

Multiplex Migration and Aspects of Precarization: Swedish Retirement Migrants to Spain and their Service Providers

Critical Sociology

2016, Vol. 42(7-8) 1003–1016

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DOI: 10.1177/0896920516628306

crs.sagepub.com



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Abstract

Exploring the relations between different migrants who meet in Spain, this article discusses issues of mobility, the globalization of care and service work, and precarization of labor and livelihoods, of crucial importance to welfare states and the future of work and retirement conditions in Europe. A mélange of migratory processes are scrutinized along a Swedish-Spanish North-South axis. It analyzes longstanding conditions on the Spanish labor market combined with neoliberal de- and reregulation of work and welfare with a bearing on spatial and social inequalities across the European Union. From a relational approach, the authors examine conditions of Swedish retirement migrants in Spain and of the workers and entrepreneurs who provide care and services for them. Social networks, intermediaries and subcontractors are crucial to organization of migration as well as work and services. Some of these workers, especially third country migrants, occupy precarious, and sometimes informalized, low skilled jobs in an ethnically segmented and gendered labor market.

Keywords

income inequality, informal sector, labor, migrant workers, migration, neoliberalism, transnationalism, welfare state

In Swedish public discourse, retirees born in the 1940s are represented as a growing cohort of relatively wealthy consumers, with more cosmopolitan preferences and habits compared to previous generations. They are part of a growing number of Northern Europeans who migrate to Southern

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Europe to retire in the sun. From a relational approach, the authors examine conditions of Swedish retirement migrants in Spain and of their service providers. Social networks, intermediaries and subcontractors are crucial to the organization of migration as well as for the provision of work and services in retirement migrant destinations. This article especially investigates: how do recent trends towards individualization and internationalization of job trajectories as well as informalization and precarization of labor impact the conditions of service providers? And further: how do the strategies for care and services of Swedish retirees interplay with the characteristics of labor and welfare systems along a North-South EU axis?

We use the term International Retirement Migrants (IRMs) (King et al., 2000: 1) to refer to Swedish retirees who currently reside seasonally as well as permanently in Spain, including both those who have migrated before and after retirement. They could also be labeled 'residential tourists' or 'lifestyle movers', but we use the term IRM in order to place the wide set of actors in our study within a field of internationalization and mobility, where the term 'migrant' is not reserved for labor migrants and asylum seekers.

The social context of our study – i.e. the destination zones where IRMs and service providers meet – is conceived as an encounter of two sets of transnational actors with widely different socio-economic backgrounds and socio-spatial situatedness: (1) IRMs, most of whom have (officially) left the labor market and have a background in an industrial class structure and Swedish welfare state society (Thelin, 2013); and (2) service providers who operate formally and informally on a Spanish labor market, with relatively low welfare provision and a service economy characterized by a high level of informalization and precariousness. Apart from adding a relational dimension to studies on retirement migration, this field exemplifies the gap between Northern and Southern Europe in terms of work and welfare, and our results can be used to reflect on inequalities in labor and welfare rights among citizens of different EU countries as well as third country migrants from outside the EU.

Below, after a brief theoretical and methodological introduction, we first describe the varied social and economic conditions of Swedish IRMs in Spain and how their strategies influence the relations they establish with service providers. As part of this panorama, we analyze three key cases that provide contrasting insights to aspects of precarization and mobility across a North-South axis: low-income and working IRMs, Swedish entrepreneurs, and migrant workers in jobs with low skill requirements. In this article we differentiate the workers and entrepreneurs that provide services to IRMs along two main axes: (1) on the one hand, we differentiate between those that have a salaried contract and those that either work self-employed or own a company.¹ For the self-employed, we mention if they work formally (they are registered as self-employed workers and pay the required taxes and social security contributions) or informally (they are not registered and do not pay taxes). (2) On the other hand, we differentiate between Spanish workers and those that are originally from another country, either an EU state or a third country.

The three sub-categories of actors in IRM fields highlighted here exemplify different degrees and aspects of precarity and illuminate the asymmetric options at work for different types of citizens in IRM destination zones. We examine the interplay between labor market conditions and actors' (lack of) access to public care provision in Spain, shaping the strategies that IRMs as well as workers/entrepreneurs develop when they reach dependency or extensive elderly care. Precarity here refers to precarious labour market situations as well as a truncated citizenship (Schierup et al., 2014). More specifically, we use 'precarity' or 'precarization' with reference to insecure and unpredictable access to employment and social rights, conditioning the lives of migrant as well as non-migrant workers. We also use the term 'precarariat', as defined by Standing (2011), meaning an increasingly numerous and differentiated category who lack labor-related security relating to a range of aspects: terms of employment, social protection, mobility, income and representation. As

we will explore in more detail as we discuss the livelihoods of the actors of our study, they experience a range of precarity aspects through constantly being 'on call', having unpaid 'extra' work, being caught up in 'insecure' informal work, living off permanently insecure incomes and being subject to unpredictable work schedules and with poor outlooks with regard to social rights in later life. However, the degree of precarity is ultimately conditioned by access to extensive welfare provision, which positions IRMs and Swedish entrepreneurs in a more secure position as compared to especially third country migrant workers.

Welfare and Work in IRM Fields: A Relational Approach

IRMs contribute economically to destination regions through consumption (Coldron and Ackers, 2009), but the labor markets in these regions have been insecure and partly informal ever since the beginning of mass tourism in the 1960s. The labor market catering to tourists and IRMs is highly segmented and characterized by high unemployment and temporary contracts (Breivik, 2015). North to South IRM is generally motivated by a wish for living in a warmer climate with a better quality of life and lower costs, as well as health reasons. Most IRMs choose to settle in coastal tourist destinations with an established infrastructure for them, with services managed by entrepreneurs from Northern European backgrounds (usually as citizens or through family relations) as well as large IRM organizations and communities. Different studies point to the lack of everyday social contact between the IRM communities and Spanish society, with the language as the main barrier explaining this lack of 'integration' (O'Reilly, 2007).

Our study distinguishes itself from previous studies on the subject of IRM which – with a few exceptions (see e.g. Nudrali and O'Reilly, 2009) – adopt an 'IRM-centered' approach. In contrast to this our study examines how the conditions of IRMs are interlinked with those of workers and entrepreneurs who provide services to them. We argue that the North-to-South retirement in the EU is conditioned by longstanding features in Spanish touristic regions combined with neoliberalization of labor markets as well as welfare state care provision. All this results in precaritized conditions, especially for migrant workers in jobs with low skill requirements, but also entails limited options to low-income retirement migrants and flexibilized entrepreneurs. This calls for a relational perspective on IRM and changing welfare regimes in an increasingly (North-South) polarized European Union.

Today's retirement migration among Swedish elderly can be understood as a (partial) product of the 'golden years' of the Swedish welfare state (Meagher and Szebehely, 2010, 2013) as especially those born in the 1940s spent their working years under a system characterized by job stability, economic growth and welfare state expansion allowing uninterrupted social contributions and strong social protection. However, Swedish retirees of all generations range between wealthy, middle income to poor, and the conditions of low income and otherwise disadvantaged Swedish retirees born in the 1940s have been overshadowed by the discourse on the 'golden years'. Contrary to popular belief, the proportion of Swedish low income retirees was increasing at the beginning of the 2000s (Thelin, 2013).

Nevertheless, generally speaking, thanks to their relatively beneficial retirement conditions, a substantial and growing group of Swedish elderly can afford to maintain dual residences (in Spain and Sweden), enabling them to maximize their social/family resources, quality of life, wealth and welfare benefits (Åkerlund, 2013). However, our research demonstrates that there is a large variety of socio-economic conditions as well as residential arrangements among IRMs (Blaakilde and Nilsson, 2013). Thus, we cannot support the common idea (in media as well as research) that IRMs solely constitute a case of elite/privileged migration. Even though all Swedish citizens retain the privilege of returning to the Swedish welfare state, there are IRMs who struggle to get by in Spain

and there are IRMs in at-risk positions, who are isolated, ill and cannot afford or manage to move back to Sweden, where prices for housing and living costs are much higher than in Spain.

The labor and welfare systems that Swedish retirees encounter in Spain are characterized by more job instability and less social protection than the one they were used to. Regarding the job market, and according to official statistics (National Statistical Institute: INE), Spain has suffered from permanent high unemployment since the mid-'80s; it has been above 10 percent almost every year, and higher than 25 percent in economic downturns. Spanish salaries are well below European standards – they are only lower in Portugal and the Eastern European countries. Moreover, the Spanish labor market is characterized by intensive use of temporary contracts: 23 percent of all contracts in Spain are temporary, and this number is higher than 30 percent in regions such as Andalucía and the Canary Islands. Furthermore, the Spanish labor market's extensive informal economy amounts to 20 percent of GDP (Schneider, 2013). Although in the last years these characteristics have become even more pronounced due to the economic crisis, they are structural features of the system rather than a product of the economic downturn.

As for the Spanish welfare state, it combines social-democratic characteristics (Esping-Andersen, 1990) such as universal health care and high replacement rates for contributory programs such as unemployment and old-age pensions with an underdeveloped safety net for those that cannot enter into the contributory programs (informal workers, housewives) and an almost complete reliance on families for child and elderly care. According to welfare typologies, it can be classified as corporatist of low development (Esping-Andersen, 1990, 1999) or as a particular Southern European welfare regime called 'Mediterranean' (Gal, 2010; Moreno, 2002). In this respect, Sweden represents one of the highest levels of provision in Europe (as one of the Scandinavian welfare states), whereas Spain has one of the lowest (Lister et al., 2007).²

Due to low levels of welfare state provision combined with targeted labor migration policies, Spain substantially relies on migrant women as a source of labor for domestic services, elderly- and child-care (Leon, 2010).³ Moreover, in Spain the informal economy covers one-third of the domestic service market, i.e. cleaning as well as handyman services and elderly care (Simonazzi, 2009: 226). In addition to ethnic segmentation, labor markets are heavily structured by gender, which is crucial in analyzing the purposes, experiences and work- and care-related outcomes of migration processes, both when it comes to IRMs as well as their service providers: especially the female dominated domestic service sectors as well as the male dominated handyman and building sectors (Kilkey et al., 2013; Kofman et al., 2000; Lutz, 2011). Domestic work carried out by men tends to be more highly valued and paid than domestic work carried out by women (Kilkey et al., 2013: 13), and migrant women and men are differently positioned within labor markets as well as in the social networks that organize domestic services (Vasta, 2004).

The Swedish and Spanish welfare states, combined with the structure of the Spanish labor market, affect the strategies and options for Swedish IRMs when they acquire dependency on elderly care. For instance, the majority of Swedish IRMs are still registered as resident in Sweden, but since 2007 they still have access to tax deductions for domestic services carried out in Spain (which have been very popular among elderly in Sweden), and intend to formalize such services (Gavanas, 2013). However, we found that the low salary levels in Spain, combined with accessible and inexpensive informal domestic services, rarely make IRMs consider it worthwhile to use these formal options, with the exception of tax deductions for the more expensive handyman services.

Methodology

Our project uses ethnographic methods focusing on the everyday lives of IRMs and workers/entrepreneurs while taking into account localized negotiations and contextualized meanings of global

processes, shifting welfare regimes and migration trajectories (Agar, 1996; Bernard, 2006). We use comparable and open-ended semi-structured interviews in order to uncover and understand how IRMs and workers/entrepreneurs perceive economic and social processes in IRM destinations, and how they make sense of their own position in it. Many segments of IRMs and workers/entrepreneurs in this field are unregistered (Casado-Díaz, 2007; Rodríguez et al., 2004) but during field-work we have been able to reach unregistered migrants (whose residence in Spain is not registered) as well as informal migrant or home-state workers (whose work is not formalized according to labor legislation).

We have interviewed 80 IRMs, 120 worker/entrepreneurs as well as 20 experts⁴ on the southern coast of Spain as well as the Canary Islands. The large number of interviews corresponds to the existence of a large variation in the conditions of IRMs as well as workers/entrepreneurs in the areas under study,⁵ allowing us to maximize variation. Interviewees are selected through thematic sampling, ensuring variation along relevant parameters, such as age, gender, family situation, socio-economic background, living arrangements and length/timing of migration. For workers and entrepreneurs, we also maximize variation regarding the type of service provided (health, housing and food), the work status of the person interviewed (entrepreneur, self-employed, salaried worker), and her/his position in the informal economy (formal, informal, combination of both). Interviewees have been contacted through local authorities, associations, and businesses as well as the networks of social centres such as the Swedish Church and through a 'street approach', i.e. walking up to IRM interviewees in residential areas, cafes and contact zones around town.

Panorama of the Field: Actors and Their Positions

In the analysis that follows we select three migration and work scenarios that represent three contrasting cases of mobility and precarity aspects from our interviews within the IRM field. We begin by describing the situation of different IRMs. Subsequently we turn to workers and entrepreneurs.

IRMs

There are about 90,000 Swedish citizens living in Spain according to estimates by the NGO 'Swedes on the world' (Hedlund, 2011). This number is increasing, especially as the 'baby boom' generation born in the 1940s are retiring. According to the latest figures (2013) from the Spanish Statistical Institute (INE), the southern coast of mainland Spain and the Canary Islands are two of the three most popular destination for Swedish IRMs (together with Alicante, in the region of Valencia). In this year, 6120 persons of Swedish nationality were registered as residents in the province of Málaga (that covers the largest part of the Costa del Sol), and 3452 were registered as resident in the Canary Islands. Of them, 2577 in Málaga and 903 in the Canary Islands were older than 65 years. However, these figures are gross under-estimations, since IRMs tend to stay in Spain seasonally and for less than the maximum of 6 months and thus do not register as residents in Spain.

The majority of IRMs are seasonal residents who spend the summer months in Sweden, where they are registered as permanent residents. There are also IRMs who are registered as permanent residents in Spain, and possibly plan to remain in Spain. The majority of IRMs are born in the 1930s or 1940s, and our interviewees were men and women in a range of family situations: couples, singles, widow(er)s and with or without adult children and grandchildren in Spain, Sweden or elsewhere. The economic conditions of interviewees ranged between those with high, average and low pensions, resources and savings. Among IRM interviewees there were different professional

and socio-economic backgrounds; there were former CEOs, nurses, truck drivers, engineers, civil servants, service workers, construction workers, etc. Among IRM interviewees there were those who owned multiple houses, for instance in full service urbanizations (where gardening, cleaning, repairs, maintenance and all other residential services are included) with mostly Northern European residents. There were also IRMs who lived in apartments (bought or rented) and those who lived in camping caravans and even outdoors on beaches, benches and in caves. Some IRMs travel freely between residences they own and/or rent in Sweden and Spain while others only have a residence in Spain and could not afford to go back to Sweden either for visits or permanently.

If 'the going gets tough', the majority of Swedish IRMs tend to exercise 'exit mobility' (Urry, 2007: 201) and return to the more extensive welfare state provision in Sweden when they become dependent on extensive elderly care – all Swedish citizens retain this right, including the very poorest. But until then, they prioritize active and independent ageing according to the current norms and ideals of their age cohorts (Blaakilde and Nilsson, 2013; Gustafson, 2001, 2009). IRMs use their EU cards for emergency health care, often in combination with private health insurance or prolonged home insurance. However, low-income IRMs who stay on in Spain are at risk of falling between the Swedish and Spanish welfare systems. They are left with a limited patchwork of formal and informal, privately funded (and provided) options for elderly care, such as unpaid family care; unpaid social networks/volunteers, as well as paid informal/formal services. It is very rare for Swedish IRMs to rely on/be eligible for Spanish public elderly care. Neither the Spanish nor the Swedish welfare state provides affordable home-based elderly care, or elderly care homes, for IRMs who remain in Spain as age-related dependency sets in. IRM lives in Spain may thus change abruptly as resources (bodily, economic, social) for active and independent ageing diminish (Hardill et al., 2005).

Like previous IRM studies (Gustafson, 2002: 911; Oliver, 2008: 131), we found that interaction between IRMs and Spaniards was limited beyond consumer-oriented relations unless IRMs had a Spanish partner and/or had worked extensively in Spain prior to retirement. Despite attempts to interact with Spanish locals, most IRMs mainly tended to interact socially with IRMs from Scandinavian or Northern European backgrounds. In IRM destinations, there is an infrastructure of services that acts mainly in three sectors: housing (real estate agencies, home maintenance), health and beauty (general doctors, dental clinics, hairdressers) and food (supermarkets, restaurants and cafés). The existence of these ethnically niched⁶ 'Swedified' services substantially facilitates the process of settling and living in Spain for IRMs. While IRMs may get by in their destination areas, the importance of speaking Spanish becomes unexpectedly urgent when requiring extensive elderly care – especially if they lack family/social support (Hardill et al., 2005).

Among low-income IRMs options for care and services are limited. Especially singles, as well as widows and widowers, become much worse off economically and socially without partners (and in heterosexual relations men usually earn more). Participation in the social life of local IRM groups and associations (meetings, trips, lunches, etc.) is circumscribed by economic resources (Oliver and O'Reilly, 2010). Class (in the sense of economic capital) intersects with gender among IRMs, which is particularly visible in the case of widows who retired early.

It is very common for IRMs to act as paid or unpaid providers and intermediaries to each other (Woube, 2014) and a major motivator, next to solidaristic reasons, is the need for extra income – especially in the case of widows and single IRMs. This widespread work by IRMs is part of the informal economy, which merges with the formal economy in the sense that those who are working formally (IRMs as well as not-yet-retired workers) at real estate agencies, restaurants, etc., are often involved in the informal economy (O'Reilly, 2000: 122f).

Case A: Gun-Britt, low income, single and working IRM. Gun-Britt retired early because her older ex-husband had health issues and wanted to move to Spain. Now, as a single woman, she

needs to cut down on expenses and works informally providing home-based elderly care (the equivalent of Swedish 'hemtjänst') for other IRMs. However, she will not be able to afford such services herself when she becomes dependent on elderly care. She neither speaks fluent Spanish nor is she eligible for Spanish elderly care, which she considers inadequate anyway. Even if she would need state-funded domestic services, Gun-Britt's income is too low to deduct tax from and she has no access to Swedish elderly care provision while in Spain. The problem is that she considers her pension too low for the high costs of living in Sweden where she has no family, social network or residence to return to.

Workers and Entrepreneurs

The workers and entrepreneurs that provide services for Swedish IRMs compose a heterogeneous mix of backgrounds, trajectories and working conditions. Along with Spaniards, we find Scandinavian entrepreneurs and workers, other migrants from the EU as well as third country nationals. Educational levels and previous professional experience vary greatly; from the Stockholm executive that left friends, family and a career in Sweden to manage properties in Spain, to the Spanish gardener whose complete family lives close-by, or the Uruguayan bank worker that migrated to Spain looking for security and now works as an informal cleaner/carer.

Citizenship, migration trajectory, educational level and gender structure the labor market that caters to IRMs. In turn we may discern a complex hierarchy of professional positions clustered around the IRM phenomenon. In this article, we especially focus on aspects of precarity among workers and entrepreneurs: precaritized workers in low-skilled jobs, mostly Spanish or South American, and Swedish entrepreneurs absorbed in unpredictable and 'flexibilized' working lives.

Low-skilled manual jobs catering to IRMs, such as gardening, cleaning and handyman work, are largely occupied by Spaniards, including workers with a background in South America who have lived in Spain for many years and who often hold Spanish citizenship. For the most part, these workers speak only Spanish, and their interactions with IRMs are reduced to friendly 'hellos'. Workers with Northern European backgrounds can be found in skilled jobs in the administration of service companies with a majority of Scandinavian clients. Citizenship and migration background clearly structures the positions of workers in these workplaces. Thus, jobs that require fluid communication with clients, as well as in-depth knowledge of Spanish society, are occupied either by Northern Europeans that have lived many years in Spain or by Spaniards that for different reasons have spent several years living and working abroad and speak fluent English or a Scandinavian language.

Notwithstanding the availability of formal options for services, IRMs also use accessible and inexpensive informal options for domestic services, for instance combining a Spanish or South American cleaner for 8–10 euros per hour with a Swedish or English-speaking formal or informal care worker for 15–20 euros per hour. For those that do not want to, or cannot, pay the higher prices at companies managed by Scandinavians, there is a plethora of workers that provide occasional formal and informal services to IRMs such as translation, repairs, cleaning or elderly care. They do not have a stable source of income and rely on maintaining a wide network of contacts to make a living. Self-'employed' Spaniards and South Americans are hired mainly in domestic services such as cleaning, gardening and repairs/maintenance while Scandinavians can be found in translation and skilled care work (elder care, massage, nursing, etc.). Of all the groups that provide services for Swedish IRMs, workers in domestic services have the weakest position. They are mainly Spaniards or migrants from South America with low salaries, working many hours in unpredictable schedules, and facing a risk of poverty in old age due to their lack of social security contributions.

Case B: Clara, migrant domestic worker from Colombia. Clara works informally as a domestic worker for networks of Scandinavian IRMs for 10 euros per hour and sends remittances to her family in Colombia. Her schedule and income is unpredictable and irregular and she is constantly 'on call'. With almost no social security contributions, Clara will be impoverished when she can no longer work. She lacks family support in Spain, which is the standard fall-back option for Spaniards with lack of access to the under-funded and under-staffed Spanish welfare provision. In contrast to citizens of Scandinavian welfare states, she has no 'exit mobility' to welfare provision elsewhere when she reaches dependency on extensive elderly care.

In contrast to TCN migrant domestic workers like Clara, entrepreneurs (i.e. company owners with at least one employee or subcontractor) typically have a Scandinavian background, having grown up in Scandinavia, or they are Spaniards that spent many years living and working in Sweden and decided to re-settle in Spain. Among the entrepreneurs with Scandinavian backgrounds, two groups can be discerned: (a) migrants from Northern Europe to Spain in the '60s and '70s, who arrived when they were quite young, settled in a Spanish village (mainly because they married a Spaniard) and have lived many years in Spain; and (b) the recently arrived, many in late middle age, that came to Spain looking for a better quality of living, adventure or a 'fresh start'. This distinction is important to understand in the various aspects of precariousness and working conditions facing workers and entrepreneurs. Mediation between IRMs and actors in Spain is based on common language and perceived common culture, and relations are based on notions of quality and trust. Intermediaries are workers or entrepreneurs with bi-cultural backgrounds that serve as a connection between the Spanish system and the IRM community. This is a relational position that can also be part of work and entrepreneurship. As part of or in addition to the tasks associated with their profession or business, intermediaries offer advice and help on a variety of topics, making Spanish society 'understandable' to Swedish residents and translating IRMs needs to workers.

Among entrepreneurs, the recently arrived do not make ideal intermediaries because they are not fluent in Spanish and are still struggling to navigate new norms and regulations. They offer services to IRMs the 'Swedish way' and provide places to speak Swedish, but they cannot help much in solving the complications of daily life (What does this letter from the town council mean? Where can I find a reliable plumber? How do I change the tariff of my Spanish mobile?). Some of these are IRMs-to-be and share social networks with the IRMs they serve. In contrast to the recently arrived, the entrepreneurs who have been living in Spain for long periods, that have connections in both communities (friends, family, workmates) and with bi-cultural experience, are of fundamental importance in the lives of Swedish IRMs.

Case C: Lars and Kerstin: Swedish flexibilized entrepreneurs/workers. Lars and Kerstin recently moved from Sweden to Spain to start a domestic service business, with Kerstin providing domestic and Lars handyman services. Their clients are Scandinavian but their prices are only slightly higher than the Spanish equivalents and they subcontract out some manual tasks to Spanish or migrant workers. They work many hours and have little social security but claim to have chosen this situation and to be satisfied with it because they prioritize quality of life in Spain before income and career concerns. Lars and Kerstin's working hours and schedules are unpredictable, they do a lot of extra work for free in order to keep clients, and lack of sleep constitutes their strategy to combine work and family life. They have low social security contributions both in Spain and Sweden, no private pension savings and, even though Lars charges a higher hourly rate than Kerstin, they both face poor outlooks for liveable pensions. They might exercise their exit mobility as Swedish citizens and return to the more generous welfare provision in Sweden eventually, when one of them passes away or they require extensive elderly care.

Managing Transnational Mobility, Work and Welfare Services

Individualization, Flexibility and Exit Mobility in the Lives of Workers and Entrepreneurs

In IRM fields, the group facing the highest degree of precariousness, in terms of insecure income and schedules, overwork and underpay, as well as scarce social security contribution, are low-skilled migrant TCN workers like Clara. However, even though they possess the legal right to 'exit mobility', working low income IRMs like Gun-Britt and flexibilized Swedish entrepreneurs like Lars and Kerstin also experience shrinking labor and welfare rights due to cutbacks in eldercare by the Swedish welfare state (Meagher and Szebehely, 2013).

In comparison to entrepreneurs, workers tend to have worse economic conditions: they work a lot, carry out a variety of tasks, have no fixed working hours and, for those who are partly or completely in the informal market, have no labor protection or social security. However, actors elaborate strategies to minimize risks to themselves and their family members. Some have partners with a stable job/pension that serves as a cushion. Others combine periods working in salaried jobs with periods as self-'employed' informal providers, and in some service sectors it is frequent to find workers with part-time salaried contracts that supplement their sparse incomes with occasional jobs informally. These strategies are easier to employ by Spaniards and, in any case, being a self-'employed' worker is less risky when you can rely on family members close by in case things go wrong. For Scandinavians, to make a living informally as self-'employed' workers is riskier unless they have earned some pension rights in Scandinavia. The perception of the job differs according to migration backgrounds among self-'employed' workers and entrepreneurs. For Spanish or South American workers that make a living from cleaning, handyman work or caring for the elderly, a job is more about survival than about finding 'the good life'. As for Scandinavian workers/entrepreneurs, they like many things about living in Spain and possess the exit mobility of returning to their Scandinavian welfare states, but those that are not receiving a pension from Scandinavia, and rely only on earnings from helping IRMs, have to always be on call. Problems appear if the person can no longer work due to illness.

Although some of the features of the Spanish labor market in these regions have been around since mass tourism emerged in the 1960s, the situation of migrant workers and entrepreneurs corresponds to the analysis of Tsianos (2007), who argued that the worker shaped by an 'embodied neoliberalism' is subject to constant demands to embody 'flexibility', 'availability', 'multitasking', 'multilocality' and compressed 'mobility' across time and space as exemplified by the lives of intermediaries. Intermediaries may work as bilingual hairdressers, bank tellers, care workers and handymen and get to deal with all kinds of issues that might not be part of the primary services they are getting paid for. In contemporary 'flexibilized' working life of the neoliberal era, this has become a normalized part of work and, as a result, precarity, insecurity and always being 'on call' is an adaptive pattern across different sectors (Tsianos, 2007: 216). For some entrepreneurs, especially owners of small companies, providing general advice and problem-solving is strategic because it can bring more clients. For others, mainly those with a long-established business, it is a positive aspect of their job, and they express satisfaction at being able to help fellow migrants, or to give back the help received when they themselves were migrants in Sweden or elsewhere. But for those with the weakest economic positions, such as self-employed and informal workers, intermediation is a hidden cost that they have to pay if they want to stay in business, leading to plenty of extra unpaid work and extremely long working days.

In contrast to entrepreneurs and self-employed, salaried workers in urbanizations and compounds for foreign residents, or in companies oriented to the Scandinavian IRM market, value the

stability of the job above salaries, novelty or possibilities of personal advancement. They tend to have family in the same municipality where they work and, for the most part, they have lived for many years in the same village. In general, they have shorter working days than entrepreneurs and the self-employed, and their depictions of a normal week include activities apart from work (family, friends, strolls, pub, sport). Spanish and South American salaried workers primarily compare their conditions with those in the Spanish labor market, and they feel privileged working at sites for foreign residents or in companies run by Swedish entrepreneurs. Although salaries follow Spanish standards, working conditions are better in all respects, for instance regarding the predictability of schedules and payments, the employer's respect for the conditions signed in the contract and the absence of 'hidden' burdens (like unpaid extra-time).

Salaried workers with a Scandinavian background (as migrants or citizens) tend to occupy more skilled and better paid jobs than Spaniards or migrants from other countries, but this is not reflected in a higher job satisfaction. Salaries are lower in Spain than in Sweden, and working hours tend to be from 10am–2pm and from 4pm–8pm (with two hours for lunch), or from 9am–6pm (with one hour for lunch). This schedule makes the combination of work and family/social life more complicated than in other countries, something resented by Swedish workers. For them, living in Spain has benefits and disadvantages, and many have considered moving back to Sweden at some point. This is especially true for Scandinavian workers with children, who tend to worry about future prospects for their children if they remain in crisis and unemployment-ridden Spain.

Very interestingly, salaried workers in urbanizations and companies catering to Swedish IRMs mention formality and stability as one of the more positive aspects of their jobs. Swedish employers are considered better than Spanish ones: jobs are stable, working hours and social security contributions correspond to what has been signed in the contract, salaries arrive promptly and, in addition, Swedish people are 'good people' – more 'respectful' and less bossy and aloof than Spanish employers. In our data, such preferences for Swedish clients or employers are a common pattern that also appears among formal and informal workers of all national backgrounds.

Conclusion

This article has demonstrated, through a relational perspective on IRMs and their service providers, how informalization, precarization and low wages in Spain fill the gaps between the Spanish and Swedish welfare states. Despite possibilities for free movement within Europe and despite the migration and work strategies of providers to improve the lives for themselves and their families, substantial inequalities, within and between the background and destination countries of migrants across a North-South EU axis as well as between third country and EU nationals, persist unchallenged (Kilkey et al., 2013: 66). Asymmetric working conditions, and possibilities for future mobility and an active and independent retirement, persist within a polarizing context of privatization and shrinking public provision across ageing Europe as well as economic crisis and austerity measures in Southern Europe. Ironically, both Spanish and Swedish policy attempts at formalizing domestic services and elderly care are made useless by privatized IRM options and strategies in Spain, where informal and low wage alternatives prevail. In other words, as Slavnic (2010) argues, informalization takes place from above (by corporations, governments and subcontractors) and below (by marginalized actors such as low-income workers and self-employed/small business owners) in this field, but also from the middle, through IRM strategies.

Overall, the different workers and entrepreneurs we have described can be understood as examples of the increasing variation of individual trajectories brought about by recent social trends (Bauman, 2000), combined with the long-standing structural features of the Spanish labor market. For instance, there are also Scandinavian entrepreneurs who voluntarily left a

career in their home country searching for the 'good life' or for personal progress, and who exemplify new trends towards individualization of trajectories, broken professional careers, labor mobility and diminishing importance of traditional roots (family and community) (Sennett, 1998; Bauman, 2000). There are IRMs like Gun-Britt, especially widows and singles with low income, who may fulfill ideals of active, independent and mobile ageing but can neither afford to live on in Spain nor in Sweden, can neither access Swedish nor Spanish welfare provision and are struggling to get by providing informal services to other IRMs. The new flexible and mobile world is also inhabited by Spaniards unable to find a stable job and that, in order to remain in their communities, have to get by combining informal jobs and short-term contracts. We also find Scandinavians like Lars and Kerstin that came to Spain looking for the good life and found jobs with low pay, long working hours and the hidden cost of having to be intermediaries between Swedish IRMs and Spanish society. In addition, IRM destinations are inhabited by third country nationals like Clara, who moved looking for a better economic situation, but are left with the hardest and lowest paid jobs.

The aspirations of IRMs are enclosed in the wider conditions of the globalized and informalized labor market of the current neoliberal era where workers/entrepreneurs (and some IRMs) operate and precariousness prevails. The alleged neoliberal 'win-win relation' between IRMs and entrepreneurs/workers where one is providing labor opportunities for the other is partly based on the absence of social rights or access to welfare provision as well as the high rates of unemployment, informalization and underpayment in these areas. In addition there are IRMs who can barely afford to scrape by in Spain while facing financial and social difficulties in moving back to Sweden. Migrants unable to be profitable, or to make profit, are excluded from any mobility benefits.

In IRM destinations, the most precaritized actors are workers in jobs requiring low skills, struggling with unemployment or temporary contracts, as well as migrant workers from third countries, because their salaries are lower and their risks of poverty are higher. These dimensions intersect with gendered dimensions of precariousness, since women tend to have lower salaries than men and especially IRM widows or single women may end up in difficult social and economic situations. But it is also true for IRMs with low pensions, alone and in need of care, that cannot afford to pay for professional care services and are forced to rely on informal carers with uncertain qualifications and with whom, for the most part, they cannot adequately communicate.

Thus, IRM destinations increase the mobility and opportunities for some generations and groups of Scandinavian retirees and entrepreneurs/workers, but the corresponding risks and options are strongly associated with gender, citizenship and economic capability. In contrast to the bulk of previous IRM studies, we demonstrate the necessity to understand the conditions of all actors involved in IRM fields from relational perspectives and taking into account the impact of welfare states (or lack thereof). Thus, we can discern how, at a cross-national level, new inequalities are created between citizens of Northern and Southern EU countries as well as between the EU and the rest of the world. In today's EU, the shrinking Swedish welfare state mitigates various aspects of precarization for Swedish citizens, as we have demonstrated by contrasting our three sub-cases. However, fall-back strategies for Spanish and (to a lesser extent) migrant TCN workers in low-skilled jobs are limited to family support.

Acknowledgements

For transcriptions and assistance we are indebted to Virginia Paez (CSIC) and Gunilla Rapp (LiU). We are also indebted to the special issue editors Martin Bak Jorgensen and Carl-Ulrik Schierup as well as two anonymous peer reviewers for helping us to improve the clarity of our text.

Funding

This article is funded by two agencies: the Swedish Research Council [VR Dnr 421-2012-675] and the Swedish Research Council for Health, Working Life and Welfare (FORTE) [FAS Dnr 2012-0223].

Notes

1. Legally speaking, the difference between being self-employed and owning a company has to do with the administrative procedures to be followed, and with the economic obligations in case of bankruptcy, i.e. self-employed workers can own a company without having to hire any worker. However, we decided to distinguish between self-employed workers that do not hire or subcontract the work of others ('self-employed'), and those that do have employees or subcontract work ('entrepreneurs'). This distinction proves to be more important for the lives of our interviewees than the fact of having or not having a registered company.
2. The path-breaking 'Dependency Law' in 2006 was the main effort to establish a public program for elderly care in Spain, but despite attempts at formalization, demand for elderly care is still channeled through the informal market in Spain (Ibañez and León, 2014). The law granted economic assistance to any resident in need of care due to disability or old age, leaving mostly to the market the actual provision of services and making public funding contingent on the individuals' income. However, with the economic crisis in 2008, lack of funding combined with absence of political will in regions governed by the conservative party (which was opposed to the law) have paralyzed the application of the Dependency Law (Ibañez and León, 2014).
3. In just four years, migrants grew from being under 20 percent of formally employed domestic workers in 2000 to over 53 percent in 2004. In 2010, the percentage of migrant domestic workers was over 60 and almost 20 percent of third country nationals were in domestic work, compared to just 2 percent of Spaniards (Ibañez and Leon, 2014).
4. Interviews with IRMs were carried out individually, with couples and with groups. However, most interviews with workers/entrepreneurs were carried out individually. The interviews were carried out in the native or preferred language of interviewees, i.e. Spanish, Swedish or English. All interviews are anonymous, recorded and transcribed, with consent forms signed according to the Swedish Board of Ethics. Both IRMs and workers/entrepreneurs have been contacted independently, i.e. workers were neither contacted through IRMs nor the opposite. Regarding workers and entrepreneurs, we interviewed 69 workers in the private sector, 18 workers in the public sector, and 43 entrepreneurs. Workers/entrepreneurs have different national backgrounds: most were from Sweden/Northern Europe, Spain or South America. Gender, family situation and age varied. All non-Spaniards had residential and work permits in Spain, but we found many working informally, especially in the cleaning and care sectors: 22 interviewees were working only informally, or were combining formal and informal jobs.
5. Most welfare services in Spain are the responsibility of the regions, and they vary greatly from one region to another. Andalucía and the Canary Islands are two different regions, with different economic structures, political traditions and organizations of social and health-care services that may impact the lives of IRMs.
6. 'Scandinavian' services in Spain do not fully correspond to 'ethnic enclave economy' (Slavnic, 2013) in the sense that immigrant small businesses in IRM contexts would seek to reduce unemployment among, and discrimination towards, Swedish immigrants, or to necessarily help integrate immigrants into Spanish society (2013: 13).

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