we have *PuntoNet*, the fiber optic. Since we got fiber optic it's been very good. Before that we had *Etapa* and that was awful. I think internet is getting better all the time.

**And what about cable TV?**

A: We don't have that. We get our TV through the internet.

B: Yes, we just stream it.

**What is your experience with lawyers and insurance companies?**

A: Good. No problems with lawyers, we haven't had any claims. No insurance claims. So far we just pay. Just like anywhere else.

B: We only needed an attorney to get our cedulas and permanent visas

A: and to buy the house. To consult about other issues.

B: And as well as to get our wills. You know, we haven't been in trouble with the law, we don't intent to, (laughs) so we haven't had problems there.

**Got your family or your daughter used to the idea of you living abroad?**

A: Oh yeah, she's travelled a lot all through her life and so... She is coming here in January.

**So, you see her frequently?**

A: No, a couple of times a year.

**Do you have a social network inside the city?**

A: Yeah.

B: Absolutely! We've met a lot of people and not just expats, but Ecuadorians and Colombians and Venezuelans. You know, we have a lot of friends.

**You have contact with local people, you say?**

A: Yeah, we have a lot of Ecuadorian friends.

**Are you going to stay here in Cuenca?**

A: Yeah.

B: Yeah, we have no plans to leave.

**You like it?**

B: Oh yeah, we say that to each other once a week. "Glad we are here."

A: Yeah, I don't mean you got to live somewhere right? I mean I don't want to go to England, it's too far north. I like the latitude here.

**And even if the weather is changing a lot, the temperature stays more or less stable.**

A: It's pretty much the same.

B: The temperature anyway. You don't have to wear a snowsuit at all, unless you're in the Cajas.

A: You can't ski here though.

B: Yeah, That's a problem, but we can go to Chile.

**Can Cuenca be considered as world's number one destination for retired people?**

A: Well, you read about that in *International Living*, don't you? I don't know. I mean, I don't know enough about the world.

B: It is for us, but as Larry said, it's not for everybody.

A: And I'm sure there are about a thousand different places that would be great to live. All over the place.

**You think it's a personal choice?**

B: Oh absolutely, it's a personal choice.

A: Yeah, I mean, some people they want to live on a beach.

B: And we thought about it, we did look at the beach, but...

A: ...too many bugs.

**Have you ever thought about spending a few years in another foreign country?  
In which one?**

A: Yeah, Spain or maybe Italy.

B: Portugal.

A: Were going to go to Italy this summer or the next. Portugal, southern Portugal, Faro or the South of Spain, Costa del Sol.

**The following questions are about the time before you arrived. Have you been to Ecuador before?**

A: Yeah. Before we moved?

B: Four?

A: Oh no, more than that. We came a total of six times before we actually moved, because we had several other trips after we bought this place. We bought this place seven years ago.

B: And we rented it out for three years and then we moved here.

A: So, we first came here in September of 2010.

B: And we came at different times a year, to see what the weather is like.

A: To see if the seasons were any different, but they are all the same.

**So, in 2010 you already had the idea to settle down here?**

A: We had the idea in 2009, after the stockmarket crashed. After the big economic downturn in 2008. We knew, that to maintain our lifestyle, we needed to move to a country where things were less expensive. So, then we started researching.

**You said, you were at the University of Cuenca, how was that?**

B: Well, yeah, that was after we moved here. That was a great experience, I really enjoyed it. I was a student there.

A: Her friend is an English professor, actually in English Literature.

B: Yes, and I was in her class, taking three or four classes with her.

A: Just for fun.

B: Yeah, I just enjoyed it. I got along great with the students, some of them are friends of mine now. It was a good time. That was two years ago.

**And you, you have been here before?**

A: In 1976. I drove.

B: He drove from Minnesota down here.

A: From South Dakota.

**How that?**

A: I drove my car to Peru, from South Dakota, you know where that is? By the Canadian border.

**What was the goal of that trip? Was it a road trip?**

A: Yes, a six-month road trip.

B: To help your Spanish.

A: Yeah, I wanted to improve my Spanish. That's what I told my parents.

**And the final destination was Peru?**

A: No, actually it was Riobamba.

**Riobamba in Ecuador?**

A: Yeah, you know Riobamba?

**So, you already knew about Ecuador?**

A: Yeah, one of my best friends was from Riobamba. He was a student at the university that I went to in the United States. And so, we drove down here.

**And how much time did you spend in Riobamba?**

A: Six months. In the 70s, before the road was paved. The Pan-American Highway was almost all dirt. In Central America there was a little bit paved, but in South America it was all dirt, mud and rock.

**At that time, what did you know about Ecuador and Cuenca?**

A: Nothing, I was 21 years old. I didn't know anything. When you are 21 you don't know anything.

**And in 2009, what was the first thing you heard about Cuenca?**

A: *International Living*. Actually it was Gerry Scott. Who's a tour operator and entrepreneur and publishes information about travel and so. He is from North Carolina but he lives in several countries. He lives in Ecuador as well.

B: Well I was living with him and he said "what about this?" and I said "that's fine, let's try it!"

**At that time, did you have friends or relatives living here?**

A: Yes, well I've lost touch with my friend. He's a mechanical engineer and I don't know where he is, I've tried to find him. I don't know if he is in Ecuador or in the United States or in Europe.

B: He married an American.

A: But no, we didn't have any friends here.

**How well does the city administration understand the concerns of retired foreign people here?**

A: Well, I don't know, I think it's improving. I think so. You read more about it. You know, about their outreach.

B: Yeah, and I think they try.

A: Well, out of necessity, because there are a lot of foreigners here. A lot of Europeans, Canadians, North Americans you know. And now, of course, the influence of South Americans, Venezuelans and Colombians. So, they are trying to figure out how to handle it, how to deal with all that.

**What do you think, what could be improved?**

B: The bus system.

A: Well, we don't use this.

B: The buses, because it's a pollution. That needs to be improved. I think Larry had mentioned earlier that we hike and walk around. Every time we go out we notice an improvement. They fixed this sidewalk, they fixed that wall, you know, they are always working on it.

A: Yeah, infrastructure is getting better all the time. We also think that Ecuador has some of the worst drivers in the world. We think, they don't know how to drive.

B: I'm afraid to ride my bicycle.

A: I mean, they are so polite when you're out talking to them, and everything, everybody is so chilled. You know, *tranquilo*. But, they get behind a wheel of a car, that's like a weapon. That's what we think.

**So, as you know the situation in the country for a longer time, what do you think has changed in the last ten years?**

A: The highways...

B: ...they have improved.

A: The hospitals, infrastructure have really improved in the last ten years.

B: Medical treatment has gone up. I have a friend who says "They've borrowed a lot from the United States culture, but they borrowed high medical costs from us." You know, and that's not a good idea.

A: I don't understand what that means.

B: Well, when we came down here in 2010, a couple of people in our group got sick. Remember that? And a doctor at 2am came to visit them and to take care of them and give them medication and so far. You can't get that anymore. You got to go to the

doctor, you got to go to the hospital and it costs a lot more. You know, that has been a change I hate to see.

**Do you think retired foreigners are leaving? Are they going home?**

A: Yeah, they're transient, I think. A lot of people rent and they do that because they want to be flexible. "If I don't like it anymore, I can move, it's very easy." I think a lot of people have left since we've been here.

B: A couple of people have just died.

A: Yeah, when you get old, you know, your older friends they die off, but a lot of other people have moved.

**Why?**

A: I don't know; I think it's just... I think the number one reason for people moving down here is economics. But why they leave, I don't know, everyone's got their own personal reasons.

B: Yeah, some are health issues, some are family issues that they just can't ignore. Can't stand to be with no grandchildren, you know, stuff like that

**But you can't see a trend?**

A: No, I don't see a trend.

B: No, not really.

**Well, can you add anything else to this information?**

B: We recommended it but for ourselves and we had family come and visit and no one has really expressed that they want to come to move here. Well, actually I got a nephew who is going to come to move here, but none of our siblings our age, you know this is a younger, he gets 30 years old, but it's an individual thing.

**So you have recommended it, but they are thinking different about it?**

B: Well, because they have their families. You know, my sister and my brothers have their own families that they want to be with. And our daughter is in England. If we

were in the United States, we still wouldn't be with our daughter. And we don't want to move to England.

A: No, we just go there in the summer. In the summertime.

**You have one daughter?**

A: Yeah.

B: Just one daughter.

A: So we go to Europe in the summer. When there's nicer weather there and it's kind of cooler here in July and August.

**For how long do you go? For two months?**

A: Yeah, a couple of months.

**To get the visa, at the beginning of your stay, were you ask to remain here a certain time during the first years?**

A: Yeah, we didn't like it. You could only leave for 90 days per year, during the first two years.

B: Yeah, we have one friend who is leaving, quite get in march, because he doesn't like that.

A; Yeah, he wants to travel six months out of the year.

**Did that rule apply to your type of visa as well?**

A: yeah.

**What kind of visa do you have?**

A: I have an investors visa and Carol has a pensioners' visa. But for both of them they had the same rule. But after two years you can go away as much as you want.

**So, you don't see any trend concerning to your friends who are leaving?**

A: Not a trend, no.

B: They all have different reasons.

**Thank you for your time and cooperation.**

**How long have you been here in Cuenca?**

4 years.

**So you arrived in...?**

2014, I landed in Guayaquil on 9/11. And it was just synchronicity, because I didn't plan ahead a time, but I felt like that was a sign, affirming my choice to move down here.

**What did you do before retiring?**

I was an Executive Assistant for CEOs and Presidents of different organizations.

**What does an Executive Assistant do?**

An Executive Assistant is a fancy secretary; you know? It's the big boss, so you have to have a fancy name, but basically you're a secretary, but with more power than ordinary secretaries, because you manage their calendars.

**Have you lived in some other foreign countries before moving to Cuenca?**

No, always in the US.

**So, Cuenca was your first choice?**

Yes.

**Situation in the United States**

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**Where are you from?**

I grow up in Texas and moved to California and lived there 27 years and then I moved to Colorado and lived there 7 years and then I moved down here.

**Do you have a family in the United States?**

I have two sisters, two daughters and four grandsons in the US.

**Where do they reside?**

Both my sisters live in the Denver Area, one of my daughters and her two sons live in the Denver Area. The other daughter, her husband and twin boys live in Atlanta. She is an ear-nose-and-throat-surgeon.

**Do you have your own home in the United States?**

No.

**You had one before?**

Many years ago, but I decided I didn't pay to buy a home, because you just lost money on it and you never saw it again, so after that, I didn't buy any homes anymore, I just rented.

**Did you have health insurance in your country?**

Yes, Medicare.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

Well, social security. That's what I live on. And I have a small pension from one of my corporate jobs and that's my only income.

**Current situation**

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**How long have you been living in Cuenca?**

Four years.

**In which sector of the city do you currently reside?**

I think this is considered *The Yanuncay*, because the river is real close.

**Is the place where you reside your own or rented?**

I rent.

**Why did you choose Cuenca as your place of residence? What do you like about Cuenca?**

Because it has got a mild climate, the cost of living is affordable, there is a very strong expat community here, so I got to have friends who are both, gringos and Ecuadorians and there's a lot of culture, you know, the free symphonies, the art. It's just a beautiful place. Nature itself, you know, I love the historic center, I love the CAJAS and all the land surrounding it. It just works for me.

**And what about Ecuador?**

Ecuador in general, I love. I find it to be beautiful. I find the people to be welcoming and helpful and I was worried about that. I toured Ecuador for 9 weeks before I decided to move, because I wanted to make sure that I could come down here as a single woman and be safe and accepted and I did a two-week Spanish immersion in Olon on the coast during that time.

**A Spanish immersion?**

Yes, having school every day, no one to speak English with, "*solamente español. So, es muy bien para aprender!*" And the Ecuadorians were so kind and so helpful, that all my fears dissolved.

**Do you do any economic activity?**

Yes, I write books. I do healing sessions with shamanic tools. I rent one of my bedrooms as an office and another bedroom upstairs for friends who need to stay over. These are the only supplements to my income.

**What activities do you carry out in your everyday life?**

I walk a lot. I love walking the dogs. They like the river too. I love going to the free symphonies. I like hanging out with my friends. I enjoy the festivals but I'm not real big on crowds and noise and all that sort of stuff, so I kind of keep that to a minimum. I love writing and I'm really good at it. So I write a lot and I'm working on my forth book. Actually the forth book in a series, I've written five other books.

**What do you write about?**

The first book I wrote was called *The Sudden Caregiver, Surrendering to Enlightenment*. And that was a memoire of marrying a man I loved dearly. We were very much in love and six weeks after our wedding he had a mayor stroke. And so, that threw me into a dark night of myself, so I wrote a book about it, to help myself heal and it worked.

**What do you write?**

Now, I'm a poet as well, as an author. So, I've written several books of poetry. The series I'm working now; I call *shamanic suspense*. So, they're novels that have principals of energy vibration and intention built into them. So that people can learn by reading a fun story.

**What places are you frequenting in the city?**

Baños, I go to baños for the waters, I go to Parque Calderón, quite frecuently, just because it's the center. The parks, I frequent the parks a lot and that's one of the things I love about Cuenca: you have a beautiful park every few blocks. I shop at the local tiendas and I have two farmacias and a mercadito four *produce* and several little tiendas within two blocks of where I live, so I don't ever have to go to a gringo store. Unless I want to. "*So, no necesito Supermaxi o Coral.*"

**Do you have private health insurance or are you affiliated with the IESS?**

Public, I use IESS.

**Do you live on a pension income? Can you cover the expenses of your maintenance with the amount of the pension?**

If I am carefully, yes.

**How do you think about the cost of living in the city?**

For me it's very affordable. I know that you can get cheaper prices out on the country, but I need people around me. I need access to convenience. So, I feel it's affordable here. But then, I don't go to the gringo places. You know, I know that there are a lot of people who try to hang out on Ordóñez Lasso and they pay way more in rent than I do, but I'm not interested. I want to be part of this culture, part of this country and it's cheaper when you do it the Ecuadorian way.

**Do you have hired any domestic service?**

Yes, I have a gardener who comes and takes care of my garden and I have the ladies that come and clean my house once a week.

**Have you made any investment in Ecuador?**

I have donated to worthy causes, but I haven't invested in anything that could give me a financial return. They're mostly donations.

**Is your life here in Cuenca what you have expected before?**

Yes. Very well, even more. I feel healthier and freer here than I've ever felt in my whole life.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

In the United States I felt poor, here I feel rich, so that gives me the freedom to hire people to help me and to donate to whatever I need to support and that feels good, I feel generous.

**What is your experience with Cuenca's public health system?**

My experiences have been very good. I was partnered with a man who was very sick for a while and when I took him to the emergency room, we were seen very quickly, he had tests done he had test evaluated by the doctors, medicines and activities prescribed and we were home again within four hours. That would never happen in the US. You spend a whole day in the ER.

**And that's because of the bureaucracy there?**

Well, it's because of the healthcare system, the way it's set up there. It just doesn't work.

**How do you think about today's public transport system in Cuenca?**

I rely on it. That's one of the things I love about Cuenca. I don't have to have a car. I ride buses or I hire taxis and it just works so easily and it keeps me stress-free. You don't have to buy the car or the gas or the car insurance or maintain repairs or find a place to park or any of those things. So, I'm much happier without a car.

**How do you think about Ecuador's government?**

I'm afraid that it is... that in order to balance their budget their selling some of their soil, because they are letting the Chinese drill in the amazon, you know, they're giving up protection for their natural resources in order to get money and that makes me very, very sad. Really, really sad. I find the government here to be... well, their less organized and efficient, but I think at this point they're maybe less corrupt than in the United States. I don't know, I'm too far distant.

**Do you feel safe in Cuenca's streets?**

Yes, I walk the dogs out to the park at 9pm or 10pm at night without any fear at all. Yes, it's very safe.

**How are the bank services in Cuenca?**

They are pretty good. I haven't had any trouble personally. Now, I paid my rent in cash before I went on a journey this last month and it didn't show up in my owners account, so I had to find my receipt and go to the bank, but that's all it took. So, it was an honest mistake that was handled.

**And how are the internet services? Do you have internet?**

I do have internet and it's about the same as I had when I lived in Colorado. I lived on a ranch out in the country. So, most of the time it would work pretty good, sometimes not so much. Just like here. (laughs)

**What about cable TV?**

I don't have cable TV. I don't have TV.

**What is your experience with lawyers and insurance companies?**

I've pretty much avoided lawyers. (laughs) When they started changing the insurance laws I got a policy by the foreign country it was called *wea, expats abroad* or something like that, but I ended up cancelling that and going back on IESS, because it was a difference between \$70 and \$240 a month. So, I feel like the IESS is a real bargain. I use a lot of alternative healing therapies that would not be covered under any kind of insurance, anywhere. So, I pay those out of pocket and if I wanted to be seen very quickly, I pay out of pocket, because IESS is kind of overloaded. But I keep them as a backup for emergency situations and I think that's very fair.

**Got your family used to the idea of you living abroad?**

Pretty much, pretty much. One sister has been down to visit me twice and we always have a lovely time. She cries when she has to go home. And that's the only family, I've had friends come to visit. But my other family, my daughters are working too hard, they are too busy, they don't have time or money. They'll come eventually, or not. They're grown ladies. One of the things that makes it comfortable to be here is being able to talk on skype or messenger so I stay in close connection with the family even if we are not physically there. And when I lived close to them I did not see them anymore than I see them now.

**How many times do they visit you? Once a year?**

My sister has come about once every year and a half and she is the only one.

**Do you have a social network inside the city?**

Yes, I do, and it's a combination of gringos and Ecuadorians. The ladies that are cleaning for me are kind of like my Ecuadorian family, we've been knowing each other now for six years. I met them the first time I visited here.

**So you knew them already before you arrived and settled down here?**

Yes.

### **Are you going to stay here in Cuenca?**

Yes, my intention is to live here forever. You know, who knows what happens in the future, but I love my life here and I have no desire to go anywhere else.

### **Can Cuenca be considered as world's number one destination for retired people?**

Well, I hesitate to say that, because I don't want a bunch of them to come. (laughs) You know what I mean? Because sometimes when expats come, they bring an attitude of arrogance that really irritates everybody and then all expats are painted with the same brush. You know, so they think: "*Ah, an expat!*" I don't want that to happen. I want everybody to stay friendly and helpful and cooperative, but as far as the truth of it being a wonderful place to live, for me it is. I absolutely think that it's a great place to retire. If people are trying to recreate the United States cheaper, then they should stay home.

### **Have you ever thought about spending a few years in another foreign country? In which one?**

I've toyed with the idea of traveling, with the idea that I might find a place that I wanted to visit. I mean I'd like to go to Italy, Spain, Europe, although, I'm more intrigued with South America all the time. South America is so versatile, and each country is so different. You know, I just got back from Bolivia and Peru and I loved both of those country. So I want to travel more, as to whether I'd pick up and move I think I would have to have a real mayor reason like political turmoil, you know something drastic to kick me out, because I love my life here and it's got all the conveniences of home, once you learn how to find them and there's everything here that you need. And Cuenca is not a third world country. Parts of Ecuador, maybe, but not Cuenca.

### **Have you been to Ecuador before?**

Yes, the first time I came was in the spring of 2012 and I came because I found people who lived 10 minutes' drive from me in Colorado who had a house here and they invited me to come, so I came. And I loved it, so the following year in 2013, I came for nine weeks. No, sorry, I came the first time in 2013, the following year in 2014, I came in February and stayed until the end of April, went home, sold everything and moved.

**Within how many months you say?**

I went back to the US from my nine-week tour at the end of April and I was back here on 9/11. So, in a matter of five and a half months.

**What did you know about Ecuador and Cuenca before you arrived?**

Not very much, I mean I had done some online research, mostly through *International Living*, and then visiting it and finding it very welcoming and beautiful when I came on the trips. That was enough for me.

**What kind of trips did you take?**

The first time I came all by myself, first time to travel outside the US by myself and that was to visit my friends for two weeks. And then the following year, nine weeks and that was to explore, so I came, I stayed with my friends outside of Cuenca where they had their house. And then I stayed with some other friends and then I went to the coast, went to Olon for a couple of weeks, then I came back to Cuenca. I went up to Puyo to explore up there, I went to Vilcabamba, to explore down there and that's when I decided that I want to move here.

**And that second trip, was it organized by a company?**

No, it was just me exploring.

**So, you never went to a trip in which they show you the country and encourage you to settle down and invest?**

I never bought an *International Living Tour*. I just always did it on my own.

**Before coming to Ecuador and Cuenca, did you have friends or relatives living here? Where do they live.**

Yes, they live toward Paute, I have friend who lives in Chuquipata, near the new university there. And through her I had met another guy that lives out on the country and another woman that lives on the coast and then I had met friends that live here in town, near Tres Puentes.

**Is there anything more to add to this information? Any special experience you had or anything else you remember?**

I feel like living here, people are still much more human, they are not as mentally programmed as they are in the United States with all the media. I mean there are some of course that are always on TV and internet and stuff like that, but there's more heart connection here still, more nurturing of family, less pressure to... Oh, this is an important thing for me: in the United States I was feeling invisible, because I have reached a certain age and in the United States they worship youth. So older people, once you cross fifty, they don't think you're valuable anymore. They don't pay any attention to you. It's as if you cease to exist. Here in Ecuador, elders are respected and treated kindly, so I feel that I'm seen and I'm honored here in a way that I wasn't in the US.

**It now seems, in the last few months that retired people who came to live in Cuenca, leave again. How do you think about that?**

Sometimes they do. I find it sad, because I don't want to go back. The people that are leaving, I think tend to have families that want them to be close. My families were always busy having their own lives. So, they were happy to see me, but they never made a real effort to see me. So, honestly, it is foreign to me why anybody would want to go back if they didn't have either a family emergency or health emergency and as far as health emergencies, I have friends here who've had crisis and they went back to the States and had the test duplicated and the doctors in the US told them that the doctors here had saved their life, because if they had been... This particular gentleman had a bleeding also in his stomach and they did one of these scope tems and they kept going until they saw it, they found it, and they said if it had been in the US, they would not have continued and he might have just kept on bleeding until he died. So, I feel the healthcare here is very good. I do have another friend who got some kind of an unusual heart situation that the doctors here refused to treat because of his age and he found a hospital in Austin that does specialty stuff like that, so he's gone back there to get that treatment.

**And then he came back?**

And then he came back. They love it here.

**So, you haven't heard about friends who didn't like the life her in Cuenca or any aspect of it that let them to go back to the US, to live there?**

I've heard of people, but nobody that I now personally.

**And for you there is no special reason to do so?**

No. I love my life here, and everybody that I talk to that has gone back for a visit says: “Oh I got sticker shock, the tension, the rushing, the fear, the racism, the ageism, the misogyny. I want to come back home.” And I know the problems here, I have worked with or donated to *la Casa de las Mujeres* and *Mujeres con Éxito*, so this isn’t a perfect place, because people are still not perfect, but it’s much easier for me to navigate.

**Thank you for your time and cooperation.**

## **Transcript Interview with Joceline Burnel 22/11/2018**

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**Are you retired?**

Yes.

**What did you do before retiring?**

I taught French in school and I was an administrative assistant for a few years.

**An administrative assistant?**

Yes, I worked in non-profit at a drug and alcohol rehabilitation center.

**Have you lived in some other foreign countries before moving to Cuenca?**

Yes, I lived in France when I was a child.

**Situation in the country of origin**

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**You said you're from Canada? Where in Canada did you live?**

I'm originally from Montreal. I lived 25 years in Toronto and the last seven years in Nova Scotia on the East Coast.

**Do you have a family there?**

Yes, I have two grandchildren there.

**Where do they reside?**

In Toronto.

**Do you have your own home in Canada?**

No.

**Did you have health insurance in your country?**

Canada has state insurance, as same as Ecuador.

**How was the access and quality of that service?**

Very good.

**Did you receive any special assistance from the state concerning health or your age or any kind of financial aid or subsidy for being retired?**

No, not while I was there. I do now.

**What do you receive now?**

I receive a pension from the Canadian government.

**Current situation**

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**How long have you been living in Cuenca?**

Three years. I arrived on December 5<sup>th</sup>, 2015.

**In which sector of the city do you currently reside?**

I live in *La Gloria*, it's in the *Unidad Nacional*.

**Is the place where you reside your own or rented?**

I rent.

**Why did you choose Cuenca as your place of residence?**

A friend of mine had moved here and after she was here two, maybe three years I came for a month to visit and to talk to her and to find out what her life was really like here.

**So, you liked Cuenca? What do you like about Ecuador?**

Well, I can't say, I always talk about Cuenca because this is where I live. So, you know I don't live anywhere else in Ecuador, so different cities have different lifestyles, different... What I love about Ecuador, I love the mountains, I love the culture, the pace of life, that it's affordable for me, that cultural things are affordable for me. I like the people here, the climate.

**Do you do any economic activity?**

I don't know. I'm a writer.

**What activities do you carry out in your everyday life?**

I write every day. (laughs) I go to the symphony. I go to restaurants with friends. What else do I do? You know, I take in some of the parades all of that, that goes on in the city.

**So, how does a typical day in your life look like?**

A typical day for me is... by 8.30 I'm in my office and I write until 4.30.

**Without any break?**

Yeah, five days a week.

**What places are you frequenting in the city?**

I spend a lot of time in *El Centro* when I'm out. I have friends who live over by Parque de la Madre. And of course the area of Yanuncay River I spend a lot of time by.

**So, you like to walk a lot?**

Yes, I walk a lot.

**Do you have private health insurance or are you affiliated with the IESS?**

IESS, yes.

**How's the quality and access of that service?**

I haven't taken advantage of it at all. I'm in really good health. My husband has, he's had knee surgeries and all kind of stuff...

**Do you live on a pension income?**

Yes.

**Can you cover the expenses of your maintenance with the amount of the pension?**

Not on my own, no, I have to have my husbands.

**How do you think about the cost of living in the city?**

Well, for me, coming from Canada where everything is so expensive, it's very affordable. I have seen prices rise, since I've been here in three years, but, you know it's like anything else. You shop around whether it's for a place to rent or food to buy, you can find what you wanted at a good price.

**Do you have hired any domestic service?**

No.

**Have you made any investment in Ecuador?**

No.

**Is your life here in Cuenca what you have expected before?**

I would say yes, yeah.

**What were the most important changes in your life (related to your residence) since you live in Cuenca?**

Living in a less stressful climate has been huge, that's probably been the biggest thing for me. Because, you know, in Canada we go from 35 degrees to minus 35 degrees.

**So, it's been the climate, mainly?**

Yeah, the climate. Being able every day of the year to step out of the door of my house has been huge for me. Impossible in Canada. In Canada in the winter you have to take ten minutes to get dressed to go and get the mail.

**What is your experience with Cuenca's public health system?**

It's been good.

**How do you think about today's public transport system in Cuenca?**

I don't use it a whole lot. I'm looking forward to the *tranvia* being functional. I haven't said that I think the *tranvia* being functional and then removing all buses from *El Centro* is going to put stress on people who work in *El Centro*, because, you know, whereas now, they can catch the bus on *Larga*, they have to walk up to *Gran Colombia* o *Mariscal Lamar* to do that, so I'm not sure if that's been really well thought out. But other than that... I mean, any time I've taken the bus it's been a good experience.

**How do you think about Ecuador's government?**

I don't get a whole lot involved in the government and part of my thinking about that is I am an immigrant, I don't know all the history I don't know all the ins and outs, so I just kind of stay out of things.

**Do you feel safe in Cuenca's streets?**

Yes.

**How are the bank services in Cuenca?**

I've had no problems.

**And the internet services?**

I don't have any problems, but we at my house, we have a dedicated fiber optics line, so... I have to tell you, when I spent two weeks in Toronto last year, my internet service was worse there than it is here. I was so very non-impressed! (laughs)

**What kind of internet do you have?**

It's fiber optics, but it's a dedicated line, we are the only ones on it.

**What about cable TV?**

I don't want that, I don't own a TV, I don't watch TV.

**What is your experience with lawyers and insurance companies?**

I have no experience with insurance companies, a little bit of experience with lawyers and I've been fine.

**Got your family used to the idea of you living abroad?**

Yeah, I think so. The only one who asked me was my youngest. She said: "so, when you move to Ecuador, will I ever see you again?" and I said: "there are planes that fly in and out of Ecuador to Canada every day".

**And do they visit you?**

No, they have not. No, none of my children have that kind of money. I've been back once within the three years.

**Do you have a social network inside the city?**

Yes, probably the best I've ever had.

**Are you going to stay here in Cuenca?**

Yes, I'm intending to get my Ecuadorian citizenship, actually.

**Can Cuenca be considered as world's number one destination for retired people?**

I haven't investigated enough to know, I mean, I don't see why not. I think there are people who never have lived in a city, who move here and have trouble adjusting to a city. But I've lived in cities all my life, so... Things that I hear people complaining about, that's the same anywhere in the world if you live in a city.

**Have you ever thought about spending a few years in another foreign country?  
In which one?**

I have thought of it and decided against it. I love it here. Every day I walk and pretty much every day I say aloud: "I love this city!" I love Cuenca, the only city in the world that I love like I love Cuenca is Montreal which is where I was born. But the climate in Montreal and the cost of living are just... incomparable.

**The time before you arrived**

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**Have you been to Ecuador before?**

Yes, I came for a month, the year before I moved here. So, in 2014 I was here. That was one time for 30 days.

**Was that through an organized trip?**

No, I just came on my own with my husband.

**What places did you visit at that time on that trip?**

Just local, you know, we went to Chordeleg, and...

**So, you came directly to Cuenca?**

No, we flew into Guayaquil and we took the bus to Cuenca. And I tell people, I fell in love with Ecuador hanging out the window of a bus. (laughs) The geography was big for me. I mean, I've lived in cities all my life, when I came here to check it out I just came from living a year in France, you know, so, a lot of the things like "oh, it's so European here" I mean that didn't work for me... but the geography, really got me.

**So, on your very first trip your final destination was Cuenca? So have you seen some other places at the coast or in the *oriente*?**

No, I've been on the coast. I've been on the coast a couple of times, you know, a week or so. I spent a little bit of time in Guayaquil which I hate. But yeah, this is where I live.

**What did you know about Ecuador and Cuenca before you arrived?**

Well, I knew kind a bit, because of my friend who have moved here. And when she announced that she was moving here, my response was: “who the hell moves to Cuenca, Ecuador?” (laughs)

**Was she from Canada?**

She was an American. She was an American from Kentucky. So, I just started reading up about and the more I read, the more it appealed to me.

**So, she was the only one you knew who was living here in Cuenca?**

Yes.

**Now, it seems that in the last few months some retired people are leaving Cuenca and turn back to the US or Canada. Have you heard about a particular case?**

Yeah, I think, there are two kinds of people who leave. One is the group of people who move here, expecting Cuenca to be a mini United States. Which it is not. And the other group who leave, and this is only what I have observed, are people who are really looking for a community of English speaking Americans. And although there’s a little bit of that in Cuenca, you know, there is not a *ghetto* of English speaking people here. And they are people..., that’s what they need. They don’t want to learn the language; they don’t really want to adjust to the culture. They are just here because it’s cheaper to live, but they want their American friends around them. And so, they are going to Mexico or someplace like that where there’s a bigger crowd of Americans.

**So, you think they are not willing to learn the language?**

No.

**Have you taken Spanish classes?**

Yes, the first year I was here, I took classes three days a week.

**Do you have friends who lived here and already went back?**

I have a friend who's going back in January. Yeah, I do. I have a friend who went back because of altitude sickness. That's pretty much it. Most people I hang out with love this place, because if they don't, I just don't have time for listening to people complaining about stuff. (laughs)

**Is there anything else to add to this information?**

I think for me, at this age of my life, living in Cuenca what I love the most other than the city itself and the feel of it is the people here. They make me feel welcome, you know, we kid with each other. I was at the *tienda* a couple months ago, when it was raining and raining and raining. I said to the guy who owns it: "I really need some sunshine!" He says: "You need sunshine; you need to start praying!" (laughs) So, I love that. I love the interaction that I have with people, you know, where they know me. They know who I am, you know, when I'm shopping or whatever, because I don't go to the malls and that kind of crazy stuff. So, for me it's the feeling of community with cuencanos and the community that I also have here with North Americans who have become good friends. I tend not to hang around with miserable people and I say to people, if I wanted to live with Americans all around me I would have moved to Philadelphia, not Cuenca. (laughs) So, that's not what I'm looking for. But I know that there are people who come here and that is what they are looking for and they don't always find that.

I love talking about Cuenca!

**Thank you for your time and cooperation.**

**Sobre usted**

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**¿Cuál es su profesión?**

Yo soy abogada.

**¿Cuánto tiempo la practica?**

Desde el 2014, es decir cuatro años.

**¿Tiene su propio negocio o para qué empresa está trabajando?**

Sí, es propio.

**¿En qué área está especializada?**

En migración y extranjería. Eso es mi día a día, con todos los extranjeros, saber qué es lo que ellos necesitan, para migrar aquí en el Ecuador. Los requisitos y todo lo que tiene esta ley de migración aquí en Ecuador.

**¿Cuáles son los casos más distintivos o frecuentes para usted?**

Después de migración y extranjería, lo consecutivo que viene como parte de mis servicios al extranjero son los testamentos, planificaciones de fin de vida, compra de propiedades y bueno después vienen los casos legales, pero bueno eso llega después como una consecuencia de la llegada aquí, de su vida aquí. Pero siempre va a ser el extranjero, que viene con su visa de residencia, va a planificar que va a hacer con su planificación de fin de vida, su testamento, y si es que aplica compra una propiedad.

**En su página web ([www.ecuadorvisas.com](http://www.ecuadorvisas.com)) se dirige únicamente a los extranjeros. ¿Es su servicio exclusivamente para ellos?**

No es exclusivamente para los extranjeros, pero digamos, los extranjeros que vienen al Ecuador es mi clientela primaria. Porque vienen por eso, para migrar aquí en el Ecuador. Obviamente, si tengo clientes ecuatorianos, pero también son para asuntos específicos, para el exterior. Sí, los tengo, pero no como otras firmas legales que se dedican a lo penal, o tránsito, eso yo no hago. Lo hago, pero derivando a otras personas.

### **¿Principalmente son extranjeros?**

Extranjeros, absolutamente, el 98%.

### **¿Tiene muchos casos actualmente?**

Sí, muchos.

### **Sobre sus clientes: perfil y motivación**

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#### **¿Cómo definiría usted el perfil de clientes que trabaja con usted?**

¿A qué se refiere con el perfil, la actitud de ellos?

#### **Sí, el tipo de personas.**

Yo los calificaría como unas personas que se sienten motivadas a venir a otro país, que sienten el entusiasmo y la emoción. La clase social, en mi opinión, siempre va a ser de la clase media a la media alta. Muy pocos son los extranjeros que vienen con muchísimo dinero. El extranjero que tiene mucho dinero se queda en Estados Unidos o migra para Australia, migra para Canadá. Pero el extranjero que tiene una base para mudarse aquí a Ecuador, que quiere decir, tuvo una casa, tuvo una jubilación, tiene un carro para vender, entonces, tiene este capital, y este capital le va a permitir venir y vivir acá. Vendió su casa, en qué se yo, en \$300.000 o \$400.000, paga al banco lo que debe y queda con \$200.000. Ya tiene \$200.000 de la casa, más la pensión, entonces sí ya tiene para poder establecerse acá, entonces siempre va a ser una clase media a una clase media-alta. Los más frecuentes.

#### **¿Son sus clientes extranjeros principalmente de la tercera edad?**

Por supuesto que sí, la mayoría de los jubilados que van a venir acá, siempre van a ser personas que ya están cerca de su jubilación o que ya están jubilados. No vamos a hablar exactamente de la tercera edad, sino estamos hablando de personas del rango desde los 50, hasta, puede ser hasta los 80 años. Este rango que digamos ya tiene hecha su vida en otro lado y viene acá a tratar de obtener un retiro con el dinero que ha obtenido.

**¿Sus clientes se comunican con ustedes cuando todavía están en EE.UU. o cuando ya llegaron a Cuenca? ¿Qué es lo común?**

Absolutamente todos mis clientes, obviamente siempre hay una excepción, pero todos mis clientes, le puedo decir el 97%, siempre se comunican con nosotros cuando todavía se encuentran en su país de origen. Y yo no hablo sólo de las personas de EE.UU. porque yo trabajo con personas alrededor del mundo. Entonces estamos hablando de personas, que mayormente tiene una pensión que les permite venir a vivir aquí al Ecuador, que son de Gran Bretaña, australianos, canadienses y los estadounidenses. Así que siempre va a ser una comunicación, puede ser de años o meses antes de venir acá.

**¿Cuántos de ellos hablan español?**

Ninguno. (se ríe) Bueno, podemos decir que tienen conocimientos básicos, como el “hola”. Estamos hablando de digamos si vamos a poner el español del 1 al 10, tendrán un 1 o un 2. Entonces, prácticamente no hablan español.

**¿Cuáles son las consultas más frecuentes de los expats que viven en Cuenca?**

Las consultas más frecuentes son sobre la calidad de vida aquí en el Ecuador. ¿Qué buscan ellos? Un ambiente amistoso y un país económicamente estable y políticamente estable. Quieren tener una vida tranquila. Las preguntas más frecuentes, obviamente son sobre la calidad de vida, el precio para bienes materiales, obviamente si la población es amistosa con los extranjeros. Eso son las preguntas más frecuentes. Cuando estamos hablando de las personas que vienen para retirarse. Porque hay distintos grupos: hay los que vienen retirados, hay los que tratan de venir a trabajar, hay los que vienen también a crecer a los niños aquí. Entonces depende de cuál es el ciudadano. Pero en este caso si es un ciudadano retirado, eso son las preguntas más importantes para él, porque tiene que saber que el dinero que va a obtener va a ser suficiente para darse el lujo de ser retirado. Es decir, de no hacer absolutamente nada.

**¿Así que también tiene clientes como familias jóvenes que tienen la intención de radicarse aquí para que sus hijos crezcan?**

Sí, hasta que sus hijos decidan si quieren regresar a EE.UU. Estamos hablando de estas familias que vienen con los niños, que quieren quedarse aquí un máximo de 5 años. Pero el rango (es decir el promedio que se quedan) es dos años.

### **¿Qué piensan ellos sobre Cuenca?**

Les fascina. Los únicos dos factores que están afectando a Cuenca son: primero, las lluvias continuas, tenemos un frío a veces fuerte y una lluvia. ¿Entonces, qué quiere el extranjero? El extranjero siempre quiere salir, pero si llueve tiene que quedarse en casa. Y el otro son los precios que los locales (cuando yo digo locales, me estoy refiriendo a los cuencanos) están poniendo. Ahí la malinterpretación de los cuencanos es que, si piensan que él es extranjero, usamos esta palabra: “si él es gringo, me va a pagar”. Entonces, a veces ponen precios absurdos, por arrendar o vender, eso entonces afecta también.

### **¿Cuáles son las dificultades más comunes que enfrentan?**

El clima es un factor sobre él (el extranjero) podría decir “Cuenca no es para mí, mejor me voy a la costa porque empieza el frío.” Eso sería lo que yo veo y a veces, usando esta palabra muy morocha, “el precio abusivo”.

## **La perspectiva futura**

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### **¿Puede Cuenca ser declarado destino número 1 para jubilados?**

Absolutamente, sí, lo han dicho de una manera inteligente. Yo pensaría que Cuenca tiene todos los factores para atraer a los extranjeros. Absolutamente. Tiene todos los factores. En primer lugar, porque Cuenca se parece mucho a ciudades americanas. Porque, en primer lugar, todos los cuencanos que están en el centro, que están caminando, siempre están haciendo algo, o van a comprar, o están trabajando, o están vendiendo algo. Es decir, todos están haciendo una actividad económica. Y eso evita la pobreza, no hay tanta mendicidad en Cuenca. Hay mendicidad, pero no es extrema. ¿Entonces, qué busca el extranjero? Busca que su vida no cambie de una manera tan fuerte. Es decir, si viene a Cuenca, va a tener su edificio, y quiere estar con los locales, va a tener o arrendar una casa, va a vivir de una manera como cuencanos, pero sin que haya esta mendicidad. Para mí, Cuenca es una ciudad exacta, tiene un clima cambiante que al fin y al cabo también es algo bueno, tiene actividades todos los fines de semana y todos los días. Una persona puede hacer todos los días cosas diferentes que también es algo muy atractivo. Entonces, para mí, Cuenca tiene todo. Los parques que han hecho es una idea fantástica. Para mí, Cuenca tiene todos los factores para ser el destino número uno. Pero también necesita promocionarla. Absolutamente.

### **¿La actividad que hay en el centro de la ciudad es algo que atrae a los jubilados?**

Absolutamente. Las actividades que hay en el centro atraen totalmente, los restaurantes que han abierto. En Cuenca hay tantos diferentes tipos de comida, estamos hablando

de comida turca, árabe, hindú, etc. Es decir, se está haciendo como un pequeño Manhattan. Hay la diversidad de culturas, digamos en Cuenca también ha aceptado la diversidad de culturas, y también algo que apoya a la ciudad de Cuenca es que no es tan grande. No es una ciudad como Guayaquil o Quito que ya se distribuye por todo lo ancho y largo. Cuenca todavía sigue siendo una comunidad y se distribuye en pequeñas parroquias y todo está cerca. Esto es un factor muy atractivo, que a todo lado se puede caminar y está en acceso.

### **Y ellos, los jubilados extranjeros caminan mucho.**

Sí, mucho, todo el tiempo. Nadie quiere comprarse un carro.

### **¿Cómo ha cambiado este panorama en los últimos 10 años? (desde el boom en el 2009)**

Sí, ha cambiado. Yo tengo mi oficina desde el 2013 y en ese año todavía había muchísima afluencia. Especialmente en el 2014. Había muchísima afluencia de retirados. Pero sí ha bajado, sí ha habido un declive de la afluencia de ellos. Porque, en el primer lugar, algo que si les espanta a los retirados es la inseguridad política. Aparte, todos me han dicho que sí confiaban en la administración de Correa. O sea, siempre hay diferentes opiniones políticas, pero ellos con Correa se sentían más estables. Ahora otra vez vienen las protestas, entonces el extranjero ni siquiera quiere invertir. ¿Por qué? Porque dice “si me compro una casa, después que va a pasar como en Venezuela, y me van a querer invadir”. Entonces, este tipo de cosas y la inestabilidad política es un factor totalmente responsable para el declive de que ellos quieren venir a vivir acá.

### **¿Piensa usted que los expats se están yendo poco a poco de Cuenca?**

Bueno, realmente, el extranjero siempre se va a ir. No es como el ecuatoriano. El ecuatoriano donde nació, quiere vivir y quiere morir. El extranjero no, el extranjero, de todos los clientes que tengo, que son cientos, que son miles, todos, se deciden en un máximo de dos años. Si en los dos años se quedan aquí, se quedarán hasta siete años. Si se quedan más de siete años, se quedan más de diez. Pero dentro de los dos años ellos se deciden, o regreso a mi casa o me quedo aquí. Luego de este tiempo hay otros factores: la familia, si se enferman, quién les va a cuidar? Los hijos allá. Tienen nietos, quieren visitar a los nietos. Se vuelven más viejos. No es lo mismo si vinieron a los 65 años y ahora tienen 73. La salud ya no es la misma. Tienen que regresar donde conocen todo, a donde tienen su seguro social pagado para toda su vida. Digo para todos estos factores siempre se regresan. Pero créame, dos años a todos que he visto,

si se quedan más de dos años, se quedarán cuatro, se quedarán seis. Si no ya se están preparando para irse. Esto es lo que he vivido con mis clientes.

**En el caso afirmativo: ¿Por qué es? / ¿Cuál es la razón?**

Las razones principales son la familia, el estado de salud, sí, estos serían.

**¿Puede usted observar una tendencia?**

Bueno, yo como oficina, principalmente, soy honesta, creo que me he posicionado bien en el mercado. Porque incluso había personas que han trabajado con otros tipos de personas que han hecho este tipo de procesos por ellos mismos o que han trabajado también con llamémosle facilitadores, han venido donde mí y siguen viniendo. Entonces, si yo no hago una aplicación, siempre estaré con mis otros tipos de procesos. Hay meses en los que no se podrá hacer muchas aplicaciones, pero vuelta al otro mes ya vienen. O sea, yo siempre me he mantenido con un número de treinta aplicaciones mensuales.

**¿Y en comparación con años pasados, dice usted que sí aparece un declive?**

Sí, sí hay un declive. Especialmente por las personas que quieren invertir. Y sí lo piensan dos veces. Especialmente por la situación política y el otro factor que ha afectado a este año de manera relevante es la invasión de los venezolanos. Eso les preocupa mucho porque tal vez ellos piensan por muchas cosas que salen en la televisión internacional, de que mueren de hambre y que no tienen medicina, entonces ellos piensan que el Ecuador va a ser tipo como un país en África, lleno de personas con mendicidad y nadie quiere vivir en eso. ¿No? Este año ha sido bastante delicado acerca de esto. Este año yo puedo decir que lo he sentido más porque ha sido por este problema de los venezolanos.

**¿Qué aspectos se pueden mejorar?**

Para mí, una mejor administración migratoria, de parte del gobierno ecuatoriano, para lo que es el tema de los venezolanos. Si bien, Ecuador tiene que ser un país digamos humanitario, un país que acepta la migración de todo el mundo, pues, tiene que ser también honesto con la política migratoria, ¿no? Tiene que dividirlo. Las personas que necesitan vivir en el país, porque, digamos, es la necesidad, la necesidad lo impulsa. Es algo digamos por humanidad que sí, les vamos a recibir, aquí está su visa, queremos que esté bien. Pero a la persona que viene a invertir en el país. Ecuador no es un país desarrollado, no es un país súper desarrollado. No podemos hacer una comparación

con China, con Japón o Australia. Todavía nosotros tenemos muchas cosas cuestionables en nuestro país para querer poner restricciones a las personas que tratan a venir acá. Entonces, está muy bien, que quieren recibir a los venezolanos, porque no hay como cerrar las puertas, son personas que nos necesitan. Pero hay que dar prioridad al que viene a darnos soporte a nosotros como país. Entonces, ¿qué está haciendo el Ministerio de Relaciones Exteriores en este momento? Le da prioridad al venezolano. A él se le emite la visa el mismo día si es necesario, se le da inclusive hasta la carpeta para que pueda trabajar aquí; para que pueda ingresar sus documentos. El honorario del ciudadano venezolano es menor en comparación con el ciudadano americano. Sin embargo, al ciudadano americano se le hace que espere por su visa, incluso hasta 90 días. El venezolano en cambio, ese mismo día le puede emitir su visa o tres días después o cinco días después. Entonces no hay un equilibrio. Debería ser: personas de Sudamérica, personas que vienen como jubilados, como inversionistas, y establecer turnos para estas personas y turnos para las otras personas. Pero tendrían que dividirlo.

### **¿Y todavía no existe esta división?**

No, no existe esa división. Es más posible si ustedes como universidad podrían proponer algo así, porque les está afectando. Les está afectando y soy honesta, son personas de más de 70 años. Quieren que obtengan huellas digitales aquí en el Ecuador. No se puede obtener las huellas digitales aquí en Cuenca, se tiene que viajar a Quito o a Guayaquil. Si hay 50 a 100 personas en la línea, quieren que estas personas de 60 años que vienen a depositar su dinero acá, y de 70 años que vienen acá a invertir estén en la línea desde las doce de la medianoche hasta las siete de la mañana. No.

## **Temas legales**

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### **¿Cuáles son sus posibilidades de éxito para obtener la Visa?**

Las posibilidades son 100%, siempre que no tenga antecedentes penales serios. ¿Qué son los antecedentes penales serios? Qué usted violó, que usted traficó migrantes, que usted traficó o distribuyó drogas, que usted mató. Entonces, esos son antecedentes penales considerados serios que evitarían que una persona viva acá en el país.

### **¿Cuál fue el caso más difícil que tuvo con un expat?**

No es que ha sido difícil, sino es que el Ministerio lo hace difícil por la mala administración del mismo ministerio, porque no son claros con lo que piden ellos. Y tampoco explican bien la ley. La ley no es clara y nunca quiere decir “así es”. Supongo que después debe venir el ciudadano y reclamar a ellos. Por ejemplo, este fue el problema más grande que tuve yo personalmente, lo considero como algo relevante

para mi archivo: este ciudadano vino acá al Ecuador a aplicar una visa de pensión. La visa de pensión se demoró tanto más de 60 días que el ciudadano tuvo que regresarse a su país de origen. En el país de origen, cuando él se sale del país, se expira su visa de turismo (porque él estuvo antes aquí en el Ecuador). En el consulado de Ecuador le emiten una visa de turismo, él viene con la visa de turismo acá al país e ingresa sin problema. Su visa se aprueba finalmente y va a recibir su visa. El Ministerio de Relaciones Exteriores le dice que tenía que cancelar la visa que tenía en ese momento, para poder recibir la visa que se iba a emitir. El Ministerio de Relaciones Exteriores explica a este ciudadano que el proceso de visa está suspendido. Le cancelan el proceso de visa porque él no podía tener dos visas a la vez. Eso no es posible. Pero él no tenía dos visas a la vez, él tenía una visa de turismo que le permitió ingresar al país y la otra visa ni aún ni siquiera se le emitía. ¿Cómo ellos podían solucionar eso? Cancelando la visa que se le emitió en el Consulado, su visa consular de turismo y emitiéndole su visa de pensión, para que obtenga ya su categoría migratoria permanente. Al momento que pasó eso, el Ministerio, absolutamente no le quiere emitir, en ese trance de una semana, hasta tomar los documentos fuera y aplicar nuevamente, se cambia la ley migratoria. Se cambia la ley migratoria de permanente a temporal. El señor que tenía su visa aprobada permanente tuvo que aplicar una nueva visa temporal. Se le emitió la visa temporal y sólo tiene dos años para vivir en el Ecuador y pagar de nuevo el honorario del gobierno. Si nos vamos a la realidad, también debería haber recursos humanos y realmente un verdadero análisis de la carpeta, porque lo que yo estoy contando son circunstancias que da la vida, yo no le digo que todo el mundo puede tener estas excepciones, pero si debe haber excepciones. Entonces el Ministerio de Relaciones Exteriores es la primera puerta para el extranjero, pero yo puedo decir que el Ministerio de Relaciones Exteriores es el que primero trata mal al extranjero.

### **¿Falta flexibilidad por parte de los funcionarios responsables?**

Flexibilidad y, sobre todo un buen trato. Nunca los señores, no se deberían usar los términos nunca o siempre, pero siempre... pero muy frecuentemente, les ponen trabas a los extranjeros. Y actúan de esta manera, digamos, cuando se trata de una persona que viene a invertir y está demostrando que tiene su pensión que está demostrando que está arrendando un departamento. ¿Cuánto es un arrendamiento de un departamento de un extranjero aquí? A un extranjero le encanta vivir dignamente, estamos hablando de un departamento de mínimo, mínimo \$400. Pero \$400 para ellos ya es el extremo. Y estamos hablando de un arrendamiento. Yo tengo clientes que pagan hasta \$2500. Para vivir como a ellos les gusta. Depende también de la persona. Pero el Ministerio no entiende esto.

### **¿Son muchos los jubilados que traen su menaje de casa a Cuenca?**

Sí, recientemente, ha sido más frecuente, por ejemplo, en el 2016. No fue muy frecuente antes, pero ahora la mayoría sí quiere traer porque los electrodomésticos buenos aquí en el Ecuador cuestan mucho. Entonces estamos hablando de lo primero que ellos quieren poner es una buena lavadora, secadora y refrigeradora. Eso va a ser sólo lo primero, si vamos a ver estas primeras cosas aquí, en una muy buena marca, va a valer por lo menos, estamos hablando de unos \$2000 a \$3000. No son todos, pero sí, yo sí considero que cada vez más, ellos sí prefieren traer su menaje de casa; o también por cuestiones de salud. Hay ciertos colchones allá, ortopédicos, sillas, esas cosas y ellos prefieren tener sus próximas cosas.

### **Adaptación**

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#### **¿Cuál piensa usted es el motivo principal de ellos para vivir en Cuenca?**

El clima.

#### **¿Es difícil para ellos adaptarse a la vida en Cuenca?**

No.

#### **¿Cuáles son los consejos más frecuentes que usted les da?**

Qué tengan cuidado. No pueden ser unas personas tan confiadas. ¿A qué me refiero con confiadas? Los señores no pueden pensar como por ejemplo irse a la Feria Libre con \$1000 y sacar su manojito de dinero allá. No pueden poner su pasaporte en la parte atrás de la mochila. No pueden entregar dinero sin firmar un contrato. Entonces es este tipo de consejos.

#### **¿Qué necesita saber un norteamericano que tiene la intención de vivir su jubilación en Cuenca?**

También la correcta ubicación para su mejor desenvolvimiento. Yo, con eso me refiero a que es muy importante, en caso de que tenga una salud mala, no podría irse a vivir en digamos Vilcabamba y de Vilcabamba 20 minutos más para allá, porque al fin y al cabo va a necesitar una clínica. Entonces también es un punto importante. Otra cosa, si son personas totalmente solas, yo tampoco les recomiendo irse a vivir muy lejos en el campo.

### **¿Qué piensa usted sobre los expats que viven en sus propios grupos o edificios con habitantes exclusivamente de EE.UU.?**

Bueno, realmente, las personas que vienen a vivir acá con esta mentalidad, ellos nunca van a vivir en la comunidad y esas son las personas que no aprenden español. Porque siempre el extranjero, bueno eso es otra cosa, pero creo que usted es parte de la comunidad de extranjeros, pero el extranjero siempre tiene esta tendencia de ser una persona, no todos, pero la mayoría, con una mentalidad abierta. O sea, preguntando: ¿cómo te llamas? ¿de dónde eres? Y tratar de hacer amigos... y después vienen los grupos de amigos. Eso sí, a mí me ha pasado, si usted por ejemplo ve a un americano que ve a otro americano, y le dice “¿de dónde eres? ¿cuánto tiempo estás aquí? Entonces se hacen amigos y ya tratan de buscarse los unos a los otros. Hay aquí claramente restaurantes sólo para gringos, edificios sólo para gringos, inclusive espacios sólo para gringos. Los ecuatorianos sí llegamos ahí, pero como que uno es el ecuatoriano allí. No les molestamos y sí se frecuentan, pero, hay personas que sólo pasan en sus grupos y nunca van a aprender español. Las personas que aprendieron español fue porque salieron y se aventuraron.

### **¿Piensa usted que existe integración?**

Sí. Absolutamente. Para mí sí. Eso ha sido mi experiencia con muchos de los extranjeros con los que yo he trabajado. La mayoría me ha dicho: “sabes que Sara, recomiéndame un lugar donde no haya gringos. Yo quiero vivir con la comunidad. Si hubiera yo querido vivir en un edificio con gringos, me hubiera quedado en Estados Unidos”. Y esto he visto más frecuentemente porque ellos quieren vivir con la comunidad.

### **¿Con más frecuencia ha visto que quieren integrarse? Porque yo también conozco el otro ejemplo de los guetos, afuera de la ciudad, donde viven en sus ciudadelas.**

Sí, pero eso bueno es para hablar de los grupos: para explicar el tema de los grupos en mi experiencia, siempre va a tener un amigo con el que se lleva mejor. Este amigo le va a decir: “¿sabes qué? Vente a vivir acá. Aquí hay una muy buena comunidad y vas a estar cerca de mí. Así viene la familia. Luego, esta familia dice a la otra: “¿sabes qué, aquí está hermoso, estamos cerca del río, no está mal el precio, si quieres venir a visitarme?” Entonces, el uno se va recomendando al otro. Es malo que yo lo diga, yo soy ecuatoriana, pero no es como el ecuatoriano. El ecuatoriano quiere que nadie sepa. De manera general, en los Estados Unidos, los otros latinos nos consideran a los ecuatorianos egoístas. Y realmente sí, yo también he visto eso. Porque el ecuatoriano trata de decir: “no, aquí está lindo, mejor no lo digo a nadie, porque si no, van a venir más y más. Pero el extranjero no. Yo he viajado a diferentes ciudades donde existen más grupos de extranjeros, por ejemplo, Cotacachi, en el norte del país, cerca de Ibarra.

¿Qué nacionalidades hay más allí? Canadienses. Y hay una comunidad hermosa, con tantos canadienses que parece que usted estuviera en Canadá, sólo falta la nieve allí, porque es una comunidad hermosa. Obviamente es más cara, ¿pero por qué? porque el uno lo dijo al otro. Entonces tienen las posibilidades también tienen el dinero, suficiente dinero para comprarse la casa. Entonces viene el uno, le dice al otro y le dice al otro y a veces incluso se venden las casas entre ellos mismos.

**¿Así que, en resumen, los norteamericanos prefieren recomendar un lugar que les parece bonito a otros que vengan y compartirlo mientras que el ecuatoriano lo quiere para sí mismo?**

Yo, de lo que he visto, 100 %. Entre todos los extranjeros, todo es a base de lo que usted piensa, de su recomendación, de que le dicen, “¿cuánto cuesta? no te pueden cobrar más de esto, esta comunidad está bien ahí, ¿dónde queda tal dirección?” Yo tengo los foros. Los foros dicen: “¿alguien me podría decir cuál sería la mejor, o una escuela en la que mi hijo se adapte para hablar español?” Inmediatamente vas a tener 200 comentarios en un mismo día. Entonces estamos diciendo de que entre ellos sí se comunican.

**¿...y hay una red social?**

Sí, absolutamente.

**¿Cómo es la relación entre los expats y...**

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**... el Sistema de Salud Público?**

Realmente, son objetivos diversos. Con la salud pública, ellos prefieren no usarla, porque hay largas colas, largas esperas, no entienden el idioma. Entonces, si la persona que tiene dinero prefiere irse a un médico que hable inglés. Porque si hablamos del seguro público, debe haber muy buenos médicos que hablan inglés, estoy muy segura de eso.

**... el IESS? (Instituto Ecuatoriano de Seguridad Social)**

De lo que yo he visto es casi nula. Si ellos tienen IESS, es para cumplir con la nueva ley migratoria, porque la nueva ley migratoria exige tener un seguro de salud público o privado. Entonces, si pueden acceder al público, lo hacen, si no tienen que afiliarse al privado.

### **¿Piensa usted que esta nueva condición se refleja en el declive?**

Absolutamente, sí.

#### **... la aduana? (Servicio Nacional de Aduana del Ecuador SENA)**

Yo tengo un socio que hace aduana. Lo que él me explicó, es a base de los procedimientos, de lo que quieren hacer al contenedor. Si quieren por ejemplo inspeccionar todo el contenedor, obviamente ellos no quieren que saquen todas las cosas igual como cualquier otra persona, entonces, su propina le tienen que dar. Yo, de todos mis clientes que han traído un contenedor, me han dicho que ha sido una extremada mala experiencia en la aduana.

#### **... el Ministerio de Relaciones Exteriores?**

Al menos los de aquí de Cuenca, todos (los expats) no quieren este ministerio en Azogues. La mayoría de ellos me ha comentado, que el Ministerio de Relaciones Exteriores en Azogues les ha tratado muy, muy mal. No es por la distancia, la distancia es lo de menos. Ellos a veces conducen una hora y media para irse al trabajo. La distancia es lo de menos; y les parece un edificio hermoso, pero el servicio en sí, de los funcionarios es terrible.

### **Preguntas sobre la visa y las condiciones correspondientes**

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#### **¿Qué tan fácil es la obtención de la Visa de Residencia para los Jubilados?**

Es fácil, es un proceso sencillo, tienen que cumplir con todos los requisitos, por seguro que sí. De los requisitos estamos hablando de los antecedentes penales, de la carta de beneficios todo debidamente apostillado, digamos es un proceso que realmente no tiene mucha dificultad.

#### **Se han cambiado algunas condiciones en la visa de Residencia Temporal para los Jubilados en los últimos años. ¿Cuánto tiempo pueden pasar fuera del Ecuador en el primer año / en los primeros años sin perder la visa?**

Sí, es otra cosa que el Ministerio de Relaciones Exteriores o la nueva Ley de Migración no ha pensado. Porque sólo les dejan salir a los extranjeros 90 días. 90 días en el primer año y 90 días en el segundo año.

**¿En este punto cambió algo en la nueva ley?**

No, sigue siendo el mismo período de tiempo para los residentes temporales. Pero sería algo que ellos tendrían que volver a observar, porque esos 90 días son pocos, es demasiado poco para una persona que realmente tiene dinero y quiere ver a los hijos, quiere ver a los nietos, quiere hacer turismo en otro lugar, pero, sin embargo, quiere que Ecuador sea su casa. Entonces, deberían hacer (u ofrecer) más que ese período corto.

**¿Para la residencia permanente es el mismo período de tiempo de 90 días por año?**

No, para la residencia permanente son 180 días. 180 días el primer año y 180 días el segundo año.

**¿Necesitan los jubilados en el momento de solicitar la visa demostrar que disponen de un cierto monto de dinero en una cuenta bancaria a su nombre?**

Sí, cuando se están solicitando los medios de vida lícitos. Pero en el momento en que se solicitan los medios de vida lícitos, estos no son claros. Por ejemplo, hay personas que nunca han tenido digamos un ingreso mensual. A veces tendrán mucho dinero o dejaron de tener un ingreso mensual y vendieron su casa, otros tienen mucho dinero en su cuenta bancaria pero no van a tener un ingreso mensual. El ministerio se ha puesto una actitud con la que quiere saber cómo ha obtenido este dinero. Entonces, imagínese una persona que ha vendido su casa, su carro, ha vendido su negocio. Traer todas esas escrituras a veces apostilladas, o, es decir, indagar en la vida y en la cuenta bancaria, me parece como algo que no le correspondería al país. Hay personas muy “picky” que dicen “no, sabe que, si tanto me indagan, me voy, si estoy mostrando que no soy un criminal, si estoy mostrando que tengo el dinero para vivir aquí.” Quieren que justifiquen a veces hasta por qué tienen \$5000 en la cuenta bancaria.

**¿Así que para las autoridades no es suficiente saber que sí, hay un cierto monto de respaldo en la cuenta, sino como usted dice, quieren indagar de dónde proviene ese dinero?**

Sí, de donde proviene ese dinero, y no les corresponde. Para eso hay una UAF (Unidad de Análisis Financiero). Y ni siquiera están trayendo el dinero acá. Sólo están demostrando que ellos no van a depender del gobierno. Que me parece muy bien. Que tengan un seguro de salud. Hay cambios en la nueva ley que me parecen muy bien. Como, por ejemplo, que exijan un seguro de salud. Pero que no les obliguen a afiliarse por el monto real que ellos reciben.

### **¿Desde cuándo hay el nuevo requisito de tener un seguro de salud?**

Realmente, desde que la ley se emitió, desde el 6 de febrero del 2017. Pero, realmente el reglamento de la Ley Migratoria en el que se explica que todo el mundo necesita un seguro de salud, está (vigente) desde el 10 de agosto del 2017, si no me equivoco. Es decir, estamos ya a más de un año con esta nueva ley.

### **Para un expat que cuenta con una pensión mensual de \$1000 ya es difícil mantenerse aquí en Cuenca. ¿Qué piensa usted al respecto?**

Depende del estilo de vida que tenga. Para mí, \$1000 para una persona que tiene una vida decente, sí, sí le alcanza, pero teniendo una vida muy básica. Es decir, una vida muy recortada. ¿A qué me refiero con muy recortada? Qué el señor no podrá hacer viajes, que el señor no podrá digamos irse a comer en restaurantes frecuentemente, restaurantes que le ofrecen platos o comidas de más de \$15. No va a poder hacer eso.

### **¿Piensa usted que el declive es temporal o se nota que ya hay una tendencia y que son cada año menos y menos de los jubilados extranjeros que llegan a Cuenca?**

Sí, y va a seguir prolongándose esto, mientras no aclaren lo que es el seguro de salud. O sea que no cambien la política migratoria. ¿Cómo podrían aumentar el número de las personas que vengan al país? Aumentando los días que pueden salir. Esta nueva ley que pusieron de visa temporal y permanente afectó totalmente.

### **¿Según usted, el primer punto es el seguro?**

No está mal, para mí está bien que tengan un seguro. Muchos de ellos tenían el seguro, pero lo que pasa es que esta nueva ley migratoria, en el artículo 51 y 52 de la Ley de Movilidad Humana le obliga al extranjero a afiliarse por el monto real de la pensión. Entonces, estamos hablando de una persona que tiene una pensión de \$2500, tiene que dar el 17% de eso. ¿Cuánto va a recolectar el IESS? Es mucho dinero. Mucho dinero para un servicio que el extranjero tal vez no utilice. Ahora, al momento que se puso como una obligación obtener un seguro de salud, las compañías privadas usaron y abusaron del sistema, entonces ellas empezaron a subir. Ahora, un extranjero mayor de edad, “un señor” le llamamos a un extranjero de la tercera edad, para afiliarse a un seguro de salud va a necesitar un mínimo de \$170, mensuales para un seguro privado de seguridad. Digamos que el señor venga con \$1000, menos \$200 por cualquier cosa, va a tener \$800, el departamento más barato que encuentra: \$250, va a tener \$500 para poder vivir aquí en el Ecuador. Eso ya es menos de lo que ganan muchos de los propios cuencanos. Entonces, tendría que ser una ley clara, diciendo que sí se puede afiliarse al seguro de salud, hablamos del seguro del Instituto Ecuatoriano de Seguridad Social

(IESS); pero que lo haga como lo estaba haciendo antes, porque muchos sólo tenían el IESS, para casos catastróficos y aparte un seguro privado, o regular el seguro privado. Sabe que, vamos a hacer un análisis de cuánto se debería cobrar. Porque no sé si los ecuatorianos se vayan a afiliarse a los planes que se están ofreciendo. \$170, \$250, \$350, \$400. Estamos dando ya precios que hay en los EE.UU. en un país como Ecuador. Sólo para el seguro. El otro factor es el que pueden salir del país. Ecuador tuviera muchas más personas, que quisieran y desearían vivir aquí si se les permitiera salir más. Hay personas que se van del país porque dicen: “el Ecuador no me permite salir suficiente”. Otra cosa es que sí debería haber excepciones. ¿A qué me refiero con excepciones? Casos excepcionales. Por ejemplo, al momento que se encuentra la pareja en EE.UU. muere el esposo y la esposa quiere regresar al Ecuador. Antes le quitaron la visa a ella. Ahora le van a querer cobrar una multa. ¿Por qué hacen esto a una persona que está demostrando que quiere venir a vivir aquí? O sea, ¿no es absurdo...? Yo nunca he visto un video de un “gringo” diciendo “mire a esta señora que está vendiendo espumilla, miren que gorda que está” Nunca he visto eso yo. Hasta el momento. Pero en cambio, otras nacionalidades, como nos han humillado a nosotros. Imagínese. Entonces yo nunca he visto eso. O sea, mejor tratan de adaptarse. No todos, porque también hay ciertas personas que tienen su carácter. Pero, sin embargo, igual que los ecuatorianos no todos son de la mejor actitud. Somos diferentes. En eso, para mí también debe haber casos excepcionales en los que los extranjeros pueden apelar. Diciendo, por ejemplo: “sabe que, se me murió la esposa...” Tuve una cliente mía que estuvo con cáncer, ella estuvo a punto de morir, ahora quiere aplicar para la ciudadanía y no quieren darle la ciudadanía, no quieren que aplique a la ciudadanía. ¿Por qué? Porque estuvo casi muriéndose de cáncer, pero no, dicen que ellos se apegan a la ley. Entonces, debe haber casos excepcionales como muerte, enfermedad, o sea enfermedad grave. Debería haber.

### **Disculpe, ¿cómo fue ese caso de la señora con cáncer?, ¿qué pasó?**

La señora, ya pasó aquí sus dos años de Visa de Residencia Permanente. No salió ningún día el primer año. Cumplió. Creo que salió 10 días en el segundo año. En el primer año, ella puede salir con la antigua ley, hasta 18 meses en un solo período. Pero justamente en este tercer año, ella tiene cáncer y tiene que quedarse en EE.UU. con su esposo hasta que ella se recupere de ese cáncer. Ella se recuperó del cáncer, me parece, a los nueve meses de quimioterapia, o tal vez fue un año dos meses. Luego regresó al país para no perder su visa. Ahora está viviendo aquí, así que ella obtuvo su visa en el 2010 y eso le pasó en el año 2013. Entonces, regresa acá, diciendo: “yo amo este país, yo quiero aplicar para mi ciudadanía.” Quiere aplicar para la ciudadanía y hace todos los documentos. Después de un año, el jurídico le rechaza la ciudadanía porque dice que ella no estuvo aquí en Ecuador el tercer año por el período de 90 días. Y ella dice: “pero estuve a punto de morir, todos mis documentos médicos están aquí, el escrito de mi doctor, cuando tuve quimioterapia que tenía que quedarme en EE.UU. porque tengo un seguro ahí...” Simplemente no. ¿Son o no absurdas, cosas como esta? Para una

persona que quiere vivir aquí. ¿Qué daño le puede hacer esa persona al país? Es una señora de unos 70 años, que sólo quiere ser ecuatoriana. O sea, le podrían decir tal vez a alguien dudoso, de unos 20 años, “¿por qué este chico quiere la ciudadanía? Hay que entrevistarle bien, mejor tiene una buena entrevista, pero a una señora de 70 años que tal vez viva unos años más. Pero le hacen eso después de un año de espera. Me parece que es algo tan absurdo.

**¿Piensa usted que hay la tendencia de que los jubilados de ahora quieren irse a vivir en otras ciudades en América Latina? ¿Ciudades que tengan atractivos similares?**

Sí, bueno, de las ciudades en América Latina de las cuales yo más he escuchado, a las que se están mudando son Medellín en Colombia y también Panamá.

**¿Qué ciudades en Panamá?**

Le mentaría, si dijera conocer, pero de Colombia sí sé que es Medellín. Ahora también hablando de Europa, tengo muchísimos clientes que se han ido a vivir en Portugal.

**¿Así que definitivamente hay un declive?**

Sí, un declive y muchísimo más a partir de la nueva Ley de Migración.

**¿Son más los que regresan a EE.UU. o son más los que buscan una vida en otro país diferente a Ecuador?**

Yo le pondría más como un 50 – 50, le soy honesta. Yo pensaría no mucho más por América Latina, porque la situación política de América Latina no es la mejor. En general. Hay muchos problemas también en Argentina y en Brasil es demasiado peligroso y los otros países son demasiado pequeños y no se han hecho publicidad así que ni siquiera se conoce. Les falta la propaganda. Ecuador hizo un muy buen comercial acerca de Ecuador, por eso hasta llamó más la atención. Pero ahora con la nueva ley... No sé ni para qué hicieron esta nueva Ley de Migración. Es hora de que aclaren o que pongan nuevos decretos sobre la ley, por ejemplo, sobre el seguro de salud, pero no, decidieron hacer una nueva Ley de Migración, que realmente espantó a la gente. Mucha gente se fue al momento que vino la Ley de Migración.

**¿Cuándo la gente se va, se va por motivos muy personales o se puede generalizar por lo de la nueva ley? ¿O es que intervienen otros motivos personales como, por ejemplo, el estado de salud de un familiar, tener nietos en el país de origen o familiares a quienes se extraña?**

Yo pondría, que motivos personales son la prioridad para ellos, para todos los extranjeros y creo que, para cualquier persona, pero también la mala administración de la política. Al menos estoy hablando de lo que es la Ley de Migración. Es que se trata de buscar una explicación y no la hay, y estoy hablando acerca de cada distrito zonal que corresponde acá a Cuenca que es Azogues. Entonces, siempre se están cambiando cosas, añadiendo cosas, eliminando requisitos, aumentando requisitos, entonces también se vuelve un poco inseguro, o sea, no se sabe si la otra semana le van a decir alguna información distinta. Entonces yo sí le considero a la Ley de Migración perjudicial. Perjudicial, en vez de ayudar o mejorar, le perjudica totalmente al extranjero a que ese no se sienta con ánimos de venir a vivir acá.

**¿Puede añadir algo más a esta información?**

No, yo pensaría que... bueno realmente es un comentario personal mío, acerca de que Ecuador y sobre todo Cuenca tiene un gran potencial para que el extranjero siga viniendo, para atraer inclusive hasta la inversión extranjera, pero tienen que saber administrarla muy bien. Yo pensaría que ciudades como Cuenca deberían de dirigirse que hay tanto extranjero aquí, ciudades como Cuenca, ciudades como Loja y también Quito, que son las que han recibido más extranjeros, deberían hacer una propuesta para el extranjero, el pensionado, el inversionista, el profesional, si quieren venir aquí al Ecuador, recibirle. Y hacer las cosas más sencillas. Pero disculpe, pero aquí el país, haciéndolo más sencillo a personas que están vulnerables. No le digo que no lo reciban, pero sí debería haber una diferenciación entre la persona que viene a pagarme \$500 a \$700 en renta y una persona que está buscando inclusive hasta salud gratuita. Entonces yo pienso que debería haber propuestas de parte del municipio, de los concejales o de alguna autoridad relevante, porque digamos si así nos unamos todos los grupos de abogados y todo eso, no crea tanto efecto, además, muy pocos abogados se dedican a la migración y extranjería.

**Muchas gracias por su tiempo.**

**About you**

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**What is your profession?**

I'm an attorney.

**For how long have you been practicing?**

Since 2014. That is four years.

**Do you have your own business or what company are you working for?**

Yes, it is my own.

**What area are you specialized in?**

In migration and alienage. This is my daily life, with all foreigners, knowing what they need to migrate here in Ecuador. The requirements and everything that the immigration law includes here in Ecuador.

**¿What are the most distinctive or frequent cases for you?**

After migration and foreigners, the consecutive that comes as part of my services to foreigners are wills, end-of-life planning, property purchases, and then the legal cases, but that comes later as a consequence of the arrival here, of the foreigner's life here. But it is always going to be the foreigner, who arrives with his residence visa; who is going to plan what he is going to do with his end-of-life planning, his will, and if it applies he might buy a property.

**Your website ([www.ecuadorvisas.com](http://www.ecuadorvisas.com)) addresses only foreigners. Is your service exclusively for them?**

It is not exclusively for foreigners, but let's say, foreigners who come to Ecuador is my primary clientele. Because they come for that, to migrate here in Ecuador. Obviously, I do have Ecuadorian clients, but I have them for specific matters, abroad. Yes, I have them, but not like other legal firms that treat criminal, or transit cases, I don't do that. Well, I do, but deriving to other people.

**They are mainly foreigners?**

Yes, absolutely, 98% of them are foreigners.

**Do you currently have many cases?**

Yes, many.

**About your clients: profile and motivation**

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**How would you define your clients profile?**

What do you mean with “the profile”, their attitude?

**Yes, the type of people.**

I would rate them as people who feel motivated to come to another country, who feel enthusiasm and emotion. The social class, in my opinion, will always be from the middle class to the upper middle class. Very few foreigners come with a lot of money. The foreigner who has a lot of money stays in the United States or migrates to Australia, or to Canada. But the foreigner who has a base to move here to Ecuador, does mean, he had a house, he had a retirement, he has a car to sell, consequently he has a capital, and this capital will allow him to come and live here. He sold his house, what do I know, at \$ 300,000 or \$ 400,000, he pays the bank what he owes and has left \$ 200,000. He already has \$ 200,000 of the house, plus the pension, so he is able to settle here. So it will always be someone from a middle class to a middle-upper class. Talking about the most frequent ones.

**Are your foreign clients mainly elderly people?**

Of course, most of the retirees who are coming here will always be people who are already close to retirement or who are already retired. We do not talk exactly about the elderly, but we are talking about people in the range from 50, until, it can be up to 80 years. This range that has already made his life elsewhere and comes here to try to obtain a retirement with the obtained money.

**Do your customers communicate with you while they are still in the US? Or when they arrived in Cuenca? What is common?**

Absolutely all my clients, obviously there is always an exception, but all my clients, I would say a 97%, always communicate with us when they are still in their country of origin. And I don't talk only about the people of the United States, because I work with people around the world. So we are talking about people, who mostly have a pension that allows them to come to live here in Ecuador. People from Great Britain, Australians, Canadians and Americans. So there is always a previous communication, of years or months before they are coming here.

**How many of them speak Spanish?**

None. (laughs) Well, we can say they have basic knowledge, like "hello." Let's say if we are going to put a Spanish scale from 1 to 10, they will have a 1 or a 2. So, they practically do not speak Spanish at all.

**What are the most frequent queries of expats living in Cuenca?**

The most frequent consultations are about the quality of life here in Ecuador. What are they looking for? A friendly environment and an economically and politically stable country. They want to have a quiet life. The most frequently asked questions are obviously about the quality of life, the price for material goods, and if the population is friendly with foreigners. Those are the most frequently asked questions, when we are talking about people who come to retire. Because there are different groups: there are those who come retired, there are those who try to come to work, there are those who also come to grow children here. Then it depends on who the citizen is. But in the case if he is a retired citizen, these are the most important questions for him, because he has to know if the money he is going to receive is enough to afford to be retired. That is, not doing absolutely nothing.

**You also have clients such as young families who intend to settle here for their children to grow up?**

Yes, until their children decide if they want to return to the US. We are talking about families that come with children, and want to stay here for a maximum of 5 years. But the range (the average of time they stay) is two years.

### **What do they think about Cuenca?**

It fascinates them. The only two factors that are affecting Cuenca are: first, the continuous rains, we have a sometimes strong cold, and a rain. So what does the foreigner want? The foreigner always wants to go out, but if it rains he has to stay at home. And the other factor is the prices that locals (when I say locals, I am referring to Cuenca's people) are setting. The misunderstanding of the *Cuencanos* is that, if they think the person is a foreigner, we use this verbalism: "If he is a gringo, he will pay me." So, sometimes they put absurd prices, for leasing or selling, that also affects.

### **What are the most common difficulties they face?**

About the factor weather, he (the foreigner) could say "Cuenca is not for me, I better go to the coast because the cold starts." That would be what I see and sometimes, using this very strong word, "the abusive price."

### **Future perspective**

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#### **Can Cuenca be declared number 1 destination for retirees?**

Absolutely, yes. It is a very intelligent way to say it. I would think that Cuenca has all the factors to attract foreigners. Absolutely. It has all the factors. First of all because Cuenca looks a lot like American cities. Because, first of all, all the local people who you meet in the center, who are walking, are always doing something; are going to buy; or are working; or are selling something. That means, everyone is doing an economic activity. And that avoids poverty, there is not so much begging in Cuenca. There is begging, but it is not extreme. So what is the foreigner looking for? Not to change his life in a strong way. That is, if you come to Cuenca, you are going to have your house, and you want to be with the locals, you are going to have your own, or lease a house, you are going to live in a way like the locals; but without this begging. For me, Cuenca is an exact city, it has a changing climate that after all is also a good thing, it has activities every weekend and every day. A person can do different things every day which is also something very attractive. So, for me, Cuenca has everything. The parks they have made is a fantastic idea. For me, Cuenca has all the factors to be the number one destination. But you also need to promote it. Absolutely.

#### **Is the activity in the city center something that attracts retirees?**

Absolutely. The activities in the center attract totally; for example, the restaurants that have opened. In Cuenca there are so many different types of food available; we are talking about Turkish, Arabic, Hindu food, etc. It looks almost like a small Manhattan. There is the diversity of cultures. Let's say, Cuenca has accepted the diversity of

cultures, and also something that benefits the city of Cuenca is that it is not so big. It is not a city like Guayaquil or Quito that is already distributed throughout the width and length. Cuenca is still a community and is distributed in small parishes and everything is close. This is a very attractive factor; you can walk everywhere and everything is accessible.

**And the foreign retirees walk a lot.**

Yes, a lot, and all the time. No one wants to buy a car.

**How has this landscape changed in the last 10 years? (since the boom in 2009)**

Yes, it has changed. I have had my office since 2013 and in that year there was still a lot of influx. Especially in 2014; a lot of retired people arrived then. But it has decreased; yes, there has been a decline in their influx. Because, in the first place, something that frightens retirees is political insecurity. Besides, everyone has told me that they did not trust Correa's administration. There are always different political opinions, but with Correa they felt more stable. Now the protests are back again, so the foreigner doesn't even want to invest. Why? Because he says "if I buy a house, then it will happen how it did in Venezuela, and they are going to invade me." So, this kind of things and political instability are a totally responsible factor for the decline of why they originally wanted to come to live here.

**Do you think the expats are gradually leaving Cuenca?**

Well, actually, the foreigner is always going to leave. He is not like the Ecuadorian. The Ecuadorian often wants to live and to die at the place he was born. But not the foreigner. Of all the clients I have, which are hundreds, which are thousands, they all decide in a maximum of two years. If they stay here for two years, they will stay up to seven years. If they stay more than seven years, they stay more than ten. But within two years they decide, or to return to their home or to stay here. After this time there are other factors intervening: like the family. If they get sick, who will take care of them? The children are there, back in the US. They may have grandchildren who they want to visit. They get older. At age 73 it is not the same as when they arrived at age 65. Health is no longer the same. They have to go back to where they know everything, where they have their social security paid for their whole life. I say for all these factors they always go back. But believe me, everyone I've seen, if they stay more than two years, they'll stay four, they'll stay six years. If they are not already preparing to leave. This is what I have lived with my clients.

**In the affirmative case: Why is this so? / Which is the reason?**

The main reasons are the family and the state of health.

**Can you observe a trend?**

Well, me as a consultant, I think I have positioned myself well in the market. Because there were even people who have worked with other types of people who have done this kind of process for themselves or who have also worked with, call it facilitators, then they came to me and keep coming. So, if I don't make an application, I will always be with my other types of processes. There are months in which not many applications can be made, but they will be back next month. I have always kept up with a number of thirty monthly applications.

**And compared to past years, do you say that a decline does appear?**

Yes, there is a decline. Especially for people who want to invest. And yes they think twice. Especially because of the political situation and the other factor that has affected this year in a relevant way is the invasion of Venezuelans. That worries them a lot because maybe they think about all the things that are on international television; about people who are starving and who don't have medicine, so they think that Ecuador is going to become kind of an African country, full of people, begging and nobody wants to live there. This year has been quite delicate around this topic. This year I can say that I felt it more, because of this problem concerning Venezuelans.

**What aspects can be improved?**

In my opinion, a better immigration administration, from the Ecuadorian government, talking about the subject of Venezuelans. Although, Ecuador has to be a humanitarian country, a country that accepts migration from all over the world; well, it must also be honest with immigration policy, right? You have to divide it. People who need to live in the country, because, let's say, the necessity drives them. We might tell them for humanities sake, yes, we will receive you, here is your visa, we want you to be well. But apply that as well to the person who comes to invest in the country. Ecuador is not a developed country; it is not a super developed country. We cannot make a comparison with China, with Japan or Australia. We still have many questionable things in our country to be in the position to put restrictions on the people who try to come here. So, it's very good, that they want to receive Venezuelans, because there is no way to close the doors, they are people who need us. But we must give priority to those who come to support us economically as a country. So what is the Ministry of Foreign Affairs doing right now? It gives priority to the Venezuelan. It issues the visa

on the same day if necessary, it even gives him the documents he needs to find work here. The Venezuelan citizen enters his all documents he needs. The Venezuelan citizen's fee is lower compared to the one of the American citizen. However, the American citizen has to wait for his visa, even up to 90 days. The Venezuelan, on the other hand, can issue his visa the same day or three to five days later. So, there is no balance. It should be divided: people from South America and people who come as retirees, as investors; and in a next step we should set shifts for these people and shifts for the other people. But it has to be divided.

### **And there is still no division?**

No, there is no such division. It might become possible if you as a university could propose something like that, because it is affecting the retired people. It is affecting them and I am honest, they are people over 70 years old. They want them to obtain fingerprints here in Ecuador. You cannot get your fingerprints here in Cuenca, you have to travel to Quito or Guayaquil. If there are 50 to 100 people in the line, they want these 60-year-olds, who come to deposit their money here, and 70-year-olds who come here to invest, standing in a line from midnight to seven o'clock in the morning. No, please.

### **Legal issues**

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#### **What are your chances of success to obtain the Visa?**

The chances are 100%, as long as the person doesn't have a serious criminal record. What are serious criminal records? That you violated, that you trafficked migrants, that you trafficked or distributed drugs, that you killed. So, those are criminal records considered serious that would prevent a person from living here in the country.

#### **What was the most difficult case you had with an expat?**

Actually, it has not been so difficult, but that the Ministry made it difficult because of the mismanagement of the same ministry; because they are not clear with what they ask and they do not explain the law well. The law itself is not clear and never states clearly "so it is". I guess, in the end it is always necessary that the citizen comes and claims. The following was the biggest problem that I personally had; I consider it as something relevant to my file: this citizen came to Ecuador to apply for a retiree visa. The retiree visa was delayed for so much more than 60 days that the citizen had to return to his country of origin. The moment he left the country of origin again; his tourist visa expired (because he was in Ecuador before). At the Ecuadorian consulate he got a tourist visa, he arrived with the tourist visa and could enter the country without

any problems. They told him: “your visa is finally approved and you will receive your visa.”

The Ministry of Foreign Affairs here told him that he had to cancel the visa he had at that time, in order to receive the new visa which was about to be issued. Then suddenly the Ministry of Foreign Affairs explained to the citizen that the visa process was suspended. The visa process has been canceled because he could not have two visas at the same time. That is not possible. But he did not have two visas at the same time, he had a tourist visa that allowed him to enter the country and the other visa was not even issued. How could they have solved that? By canceling the visa that was issued to you at the Consulate, your consular tourist visa and issuing your new pension visa, in order to obtain your permanent immigration status. At the moment that happened, the Ministry did not want to issue the visa at all. During that one week, until taking the documents out and applying again, the immigration law got changed. Migration law changed from permanent to temporary. The man who had his permanent approved visa had to apply for a new temporary visa. He was issued a temporary visa and is only allowed to live in Ecuador for two years. On the top of that he has to pay the governments fee again. Going back to reality, there should also be human resources and, most of all, a true analysis of the individual folder, because what I am reporting are life-giving circumstances. I do not tell you that everyone can have these exceptions, but there should be some exceptions. So, the Ministry of Foreign Affairs is the first door for foreigners, but I can tell that the Ministry of Foreign Affairs is the first one who treats the foreigner badly.

### **Is there a lack of flexibility on the part of the responsible officials?**

Flexibility and, above all, a good deal. You should never use the terms *never* or *always*... but very often, they put obstacles to foreigners. And they act this way, when it is a person who comes to invest. A retiree who is showing that he has his pension, who is showing that he is renting an apartment. How much is a lease from a foreigner's apartment here? A foreigner loves to live with dignity, we are talking about a department of minimum, minimum \$ 400. But \$ 400 for them is already the low end. And we are talking about a lease. I have clients who pay up to \$ 2500; in order to live as they like. It also depends on the person. But the Ministry does not understand this.

### **Are there many retirees who bring their household items to Cuenca?**

Yes, recently, it has been more frequent, for example, in 2016. It was not very frequent before, but now most of retirees do want to bring them, because good appliances here in Ecuador cost a lot. So the first or most important thing they want to bring from home is a good washer, dryer and refrigerator. Those are only the first things, if we are going to check the prices of these goods here, in a very good brand, they would be worth at

least, about \$ 2000 to \$ 3000. Not all the foreigners do that, but yes, I do consider that more and more are doing so, they do prefer to bring their household goods; also for health reasons. There are certain mattresses there, orthopedics, chairs, those kind of items, and these people prefer to have their proper things.

## **Adaptation**

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### **What do you think is their main reason for living in Cuenca?**

The weather.

### **Is it difficult for them to adapt to a life in Cuenca?**

No.

### **What are the most frequent advices you give them?**

To be careful. They cannot be too confident. What do I mean with confident? The retirees, for example, cannot go to the Feria Libre (Free Fair) for example with \$ 1000 and take out their bunch of money there. They cannot put their passport in the exposed part of the backpack. They cannot deliver money without signing a contract. So it's this kind of advice.

### **What does a North-American who intends to live his retirement in Cuenca need to know?**

The correct location for his best evolution; with that I mean that it is very important, in case he has a weak health, he could not live, let's say in Vilcabamba or from Vilcabamba 20 minutes further outside, because after all he will need a clinic. That is an important point. Another thing: I also do not recommend moving far away in the countryside, if they come to live alone here.

### **What do you think about the expats who live in their own groups or buildings with inhabitants exclusively from the US?**

Well, the people who come to live here with this mentality, they will never integrate in the community and those are the same people who do not learn Spanish properly. Because the foreigner, well that's another thing, but I think you are as well part of the community of foreigners; but the foreigner always has this tendency to be a person, not all of them, but the majority, with an open mind. In the daily routine, that is, asking:

What's your name? Where are you from? And to try to make friends ... and then come the groups of friends. Of course, it has happened to me, if for example you see an American who meets another American, and asks "where are you from? How long have you been here? Then they become friends and already try to do things together. There are clearly restaurants here only for gringos, buildings only for gringos, including spaces only for gringos. Ecuadorians do get there, but as an Ecuadorian, one feels like being the "foreigner" there. We do visit them, but we do not bother them; but there are people who only pass in their groups and will never learn Spanish. The people who learned Spanish did so because they went out and ventured.

**Do you think there is an integration?**

In my opinion yes, absolutely. That has been my experience with many of the foreigners with whom I have worked. Most have told me: "You know Sara, recommend me a place where there are no gringos. I want to live with the community. If I had wanted to live in a building with gringos, I would have stayed in the United States." And I have seen this more frequently because they really want to live with the community.

**Have you seen this frequently, that they want to integrate in this manner? Because I also know the other example of the ghettos, outside the city, where they live in their own citadels.**

Yes, but it is good to talk about the groups, to explain the topic of the groups. In my experience, you will always have a friend with whom you get along better. This friend one day might say: "you know what? Come live here. Here you find a very good community and you will be close to me. This is how the family comes. Then, this family says to the other: "You know what, here it is beautiful, we are near the river, the price is not bad, if you want to come visit me?" Then, one is recommending the place to the other. Actually it is not convenient for me to say so, I am an Ecuadorian, but the foreigner is not like the Ecuadorian. The Ecuadorian wants nobody to know. In general, in the United States, other Latinos consider us selfish Ecuadorians. And it is really true; I've seen that too. Because the Ecuadorian might think: "No, here it is nice, I'd better not tell anyone, because by doing so, more and more will come. But the foreigner does not hide this information. I have traveled to different cities where there are more groups of foreigners, Cotacachi for example, in the north of the country, near Ibarra. What nationalities are there? Canadians. There is a beautiful community, with so many Canadians that it seems that you were in Canada, only the snow is missing there. It is a beautiful community. It is obviously more expensive, but why? Because one said it to the other. Further, they have the financial possibilities, enough money to buy the houses. Then one comes, tells the other, and sometimes they even sell the houses among themselves.

**So, in short; do North-Americans prefer to recommend a place that seems nice to others who come and share it while an Ecuadorian would keep the spot for himself?**

Yes, of what I have seen, 100%. Among all foreigners, everything is based on what you think, on your recommendation, on what they say. "How much does it cost? they can't charge you more for this, this community is fine there, where is that address?" I have access to the forums. The forums say for example: "could someone tell me which would be the best spot, or a school where my son easily adapts to speak Spanish?" You will immediately have 200 comments in the same day. So we are saying that they do communicate with each other.

**¿...and they have a social network?**

Yes, absolutely.

**How is the relationship between the expats and ...**

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**... the Public Health System?**

Actually, there are diverse objectives. With public health, they prefer not to use it, because there are long lines, long waiting times, they don't understand the language. So, the ones who have money prefer to go to a doctor who speaks English. Because if we talk about public insurance, there must be very good doctors who speak English, I am very sure of that.

**... the IESS? (Ecuadorian Institute of Social Security)**

From what I have seen it is almost inexistent. If they are registered at the IESS, it is to comply with the new immigration law, because the new immigration law requires having public or private health insurance. So, if they can access the public, they do; if they can't, they have to join a private insurance company.

**Do you think that this new condition is reflected in the decline?**

Yes, absolutely.

### **... Customs? (National Customs Service of Ecuador SENA)**

I have a partner who treats all the custom related cases. What he explained to me is based on the procedures; on what they want to do with the containers. If the custom officers want, for example, to inspect an entire container, obviously the foreigners don't want them to take out all the same things as it would be done to any other person; so a tip has to be given. All my clients who have brought a container, have told me that it has been an extreme bad experience in customs.

### **... the Ministry of Foreign Affairs?**

At least the expats here in Cuenca do not want this ministry in Azogues. Most of them have told me that the Ministry of Foreign Affairs in Azogues has treated them very, very badly. It is not because of the distance; the distance is the least. In the US, they sometimes drive an hour and a half to go to work. The distance is the least; and they think it's a beautiful building, but the service itself, of the officials is terrible.

## **Questions about the visa and the corresponding conditions**

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### **How easy is obtaining the Residence Visa for Retirees?**

It's easy, it's a simple process, they have to meet all the requirements, for sure. Talking about the requirements I am referring to the criminal record, the letter of benefits, and everything properly apostilled. Let's say it is a process that really does not have much difficulty.

### **Some conditions have been changed in the Temporary Residence Visa for Retirees in recent years. How much time can they spend outside of Ecuador in the first year / in the first years without losing the visa?**

Yes, this is something else that the Ministry of Foreign Affairs or the new Migration Law has not considered well. Because they only let foreigners leave the country for 90 days. 90 days in the first year and 90 days in the second year.

### **Did something change in the new law in this aspect?**

No, it is still the same period of time for temporary residents. But it is something that they would have to observe again, because those 90 days are not enough, it is too little for a person who really has money and wants to see the children, wants to see the grandchildren, wants to do tourism elsewhere; but, however, he wants Ecuador to be his home. So, they should do (or offer) more than that short period.

**Is it the same period of time of 90 days per year for the permanent residence?**

No, for permanent residence it is 180 days. 180 days the first year and 180 days the second year.

**Do retirees need to show that they have a certain amount of money on a bank account in their name at the time of applying for a visa?**

Yes, when legal livelihoods are being requested. But at the moment when licit livelihoods are requested, these are not clear. For example, there are people who have never had a monthly income. Sometimes they will have a lot of money or they stopped having a monthly income and they sold their house; others have a lot of money in their bank account but they will not have a monthly income. The ministry has put an attitude with which it wants to know how the person has obtained this money. Then, imagine a person who has sold his house, his car, has sold his business. Bringing all those writings, sometimes apostilled. Investigating the life and the bank account of a foreign person seems like something that would not correspond to the country. There are very "picky" people who say: "You know what; if they investigate me so much, I leave; if I am showing that I am not a criminal, if I am showing that I have the money to live here." Sometimes the investigators want to justify why the retirees have \$ 5000 on a bank account.

**So it is not enough for the authorities to know that there is a certain amount of support in the account; but as you say, they even want to find out where that money comes from?**

Yes, where that money comes from, and if it does or doesn't belong to them. For this kind of investigation there is the UAF (Financial Analysis Unit). And tacking into account that the retirees are not even bringing the money here. They are just proving that they are not going to depend on the government. That seems very good to me. There are changes in the new law that seem very good to me. Like, for example, requiring health insurance. But do not force them to join the Public Health System based on the real amount of money they receive.

**When was the new requirement of having health insurance introduced?**

Since the law was issued; since February 6, 2017. But, actually, the regulations of the Migration Law that explains that everyone needs health insurance, is in force since August 10 of 2017, if I'm not mistaken. That means, we have this new law for already more than one year.

**For an expat who has a monthly pension of \$ 1000 it is already difficult to live here in Cuenca. what is your opinion?**

It depends on the lifestyle he has. For me, \$ 1000 for a person who lives a decent life, can be enough; but having a very basic life. That is, a very restricted life. What do I mean by very restricted? That the person will not be able to make trips, nor will he be able to go to eat in restaurants frequently; restaurants that offer dishes or meals of more than \$ 15. He won't be able to do that.

**Do you think that the decline is temporary or do you notice that there is already a trend and that there are fewer and fewer of the foreign retirees arriving in Cuenca every year?**

Yes, and this is going to continue, as long as they don't clarify what health insurance is. That is, as long as they do not change immigration policy. How could they increase the number of people coming to the country? By increasing the days, they are allowed to leave. This new law that they put on the temporary and permanent visa totally affected the decline.

**According to you, the main issue is the insurance?**

In my opinion it is good for them to have an insurance. Many of them had insurance; but what happens is that this new immigration law, in articles 51 and 52 of the Human Mobility Law obliges the foreigner to affiliate for the real amount of the pension. So, we are talking about a person who has a pension of \$ 2500, and has to give away 17% of that for the Public Health Service. This is a lot of money. A lot of money for a service that the foreigner may not use. Now, when it became an obligation to obtain health insurance, private companies used and abused the system; they began to rise the fees. Now, a foreigner of legal age, let's say a foreigner of the third age, to join a health insurance will need a minimum of \$ 170, monthly for paying a private security insurance. Let's say he arrives with a monthly available amount of \$ 1000, less \$ 200 for whatever expenses, he will have \$ 800 left; the cheapest apartment he finds is about \$ 250; so he will have \$ 500 to be able to live here in Ecuador. That is already less than many of the locals here earn. So, it should be a clear law, saying that you can join health insurance; we talk about insurance from the Ecuadorian Institute of Social Security (IESS); but to do it as it was done before. Because many retired foreigners only had the IEISS, for catastrophic cases and apart from a separate private insurance. Let's make an analysis on how much should be charged. Because I don't know if Ecuadorians are going to join the plans that are being offered. Plans of \$ 170, \$ 250, \$ 350, and \$ 400. We are already offering prices that are common in the US, though in a country like Ecuador. Only for insurance. The other factor is that they should have the possibility to leave the country. Ecuador would have many more foreign people,

who would like and wish to live here if they were allowed to leave more. There are people who leave the country because they say: "Ecuador does not allow me to leave enough." Another thing is that there should be exceptions. What do I mean with exceptions? Exceptional cases. For example, at the time a couple is in the US, the husband dies and the wife wants to return to Ecuador. Before they would have taken her visa. Now they want to charge her a fine. Why do they do this to a person who is showing that she wants to come and live here? I mean, isn't it absurd ...? I have never seen a video of a "gringo" saying "look at this lady who is selling sweets, look how fat she is!" I have never seen that. On the other hand, there are other nationalities, that have humiliated us. Imagine. I have never seen a North- American doing that. That means, they really try to adapt. Not all, because there are also certain people who have their "special" character. But, nevertheless, it is just the same with Ecuadorians who are not all of the best attitude either. Coming back to the topic, there must also be exceptional cases in which foreigners can appeal. Saying, for example: "sir, my wife just died ..." I had a client of mine who had cancer, she was about to die; now she wants to apply for citizenship and they don't want to give her citizenship, they don't want her to apply to the citizenship. Why? Because she was almost dying of cancer. They say they stick to the law. So, in those cases, there must be exceptional cases such as death, illness, or serious illness. There should be.

### **Excuse me, how was that case of the lady with cancer? What happened?**

The lady has already spent two years in Ecuador with a Permanent Residence Visa. She didn't leave not one day during the first year. So, she complied. I think she left for 10 days in the second year. In the first year, she could leave, according to the old law, up to 18 months in a single period. But exactly in the third year, she had cancer and had to stay in the US with her husband until she recovered from that cancer. She fortunately recovered from cancer, it seems to me, at nine months of chemotherapy, or maybe it was a year two months. Then she returned to Ecuador, so as not to lose her visa. Now she is living here. So, she obtained her visa in 2010 and that happened to her in 2013. Then, she returns here, saying: "I love this country, I want to apply for my citizenship." She wants to apply for citizenship and presents all the documents. After one year, the legal entity rejects her citizenship arguing, that she was not here in Ecuador for the third year (besides the period of 90 days). And she says: "But I was about to die. All my medical documents are here as well as my doctor's medical analysis. During the time I had chemotherapy, I had to stay in the US. because I have my insurance there ... " The answer was a simple "No". These situations are absurd, aren't they? For a person who wants to live here. What harm can that person do to the country? She is a lady in her 70s, who just wants to be Ecuadorian. I would understand it if they might ask themselves about someone doubtful, in their 20s, "why does this boy want citizenship? You have to interview him well; you better have a good interview; but not with a 70-year-old lady who may live a few more years. But they do exactly that after a year of waiting. I think it's something so absurd.

**Do you think there is a tendency that retirees now want to move to other cities in Latin America? Cities with similar attractions?**

Yes, well, the cities in Latin America of which I have heard the most, the ones they are moving to, are Medellin in Colombia and also Panama.

**What cities in Panama?**

I would lie to you, if I told you to know, but from Colombia I do know that it is Medellin. Talking about Europe, I have many clients who have moved to Portugal.

**So there is definitely a decline?**

Yes, a decline much more intense since the release of the new Migration Law.

**Are there more people returning to the US or looking for a life in another country than Ecuador?**

I would say it is more like a 50-50 situation; I'm honest. I would not think there are much more candidates for Latin America, because the political situation in Latin America is not the best. Usually. There are many problems also in Argentina and in Brazil, it is too dangerous and the other countries are too small and have not been promoted, so many of them are not even known. They lack propaganda. Our country made a very good commercial about Ecuador, that's why it even got more attention. But now with the new law... I don't even know what they did this new Migration Law for. It is time for them to clarify or put new decrees on the law, for example, on health insurance; but no, instead, they decided to make a new Migration Law, which really scared people. Many people left at the time the Migration Law was introduced.

**When people leave, do they leave for very personal reasons or can it be generalized and reduced to the new law? Or is it because of other personal reasons, such as the health status of a family member, or having grandchildren or family members in the country of origin they miss a lot?**

I would state, that personal reasons are the priority for them, for all foreigners and I think, for anyone; but also the bad administration of politics. I am merely talking about what the Migration Law is. It is about seeking an explanation and there is none, and I am talking about each zonal district that corresponds. Here in Cuenca it is Azogues. So, things are always changing, adding things, eliminating requirements, increasing requirements. Therefore, it becomes a bit insecure, that means, you will never know, if they will tell you any different information the very next week. So I do consider the

Migration Law harmful. Harmful, instead of helpful or improving. It totally harms the foreigner so that he does not feel in the mood to come and live here.

**Can you add anything else to this information?**

No, I would think this is all... Well it really is a personal comment of mine, about the fact that Ecuador and especially Cuenca have great potential for the foreigner. The potential to keep them coming, to attract even foreign investment, but they have to know how to manage it very well. I would say that cities like Cuenca should address this topic in a better way. There are so many foreigners here. Cities like Cuenca, cities like Loja and also Quito, which are the ones that have received more foreigners, should make a proposal for the foreigner, the pensioner, the investor, the professional. To receive them if they want to come to Ecuador. And make things simpler. Please, excuse me, but in my opinion, the country is just making it easier for people who are vulnerable. I don't say we should not receive them, but there should be a differentiation between the person who comes to pay me \$ 500 to \$ 700 in rent and a person who is even looking for free health services. So I think that there should be proposals from the municipality, from the councilors or from some relevant authority, because let's say if we join just the groups of lawyers and all the others from the same field, it does not create so much effect. In addition, very few lawyers are dedicated to the Migration and Foreign Affairs.

**Thank you very much for your time.**

## Appendix G: Consents and Signatures Interviewees.

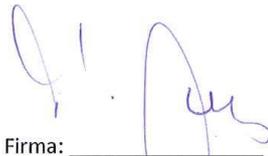


### Preguntas a funcionarios y abogados

Buenos días, mi nombre es Lucas Oberlin, soy estudiante egresado de la escuela de Estudios Internacionales en la Universidad del Azuay en Cuenca, Ecuador. Estoy realizando mi tesis de graduación para obtener mi licenciatura en Estudios Internacionales. Mi tesis está basada en el estudio de los factores que han incidido en el declive de la migración de jubilados estadounidenses residentes en Cuenca durante el período 2015 - 2018.

Es importante mencionar que los resultados de las entrevistas serán utilizados únicamente para fines académicos. El uso de su información será totalmente confidencial. De antemano gracias por su cooperación y tiempo.

Fecha: 6 de noviembre, 2018



Firma: \_\_\_\_\_



**CECUECENCA**  
S. A.  
CUENCA - ECUADOR



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Fecha: 20-11-2018

Firma: Jacqueline B. Sarrio  
Expatriate Medical Advocates  
RUC # 0151511326001



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Fecha: 23/Noviembre/2018

Firma:   
 **Ab. Sara Chaca**  
Mat. Nº 01-2015-15  
F.A.A.

