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**Making Money in the Sun:**  
The Development of British-  
and Irish-owned Businesses  
in the Costa del Sol

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## Contents

<b>Introduction</b> .....	5
Expatriate business ownership, tourism and migration studies .....	7
Definitions and data .....	8
Impacts .....	9
<b>The Costa del Sol and Foreign Business Ownership</b> .....	13
Tourism and foreign visitors to the Costa del Sol: a brief history .....	14
Profile and history of the four study areas: Terremolinos, La Carihuela, Benalmadena and Fuengirola .....	15
Typology of expatriate business ownership in the Costa del Sol .....	20
<b>Methodology</b> .....	23
<b>Some General Results of the Research</b> .....	27
Development of the businesses over time .....	27
Demographic and social characteristics of the business owners .....	28
Previous business ownership .....	30
Motivations for migration and development of business ownership in the Costa del Sol .....	30
Types of businesses and their spatial distribution .....	35
Opening a business on the Costa del Sol: performance and problems .....	42
Marketing, advertising and customer types .....	44
Relationships with the local Spanish economy .....	47
Level of integration .....	49
Future plans .....	50
<b>Expatriate Business Ownership: a case study approach</b> .....	53
Robert and Sarah's account .....	53
Martin's account .....	55
Ronald and Angela's account .....	56
Patricia's account .....	58
Colin's account .....	60
<b>Conclusion</b> .....	62
<b>Acknowledgements</b> .....	65
<b>Notes</b> .....	65
<b>References</b> .....	66

## Figures

1	Location of fieldwork sites in the Costa del Sol . . . . .	13
2	British- and Irish-owned businesses in Torremolinos . . . . .	36
3	British- and Irish-owned businesses in La Carihuela . . . . .	37
4	British- and Irish-owned businesses in Benalmadena Costa . . . . .	38
5	British- and Irish-owned businesses in Arolyo de la Miel . . . . .	39
6	British- and Irish-owned businesses in Fuengirola . . . . .	40

## Tables

1	Year of arrival and location of business owners . . . . .	27
2	Occupational class background of business owners . . . . .	29
3	Main reasons for migrating to the Costa del Sol . . . . .	31
4	Main reasons for opening a business on the Costa del Sol . . . . .	33
5	Importance of various factors in the decision- making process to set up a business on the Costa del Sol . . . . .	34

## Summary

This paper investigates the recent growth and development of British- and Irish-owned businesses in the popular tourist district of Spain's Costa del Sol. Drawing on field research in the areas of Torremolinos, La Carihuela, Benalmadena and Fuengirola, the paper explores the migration and business experiences of 42 British and Irish business owners. Because of the diversity of ages, social and educational backgrounds and types of businesses owned, it is very difficult to generalise about the 'typical' expatriate business owner living in the Costa del Sol. However, most of the business owners tend to be of the middle to older age range and to have rather low educational levels, though some of the younger business owners have gained higher-level qualifications. British and Irish business owners have been attracted to the Costa del Sol for a variety of motivations; few have simply migrated from the UK and Ireland for economic reasons alone, and many have been attracted to the area by factors such as climate and lifestyle.

The paper is divided into five sections. The first examines the limited literature available on the under-researched topic of expatriate businesses in tourist areas and considers the importance of understanding this relatively new phenomenon for research in migration, tourism and business development. The second section briefly examines the Costa del Sol's history of migration and tourism dating from the earlier periods of leisure tourism in the nineteenth century to the more recent phenomenon of mass tourism and international retirement migration to the region. This section also provides a typology of expatriate business ownership in the Costa del Sol. The third part of the paper outlines the methodology I employed for the field research — mainly interviews, mapping and participant observation. In section four, some results are presented from the 42 in-depth interviews that I carried out in early 1998. Key themes dealt with include class and educational background of the interviewees, motivations for migration to the Costa del Sol, business performance, level of integration in Spain, and future perspectives. Lastly, in the fifth section, five case studies are presented of individuals who can be considered as broadly representative of the sample in terms of life histories and business types.



## **MAKING MONEY IN THE SUN: THE DEVELOPMENT OF BRITISH- AND IRISH- OWNED BUSINESSES IN THE COSTA DEL SOL**

### **Introduction**

Over the last forty to fifty years, the number of foreign visitors to Spain has increased significantly with the onset of mass tourism. In 1955 Spain received 2.5 million visitors; by 1986 this figure had dramatically increased to 47.4 million (Valenzuela, 1991, p. 40). Despite a reduction in numbers in recent years, tourism to Spain has remained relatively stable through the late 1980s and 1990s. Though some of these foreign visitors have been drawn from Southern European countries such as Italy and Portugal, the most significant influxes have arrived from Northern European countries including France, Germany and the UK, and also more recently from the USA and Japan (Valenzuela, 1991, pp. 40-5).<sup>1</sup>

As the tourist industry has expanded and grown, Spain has undergone significant structural, social and economic changes. The swift 'transformation of Spain's Mediterranean coastline from a series of isolated fishing villages to today's almost contiguous concrete fringe' is evident in the construction of new apartment blocks, hotels and roads to service tourists (Eaton, 1995, p. 251). This process has taken place in various coastal regions of Spain; for example Morris and Dickinson have described the destruction which the environment and landscape of the Costa Brava have undergone as a result of post-Francoist planning and development strategies devised by newly-created autonomous local interests to encourage development for tourism. Despite these impacts, it is quite obvious why tourism is encouraged since it constitutes around 10 per cent of national GDP, and also creates employment in the country, even though this employment sector is largely poorly paid with harsh working conditions (Valenzuela, 1991, p. 41).

The low status of work in the tourist sector has meant that certain members of the indigenous labour force have been unwilling to be engaged in this type of employment, leaving large numbers of jobs vacant. In recent years, a significant proportion of both legal and illegal immigrants from various countries have entered Spain to be employed in these jobs and also within other sectors of employment (see Mendoza, 1997). Hence Spain, like the other Southern European countries including Greece and Italy, has recently earned its status as a country of immigration, replacing its former

status as a country of emigration. The reasons for these new migration flows are complex, and migration researchers such as King *et al.* (1997) have attempted to model the 'turnaround' in population flows towards Southern Europe.

More importantly for this paper, these migration researchers have also examined the different types of population flows which have been directing themselves towards Southern Europe, including the migration movements of professionals, business owners and retired migrants from Northern Europe and North America (King *et al.*, 1998; Williams *et al.*, 1997). These forms of migration are fundamentally different in character from migration movements such as African immigrant workers migrating for employment in manufacturing or the service sector in Spain, since Northern Europeans' migrations to Spain are less economically motivated and are more likely to be linked to tourism, leisure, climate and lifestyle factors. However, what they do share with other forms of migration to Spain is that their development is linked to key changes in Spanish society and economy and above all to the shift to a strong service and tourism sector (Eaton, 1995, p. 252).

Indeed, Northern European migration to Spain is inextricably linked to tourism. As illustrated in more detail later, most migrants have had previous experience of foreign travel, holidays or second-home ownership in Spain, as well as having been exposed to international marketing techniques to advertise the benefits of sun, sea and the other attractions of the area (Crick, 1989). Of course, the motivations for migration are more complex and diverse for specific categories of Northern European migrants. However, according to research by King *et al.* (1998) on international retirement migration, as well as the 42 interviews conducted for this paper, tourism-related factors such as weather and lifestyle are the primary motivations for migration. In terms of business ownership, the growth and development of certain Northern European-owned businesses in the coastal resorts of Spain, such as British bars and Dutch cafés, also indicate the response to tourism in Spain where these establishments cater for tourists.

However, contrary to media images of the 'Brits' or of Germans in Spain, not all foreign-owned enterprises in these areas are bars and restaurants. Though a significant proportion of British and Irish have migrated to open up such tourist-related establishments, there are also other types of 'niche' businesses which have been developed, particularly by the British, to service Northern European expatriate communities and (to a much lesser extent) the local Spanish. These include property businesses and car mechanics and also more 'invisible' businesses such as builders, plumbers and handymen. Some of these 'invisible' activities are operating illegally.



These and other types of businesses have been developed by British and Irish immigrants in Andalusia's southern coastal region, the Costa del Sol. Some of the business owners specifically migrated to the area in order to develop a business, whilst others were presented with the opportunity while already resident in Spain. Whatever the reasons for migration, the presence of these businesses in the area has important implications for the society, economy and physical landscape of the Costa del Sol, yet has been given limited academic coverage beyond an introductory paper by Eaton (1995).

The objective of the research presented in this paper is to provide a more detailed survey of this under-researched phenomenon of 'ethnic businesses' linked to tourism. Given its rapid development since the 1960s as Europe's premier mass tourism coastal region, the Costa del Sol is an appropriate setting for this field study. The next section of the paper explores the theme of migrant businesses within the context of north-to-south migration and tourism in Europe. This is followed by an account of tourism, migration and business ownership in the Costa del Sol. Then, after a short section on methodology, I describe the general results of the survey I carried out of British and Irish enterprises, based on 42 interviews with business owners and some detailed field mapping. The final main section of the paper adopts a case study approach and recounts the biographies of five respondents in more detail. The conclusion sums up the analysis, pointing out its weaknesses and identifying avenues for further research.

### *Expatriate business ownership, tourism and migration studies*

The traditional assumption that migratory movements of any consequence are those motivated by economic push and pull factors is no longer promoted within all areas of migration research (Castles and Miller, 1993, p. 20). Rather, migration researchers across the social sciences have become aware that the 'period of people's lives during which paid work is the prime locational concern is contracting...' (King *et al.*, 1998, p. 92). Hence, in recent years, a number of studies have shown that economic motives are not necessarily the primary reason for migration.<sup>2</sup> In terms of studies relating to Northern European migration, recent research has focused on the mobility and relocation of 'residential tourists' and of older people from Northern Europe to Southern Europe. This work includes an interesting and little-known paper by Myklebost (1989) on the migration of elderly Norwegians to Spain, a comparative study by Rodríguez *et al.* (1998) on British, Nordic, German and Dutch residents in the Costa del Sol, and the first papers from the University of Sussex-based ESRC-funded survey of British 'retirees' in the Algarve (Williams and Patterson, 1998), Malta (Warnes and Patterson, 1998) and Tuscany (King and Patterson, 1998). Also in this same ESRC

project series is a paper by King *et al.* (1998) which attempts to theorise international retirement migration and discuss its implications for local health services, social care and policy making. Finally, one of the most original pieces of research to deal specifically with the migration of British people to Southern Europe is O'Reilly's (1995a) work on British migration to Fuengirola in the Costa del Sol. In this article she takes up Champion and King's (1993) overview of 'retirement migration' to discuss the distinction between defining older-age migration as 'elderly' or as 'retirement' migration. She also makes an interesting distinction between definitions of settlement, such as the difference between an 'expatriate' or a 'resident'. All this is interesting and relevant to my research but the important point is that within these studies almost no mention is made of the development of British or North European businesses which are geared to the market provided by tourists, seasonal visitors and long-term residents.

In recent years migration researchers, mainly sociologists and geographers, have started to pay serious attention to the new phenomenon of immigrant entrepreneurship. The flourishing of 'ethnic' shops and restaurants in many major cities of North America and North-West Europe has become so economically and spatially significant that a considerable body of literature has emerged, too vast to reference here. Only very recently, however, has attention been paid to immigrant entrepreneurship within Southern Europe by researchers such as Herranz Gómez (1991), Knights (1997) and Malheiros (1997). However, even these researchers have focused solely on immigrants from outside the EU, such as Indians, Bangladeshis and Latin Americans, and have not dealt with Northern European entrepreneurs such as the British and the Irish. As mentioned previously, the only article which directly deals with the topic under discussion is Martin Eaton's (1995) article entitled 'British expatriate service provision in Spain's Costa del Sol'.

### *Definitions and Data*

Eaton defines British business owners as Expatriate Service Providers (ESPs) and largely focuses his research on bars, cafés, restaurants and public houses for a number of justifiable reasons. However, for the sake of this paper, I wish to expand the term 'expatriate service provider' and redefine these British business owners as Expatriate Business Owners (EBOs), since 'service provider' suggests that all or most British business owners are concentrated in the service and tourist sector. The term 'expatriate business owners' encompasses a broader range of business types and sectors of employment including both the more visible businesses such as shops and restaurants and the less visible businesses such as builders and plumbers.

There are few reliable data on the numbers of businesses which are being opened in the touristic regions of Spain by British and Irish migrants. Only Eaton (1995) provides some idea of the number of operational businesses which exist within the four areas studied in the Costa del Sol. He shows that, in Torremolinos, 55 licensed operational businesses owned by British business owners were in existence, whilst in Benalmadena Costa, there are an additional 65. These data derive from a field survey carried out by a party of geography undergraduates in 1992. The problem with these figures (leaving aside their possible inaccuracy!) is that Eaton's study is mainly limited to bars, cafés, restaurants and public houses within these areas. Therefore, there is probably a significant underestimation of the number of British-owned businesses in this area, since there are other types of businesses which are also widely known to exist.<sup>3</sup>

The other problem with Eaton's figures is that the concentration on bars ignores the well-known high turnover of bar and café ownership in the Costa del Sol. Businesses which were British one year may by the next year belong to Spanish owners or another Northern European migrant business owner. Moreover, there is a significant proportion of illegal and clandestine businesses in operation, ranging from the handyman who fixes video recorders or does gardening for expatriate residents, to the Dutch, French or British masseuses, prostitutes and drug dealers. Indeed, though talking specifically about unregistered foreign residents, Paniagua Mazorra's (1991) statement that 'official estimates of the numbers of foreign residents in Spain should be increased by a factor of 2.5 to 3.0 to allow for non-registration' may also be useful when referring to the numbers of foreign businesses in Spain (Paniagua Mazorra, 1991, p. 265, cited in Williams *et al.*, 1997, p.119).

Hence the actual numbers of British and Irish business owners in areas such as the Costa del Sol are probably far higher than initial estimations. The lack of data on numbers of British business owners is obviously problematic for assessing the impact and implications of these activities for the local economy and society. However, taking even Eaton's modest figures on licensed business owners, it can be recognised that there will be certain implications arising from the presence of British and Irish business owners in coastal regions of Spain.

### *Impacts*

The growth of foreign businesses in the Costa del Sol has a variety of impacts which I will briefly review under the following headings: demographic, spatial, economic, social and cultural. The following remarks are preliminary and general, and will be expanded when I come to present my own research findings.

Regarding population change, middle-aged business owners tend to dominate (as discussed in more detail later), and this has an obvious impact on the population structure. More illicit forms of business such as prostitution will lead to a rise in the number of young women; however this group may be highly mobile, following the seasonal tourist trade. Whether the numbers of these various types of expatriate business people are demographically significant is debatable. To the extent that they have an impact, this is likely to be recorded only at the local spatial level.

The settlement patterns of EBOs tend to take two different forms: the location of the business and the location of the residential property they have purchased or occupy. Hence, a business such as a souvenir shop may be located in what Pearce (1995) refers to as the 'recreational business district', defined as 'the seasonally-oriented linear aggregation of restaurants, various specialty food stands, candy stores and a varied array of novelty and souvenir shops which cater to visitors' leisurely shopping needs' (Stansfield and Rickert, 1970, p. 215). Their home, however, may be located in an 'out-of-town' area or a 'back-from-coast' location (King *et al.*, 1998). My own research indicated that many business owners did not want to live in the busy area in which they worked. Hence, they tended to have properties in back-from-coast locations such as Mijas, an attractive 'white village' perched on a hillside. Migrant business owners therefore can be seen to be contributing to two separate forms of geographical impact: the creation or extension of new business areas and the differentiation or reinforcement of what King *et al.* (1998, p. 93) describe as 'existing tourist settlement geographies'. By contrast, for those business owners who work from home, such as builders, or even bar owners who have an apartment above the bar, the impact is limited to the one area in which they are located.

In terms of the economic implications of EBOs, limited data on this topic — particularly regarding employment, profitability, turnover etc. — prevent a thorough investigation of this question. At a regional level it would appear that EBOs who buy businesses and residential property would have a greater economic impact since investment is being made in two forms of property. However, significant amounts of revenue are also gained within the local region through the renting out of business premises. But more importantly, whether these foreign business owners rent or buy the business premises, local authorities gain substantially from charging for opening licences, the legal matters involved in opening a business, and tax revenues. This may explain why certain local authorities in Spain do not attempt to prevent the high turnover of British and Irish businesses in Spain since the revenue gained is significant. However, the expense of opening a business may explain why certain 'illegal' businesses are in operation in the Costa del Sol, such as 'English' building firms. The presence of these businesses not only introduces new competition into the economy, but also represents a loss in terms of licence and tax revenues for the local economy.

Castles and Miller have argued that 'immigrant' entrepreneurship has generated positive economic benefits for certain countries. They cite the case of the Turkish immigrants in Germany who, by 1992, owned 33,000 businesses and had generated 700,000 jobs, recording sales of DM 25 billion and an investment of DM 6 million in the German economy (Castles and Miller, 1993, p. 180). It is highly unlikely that 'migrant' business ownership in Spain has generated this level of significant impact. Of course, foreign and multinational enterprise has had a major impact on the national economy, especially in the main urban areas of Madrid and Barcelona (Serrano Martínez and King, 1994); the influence of British and Irish EBOs is limited more to the localities where tourism and residential settlement are concentrated such as the Costa del Sol, other coastal regions, and islands such as Majorca and Tenerife.

The extent of employment creation depends on the size and type of the business. English restaurants, for example, may be too small to be able to afford to employ any person outside the family, whilst an Irish pub may prefer to employ Irish people rather than the indigenous population. Employment creation could therefore be limited to certain nationality groups and have no significant benefit for the local community. Even where extra employment is created, it may be in a sector in which indigenous people avoid working, due to low pay and poor working conditions.

The implications of the presence of EBOs on expenditure on goods and supplies for the businesses operate in two different ways. Choosing to buy supplies from indigenous suppliers such as Spanish drinks companies generates positive benefits for the local and national economy. However, buying from British or Irish suppliers, either within the area or as imports, will encourage competition between the local and foreign suppliers. The situation is somewhat different if local suppliers do not supply what these businesses require, such as English or Irish beers, and hence the foreign-owned businesses need to buy from other markets. But EBOs may prefer to buy from within the country in which they have developed their business, for reasons such as convenience and low prices.

Finally, there are also important socio-cultural implications, mainly health and welfare considerations. It is often assumed that British and other North Europeans who retire to the Costa del Sol have major concerns regarding health care (Betty and Cahill, 1999; King *et al.*, 1998; Rodríguez *et al.*, 1998). These concerns are by no means always cast in a negative light, however: the warm dry climate of southern Spain is often perceived as more healthy than the damp cold of the north (Myklebost, 1989, p. 210). Betty and Cahill (1999), who carried out field research amongst elderly British people in Benalmadena, found that many interviewees mentioned the deterioration of the health service in Britain and contrasted this with the effective, and improving, health care provision on the Costa

del Sol. For EBOs who are young and fit, health care may not be a major issue; however, several are of middle age or older, and may be intending to stay in Spain beyond retirement age. The implications of providing health care services to these new residents will presumably be balanced out by the taxes and investment that they inject into the local economy through their businesses. However, for those who are operating clandestinely, and those who are not registered as residents, failure to pay local taxes, social security etc. will lead both to the underfunding of the local health service and to their possible exclusion from it except in cases of emergency (Williams *et al.*, 1997, p. 131).

Where EBOs bring children with them, or have children when they are in Spain, another set of demands will be triggered: health care for young children, maternity provision, school places etc. Again, where the parents are contributing to the tax base of the local economy, this is relatively unproblematic, although where numbers of expatriate children are large there may be a demand for English-language or international schools — and these do exist in many parts of Spain where expatriate settlement has been significant.

Along with the retired migrant population and various types of tourists and foreign visitors, EBOs contribute to certain cultural changes and transformations. They undoubtedly bring an infusion of British/Irish/North European cultural practices and consumption patterns, although in practice it is difficult to disentangle the relative contributions of foreign tourists, residents and business owners, as well as the contributions of wider vehicles of cultural change such as the global mass media. To the extent that they are the providers of 'new' services and products which cater to the demands of the expatriate and tourist populations (and also potentially to the local Spanish inhabitants), EBOs can be regarded as the agents of some of these cultural changes. It would be a mistake, however, to view these cultural changes as purely and simply an introduction of 'British' or 'Irish' cultural influences into a traditional 'Spanish' environment. Quite apart from the fact that, under the blitz of 35 years of mass tourism, the Costa del Sol can hardly be regarded as a typical Spanish setting, the British expatriate residents of the area are not necessarily identifying themselves as purely British. Rather, as O'Reilly (1995b) has deftly shown, they are constructing new identities for themselves in which they have rejected some 'bad' aspects of Britain (the cold climate, boredom, unfriendliness, the rat race etc.) and are adopting some aspects of 'the Spanish way' (friendliness, warmth, leisure, escape, a relaxed mentality etc.). They occupy a symbolic in-between cultural space in which particularly the business owners are recreating selected aspects of a 'little England in the sun' (British pubs, restaurants etc.), but are also drawing on traits, behaviours and images of what the local Spanish culture is perceived to be constituted of (O'Reilly, 1995b, p. 37).

## The Costa del Sol and Foreign Business Ownership

In this section, the specific focus will be on the areas in which the 42 interviews took place: Torremolinos, La Carihuela, Benalmadena and Fuengirola. After describing these areas, I will then provide a typology of expatriate business owners and will seek to conceptualise the term.

The Costa del Sol is located within the Malaga Province of the region of Andalusia in the south of Spain and essentially consists of a series of coastal areas stretching from Nerja westwards down through Torremolinos, Fuengirola and Marbella to the relatively underdeveloped area of Estepona. However, in this research, four tourist towns of the central Costa were chosen for the fieldwork and these places — Torremolinos, La Carihuela, Benalmadena and Fuengirola — are located on Figure 1. Little detailed research has been carried out on any of these four areas with the exception of some literature on planning and development in Torremolinos (Pollard and Dominguez Rodriguez, 1995) and some travel guides on the Costa del Sol. There have also been studies undertaken in Spanish on the area, including an important book by Jurdao Arrones (1990). A more recent survey has been carried out in these and other areas of the Costa del Sol, including Marbella, by the journalist Harry Ritchie, who himself satirically describes his book as ‘nothing more than an extended version of that primary school essay “What I Did On My Holidays”’ (Ritchie, 1993, p. 9). From a more theoretical point of view, the history and geography of tourism, development and migration to the Costa del Sol can be analysed with reference to the dynamic model of tourist development proposed by Butler

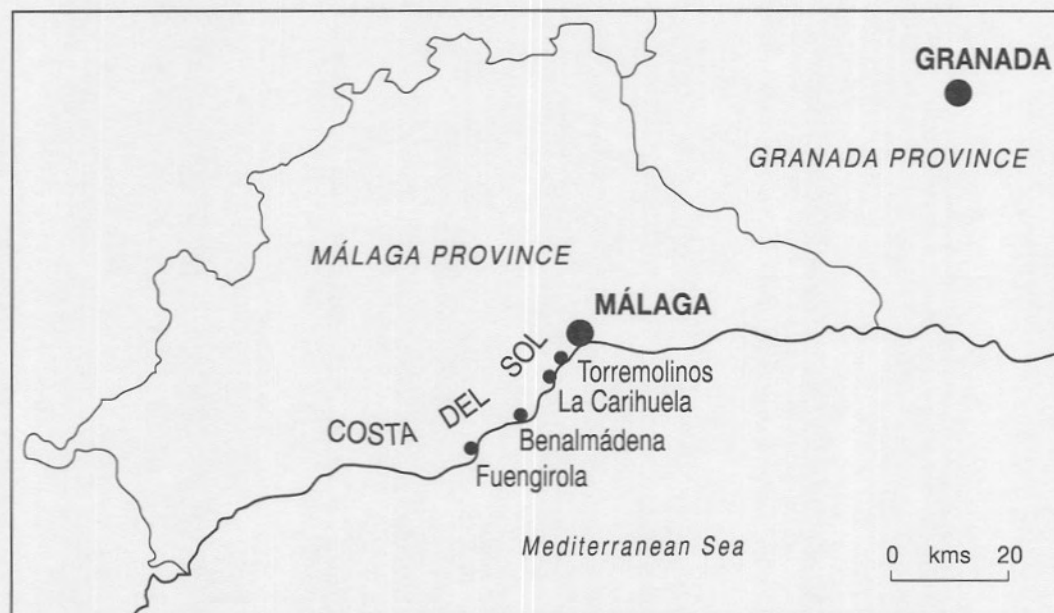


Figure 1. Location of fieldwork sites in the Costa del Sol

(1980). This focuses on space-time relationships using the life-cycle concept and illustrates the 'relationship between the rise in the number of visitors and the development of the receiving area' (Marchena Gomez and Vera Rebollo, 1995, p. 116). The destination area is perceived as a 'dynamic entity' which undergoes changes through time and various stages of tourist development such as an initial 'involvement' through to the 'decline stage', though Butler also acknowledges that certain places have bypassed these stages and become 'instant resorts' (Butler, 1980, pp. 7-9). Whether the four areas of the Costa del Sol studied in this paper have gone through the exact processes of evolution described by Butler is debatable. However, what is clear is that the four areas have experienced remarkable development and change as a result of increasing numbers of visitors, including the development of certain types of accommodation over time.

### *Tourism and Foreign Visitors to the Costa del Sol: A Brief History*

Unlike other regions and resorts within Europe in the eighteenth century, the Costa del Sol did not develop during this period as a place which could be 'gazed' upon by the Northern European gentry and aristocracy. Rather, this aristocratic group preferred to take the 'Grand Tour' through areas such as Florence and Rome during this period (King and Patterson, 1998, p. 158). The Costa del Sol was also largely ignored during this time for another function where healing properties could be derived from the beach, despite the fact that other resorts in Europe such as Brighton and Blackpool were being utilised in this manner (Urry, 1990, p. 5). It was, however, during the nineteenth century that the city of Malaga began to be recognised, particularly by the British middle classes who, according to one travel guide, loved to 'promenade along its fine, elegant flower-bedecked boulevard' (Which Guide, 1991, p. 297). But it was during the mid-twentieth century that tourism to Spain and the Costa del Sol began to develop significantly and on such a scale as to merit the term 'mass tourism'. Between 1936 and 1939, visitors to Spain averaged 200,000 tourists per annum. By 1955, according to Valenzuela (1991, pp. 40-1), the figure had risen to 2.5 million and by 1986 to a staggering 47.4 million. Though these numbers include various categories of visitors, including travellers and excursionists, they have been significant enough to create massive development and change to areas within Spain, none more so than the Costa del Sol. The number of visitors in 1989 from international destinations to Malaga Airport alone was 1.9 million. By 1990, this figure had reduced to 1.6 million, yet by 1991 it had increased again to 1.8 million (Eaton, 1995, p. 252). Though these figures are important as general indicators, there are no systematic time-series figures available for the increase of tourists over the total time period from the 1950s to the present day in



Malaga Province. There are, however, statistics available on the increasing numbers of inhabitants in this area over time: in 1960 the Malaga region had 775,167 inhabitants whilst by 1985 this had increased to 1,137,782 (Valenzuela, 1991, p. 44). The problem with these figures is that they are likely to include domestic migration. Furthermore, they may be an underestimation of the 'real' movement of many unregistered migrants. They also exclude information on the extent of out-migration from the area and therefore may not represent the total picture. However, what they do indicate is that a large number of people have entered the area over the last few decades. They continue to enter the area as 'residential tourists', retirement migrants, workers (legal or illegal), expatriate business owners, or even as criminals.<sup>4</sup> It is difficult, however, to provide a breakdown of the ages, types and nationalities of these new inhabitants in the Costa del Sol, though in terms of nationalities, Williams *et al.* illustrate the importance of Europeans in this area as shown on their map of non-Spanish Europeans in Malaga Province (see Williams *et al.*, 1997, Figure 2, p. 123).

In terms of the number of British people in the area, a source from the British consulate in Malaga estimated in 1995 that there were approximately 50,000 British permanent residents in the Costa del Sol, and also many seasonal migrants (interview undertaken by Williams *et al.*, 1997, p. 124). The spatial impact of these residents in this area depends on the location in which they live. For all European residents in the area, nearly one third live in the large municipal area of Mijas (32.5%), whilst 15.9% live in Marbella, 7.9% in Estepona and 7.2% in Benalmadena (Williams *et al.*, 1997, p. 124). The spatial impact is slightly different for tourists, since they tend to gravitate particularly towards seafront holiday resorts such as Torremolinos and Fuengirola. Expatriate business owners tend to follow the tourists, who are usually their main customers, although this does not apply to all sectors of expatriate businesses (for instance builders or garages). Furthermore, as I noted earlier, EBOs may have a dual spatial impact, with different locations for businesses and residences.

### *Profile and History of the Four Study Areas: Torremolinos, La Carihuela, Benalmadena and Fuengirola*

Before it gained its much-earned reputation as the place in which holiday-makers could satisfy their desire for the five S's, 'sun, sea, sand, sex and sangria' (Eaton, 1995, p. 254), Torremolinos was once the fishing quarter of Malaga and is the oldest beach resort in the area (Mandell, 1995, p. 120). Its economy was based on agriculture, particularly sugar production, and also included the milling of grain, as depicted in the second part of its name *molinos* — mills (Pollard and Dominguez Rodriguez, 1995, p. 33). These water mills and some fishermen's cottages 'on the old cliff face

leading down from San Miguel to Bajondillo' were, according to one travel guide, practically the only buildings in existence in Torremolinos 25-30 years ago (Mandell, 1995, p. 120). This time period is not strictly correct as some buildings were already being constructed for the beginnings of mass tourism. Indeed, the development of Torremolinos for tourism purposes commenced during the inter-war period, when purpose-built accommodation began to be constructed for tourists, such as the two small hotels near the Torremolinos 'nucleus' (Pollard and Dominguez Rodriguez, 1995, p. 34). By the early 1960s, the first high-rise hotel, the 'Pez Espada', had been built, whilst during the hey-day of the mid-1960s, 21 hotels were built providing 7,970 beds for tourists. Other construction began to take place such as the development of shops, bars and cheap accommodation, and the 'new' Torremolinos town centre began to spread out far beyond its old centre, Calle San Miguel, to house these services (Mandell, 1995, p. 120). By the mid-late 1980s, large-scale infrastructural change had taken place in the area, such as the development of new buildings on the periphery of the town, and by 1993, the construction of the new Costa del Sol motorway was opening new transport and communication links with the wider region (Pollard and Dominguez Rodriguez, 1995, pp. 35-7).

The types and characteristics of tourists and visitors to Torremolinos have also changed over time. Initially, during the 1950s and 1960s, the town attracted a more middle- to upper-class range of chic Northern Europeans seeking out a free and easy bohemian lifestyle on the Costa del Sol, earning the town its nickname of 'T Town' (Ritchie, 1993, p. 116). During this time, 'T Town' was renowned for its community of artists, painters and writers and also, somewhat later, for its gay community, who found in Torremolinos a haven in which they could practice their lifestyle without fear of reprisal (Ritchie, 1993, p. 118). However, mass marketing and the advent of the package tour began to change the clientele who came to stay in Torremolinos and, by the mid-1980s, Torremolinos was more renowned for attracting a lower economic and social range of British and other Northern European visitor. In place of its former 'cocktail-dress crowd' and 'designer gays', Torremolinos now drew groups of yobs, drug dealers and rent boys (Ritchie, 1993, p. 116). This transformation of Torremolinos over time can be linked to Butler's model of the evolution of resorts noted earlier (Butler, 1980). However, since gaining financial independence from Malaga in 1990, the centre and *paseo* (beachfront promenade) of Torremolinos have benefited from increased investment in infrastructure and services and parts of the area have been refurbished and upgraded (Ritchie, 1993, p. 107). Such refurbishments have included the tearing down by the local council of old and often illegally built beachside bars and the construction of new bars and cafés in a timber style along the Playa del Bajondillo. Many of these new establishments have been

reclaimed by Spanish business owners and few British or other Northern Europeans now own businesses along the Paseo Bajondillo or the Paseo Playamar.

In contrast to the centre and seafront of Torremolinos, La Carihuela accommodates a significant number of British and other Northern European businesses which have tended to cluster in the area behind the Playa de La Carihuela, the reasons for which are discussed later. However, similar to the centre and beach of Torremolinos, parts of La Carihuela have also undergone new construction and refurbishment, including the development of the new *paseo* in front of the Playa de La Carihuela. The local council of Torremolinos has undertaken the development in this area because La Carihuela falls within the municipality of present-day Torremolinos (Pollard and Dominguez Rodriguez, 1995, p. 33). Indeed, prior to the growth of tourism to the town, La Carihuela was a major fishing settlement of the town of Torremolinos, though it was also the smaller and poorer area of the two settlements (Pollard and Dominguez Rodriguez, 1995, p. 33). Whether Eaton's assertion that the La Carihuela area has retained 'some of its original function' as a traditional settlement is true is debatable, since like central Torremolinos there are few traditional sights left in the area. However, it is true that La Carihuela, unlike central Torremolinos, does not merit being described as a place of 'saturated development' (Eaton, 1995, p. 254). Nevertheless, like central Torremolinos, La Carihuela has experienced significant spatial, physical and economic changes which have been instigated by the impact of tourism and foreign visitors to the area. These changes have included being 'engulfed by high-rise apartment blocks', and the recent growth and development of many new British- and Northern European-owned businesses in the area, particularly bars, cafés and restaurants (Eaton, 1995, p. 255).

A little further along the coast towards the south-west is the settlement of Benalmadena, which is separated into three distinct areas: Benalmadena Costa, Arollyo de la Miel and Benalmadena Pueblo. According to one travel guide, the first area of Benalmadena Costa can hardly be distinguished from its neighbouring town, Torremolinos, since it is 'difficult to tell where Torremolinos ends and Benalmadena Costa begins' (Mandell, 1995, p. 120). Like Torremolinos, it has beaches, cafés and restaurants and in recent years has undergone major expansion to some of its areas, including the development of commercial zones housing many British businesses and an exclusive marina which was started in 1972 (Mandell, 1995, p. 121). Unlike Torremolinos, however, this area of the Costa is younger, and is reputed to be more upmarket and exclusive in its services and environment (Eaton, 1995, p. 254). There has not been such dramatic change to the types and social classes of the visitors who have been attracted to the area over time in the way that Torremolinos has experienced. Rather, in recent

years, the area has tended to attract an older, higher social class of migrant and visitor, including a significant Northern European elderly resident expatriate community, some members of which, prior to migration, worked in highly-skilled professions (Rodríguez *et al.*, 1998).

In a similar way, the Arollyo de la Miel area of Benalmadena also attracts a large community of Northern European retired migrants and visitors who may live in the district or be holidaying in areas surrounding the small town, but who utilise Arollyo de la Miel for its shops and services. Located half a mile up the hillside from the coast, the area was once the home of farmers and fishermen, yet in recent years it has undergone significant development such as the construction of the new square just off the Avenida García Lorca for the development of many commercial businesses and the gathering of transport and communication links for visitors. Unlike Benalmadena Costa, which exudes a newer and more commercial feel with its many visitor-oriented bars and restaurants, the diversity of the shops and services in Arollyo de la Miel suggests that the area is not catering purely for tourists. Rather, establishments such as Spanish-owned furniture shops and a British-owned upholstery business cater both for local Spanish and Northern European residents who have settled in the area.

Further inland again, Benalmadena Pueblo is a more traditional village which has retained many of its original features, such as closely-packed old-style houses and an archaeological museum, which may serve as attractions for tourists in search of a 'cultural' experience (Mandell, 1995, p. 121).

Returning to the coast, Fuengirola is located next to Benalmadena Costa with certain smaller coastal areas such as Torreblanca del Sol positioned between these two larger areas. Spatially, the Fuengirola area consists of Carvajal, Los Boliches and the centre of Fuengirola, and these three areas share a promenade which stretches for a distance of 7km (4 miles), making the town the longest on the coast (Mandell, 1995, p. 125). The first area, Carvajal, was not covered in this research, since it is an area which is preferred by the Spanish rather than by foreign visitors (Mandell, 1995, p. 125).

Next comes Los Boliches. Once separated from central Fuengirola by a small river, today, with the drying up of this river, the old fishing village of Los Boliches is considered to constitute a part of central Fuengirola. Nevertheless, it continues to maintain its distinctive characteristics, being much smaller and quieter. It also remains quite traditional, and this is embodied in its name, 'Los Boliches', which derives from the *Bolicheros*, who were merchant sailors from Genoa who settled in the area during the fourteenth century (Mandell, 1995, p. 125). However, like central Fuengirola, the area tends to attract an older type of tourist and visitor,

particularly during the Winter and Spring, whilst young people and families tend to visit the area during Summer. Its range of shops and services, including Spanish- and British-owned bars and various other foreign-owned businesses, indicate that the town is not merely servicing tourists, but also a resident expatriate community. Indeed, according to interviewees, there is a large number of British residents living in the area.

Central Fuengirola itself has been described in various travel writings as 'a carbon copy of the other large seaside resorts' and a 'hotel with streets added' (Mandell, 1995, p. 125; Ritchie, 1993, p. 40). Such descriptions have been based on the fact that Fuengirola has a reputation more as a 'staid family-oriented' holiday resort, characterised by its laid-back relaxed atmosphere (Which Guide, 1991, p. 304). However, a major programme of investment is being injected into Fuengirola by the Spanish authorities in order to make it one of the Costa del Sol's most important tourist destinations. Certainly the burgeoning signs are evident in Fuengirola, such as the development of certain youth-orientated businesses in recent years, including 'trendy' British-owned nightclubs and multinational burger establishments. But whether Fuengirola will become the 'new' Torremolinos is debatable. Indeed, the period in which Torremolinos became established as a popular resort for foreign tourism was a time when mass tourism directed towards Spain was only beginning to take off, whereas in recent years tourism to Spain has levelled off and is stable compared to the growing popularity of other global resorts (Valenzuela, 1991, p. 41). Also, like Benalmadena, Fuengirola has become popular in recent years as a destination for many older Northern Europeans to migrate to following retirement, meaning a significant transfer of capital into the area, particularly from those who have good pensions gained from previous well-paid occupations (O'Reilly, 1995a, p. 31). Fundamentally, the local Spanish authorities may not want to risk losing the incomes and pensions of these older people, in order to promote the area to younger people on shorter visits, unless the financial and social benefits outweigh the costs. However, this problem has been partially overcome by promoting the area to certain groups in certain seasons. What is most clear in recent years is that the area has become more popular for a range of Northern European visitors and expatriates, including older migrants, seasonal workers but most importantly for this paper, expatriate business owners (O'Reilly, 1995a, p. 33). Central Fuengirola now houses many foreign-owned businesses, ranging from the archetypal tourist-oriented services such as bars and restaurants to local Spanish and British resident-oriented businesses such as a second-hand furniture shop and bookshops.

### *Typology of Expatriate Business Ownership in the Costa del Sol*

The previous section has established that long-term change has taken place within all the areas which were researched for this paper, including the growth and establishment of foreign-owned businesses in these areas. In this section, the diversity of categories and types of business ownership which exist in the Costa del Sol will be explored, thereby refuting the idea of the 'typical' expatriate business owner.

In her work on British migration to Fuengirola, Karen O'Reilly develops a typology of migrants to the Costa del Sol, dividing them into five main groups: expatriates, residents, seasonal visitors, returners and tourists (O'Reilly, 1995a, p. 29). This typology is important, she argues, because the 'grey area between residence and visiting, migration and sojourning ... needs to be conceptualised if research can progress in this area' (O'Reilly, 1995a, p. 29). In the same way, a typology of EBOs is important, since there is a 'grey area' between business owners who are legal and those who are illegal, between those who are visible and others who are invisible, and other disparities which need to be conceptualised. Unlike O'Reilly's typology which is based on an 'individual's sense of commitment or orientation to one or other country and on amount of time spent in one or other place of residence', this migrant business-owner typology is based on the type and status of the business, such as whether it is illegal or not. Taking migration to be defined, if rather narrowly, in this paper as the 'permanent or semi-permanent change of residence of an individual or group of people' (Johnston *et al.*, 1994, p. 380), the term migrant is used to refer to the permanent or semi-permanent movement of business owners towards the area in which they have 'settled' to open up a business. In this research, I also identify five main types of British and Irish business owners operating within the Costa del Sol, all of whom have distinguishing characteristics. These are: expatriate legally-operated visible businesses; expatriate legally-operated invisible businesses; expatriate illegally-operated visible businesses; expatriate illegally-operated invisible businesses; and migrant-run, illegal, clandestine, invisible businesses. I now treat each of these in turn.

The first group of EBOs, legal visible businesses, consists of individuals, couples or families who have migrated to the Costa del Sol on a permanent basis and who now identify with Spain as their home. Their purchase of property and a business indicates their level of commitment to the host country and they usually claim that they have no intention of ever returning to their home country. The distinguishing characteristic of these business owners is that they are operating legally within Spain, having obtained an opening licence, ensuring they are registered with the local authorities and are paying their taxes and social security. The other characteristic about

these businesses is their visibility, whereby their trades are either housed in shops and buildings within commercial districts, or are situated where they can be seen by passers-by. Within this group of visible businesses, two separate groups can be identified. The first group tends to be very tourist-related, including bars, restaurants and cafés, and though some of these establishments service some Spanish and Northern European residents, particularly during the Winter and Spring seasons, their business is largely tourist-related during the Summer. The other group of businesses within this category is also visible, such as hairdressers, insurance services, curtain makers and furniture shops, but these businesses are much more oriented towards residents living in the area, particularly expatriate Northern Europeans who own property, since tourists are unlikely to require services such as curtain making and property insurance.

Like the first category, the second group of EBOs — legal invisible business owners — has also moved to Spain on a permanent basis, having bought property and ensuring they register their business practices as legal. The distinguishing feature of this group is that their business type is one which operates invisibly, in that there may be no goods or services which can be publicly sold in shops or visible premises. Rather, the business may be based on a skill, such as building, plumbing or gardening, and can operate from the owner's home in the Costa del Sol. Often these business owners advertise as 'English' or 'British' plumbers or builders within English-language magazines and newspapers, which suggests that they are attempting to attract British customers. Unlike tourist-oriented businesses, these plumbers and builders tend to service British, local Spanish and other Northern European residents in the area, or short-term residents and seasonal visitors who own property as a second home which is visited on various occasions throughout the year. However, there is the possibility that British builders may also be involved in helping to construct hotels and apartments for the tourist industry in various areas of the Costa del Sol. The likelihood of this depends on a number of factors, such as whether the Spanish authorities will permit a British firm to take on a large employment-creating project over a Spanish firm, and more importantly, the size of the company, since British-owned building services in Spain may not be large enough to secure such major contracts.

Expatriate illegally-opened visible businesses are the third sub-type. This group of owners operates businesses such as those described above in category one, including tourist-oriented businesses such as bars, and resident-oriented ones such as curtain making. However, the difference between this category and the first is the issue of illegality. Before Spain joined the European Union during the mid-1980s, it was easier for visible businesses such as bars to open up illegally and to avoid having to pay taxes (Jones, 1997, p. 159). But according to one bar owner in Spain, in

recent years new business owners have been 'forced' to operate legally, since many loopholes have been tightened up. However, there may still be British-owned visible businesses such as bars operating illegally in the Costa del Sol, where the owners originally came to the area many years before Spain joined the European Union, in order to develop a business and take advantage of the old Spanish system. It is also important at this point to acknowledge that, though their business may be operating illegally, the migrants themselves may be registered with the local authorities, and maintain a commitment to Spain as their home.

Similarly, the fourth group of business owners who operate illegal invisible activities may also sustain a commitment to Spain over time, where they have purchased property, have become registered as migrants and lived for a number of years in the area. Unlike visible illegal businesses, these business owners may not be so deliberately flouting the declaration of their business practices. Like the legal invisible businesses, they also offer a service which is invisible, such as building, repairing electrical appliances or providing a handyman service. They may start off working for friends and acquaintances in the British expatriate community and this may develop into a small business which is then operating illegally. Some of these business owners, however, may deliberately avoid registering their business, since the paperwork and legalities of the process are complicated and expensive.

Finally, there are migrant-run illegal and clandestine invisible businesses. The group of business owners in this category are classified as migrants, since although they may own property and have been living on the Costa del Sol for a number of years, by nature their business practices may exclude them from participating in the 'normal' resident British expatriate community. However, this does not mean that they will not have friends and acquaintances within the area, though it is likely that these friends may be involved in similar business practices. Businesses which have developed in recent years in the Costa del Sol which are characterised by illegality and a clandestine nature include money laundering, drug dealing and prostitution. The Costa del Sol has developed a reputation for housing various criminals who have escaped from Britain. Fleeing from possible conviction for crimes such as robbery and fraud, they launder their crime-earned income in Spain, either through a business such as a bar, or by investing in property. The 'Costa' has also gained a reputation for the extent to which drugs are being sold in various areas. According to informants and to Ritchie's account of the Costa del Sol in summer, the supposedly staid area of Fuengirola is one of the worst places for drug dealing in the Costa del Sol today and is the new capital for the 'Costa's crims' (Ritchie, 1993, p. 49). One clandestine business which is a little more visible, judging by the extent of advertisements in the local 'Spanish



in English' newspapers, is prostitution. The diversity of nationalities such as Dutch, French and British who advertise, indicates the extent to which migration has taken place to the Costa del Sol. Whether these 'business owners' actually migrated to enter prostitution or were encouraged to come to the Costa del Sol initially for other purposes is an important question, since in recent years international prostitution rings have developed in order to lure young women from their countries through false modelling contracts. However, irrespective of the reasons why they decided to enter this 'profession', a more important question in terms of EBO typology is whether these prostitutes largely service the tourist industry or local Spanish and the resident Northern European community. Such a sensitive question would require further research, which would be difficult to undertake for a variety of obvious reasons.

## **Methodology**

The remainder of the paper presents the results of the 42 in-depth interviews and the other field research carried out on British and Irish business owners in the Costa del Sol. In addition to mapping the spatial distribution of the businesses, the analysis will address the following questions. First, what are the demographic and social characteristics of the business owners? Characteristics such as age, gender and educational attainment will be examined and the question of whether the migrants had previous business ownership experience will be discussed. Secondly, why did these British and Irish migrants choose to become entrepreneurs in Spain? This question focuses on the motivations of the migrants for moving to Spain and opening a business. Thirdly, what types of business did these migrants open and what are the characteristics of these businesses? An examination of the results will establish whether these concerns advertise, what type of customers they attract in terms of age, social group and nationality, and also what type of image or identity of Britain or Ireland they market. Lastly, what are the relationships between these businesses and the local economy and community? Results presented will help to give some indication of the level of integration of these British and Irish migrant businesses in the local Spanish economy and community. The account will examine factors including nationalities of suppliers used, employment of local Spanish people, knowledge of the Spanish language and depth of friendships between the business owners and the Spanish. A multiple methodology was employed in order to answer these questions, and this is discussed in the following paragraphs.

The principal research instrument used to address these questions consisted of semi-structured interviews with various British and Irish

business owners within the four main areas of Torremolinos, La Carihuella, Benalmadena and Fuengirola. This was deemed to be the most useful method for researching this topic, since it would cover a broad range of important areas, including questions which would glean more basic quantitative data on demographic characteristics such as age and gender, but also ones which would probe for qualitative data regarding life histories, business experience and future plans. The survey questionnaire was based on a version of the schedule used by King *et al.* (1998) for their ESRC project on international retirement migration, whilst Dixon and Leach's (1978) work on geographical interview methods was utilised for interview techniques. The interview schedules themselves consisted of a covering letter outlining the purpose of the research and explaining who I was. This proved very useful on occasions when business owners were wary about the intentions of the project, and were concerned that it was a charade in order to probe about tax and financial questions. The schedule contained some 40 questions covering a range of issues and themes reflecting the research questions discussed above. Finally, I maintained a covering sheet recording the calls which had been made to the various businesses, their addresses and whether they wished to be interviewed or not.

The fieldwork took place during the early spring season from mid-March to mid-April 1998, just prior to *Semana Santa* (Holy Week) at Easter, when many Spanish businesses close down, but when most British and Irish businesses remain open. The timing may contain elements of bias since, for some business owners, this period of the year is when business is beginning to improve, following the struggle of the winter season, and this may result in more optimistic answers to the questions. However, undertaking the fieldwork during this season was also beneficial, as the business owners had more time to spare than during the summer season. Indeed, one business owner commented that, if the interview had been conducted during the summer, it would have had to have taken place in the kitchen whilst she was working.

Following the typology outlined above, it was decided to try and interview both visible and invisible business owners, and both legal and illegal business owners. Those with an illicit or criminal character were, however, left out of the research design, for obvious reasons. In practice, invisible businesses also proved to be impossible to include because of the problem of non-response.

Three methods were employed in order to find visible businesses. Firstly random sampling was used, which involved walking around the four field research areas, identifying British and Irish businesses and approaching them for interviews. Approximately one week was spent in each of the target areas. Though this method proved effective, there were also certain limitations, such as deciding whether the business was British owned or

not. This is an important point, since many Spanish businesses have British names — examples include a bar in Arollyo de la Miel called ‘The Red Carnation’, and ‘Tony’s’ car rental services in Torremolinos. Conversely, some British-owned businesses have Spanish names and unless one knows that the business is British owned, it is easy to bypass them. One of the ways in which this was overcome was through the method of snowball sampling, whereby an interviewee was asked to recommend a friend or business contact who would be willing to be interviewed. On occasion, this method was also used in the research, particularly when I had difficulties finding Irish business owners in any of the four areas. However, it was used on a limited basis, since it can introduce a significant element of bias into the results (Dixon and Leach, 1978, p. 22). The third method employed was to consult local expatriate newspapers and magazines, such as the Spanish *Sur in English*, *The Entertainer* and *Flick and Find*. However, one of the problems with this method was that most of the visible businesses which advertised in these papers tended to be bars and restaurants. This was of limited use, since it was my intention to interview a range of business types, and to avoid focusing solely on bars and restaurants.

These expatriate papers and magazines were important, however, for including some advertisements for invisible businesses such as English or Irish plumbers, builders and handymen. But trying to get hold of these business owners for the purposes of conducting an interview proved to be impossible and therefore no business owners in this category were interviewed. Many of them were either out, too busy to meet for an interview or unwilling to be interviewed. This refusal to be interviewed may have been due to the illegal status of some of these businesses and hence their fear of being caught for tax evasion. However, as one informant (a relative of mine) told me, some of those business owners were so busy that they ‘barely have time to talk to their customers’. Because none of these business owners had premises or shops from where they worked, all contact had to be made over the phone, and in general I found that contacting business owners in this way was ineffective, since they were less likely to commit themselves on the telephone to an interview than they would when meeting in person.<sup>5</sup>

Other problems had to be addressed when undertaking the research, particularly those related to ethical issues. Indeed, careful planning was necessary in order to ensure interview questions dealing with financial issues were sensitively managed, due to the understandable reluctance of some business owners to divulge much financial information. On several occasions, interviewees mentioned their unwillingness to talk in detail about their business performance, and therefore gave only vague information regarding this topic. It was also difficult finding Irish business owners to interview. According to several informants, this was due to the fact that

few Irish people open businesses in the Costa del Sol, with the exception of some bars. Therefore, only seven Irish business owners were interviewed for this paper. Another issue which had to be addressed was that of ensuring my personal safety. Hence, I avoided undertaking interviews very late at night and in business owners' homes.

Instead, most of the interviews took place either on the business premises, in local cafés or on the beach. Some were conducted on the day an interview was requested and others were arranged one or a couple of days before they were carried out. The interviews were taped. Their length of time ranged from 20 minutes to one or even two hours; some of the business owners were too busy to spend much time answering questions, whilst others wanted to chat for a longer period of time.

In addition to the main interview survey, three other approaches were made to gathering information for the research. First, contact was made with a British business man who provides financial advice for expatriate business owners in the Costa del Sol. Though this financial manager works for an offshore financial company based in Marbella, he advises business owners who are located in various areas across the Costa del Sol about financial matters. This key informant was contacted with a list of questions concerning the legalities and difficulties involved with opening a business in Spain, and he supplied some useful information which is important for this paper.

Second, detailed mapping of the businesses was carried out, based on personal observation on the ground, supplemented by sources such as newspapers. Mapping was an important method in this research, since few detailed maps of the Costa del Sol resort towns are available, and attempting to obtain them, both in Spain and in England, proved difficult. Also, it is believed that the representation on maps of British and Irish business activity in the Costa del Sol has not been undertaken prior to this investigation, and hence these are the first of their kind in existence. The maps indicate the various types of activities and their spatial distribution across the four areas.

Lastly, the classic anthropological technique of participant observation was employed in order to gain more insight into the functioning of the commercial activities, such as the type of customers who are serviced by the businesses. It was also used to glean information about topics concerning the research, above all from my relatives and their retired migrant friends who live in the area.

## Some General Results of the Research

In this section, by far the longest in the paper, general results are presented of the 42 interviews undertaken with the British and Irish business owners. These results specifically address the questions raised above and provide some fairly detailed insights into the development of British and Irish expatriate business ownership in the Costa del Sol.

### *Development of the Businesses over Time*

The development of British and Irish business ownership in the Costa del Sol is undoubtedly related to the growth in mass tourism to the area since the late 1950s. Several business owners had come to the area during the boom time of tourism in the 1970s and had developed their businesses since then. However, the more recent growth in numbers of British and Irish migrants moving to Spain to develop businesses over the last few years may also be attributed to the more stable conditions enjoyed by Spain following its entry into the EU in 1986. It may also be because the Spanish authorities have tried to encourage more foreign businesses into Spain, through specific campaigns such as 'Spotlight Spain' (Packer, 1998, p. 170), following the fall in Spain's attractiveness on the global market for tourists. Table 1 shows a broad distribution over time of the dates of arrival but a clear preponderance of recent arrivals, with 24 of the 42 interviewees settling in the Costa del Sol during the 1990s. What is not shown in these figures is the high turnover of expatriate businesses — a phenomenon I shall return to later. Table 1 also shows the distribution of interviewees by locality.

*Table 1. Year of arrival and location of business owners*

<b>Year of Arrival</b>	<b>No.</b>	<b>Locality</b>	<b>No.</b>
1970-74	1	Torremolinos	6
1975-79	5	La Carihuela	6
1980-84	6	Benalmadena	6
1985-89	6	Arolyo de la Miel	10
1990-94	8	Fuengirola	14
1994-98	16		

*Source:* Author's survey, 1998.

### *Demographic and Social Characteristics of the Business Owners*

The range of ages represented by the 42 interviewees makes it difficult to provide an average age profile of a British or Irish expatriate business owner living in the Costa del Sol. What is clear from the results is that there are less very young people operating businesses, whilst middle-aged to older business owners tend to predominate. Of the 42 interviewees, 7 were aged 20-35, whilst 19 were within the 35-50 category and 16 were 50-65. In general, the disparity between the ages of male and female business owners was not significant. It must be mentioned, however, that some of these older and younger business owners had married or live-in partners who were either much older or substantially younger than themselves. Some of the older group of business owners had been in the Costa del Sol for many years, meaning that some had migrated during their 20s or 30s. However, some had also migrated for a variety of other motivations which are discussed below. Despite this presence of older owners, a significant number of younger business owners have been migrating to the Costa del Sol in recent years, along with a growing number of younger migrants moving for jobs, including those who come for a year-long working holiday during their year out prior to attending university. There seemed to be some tendency for the younger EBOs to concentrate in Fuengirola, although the sample size is too small to infer a definitive conclusion: four out of the seven in the 20-35 age group category were located in Fuengirola and were involved in more specialised niche businesses such as property services, rather than the archetypal bar or restaurant.

Gender and family backgrounds were quite varied, and intersected with patterns of business ownership and partnership in rather complex ways. Of the 42 interviewees, 14 were married but the businesses were single-person enterprises (in quite a lot of these cases the family unit also consisted of children), 5 were living with girlfriends or boyfriends, 8 comprised married couples or partners who were running the business jointly, 4 were married couples who were running the businesses jointly with other business partners, 7 were single, divorced or widowed males, 2 were single females, and finally one business was run by two male partners.

Table 2 sets out the previous occupations of the 42 interviewees classified according to the standard UK occupational classes. In some respects these results are quite surprising, especially given stereotypes which abound in the media about the types of British people it is supposed migrate to the Costa del Sol and develop a business. A significant number of the 42 migrants interviewed were in the top two social class groups, with a previous career history as managers, intermediate professionals and others with high educational qualifications. In terms of area, the greatest

Table 2. Occupational class background of business owners

Former Occupational Class	British	Irish	Total
1 Professionals	8	1	9
2 Managers, intermediate professionals	14	3	17
3N Clerical, non-manual	6	1	7
3M Skilled manual	3	1	4
5 Unskilled manual	2	1	3
Armed Services	1		1
Housewife	1		1
Total	35	7	42

Source: Author's survey, 1998

number of social class 1 and 2 British business owners are found in Fuengirola, Arrollyo de la Miel and Torremolinos. The few Irish in these social classes are attributed to the small sample of Irish interviewees and their limitation to the areas of Torremolinos, La Carihuela and Benalmadena Costa. Few of the business owners could be classified in the lower social class groups as either skilled, intermediate or unskilled manual workers, with the exception of one Irish bar owner who had previously been a self-employed builder and a few others who had been employed in sectors such as the car industry. This may be because the sample of 42 interviewees were not all bar or café owners, since according to several interviewees, these are the businesses which tend to attract a lower social range of incomers who have had no previous business experience but believe they can open a bar in Spain. But even the bar, restaurant and café owners interviewed for this research could not all be classified within the lower social range. In fact, of the 19 business owners from these sectors interviewed, there were two managers (of an hotel and a building society), one shareholder of a company, two former university students, one civil service employee, an engineer, a builder, a nurse and a transport supervisor. Eight of the 19 had previously owned their own businesses. These data provide more detailed information on the occupational background of EBOs than that given in Eaton's (1995) survey mentioned earlier.

Regarding the educational background of my survey respondents, this was closely in accordance with the wider survey data collected by King *et al.* (1998: see Table 4, p. 99) on the retiree population in the Costa del Sol. Well over half the interviewees — 24 — had stopped their full-time education by the age of 16, nine had left school at 17-18, and a further 9 had ceased education at 19+, indicating some kind of further or higher education.

### *Previous Business Ownership*

This was an important question asked of the business owners in the interviews and which sought to establish whether prior experience was a trigger for why these migrants chose to develop a business in Spain's Costa del Sol. The interviewees were asked about how many businesses they had formerly owned, including previous partnerships in the UK and other countries. A significant number — 15 — had never previously opened a business either in the UK or any other country. To most of these migrants, the new experience of business ownership was challenging and tough; yet despite this, some of them were doing quite well, as we shall see later. The remaining 27 business owners had all had some experience of business ownership, in the UK or another country. Indeed several had had a sequence of former business ownerships, including three who had owned over five businesses.

These results indicate that a relationship exists between previous business ownership and the development of businesses in the Costa del Sol, where many business owners see an opportunity for development which they utilise. Moreover, the range of businesses owned previously often relates quite closely to the type of businesses developed in the Costa del Sol, such as service sector businesses, notably shops, bars and cafés. Sixteen of the business owners had previously operated bars, nightclubs, restaurants and shops elsewhere and four of these 16 had also owned transport-related businesses such as car trading and driving schools, whilst another three had also opened other types of service firms, including clothes shops and hairdressing businesses. Three had owned other types of businesses such as gardening, fabric and furniture establishments, whilst one had been involved in exporting. It must also be mentioned that not all of these business owners had prior experience of the businesses they had opened in the Costa del Sol. Examples include the development of a clothes shop in Arollyo de la Miel by owners previously involved in haulage, and a fish and chip shop in Fuengirola opened by previous owners of an off licence in the UK.

### *Motivations for Migration and Development of Business Ownership in the Costa del Sol*

Three linked questions were put to the business owners regarding their motivations for migration and business ownership in the Costa del Sol. These were designed as open-ended questions in order to permit the respondents to freely express the answers they wanted to give. The first question — 'describe your main reasons for moving to the Costa del Sol apart from business' — was designed to establish the reasons why people had decided to migrate to the Costa del Sol and to examine the importance



of their prior connections to the area. The other questions were: 'reasons for deciding to open a business'; and 'reasons for choosing the Costa del Sol'.

The multiple sets of answers and interlinking reasons provided by the interviewees make it difficult to focus on a few specific motives for migration and decisions to open a business. However, Table 3 attempts to synthesise the multiplicity of the answers mentioned by the business owners. It is clear from the results that moving to a sunny area with an attractive quality of life is important for the business owners, since climate is rated as a key factor by 13 of the business owners. Several of them said they 'liked to be warm', preferred the weather to England and Ireland or liked to 'work in the sunshine'. A further significant number, 12, said that they had moved to the Costa del Sol for a change of lifestyle or the quality of life to be found in the area. Of this group, many had wanted to escape the 'rat race' of the UK, or had simply 'fancied a change'. Several had also wanted to move to Spain because of their admiration of Spanish culture. What is also rated highly, however, is the importance of economic, work and business opportunities; 10 of the interviewees moved to the Costa del Sol in response to advertisements for business ownership or migrated with the intention of developing a business when they arrived in the area. However, for some of the business owners, there was no economic motive behind migration, since permanent migration and business ownership in the Costa del Sol were never their long-term intentions. Indeed four

*Table 3. Main reasons for migrating to the Costa del Sol*

<b>Reasons</b> (generalised from verbal responses)	<b>No.</b>
Climate	13
Quality of life, change of lifestyle	12
Business opportunities	10
Admiration of destination country	5
Came to the area as visitor and stayed	4
Family and friendship connections	4
Previous holidays in the area	4
Experiences of living and travelling in other parts of Spain	3
Accessibility to UK	2
Health reasons	2
Knowledge of Spanish language	2
Antipathy to UK	2

*Note:* The total sums to more than 42 because respondents were allowed to nominate more than one main reason.

*Source:* Author's survey, 1998.

interviewees said that the reason why they moved was because they ended up staying in the area for a variety of reasons. One such example is a female Irish business owner in La Carihuela who came out on a 'hippy trail' during the 1970s and had initially 'planned to return to Ireland', but met her Dutch husband in the area and decided instead to remain there. For some business owners, migration to the area was linked to the fact that they had been 'coming here for years' or because their ownership of property had introduced them to 'the way of life' in Spain. Moreover, some of them mentioned that the presence of friends and family living in the area had been an important factor for permanent migration to the Costa del Sol, indicating the influence of chain migration which had also been important in bringing some retired migrants to the region (King *et al.*, 1998, p. 100).

The interviewees were also asked about whether they had any previous experience of living abroad. Eighteen said that they had lived in one or more countries for more than three months, though half of the 18 had lived in only one country as migrants. The countries in which the business owners had lived included Northern European ones such as Germany and France, ex-Commonwealth countries including Australia and Hong Kong, and also various Arab countries. However, a significant proportion of the business owners, 24, had never lived anywhere else except Britain and the destination country of Spain. Such a result may indicate the unlikelihood of these business owners re-migrating elsewhere, except to their country of origin, unless their new migration experience had predisposed them to further desires for change and experiences. Many respondents — 27 — had been on previous holidays to the Costa del Sol, indicating the importance of mass tourism and advertising in causing them to migrate to the Costa del Sol although, as Table 3 shows, not all of these gave tourist visits as a 'main reason' for settling in Spain. What is more, a further 16 had never been to the area, meaning that their migrations were linked to a series of complex inter-related factors, some of which have already been discussed.

Why the business owners chose to open a business in the Costa del Sol and not in the UK may be linked to the connections some of them had with the area, or to the fact that many of them had previously lived elsewhere. However, in order to establish more precisely what these reasons were, the interviewees were asked why they had decided to open a business in the Costa del Sol. As with the reasons for migration, the answers given were complex and inter-related, but certain patterns emerged from the results, as depicted in Table 4. Again the results are somewhat higher than 42, since some respondents gave more than one answer. Though the importance of economic considerations was of less significance in determining migration to the Costa del Sol, according to these results it is by far the key motive for business ownership. This is hardly surprising. However, on closer inspection of the answers, opening a business was seen as more of a

*Table 4. Main reasons for opening a business on the Costa del Sol*

<b>Reasons</b> (generalised from verbal responses)	<b>No.</b>
Economic motivations, including good business opportunities, need to make a living, lack of employment in Spain	18 7
Unplanned outcome: opportunities arose	5
Wanting to work for themselves	5
Dream or desire to work in Spain (admiration of country)	5
Boredom, no other options, easy to do	2
Quality of life, change of lifestyle	1
Access to UK	1
Challenge	1
Took over family business	

*Note:* The total sums to more than 42 because respondents were allowed to nominate more than one main reason.

*Source:* Author's survey, 1998.

necessity by many business owners than as a way of making 'big' money in the Costa del Sol. Indeed, many of the respondents said that they had opened a business as a way of making a living, since many of them had not reached pensionable age and could not find employment in the UK or in the Costa del Sol. Andalusia has the highest unemployment level in Spain and, in fact, in the entire EU (32.4% of Andalusians were out of work in 1996, as opposed to the Spanish average of 22.2%). According to one interviewee, it is difficult enough for Spanish people to find a good job, so unless the business owners have a combination of high qualifications, experience and are reasonably fluent in Spanish, the likelihood of finding well-paid work is minimal. To many of the business owners, opening a business in the Costa del Sol is also a way of funding a different lifestyle with the benefits of the climate: in other words, of 'making money in the sun'. Some of the business owners, it is true, had been making more money in the UK, yet had given it up to come to the Costa del Sol and develop a business. Such examples include a property business owner in Arollyo de la Miel who came mainly for the 'quality of life' in the area. For seven of the business owners, an opportunity simply arose to carry out the business, either whilst they were living in the UK or the Costa del Sol. It is clear that, for those who lived in the Costa del Sol already and who had no original intention of becoming business owners, other factors caused them to initially migrate to the area in which they now live. This was the case for one British bookshop owner in Fuengirola, whose migration to the area was motivated by a series of factors, such as his mother being in the

area, wanting to move to the Costa del Sol for the climate, the way of life and to escape the 'aggressiveness' of the UK. Becoming a business owner took place as a result of 'happening' to start selling his mother's books at the market and from this point the business began to develop. Some of the business owners wanted to start a business to work for themselves and this is linked to several factors, such as the lack of jobs available in the area, but more importantly, the desire to work as their own boss and not as an employee. For five other business owners, developing a business was due to being bored, having no other options, and because it was an 'easy thing to do'. For other business owners, opening a business in the Costa del Sol was perceived more positively, as a dream, the desire to work in the sunshine, or at least a better option than developing a business in the UK or Ireland.

In order to further establish the reasons why British and Irish people had migrated to develop businesses in the Costa del Sol, a list of possible factors in the decision-making process was presented to them and they were asked to rate these factors on a level of importance, ranging from very important to quite important and not important. The results are set out in Table 5. The general pattern of responses confirms, but also elaborates, the picture given by Tables 3 and 4. Climate emerged as the single most important factor, followed by three other factors: perception of good business prospects, desire for a change, and responding to the challenge of starting up something new. Other factors listed in Table 5 have a more subsidiary role in explaining the respondents' migration and business decision.

*Table 5. Importance of various factors in the decision-making process to set up a business on the Costa del Sol*

<b>Factor</b>	<b>Very Important</b>	<b>Quite Important</b>	<b>Not Important</b>
Climate	24	12	6
A challenge	16	12	14
Desire for a change/boredom with life in the UK or Ireland	12	19	11
Good business prospects	8	14	20
Previous holidays in area	8	4	30
British/Irish friends in area	9	1	32
Marriage/Spanish friends in area	7	2	33
Owned second home in area	3	5	34
Redundancy, recession in Britain/Ireland	4	1	37

*Source:* Author's survey, 1998.

### *Types of Businesses and their Spatial Distribution*

It was mentioned earlier that the original objective to survey as many types of business as possible, including those previously categorised as 'invisible', had to be abandoned because of the near-impossibility of accessing owners of these invisible businesses. Hence the types of business owners interviewed were limited to various categories of more or less visible concerns. A simple listing reveals the importance of bars (17 business owners) versus a wide scatter of other enterprises: two restaurants, one take-away, three food shops, one night club, one gymnasium, one sports shop, two bookshops, one souvenir shop, one electrical goods shop, one second-hand furniture and antique shop, one upholsterer, one hairdresser, one tattoo artist, one car rental firm, one garage, five property/insurance businesses, and a window installation firm. Although different numbers in the samples make the comparison unconvincing, five out of the seven Irish businesses were bars, whilst the British interviewees owned 12 bars, plus a much wider range of enterprises, including nearly all of the list above. Regarding location, the greatest degree of diversity of business types is found in Fuengirola and Arollyo de la Miel. Especially in the latter area, a significant community of resident expatriates provides a demand for a broader range of services, including, for example, upholstery and electrical goods. In Torremolinos and La Carihuella, highly dominated by short-stay mass tourism, 11 of the 13 interviewees owned bars or restaurants.

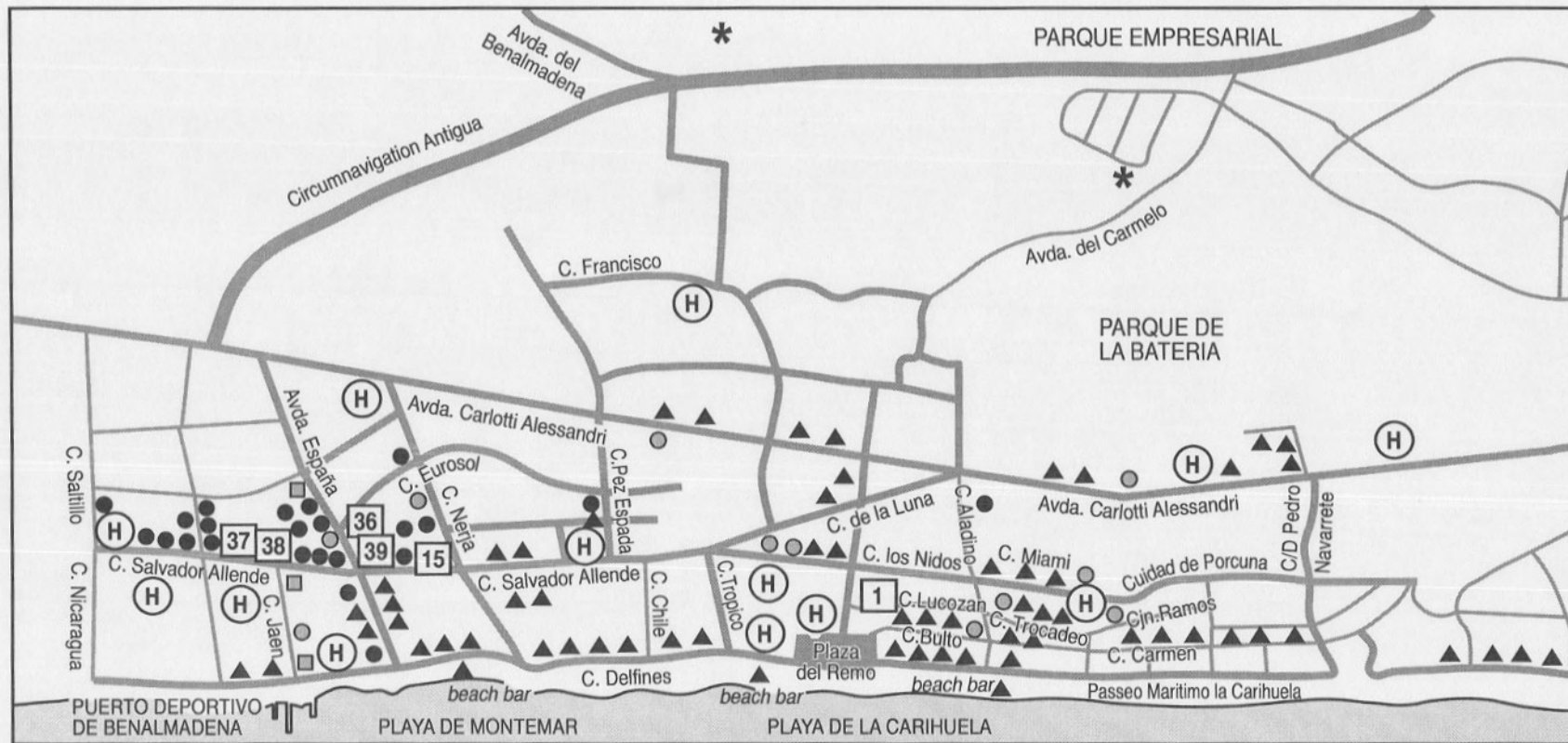
The location and spatial distribution of British and Irish business owners are illustrated in Figures 2-6 (the numbers on the maps are the locations of the 42 businesses whose owners were interviewed). The maps indicate that, in some areas, the businesses are located within distinct clusters of British- and foreign-owned businesses, whilst in other areas the businesses are situated on their own. In the case of Torremolinos and La Carihuella (Figures 2 and 3), many of the bar and restaurant owners are situated within clusters of at least 25-30 British- and Irish-owned bars and restaurants, whilst in Benalmadena Costa (Figure 4), new commercial business districts housing many British and other foreign-owned bars and restaurants have developed in recent years, behind and along the Avenida de Bonanza. Smaller clusters can also be identified in Arollyo de la Miel, such as along a small street off the Avenida García Lorca, where groups of resident- and tourist-oriented businesses are in operation (Figure 5). Also, as depicted in Figure 6, in Fuengirola clusters of businesses, including both niche resident-oriented ones and more commercial tourist-oriented businesses, are found in the indoor shopping mall of Las Rampas and along another street called Juan Sebastian Elcano. These businesses include a garage, property services and a fish and chip takeaway. Why these businesses choose to cluster together may be a result of poor planning by the Spanish authorities who



- |                                   |           |                             |                                |
|-----------------------------------|-----------|-----------------------------|--------------------------------|
| ▲ Spanish businesses              | Ⓜ Hotels  | 4 The Tavern Bar            | 35 The Harp Bar                |
| ● British businesses              | * Station | 5 The Figaros Bar           | 40 Tudor Rose Restaurant       |
| ■ Irish businesses                |           | 33 British Bar              | 41 The Red Lion Bar/Restaurant |
| ○ Other nationalities' businesses |           | 34 Bar Kiko - The 19th Hole |                                |

250m  
(approx.)

Figure 2. British- and Irish-owned businesses in Torremolinos



- ▲ Spanish businesses
- British businesses
- Irish businesses
- Other nationalities' businesses
- (H) Hotels
- \* Station
- 1 Las Vegas Apartamentos
- 15 Cathy's Souvenirs
- 36 The Oasis Bar
- 37 The Office Bar
- 38 The Gladstone Bar
- 39 Was Brown's Bar

300m  
(approx.)

Figure 3. British- and Irish-owned businesses in La Carihuela

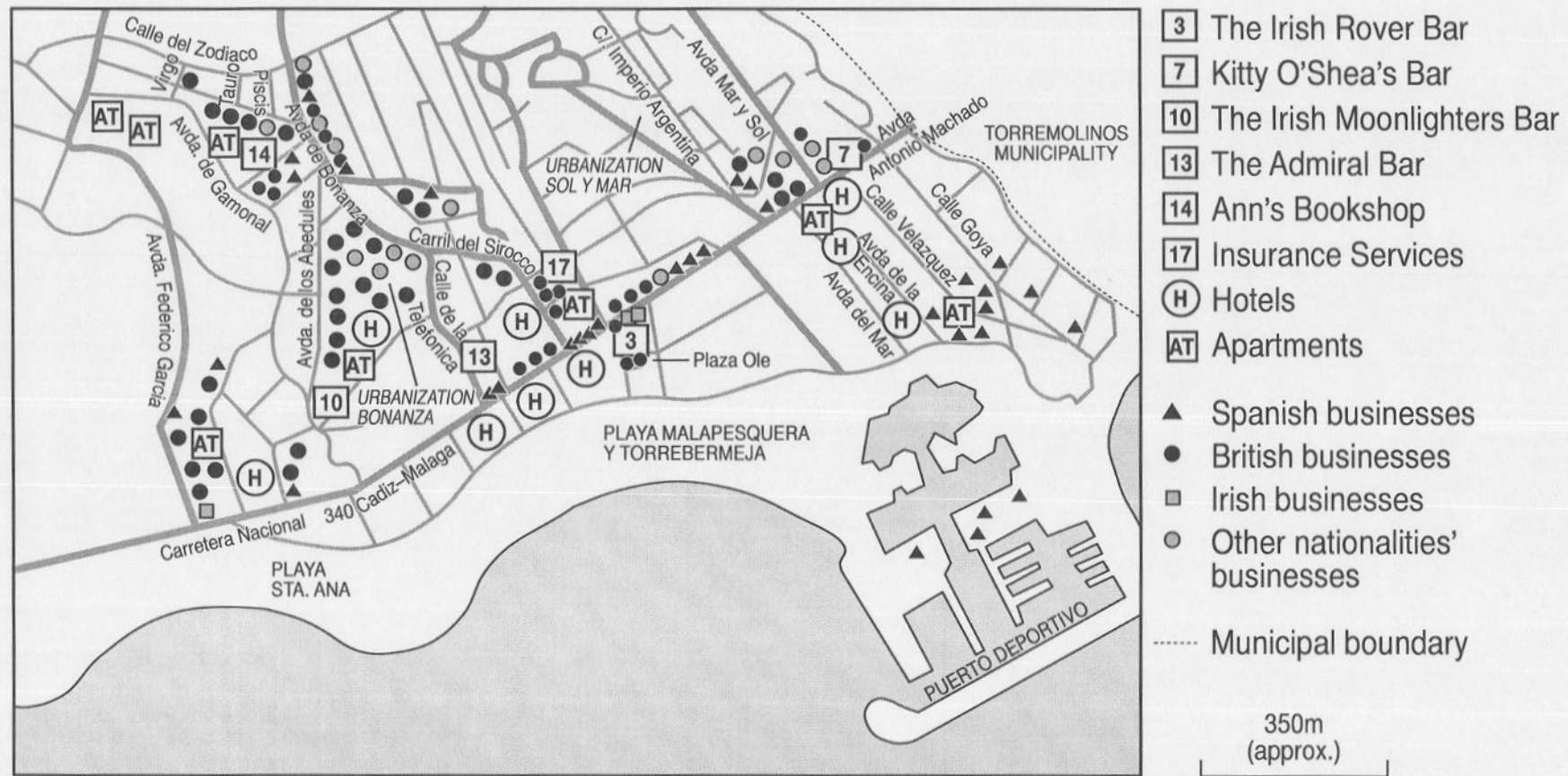
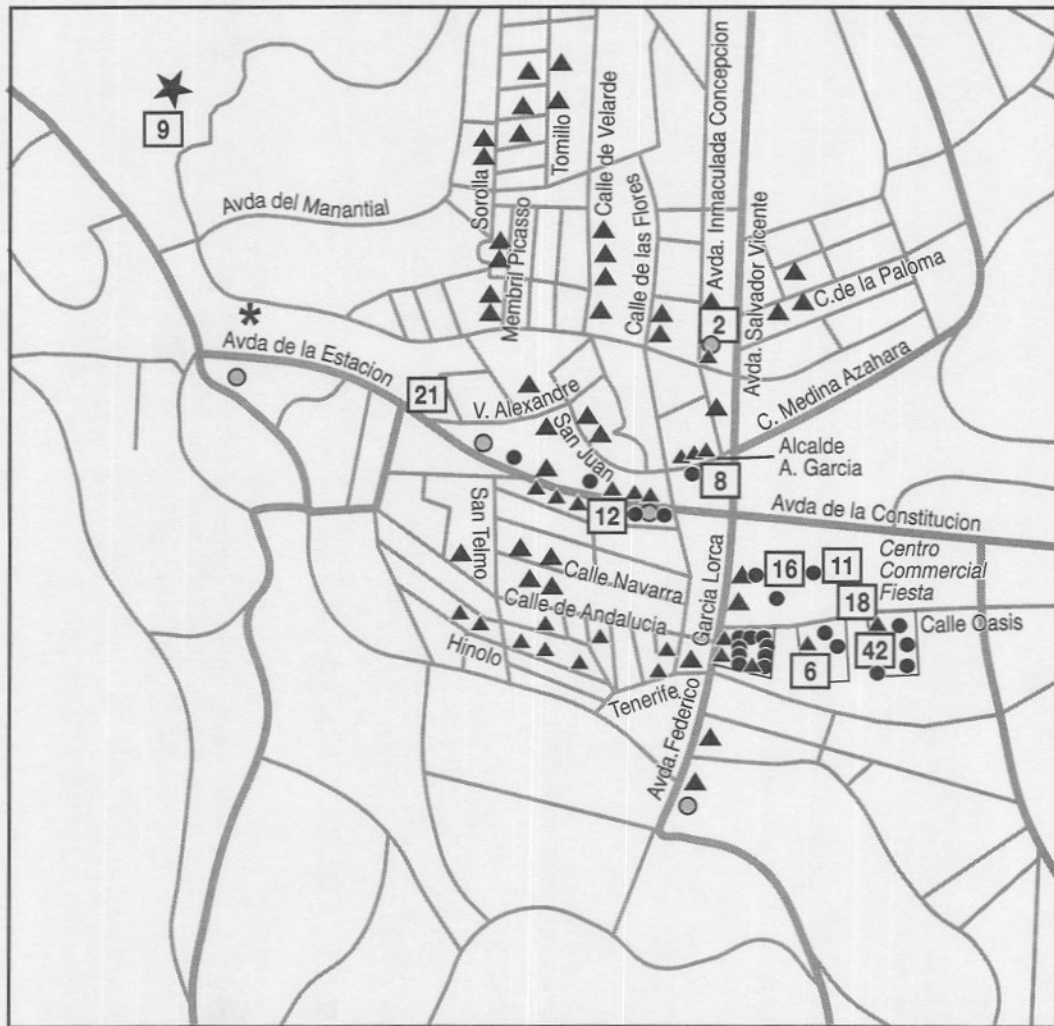


Figure 4. British- and Irish-owned businesses in Benalmadena Costa





- ★ Tivoli World Amusement Park
- \* Station
- ▲ Spanish businesses
- British businesses
- Other nationalities' businesses

500m  
(approx.)

- 2 Groovies '60s Bar
- 6 Royal Globe Property
- 8 English Rose Hairdressers
- 9 Cristelaria Coin y Aluminios (trading in market)
- 11 Finishing Touch Upholstery
- 12 Brian's Rent a Car
- 16 Little Kitchen Pie Shop
- 18 Joan & Trevor's ex Catalogue Shops
- 21 Vinny's Bar
- 42 Cooper's Corner Cafe Bar

Figure 5. British- and Irish-owned businesses in Arolyo de la Miel



- ▲ Spanish businesses
- British businesses
- Irish businesses
- Other nationalities' businesses
- \* Station

- 19 Ministry of Sound Nightclub
- 20 Magnums Bar
- 22 Chapter and Verse Bookshop
- 23 Second Hand Antique and Furniture Shop
- 24 Tatu II Tatu Shop
- 25 The Sports Shop
- 26 Elcano Garage

- 27 Sun-Sol Properties
- 28 Yorkshire Fisheries Take-Away
- 29 Studio 1 Gymnasium
- 30 Sweet Centre
- 31 Joy's Delicatessen
- 32 Regal Real Estate

400m  
(approx.)

Figure 6. British- and Irish-owned businesses in Fuengirola

permit these businesses to establish themselves through the regulation of opening licences. Indeed, the clustering of several bars and restaurants increases competition and many British and Irish business owners are forced to work long, unrewarding hours for little profit, or try and find new ways of attracting customers. It is possible, as was mentioned formerly, that the Spanish authorities allow this to happen in order to gain financial revenue through the distribution of opening licences. However, it may also be due to the fact that, in recent years, the popularity of Spain has been falling and the Spanish authorities allow these businesses to develop as a way of encouraging further British and Irish tourism back to the areas. The clustering of different types of businesses together makes more sense, since having businesses such as an upholstery shop next to a pie shop in Arollyo de la Miel will not increase competition between the two, but is more likely to generate further business, in two distinct ways. Firstly, British residents and tourists in the area may prefer to use British-owned shops and establishments and their proximity to one another will increase the convenience for these customers. Secondly, having areas of British-owned businesses makes these areas more visible to British or English-speaking customers, if that is whom these businesses are aiming to attract, rather than being intermingled and lost within a Spanish-dominated area.

There are also businesses which are located outside a cluster of British- or Irish-owned ones and are either dispersed amongst or near Spanish-owned businesses, or are situated alone in a backstreet of the area. This is the case with the British-owned hairdressing salon in Arollyo de la Miel which is located next to and opposite a number of Spanish-owned businesses on the Alcade Antonio García. It is also the case with an Irish female-owned property business in La Carihuela which is so hidden away in a backstreet it looks like an apartment. The reasons for this spatial dispersion may be attributed to a number of factors, such as the desire to be integrated with the local Spanish, or conversely, to escape being ghettoised in an English or Irish enclave in the Costa del Sol. It also may be due to the type of business itself or the market in terms of the nationalities and ages the business is aimed at, or how established the business is in the area, or simply the availability at a particular time of premises to rent or buy. Whatever the reason for these concerns being situated away from other British- and Irish-owned businesses, what is clear is that these enterprises are not contributing to the physical and spatial extension of large concentrations of British business areas in the Costa del Sol in the way in which clusterings of businesses do. Rather, they are carving out new zones of business settlement in these areas, or are becoming more assimilated within distinctly Spanish areas of the Costa del Sol. Whether this makes the business they are involved in any more successful is an important question, since the performance of the business itself was a question which

the business owners were asked in the interview. However, it seems that the success of the business hinges on a number of inter-related factors such as business type, previous experience and the type of customers it services.

### *Opening a Business in the Costa del Sol: Performance and Problems*

When specifically asked why the business owners had decided to open the types of businesses in which they were involved, a range of responses was made. Of these answers, the most frequent (eight respondents) was the factor of previous experience and contacts in this business, followed by six who said that they were simply offered the opportunity, and a further six who said that they had chosen that type of concern because it was less expensive and easier to establish or do than anything else. Other reasons given included responding to and creating new markets in the area, and the idea that there was good money to be made. Some also said that, as they did not speak Spanish, they chose a business which would require little knowledge of the language. It was also thought important to establish whether any of the business owners regretted the choice of business which they had developed. When asked, if they were starting out again, would they choose to open another type of business, 29 answered no whilst nine said yes and four were unsure. The high proportion of business owners answering this question negatively suggests that a large number of the business owners were happy with the business they had opened. However, on closer inspection of the actual answers given in the interview notes, it seems that some of these owners were not particularly happy with their businesses, yet would not have initially chosen to open another type of business due to factors such as lack of experience or opting to take over a family business. Indeed, one young Scottish property owner in Fuengirola had experienced both financial difficulties with her business in its first year of opening and also problems with settling in the Costa del Sol, including being unable to meet and make friends of her own age. However, she concluded that she would not have opened another type of business, since she and her husband had taken over a family business.

The interview schedule had a specific question about problems encountered in running the business. Twelve said that they had no problems with their businesses, but some of this group said in a later question that their expectations of opening a business in the Costa del Sol had been disappointed for a series of reasons. These included attracting less custom than they had expected, being 'ripped off' by previous (mostly British) employees, frustrations with the Spanish authorities, notably when the electricity supply and power went down, and the long hours involved with

running the business. Other problems mentioned by the rest of the interviewees included problems specific to the businesses, such as being let down by clients in the property trade. Economic problems, especially the problems of competition, prices and the difference in exchange rates for those buying imports from the UK, were mentioned by five interviewees. To cite one example, a sweet shop owner in Fuengirola found the recently lowered Spanish exchange rate problematic, since she imported most of the sweets she sold from the UK. Various other problems were also discussed, including being unable to find reliable staff, and the seasonality of the trade due to the fluctuations in visitor numbers throughout the year or to spells of bad weather.

In general, however, most of the business owners — 35 — appeared to be quite satisfied with the performance of their businesses. When questioned more specifically about their profit level, only seven said that their profit levels were 'excellent', whilst 13 said that the levels were between 'breaking even' and 'excellent' and 19 said that they were 'breaking even'. What was perhaps surprising about these results was that a significant proportion of those business owners who were satisfied with their business were bar or bar/restaurant owners, where it might be thought that market saturation had produced over-competition. But a further distinction can be made, since the level of satisfaction amongst this group of business owners depended on a number of factors, including the length of time they had been running their business, and the type of bar outlet which was being run. It was apparent that most of the British bar owners who had opened their businesses at least 10 years ago were experiencing the greatest level of satisfaction, since their businesses were very well established in the Costa del Sol, having built up regular customers over the years and being financially stable. Some of these had migrated during the tourist boom time of the early-mid 1970s, whilst others had come out 'on the end of the good times' during the late 1970s and early 1980s. The length of time these bar owners had maintained their businesses in the Costa del Sol was high, since a significant proportion of the interviewees recounted various failure stories of bar owners who had come and gone from the Costa del Sol after a short period of time. Indeed, according to a financial informant, there had been many 'cowboys' or 'fly-by-nights' setting up business and disappearing after only a few months, especially amongst the British and Irish. The legacy of these previous business owners can be seen in the many derelict or abandoned premises, observable for example along the stretch of the Avenida Carlotti Alessandri in Torremolinos. The reasons why these business owners have failed are complex and dependent on each individual situation. However, often these bar owners have migrated with limited business and financial knowledge, with a lack of commitment to long hours and hard work and, in the case of married couples or partners,

little understanding of the pressures which will be placed on the relationship with migration and business ownership. This situation was summarised well by one established bar owner in Arollyo de la Miel who said,

People get something like, say, £20,000 redundancy money, they come over here, they have to rent a bar, they have to rent an apartment ... they've probably got 2 kids who have to go to school, they're working with their wife for 24 hours a day and there's problems ... and that's what happens and that's why a lot of people split up here and businesses all go up the wall.

However, some of the bar owners who have migrated to the Costa del Sol in recent years are surviving fairly well. Of these, Irish bar owners seemed more successful since, according to the interview results, only one said he had some problems whilst all of them were satisfied with the performance of their businesses. The reason why these businesses may be more successful than British bars could be because there are fewer of them and therefore the competition for customers amongst them is lower. It could also be because Irishness has been marketed in recent years in various countries, particularly England, which has seen the growth of various commodified Irish bars in its towns and cities. The growing popularity of these bars in England may cause them to be more popular to English and Irish tourists than British bars in the area. But the types of businesses which are having more success on the Costa del Sol are those which are bringing something new to the area, rather than the typical British or Irish bar. These tend to be niche businesses and include the second-hand furniture shop in Fuengirola and also the tattoo artist in Fuengirola, the latter of whom was poised to open other shops in the area.

### *Marketing, Advertising and Customer Types*

Unlike some of the other business owners, the tattoo artist does not advertise his business; rather, he relies on 'word of mouth' to gain business. A further 18 of the business owners also do not advertise their businesses and these included a mixture of well-established businesses such as bar owners in Torremolinos, newer bar owners in different areas, but also some niche business owners in Fuengirola such as the car mechanics. In terms of area, most of the business owners in Torremolinos and La Carlhuela did not advertise, except a property owner and a few bar owners. This lack of advertising may be explained by the fact that most of the British and Irish businesses in these areas are bars and restaurants and these business owners may see advertising as futile, since their premises are highly visible and rely on the 'passing trade' of short-stay tourists. Also, there is a high level of competition in those specific business types. For those that do advertise,

the most popular sources tend to be the Spanish newspapers in English, such as the *Sur*, the *Entertainer* and the *Town Crier*. The Spanish version of these papers is distributed amongst the Spanish, but those in English reach a significant proportion of British, Irish and other Northern European expatriate residents and seasonal visitors who live in the areas. The English versions are also available to tourists in local shops. Hence by advertising in this way, these business owners are targetting a wide market of customers, and also raising the profile of British and Irish business ownership in the Costa del Sol. Some of the business owners also use brochures such as *Flick and Find*, local English-language radio and leaflet dropping to attract British and other Northern European residents to the businesses, whilst more tourist-oriented businesses such as some bars, property establishments and the Ministry of Sound nightclub in Fuengirola, advertise in tourist guides and brochures produced in the UK. Other forms of advertising are also used, however, such as 'propping' and billboards. The practice of 'propping' or 'touting' is only undertaken by bar or restaurant owners and involves employing people to encourage passers-by in the street to come into the bar or restaurant (Ritchie, 1993, p. 73). This practice is, however, illegal and, probably because of this, only one bar owner (in Torremolinos) admitted to employing this tactic. Advertising boards are seen in certain high-density tourist areas of the Costa del Sol. Many of these billboards draw on national stereotypes or notions of British and Irish identity to advertise the Irishness or Britishness of an establishment. A typical example in La Carihuela — an Irish bar — employs Irish images such as the shamrock and the notion of the blarney. In a similar way, various British bars and restaurants in the Costa del Sol advertise a specific regional British identity as shown by the names which are given to the businesses in order to attract certain British groups of people to their establishment. Some examples include *Yorkshire Rose*, *The Manchester Bar* and *The London Pub*.

For those enterprises which are both tourist- and resident-oriented, the types and characteristics of customers change according to season, as various ages and nationalities come to the area during different periods of the year as holiday-makers or temporary residents. The answers which were given to the question regarding the types of customers who use the businesses are multiple and too complex to tabulate, since some of the EBOs answered in terms of percentages of nationalities and age groups, whilst others were less committed with numbers, answering 'loads' or 'many' of a specific type. Despite this, some general patterns seem to prevail for most of the businesses, in that during the winter the tendency is to attract older British, Irish or other Northern European residents — or, as some of the business owners described them, the 'wrinklies', 'crinklies', or 'winter bunnies'. During the Easter period, it is mainly British, Irish or

Northern European older people or families. In summer it tends to be younger people, families of all nationalities and again, mainly British. On the other hand, in the peak-season months of July and August, some of the businesses attract many Spanish people on holiday in the areas. In terms of all the year round, over 30 of the business owners said that the majority of their customers were British and some of these were predominantly Irish, though a significant proportion said that they attracted many English-speaking customers which includes other nationality groups such as Americans and Scandinavians. However, some of the enterprises attracted a significant number of Spanish all year round; within this group, two types can be identified. Firstly, businesses which are bringing a new type of trade or service to the Costa del Sol attract many Spanish, including the tattoo business in Fuengirola which attracts '60% of Spanish' and the second-hand furniture shop in Fuengirola, which attracts 'quite a lot of Spanish'. Similarly, 'The Sports Shop' in Fuengirola attracts '80% of Spanish custom' for its niche business in tennis equipment and trophies sold for tennis tournaments, whilst the 'Ministry of Sound' nightclub which has recently opened in Fuengirola will attract 80% of Spanish and 20% of English in the summer whilst in the winter 100% of Spanish will use it, according to its proprietor. The second type of business which attracts many Spanish is jointly owned by English and Spanish partners. The window business in Arollyo de la Miel is owned by an English male and his Spanish business partner and attracts an 85% Spanish clientele, whilst a gymnasium in Fuengirola is jointly owned by an English male, his English daughter and his Spanish girlfriend and this also attracts a majority of Spanish custom, but also some other nationalities. However, there were also some businesses surveyed which were jointly owned by English and Spanish partners which did not attract a majority of Spanish, including a bar in Benalmadena Costa which attracted mostly British and other European tourists and a hairdressers in Arollyo de la Miel which attracted all types of English-speaking people. This may be a result of the way in which these businesses are marketed or the image of their business which is presented to passers-by, since the bar in Benalmadena Costa has an English name and looks very English, whilst the hairdressers is called 'The English Rose'. In contrast, the window factory has a Spanish name and by its appearance looks Spanish-owned. Some of the other types of businesses did attract a few Spanish, but this tended to be only seasonally, such as in the summer months or during *Semana Santa* (Holy Week) when many Spanish tourists come to the Costa del Sol from central and northern Spain. According to one bar owner in Fuengirola, the Costa del Sol to the Spanish is the equivalent of Torquay to the British. However, some of the business owners said they did not want to cater for the Spanish because they found them demanding or difficult, whilst others such as a fish and chip shop in Fuengirola could not cater for them since



their opening hours did not coincide with Spanish eating times. Lastly, though many of the businesses attracted various types of customers according to the season, there were also some whose types of customers remained similar all year round. Some of these included the new businesses already discussed, such as the second-hand furniture shop in Fuengirola which attracted both English and Spanish residents or seasonal residents all year round.

### *Relationships with the Local Spanish Economy*

It can be seen from the account given above that some of these businesses service local Spanish customers through the provision of goods and services which are required by the indigenous population. However, what is not yet clear is the extent to which these businesses are producing significant and lasting effects on the local economy, such as through the creation of employment for Spanish people and the utilisation of local Spanish supplies, or whether the businesses rely on the employment of other nationality groups and imported goods from Britain and Ireland. In terms of employment creation, 13 of the business owners said that they employed no staff, either because they did not need to or because of the expense and bureaucratic complexities involved with employing staff in Spain. These difficulties may explain why only nine of the business owners employed Spaniards. Sixteen employed British residents or seasonal visitors in their businesses; some of these British employees were short-term or seasonal workers in businesses such as bars, and hence do not require social security in Spain. However, the reasons why these business owners employ few Spanish are probably more complex. Certainly evidence exists that most local Spanish do not want to be employed in these businesses, due to the types of low-skilled jobs available, including bar work and cleaning. There may also be a lack of trust on the part of the Spanish towards some of the British businesses, since they have seen so many of these open and shut within months and are therefore unwilling to work for them unless they have been well established for years. Conversely, some of the business owners themselves mentioned that they were unwilling to employ Spanish, since they considered that, due to cultural differences such as the *mañana* mentality, some of the Spanish tended to be late for work or less efficient than British workers. For those who did employ Spanish workers, a further differentiation was made in terms of gender. Many of the business owners preferred to employ females rather than males, particularly in restaurants and bars, since they were considered more reliable. But often British, Spanish and other females were employed more as a result of the types of jobs available, such as cleaning, receptionists and cooks, which generally attract more female workers to them. For most of the business owners,

however, recruiting staff was carried out more through simple mechanisms of knowing people, friends, former customers, word-of-mouth recommendations, or employees who had walked into the establishment requesting work, rather than an attempt to employ certain types of people to their businesses.

If the impact of British and Irish EBOs on the local Spanish employment market is rather slight, their use of local suppliers for their goods and produce appears to be greater. Most of the business owners I interviewed used some element of Spanish supplies for their businesses. To be more precise, 14 used all Spanish suppliers, whilst 10 used mostly Spanish and some British suppliers. Only four used all British suppliers. The rest of the business owners either used a mixture of local, British and multinational companies, or did not need to buy goods at all, such as property businesses.

The reasons why these business owners used their suppliers were varied and depended largely on the individual circumstances of the business owners. However, in general, the business owners preferred to use Spanish companies and suppliers, as they considered that the Spanish generally offered a good service, were convenient, flexible and familiar, or the quality of the goods was better than British companies. What was also important to the business owners was the fact that often the Spanish goods were much cheaper than imported British goods and it was easier to negotiate and get bargains from local Spanish firms. Some of the business owners, however, used British or Irish suppliers because they considered some of the British goods to be of a better quality than Spanish goods. As one English delicatessen owner in Fuengirola noted, 'the Spanish cannot make English sausages', and an Irish bar owner argued 'there is only one Guinness'. Obviously, British/Irish goods were imported where there was product uniqueness and where few Spanish companies produced these goods.

The extent to which the purchase of Spanish supplies by the business owners creates significant change and development in the Spanish economy depends on a number of factors. For example, if the Spanish suppliers are only a branch of a major multinational beer or spirits company which is based in another country, the profits and expenditure gained would be minimal, since most of these economic benefits may leave Spain. However, buying supplies from these companies would certainly help to create local employment, including jobs for suppliers and delivery men, but also other types of jobs related to this, such as clerical and office workers who deal with the administrative aspects of the company. Also, buying from more local Spanish suppliers, such as butchers, vegetable tradesmen or fabric warehouses will cause local and regional economic benefits to be generated, since there are higher levels of consumption and production of Spanish goods and services being undertaken. However, whether such investment

into the regional economy has created significant benefits can only be evaluated through examining the levels of GDP and development in the Costa del Sol over time and investigating the extent to which these businesses have increased development and change.<sup>6</sup>

### *Level of Integration*

Establishing how integrated British and Irish business owners were with the local Spanish population was another question of the research. Did the business owners mix only with British residents in the area or did they have friends of other nationalities, especially Spanish? And to what degree had they learned the Spanish language in order to make real friends with Spanish people and become involved with the local Spanish community? As demonstrated by the previous section, the business owners had developed a relationship with many local Spanish suppliers through necessity or desire for their products, and according to some of these business owners, these suppliers had become friends. However, when asked about the types and nationalities of close friends they had, three-quarters of those interviewed indicated that the majority — and usually the vast majority — of their friends were local British (and Irish) living or semi-residing in the Costa del Sol, illustrating their primary involvement with the local British resident community. A significant number also had friends of other nationalities, such as Dutch, French and Germans, reflecting the diversity of migration which has taken place to these areas in recent years (Rodríguez *et al.*, 1998). What is most interesting about the results, however, is that 29 of the business owners had one or more Spanish friends. What this appears to illustrate is that the business owners, unlike other groups of older British residents in the Costa del Sol, identify with a larger group of nationalities than only British or Irish people in these areas. This may be because their business forces them into having contact with other nationalities, through customers and suppliers, and hence prevents a 'ghettoised' English mentality. However, on closer inspection of the interview notes and transcripts, it emerges that different business owners had varying definitions of what constituted close friends. Many acknowledged that they only had acquaintances; according to one business owner, this was because you 'don't have friends in business'. Indeed, to many of the business owners, 'friends' were their customers, since few of the business owners had much time to make close friendships. The business owners who did have close Spanish friends were either married to a Spanish person, as was an Irish souvenir shop owner in La Carihuela; had a Spanish business partner, as had the hairdresser in Arollyo de la Miel, or had been in the area for many years.

Perhaps a better indicator of the level of integration in the Spanish community is the degree of fluency which the business owners had in the Spanish language. The business owners were asked to self-assess their level of fluency. Overall, only six said that they were very fluent, and eight said they were quite fluent. The largest number of interviewees (21) said that they had only some knowledge of the Spanish language, whilst seven had only 'a few words' of Spanish, illustrating that fluency levels amongst the business owners were not very high. But, from observation, it was clear that though some of the business owners rated their level of Spanish as 'terrible' or 'not as good as it should be' (to quote two interviewees), in fact they appeared to be quite fluent when speaking with Spanish customers or whilst on the phone to their suppliers. Also, many of the business owners were attempting to learn the language, particularly those who had recently arrived in the Costa del Sol, and had been to Spanish lessons. Indeed, in general, most of the business owners considered it very important to learn the language in order to be able to communicate with their suppliers, but also to speak to other members of the local population, including customers. Others considered that learning the language was very important simply because they considered that, when living in another country, an attempt should be made to learn the language out of respect, and also because it encouraged the development of friendships with Spanish people. As one business owner in Fuengirola remarked, 'You make the effort, it breaks the ice and you become friends straight away'. However, for other business owners, knowing the Spanish language was not considered important; this was particularly the case with many bar owners.

### *Future Plans*

Examining how settled and integrated the expatriate business owners are in the Costa del Sol is difficult, since there is such a diversity of experiences and perspectives given by the respondents. What is clear is that most of the business owners have indicated a commitment to Spain as their home, since all but three of them have sold their homes in the UK and Ireland, and have invested this money into their businesses and homes in the Costa del Sol. However, what is unclear is whether these business owners intend to stay in Spain until they eventually retire, or even die, or whether they will return to the UK or emigrate to somewhere else after a certain amount of time in the area. Certainly the majority intend to stay in Spain for the next five years, since 37 of them answered yes to this question; 34 also said that they want to stay in the area, whilst a lower number at 27 want to keep running their businesses. This lower number of answers is attributed to the fact that four of the business owners were actively trying to sell their businesses in order to retire, whilst several other business owners said

they were planning to retire within the next five years. Setting these cases aside, most of the business owners want to keep running their businesses, since many of them had plans to renovate and change the establishments, introduce new lines of business and employ more workers in the next five years. But some new perspectives on the length of time for which these business owners plan to continue their businesses, or live in the Costa del Sol, were provided when they were presented with hypothetical circumstances and asked what they would do in these situations. These include: changing economic situations, such as the possibility of increased competition, or it becoming too expensive to run the business; changing health situations of themselves or their spouse or partner, including the death of their partner; or loss of connections in the area such as if friends or family moved away from the area. Some brief comments and analysis on each of these follow.

Although answers were multiple and varied, most of the business owners emphasised their desire to continue running their business, and continue living in Spain, even if their economic situations changed and there was higher competition in the area. This was particularly the case with the businesses which had been opened longest on the Costa del Sol. For instance a bar owner in Fuengirola insisted that the business was established enough to overcome competition since 'we have our regulars'. A similar view was shared by several owners of niche businesses, including a garage proprietor in Fuengirola, according to whom 'there are few good mechanics in the area and even if there were, their customers are unlikely to exchange loyalties unless the alternative service is extremely good and cheap'. However, for other business owners, the prospect of losing customers was enough to make them consider opening another type of business or moving to a different area of Spain to open the same type of business. This could be seen in the case of one British bar business in Benalmadena Costa where the problems with competition have become so significant that the owner is already considering moving to a 'quiet resort to reinvest in another bar'.

When asked what they would choose to do if the health situation of themselves or their partners became worse, or if their partner died, most of the business owners acknowledged that they would sell the business. However, the upholsterer in Arollyo de la Miel, like a few of the niche business owners, concluded that she would 'continue until the end' since she enjoyed doing her business so much. Several others also said that they would continue having some element of input into the business if they were ill, such as investing capital into shops which other friends, family or contacts could utilise and work in. Conversely, some of the business owners preferred not to be confronted with the prospect of poor health or death and some gave rather elusive answers such as 'we'll cross that bridge if and when we come to it'. These answers may point to the fact that a few of

the business owners are unwilling to address these issues, perhaps because they are living in a pleasure-oriented holiday environment where issues such as bad health and death are avoided. However, these answers may also have been offered where some of the interviewees preferred not to divulge and discuss very personal and sensitive matters. Very few of the business owners said that they would return to the UK or Ireland if the health of themselves or their partner worsened, and many interviewees stressed how the national health service in Spain has improved in recent years, even overtaking the quality and level of service of the British national health service. Those business owners who had Spanish wives or partners were even less likely to return to the UK for health care, since they had the support of their partner's Spanish family. In some cases the support offered from the Spanish was far greater than the support which these respondents may have received in Britain. Indeed, one interviewee in Fuengirola, whose girlfriend was Spanish, had recently been in hospital; he had received such immense support and help from his girlfriend's Spanish family throughout this time that he concluded he never wanted to return to England, since he would not have received this level of support from British people.

For most of the business owners, even the prospect of friends or family moving away from the area does not make them want to sell their business and return to the UK. In fact most of them had left their families and friends behind in the UK and Ireland when they decided to migrate to the Costa del Sol and develop a business. However, these links back with the UK and Ireland demonstrate that these business owners have the option of returning to their areas of origin if they choose, or if they have made enough money, to buy a home in the UK as well as Spain to which to return for part of the year. One car rental owner in Arollyo de la Miel already has a home in the UK which he retained after he migrated to the Costa del Sol. Following the sale of his car rental business, when he has retired, he plans to come and go between the two countries, treating both of the areas as his 'home'.

To what extent these business owners would actually change their plans in the event of any of these circumstances taking place is an important consideration. Indeed, it is entirely possible that they would choose alternative paths if confronted with these situations. So this question only hints at the possible choices which may be made in such situations and therefore is a crude prediction of future plans and real life situations, some of which will be examined in more depth with the individual cases which follow.

## **Expatriate Business Ownership: A Case Study Approach**

In the final section of this paper, five case studies from the in-depth interviews are presented in order to illustrate the variety of 'histories' and motives which have led to the migration, settlement and business choices of these expatriate business owners. This draws on King and Patterson's use of the biographical approach in a paper on international retirement migration to Tuscany (King and Patterson, 1998). These cases are not supposed to represent a 'typical' expatriate business owner; instead they have been chosen as representative of certain features which are shared by the business owners and therefore are not highly exceptional cases. Each case is drawn from a different geographical area. The names are fictitious.

### *Robert and Sarah's Account*

Robert and his wife, Sarah, both in their early 50s, own a well-established bar/restaurant in central Torremolinos, situated on the steps leading down towards the sea, amongst many Spanish souvenir shops and cafés. Having left England in 1977 with their four-year-old daughter, to join a partnership with two British males who had earlier migrated to develop the bar business in Torremolinos, their story is one of success and many years of experience on the Costa del Sol. Their story also illustrates that bar ownership in the Costa del Sol is not necessarily equated with low social status or failure to be successful in the UK, as is commonly assumed. Though neither Robert nor Sarah had higher education, Robert had left a professional job as a deputy manager of a building society in England to take up the opportunity to open a business in Spain. He describes why they decided to migrate to open a business:

It was my intention to go into business in the UK but it was difficult in those days because my wife had no previous experience ... my partner was managing a pub in the UK and they decided they'd come over here and go into the business next door which was also a bar. My partner was having a lot of problems with the bar, then we happened to come along at the right time and say we were interested in buying a business.... I'd been in the job for a long time, I wanted to do something else.... I had reached a certain level where I could see a long period ahead of me in the same situation ... the opportunity arose, my daughter was four years old, so it was the right time to come along and do it....

Robert then went on to say that their choice of Spain was not related to having many previous holidays in Spain or property ownership in the area. Initially they thought they were going to open a business elsewhere and did not expect to come to Spain.

We had been here once to see them. Spain was never an option for any of us, we were always going to the South of France ... we fell into coming to Spain.

Choosing to join their British partners in the bar business in Torremolinos during the period of the 1970s was a positive experience for Robert and Sarah. Their business took off during the tourist boom and they had 'five or six years of extremely good business.' Because of their prominent position in Torremolinos and their well-established reputation in the area, their bar survived during the years of tourist slump when many other establishments were closing down. Today their business continues to perform well and they are satisfied with it. Robert went on to describe the profits and level of trade they gain:

In terms of profits, I wouldn't go as far as excellent, but certainly we are more than breaking even ... it depends because we had a fantastic winter and we were able to paint the outside, do the lighting ... it's variable.

and with level of trade:

It's good and it's getting less seasonal.

As is fairly typical of the stories of successful British bar/restaurant owners in the Costa del Sol, the business has been developed and established through hard work and long hours. Robert concluded that some British people moving to the Costa del Sol to open bars were not aware enough of this. He went on to criticise this mentality:

A lot of people, I think, it's some kind of dream they have, oh we'll have a bar in Spain and I don't know what their idea is, that they're gonna sit around drinking all day and they don't realise the hours they have to work.

Like other British bar owners, Robert and Sarah's main customers are British and the age range varies with the season. Their bar also, however, attracts other nationalities.

It's a very international bar...we do also get a lot of Spanish, the Spanish want to try foreign beers, there are a lot of Spanish in winter....

Like other well-established EBOs in the Costa del Sol, Robert and Sarah have a good relationship with the local Spanish community. All of their suppliers are Spanish, they employ two male Spanish chefs, one of whom has worked for them for 18 years, and they know and have regular contact with the Spanish who own businesses surrounding their bar. Robert



admitted, however, that he would like to have more contact with the Spanish friends he made when they first came to the Costa del Sol. Though they used to see them fairly regularly, today they are so busy they have less time to mix with these friends. He described the situation

I am less integrated now than I was when I first came here.... I had more contact with Spanish people then than I do now ... but on the question of contact, the opportunities for seeing people are fewer now ... the whole thing is much more business orientated, people used to socialise a lot more, but not now, they are beavering away at their own businesses and not taking time off.

Finally, Robert considers the future of himself and Sarah. In the long term, they may buy property in Italy where their daughter is marrying her Italian fiancé, and go between Spain and Italy during their retirement. At the moment, however, they are happy with the business and their life in Spain and have no plans to return to the UK for any reason. Robert summed up the situation:

This is where we are, where we've made our life, where our benefits are, so anything I need is here.

### *Martin's Account*

Martin, 39, his second wife Brenda and Martin's Irish sons own a bar in the popular Irish area of La Carihuela where there are large clusters of English- and Irish-owned bars. The bar had only been opened for a month at the time of the interview. Like many of the interviewees, Martin is not highly educated, but has a previous history of business ownership, including a sweet-importing business and a wardrobes business. Martin describes why he migrated to open his bar in La Carihuela:

It was a dream of doing something like this, to open a bar in Spain. If I didn't do it now I'd never do it.

Martin had taken two holidays in the Costa del Sol before he established the bar. The attraction of a significant Irish community in La Carihuela had encouraged him and his family to develop a business in that area. He describes this:

Basically the amount of Irish in this area and that ... there's a big Irish community here ... in the Timersol Hotel and that, they call it the Irish Embassy.

Like most other Irish bars in the Costa del Sol, the bar was performing well already, even though it was not yet high season. The profit levels were 'fairly good' and the level of trade was stable. Martin had, however, experienced many legal problems with setting up the business and this had been a big disappointment. 'The legal end was really terrible, the amount of time it took to open the business.' Because of the little time he has been in the Costa del Sol, Martin has limited contact with the Spanish community, since he employs no Spanish workers and has no Spanish friends yet. All his friends in the area are British and Irish, whilst all of his customers tended to be Irish. However, he uses all Spanish suppliers, as he considers their products to be of better value and a lower price. Similar to most of the interviewees, Martin rated his knowledge of the Spanish language as very poor. He concluded that it was 'Absolutely terrible ... I don't do or read anything in Spanish.' In terms of his future, Martin did not want to stay long-term in the Costa del Sol, since he had only come out on a five-year business plan. His perspective was very oriented towards Ireland since he had maintained connections with the country of origin, through ownership of a second home. His wife Brenda was also continuing to live in Ireland for a few months whilst the business was being developed, and was due to join him in June. Martin summed up his feelings towards leaving Ireland and living on the Costa del Sol: 'I'd rather be at home to tell you the truth ... this is my wife's idea'.<sup>7</sup>

### *Ronald and Angela's Account*

This next case study illustrates some other distinguishing features of the British and Irish business owners in the Costa del Sol — for example, how some of the business owners are married or are in a stable relationship with a Spanish partner. In this case history, Ronald is a 47 year-old British man married to his Spanish wife Angela of 53, both of whom came to the Costa del Sol in 1991 with their children, now 24 and 19. Ronald has opened an insurance firm in Benalmadena Costa which is located just above the main coast road and is jointly run with his daughter. Like some of the other interviewees, Ronald had no direct connections with the Costa del Sol before migration, but did have connections with Spain through his wife. Ronald and Angela had owned a second home since 1986 in Angela's home city of Madrid, and it was these connections which caused them to decide to come and live in Spain. Ronald describes the process which he went through in order to move to Spain:

For several years I wanted to come here and work, I found out about 15 names of insurance companies and wrote a letter to them all. I had interviews in Madrid with two companies.... Royal Insurance needed an inspector for the Malaga branch ... a few weeks later, I came back for a second interview,

I decided to go for it and put the house on the market, I came here in May and when they said Malaga I was delighted.

For Ronald and Angela, finding work in Spain was to financially support the change in life which they were seeking in Spain. Ronald concluded that they had moved to Spain mainly for the quality of life in the area and business ownership came later when Ronald was made redundant after four years with the company he was employed by in Malaga. He explains the reasons why he decided to open his own business in the Costa del Sol:

At 45 it was difficult to get another job, I did write to several Spanish companies, but it's the same story when you're over 40, not too many people are interested in you, there is so much unemployment here.... Andalusia has the highest unemployment in Spain and Malaga has the highest unemployment in Andalusia.... I went to interviews and I was up against Spanish people and younger people, and in the end, I thought, I've got the experience, I've got the contacts, I might as well start on my own.

Like many of the other interviewees, Ronald had experience of business ownership in the UK as he and Angela had opened their own general stores in England which was not very successful. In contrast, the insurance services business is performing well, following a difficult first year in business. Profit levels are improving and Ronald concludes that the level of trade is good. 'I would rate it high for the size of the agency, I'm pleased with the way it's going.' Similar to most of the other British and Irish businesses, the insurance business attracts predominantly British and Irish clients, though it also attracts some Spanish and Scandinavians. In recent years, it has also attracted more younger people, reflecting the increasing popularity of the Costa del Sol with younger British migrants and property owners. Like the other niche businesses, however, it is not seasonal, though certain periods of the year are quieter, particularly the month of August.

In terms of relationships with the local Spanish community and economy, Ronald employed no Spanish workers, in fact he employed no-one except his daughter. He also did not want to employ Spanish workers because it is difficult to 'get rid of them' if they are no good, due to the restrictive Spanish labour laws in operation. Ronald does however have a great deal of contact with Spanish people since he deals with many Spanish companies through his business. Having a Spanish wife also gives a direct link to the Spanish community and Ronald and Angela have more Spanish friends than British or Irish ones. Because he has a Spanish wife, Ronald is also more fluent in the Spanish language than some of the other business owners. He modestly describes his language level:

I'm fairly good, but not fluent ... being married to my Spanish wife for 25 years, I keep slipping into half-English, half-Spanish ... both my son and daughter are fluent.

For Ronald, knowing the Spanish language is extremely important, particularly for business in Spain, and he explains the reasons why:

... though many clients are British, the companies I deal with are Spanish and most of the policies are in Spanish ... I mean, I think it would be ludicrous to go to Italy or Germany and open a business and not speak the language or not have some understanding of the language.

In both the short and long term, Ronald and Angela want to stay in the Costa del Sol, though if the business is not profitable or productive, they may consider relocating to another area in Spain. In the long-term future, Ronald insists that he wants to stay in Spain and emphatically does not consider returning to the UK as an option. He emphatically concludes, 'I wouldn't return to the UK'.

### *Patricia's Account*

This next case study illustrates some other distinct features of British and Irish business owners in the Costa del Sol, namely, how younger British migrants are coming to live in the area and develop businesses. It also shows how some women are opening their own businesses in the Costa del Sol. Patricia, 34, married to Joe, 33, settled in Arollyo de la Miel in 1989 with their daughter and they also have a son who was born in Spain. Patricia owns an upholstery business which is situated in a side street amongst a cluster of British-owned businesses near to the centre of Arollyo de la Miel. Like some of the interviewees, the reasons why Patricia and Joe have moved to the Costa del Sol are varied, but are mainly related to having family connections in the area. Patricia explains why they migrated:

My mum and dad had a flat out here, a holiday flat and we used to come out on holidays a lot, and then my mum and dad came out a year before us and said why don't you join us? So we did.

Patricia then went on to say:

We thought, well, if it goes wrong, we can go back to England, it was a now or never sort of thing, we had a bit of money, sold the house in '88 when the boom was on, so we thought, well why not?

However, Patricia later acknowledges that one of the main reasons for leaving England was dissatisfaction with what she considered to be the

English system of positive discrimination towards immigrant or second-generation immigrant children in schools. Patricia and Joe have a daughter with Downs Syndrome and Patricia had problems getting help for her daughter in England:

Claire's Downs Syndrome, it took us one and a half years to get her into a normal school in England and I had to fight for that and then I had to fight for someone to help her whilst she was there, but say a Pakistani kid went into a school, he automatically got help because he didn't speak the language, but my daughter was born in England and I had to fight for that and I thought that was wrong ... what I like about Spain is that you've got to fit in, like Clare is Downs Syndrome, she doesn't speak any English ... there's been no compensation for her, no special teacher in English, nothing like that, she had to learn it....

Patricia and Joe did not move to open the upholstery business, since Joe is a partner in a kitchen installation business in Spain. Patricia has no previous experience of business ownership herself, yet decided to open the upholstery business some years after settling in Arollyo de la Miel. She goes on to say why she opened this business:

I was doing it a lot at home and sofas were filling up the place and it wasn't very comfortable for people to come around ... also a lot of cowboys work from home so we wanted to take one step up from that.

Patricia then describes how the business is performing well, a fairly typical story of the performance of niche businesses in the Costa del Sol. Like other British businesses in the area, it attracts mainly British customers, but also some other nationality groups such as the Dutch and Finnish. The business does attract a few Spanish, but Patricia describes why she does not like working for them and prefers English customers:

I like English clientele, they're nice ... we get very few Spanish, I try and put them off ... they're very demanding and they want it done very cheaply and they don't want to pay for it ... some are nice ... now the foreign Spanish from places like Cordoba and Madrid, they will pay, but the people around here are very mean....

Patricia's thoughts on the local Spanish may explain why she and Joe have no close Spanish friends in the area but have mainly British friends. However, she expresses an ambivalent attitude to both the Spanish and the British in the Costa del Sol. She uses all Spanish suppliers because they are good and because the 'English will rip you off' and prefers to use Spanish bars to socialise in, rather than English bars. 'I don't really frequent any English bars, almost all the bars are Spanish.' Patricia knows little of

the Spanish language, though like many of the interviewees, wants to learn more and picks up a lot through her son, who attends Spanish schools and is fluent in the language. 'I can talk a lot, as long as I know what the conversation's about, but I'm not grammatically correct.' In terms of the future, Patricia and Joe want to stay in Spain, since they have made a life in the country and are settled. But Patricia says that for a long time, she and Joe thought about returning to England when things were difficult, before she opened the upholstery business. 'We gave up a lot in England to come here ... we've been on the verge of going home about three times.' However, the upholstery business has made Patricia want to stay in Spain and when asked whether they would stay and continue the business, Patricia jokingly concluded, 'I'll be here till I'm 90.'

### *Colin's Account*

Colin, 38, is married to Emma (20s), and owns a tattooing and piercing business in Fuengirola which is situated within a cluster of English-owned businesses in a shopping mall. Like some of the other interviewees, Colin and Emma are part of a younger group of business owners moving to the Costa del Sol. What is different about Colin's story, however, is that he has higher levels of education, having been to college to study graphic design which he dropped out of after two years. Colin also shares the success story of those business owners who have had successful businesses on the Costa del Sol for many years, though he and Emma only permanently moved to the area in 1996. In fact, of all the business owners interviewed, Colin and Emma are deemed to be the most successful and entrepreneurial. Colin describes why he was initially attracted to Spain:

I came on holiday to Spain when I was 13, which was then 25 years ago, it was a different place then, a different country, very third world, you couldn't drink the water, I fell in love with it.... As I got older and could afford to come out on my own, I tried different parts of the coast, the climate in this part of the coast was best ... the people are nice, the way of life is much easier.... It's taken a long time and a lot of soul searching about do I want to leave England behind and if I'd done it all 15 years ago, I would have left it all behind 15 years ago....

Colin then describes exactly what made him stay in Spain after he came out here for a few months:

I wanted to stay here and sometimes you need a kick up the pants, it was work first of all, I came for the winter, it rained non-stop for three months.... I phoned up the job at home in the UK, the boss told me he was having trouble with his wife suing him, so he may not have work when I got

home, so I decided to stay in Spain because I didn't want to go home and find I had no job to go to.... I thought, I'd rather be unemployed in Spain than in England.

Colin then went on to explain how he got a job, which is a similar step taken by some of the business owners who decided to stay on in Spain after a short visit. 'I ended up by going into a chap that owned the tattoo shop in Gibraltar.... I went to see him and said have you got any work and he gave both of us a job and we worked there for the summer....' Colin then describes the reasons why he decided to open his own tattooing business:

The job in Gibraltar wasn't a full-time thing, I didn't get on with the boss, I would have ended up murdering him, I wanted to do something for myself and get money for the effort so I spent days driving up and down the coast, seeing where we could open a shop and this was the biggest town....

The tattooing business appears to be very successful and the profits earned are excellent. 'In the first year of trading, profits have outstripped what a tattooing business in England has taken after 30 years and the second year is way up on the first year.' The level of trade attracted to the business is also very high in summer and stable the rest of the year. Like some of the other niche businesses in Fuengirola, Colin's business attracts many Spanish all year round and some British, Italians and Americans in the summer. He describes the type of customers:

We get about 60% Spanish, the majority are younger, 18-20 years old, but we get anyone and everyone, then you lose the whole next generation ... then you get the 40's especially women, who think, 'I'm 40 years old and I'll do what I want with my body.'

Though Colin has many Spanish customers, he has little contact with Spanish suppliers, since very few companies in Spain supply tattooing products and equipment. Of those that do, it is not very good quality or else is very expensive. One of the drawbacks of the tattooing business is having to buy products from England which is difficult with the strength of the pound. 'No-one is geared up for it in Spain (tattooing products). It cripples me a bit because nearly all my stuff's bought from England.' Similar to some of the other niche British businesses in the area, Colin also does not employ any Spanish staff, although he employs one British male who has lived in Spain since he was eight years old. The reasons why he refuses to employ Spanish staff are due to the cultural differences of the *mañana* mentality, which is good when out of work, but in business is particularly

frustrating when the Spanish keep arriving later than planned even to have their tatoos done. He discusses this:

We've got an appointment book, but it's a waste of time, you might as well have different colours down the page ... they've got an appointment for five o' clock and they turn up and it's half past six ... you want me to do you now? ... yeah?... No ... you go away and go somewhere else....

However, Colin insists that English people living in Spain should attempt to adapt to the culture of Spain, 'We should adjust to them and not them to us ... we have to adapt to their ways of thinking and doing things.' Like some of the other business owners, Colin also thinks it is important to speak the Spanish language out of respect to the Spanish, though he and Emma can only 'get by' with speaking it, since the previous year they lived in Gibraltar where everyone spoke English. They do have very good Spanish friends, though they also have a lot of British friends in the area. In terms of Colin and Emma's future plans, they have no short- or long-term plans to return to the UK, even though Colin has a second home in England, which houses his pet animals. His attitude to England is illustrated very strongly in the following passage:

I've got absolutely nothing drawing me back to it, except I've got family there still, but I hate the country.... I don't want to go back this week, but I've got to go back for my wife's brother's wedding and if it wasn't for that I wouldn't be going back.... I'm utilising the trip for my own good (tattoo supplies). If I wasn't doing that as well, I'd really think twice about going back, I'd try and wheedle my way out of it if I could.

It is Colin and Emma's intention to stay in Spain in the short term, in order to open more tattoo shops in Fuengirola and also because they are happy living in the Costa del Sol. However, in the long term, they do not intend to stay in Spain since Colin already has plans to move on to other countries to develop tattooing businesses. He summarises his plans saying,

'We won't probably end up staying in Spain forever, because we want to go to the States and Australia.'

## **Conclusion**

This paper has presented a broad range of evidence illustrating the nature and characteristics of British and Irish expatriate business ownership in the Costa del Sol. It was arranged into five distinct but inter-related sections, each of which provided a different perspective on the development of this



phenomenon. To reiterate, it dealt with: the limited literature available on expatriate business ownership and the linkages with tourism regions; Northern European tourism and migration to the Costa del Sol and the specific 'histories' and characteristics of the areas which have been researched; the methodology employed in the research; the general results of the in-depth interviews; and five carefully selected case studies.

The first important conclusion which can be drawn from this paper is that there is limited literature available on the topic of business ownership in the Costa del Sol. The only work which relates to this topic includes work undertaken on retirement migration to the area by Betty and Cahill (1999), O'Reilly (1995a; 1995b), King *et al.* (1998) and Rodríguez *et al.* (1998). The single paper which deals more specifically with business ownership in the Costa del Sol is Eaton's (1995) article on 'expatriate service provision', yet this work is rather limited, since it focuses mainly on bar, restaurant and public-house owners. Also, Eaton's description of the business owners as expatriate service providers is problematic, since the connotations of this name are that British and Irish business owners are solely involved in service businesses such as bars. For my research, these British and Irish business owners were re-defined more broadly as expatriate business owners (EBOs).

The second important conclusion of the research is that the development of expatriate business ownership can have important economic, social, cultural and even demographic implications for Southern Europe. These include potential changes in the statistics of specific nationality and age groups, issues of social change and cultural integration, and economic impacts such as the creation of employment in the local area. However, clarifying the impact these EBOs are having on the region of southern Spain is difficult, since there are limited data on the extent and characteristics of British and Irish business ownership. This lack of data means that sustained investigation will be required to fully establish the numbers and types of business ownership in such areas. This paper has partly attempted to undertake some of this research.

Another key conclusion which can be drawn is that expatriate business ownership is linked to the growth of mass tourism and foreign visitors to the Costa del Sol. In the last 30-40 years certain areas of the Costa del Sol have changed profoundly. Places such as Torremolinos have metamorphosed from a fishing village in the 1930s into a cosmopolitan artist destination during the 1960s, then to a package tour destination in the 1980s and 1990s. Other areas have also changed, such as Benalmadena Costa, which has experienced major development and change in the last few years. Expatriate business owners such as bar owners have responded to these changes and developed businesses to service the number of tourists, semi-residents and residents. However, some business owners have

themselves contributed to the development of areas as tourist areas, where they have developed outlets in clusters of British- or Irish-owned businesses, encouraging more tourists and residents to the area. However, there are also business owners who have come out as tourists themselves, or have been property owners, who have later decided to open businesses after a period of time living in the Costa del Sol. Business ownership can also not be classified within one category. The typology presented above illustrates this and reveals that there are many types of businesses developing in the Costa del Sol, including the more visible legal tourist-oriented ones such as bars, and resident-oriented establishments such as furniture shops, but also more invisible ones such as builders, or even criminal businesses such as drug dealing and prostitution.

A fourth discovery of this work is that researching the extent of business ownership in the Costa del Sol can be difficult for a number of reasons, including the unwillingness of certain business owners to be interviewed, or the 'invisible' nature of some business activities being carried out. What is also problematic is grouping together and tabulating the diversity of migration processes, motives for business ownership and the individual characteristics of the business owners and the businesses. However, some general patterns emerged, such as the number of middle- to older-aged people represented in the interviews, the overall low levels of educational attainment, but high levels of previous business ownership. Many of the business owners had migrated for climate and lifestyle motives rather than purely economic opportunities. The businesses tended to attract mainly British people to their premises and clienteles. This, however, is a gross underestimation of the disparities which were found between the business owners, such as the differences between the performance of tourist- and more resident-oriented niche businesses, or differences in language knowledge.

The last conclusion which can be made is that the case studies of the expatriate business owners were a way in which the diversity of experiences of these business owners could be represented, whilst avoiding the portrayal of a 'typical' expatriate business owner. Indeed, the archetypal business owner who lives in the Costa del Sol, as represented by the British media, does not exist, at least not amongst the 42 business owners interviewed for this paper. Further research could be undertaken on this topic, and on the other categories of business owners discussed in the typology section of this paper.

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## Notes

1. However, again according to Valenzuela (1991), some of the visitors recorded are not 'real' tourists, but business visitors, excursionists or travellers in transit.
2. Here one can briefly mention several types of study such as that of refugees where the reason for movement is mainly political or related to ethnic or religious persecution (Black and Robinson, 1993); or studies of the internal migration of older people, such as Cribier's (1989) research on elderly Parisians; or the many North American surveys of leisure and retirement migration (e.g. Fournier *et al.*, 1988; Hogan, 1987; Longino, 1992; Svart, 1976).
3. This is common knowledge since many of the less visible businesses advertise in local papers and magazines.
4. In recent years, the rise in the number of international criminals settling in the area has led to the pseudonym of the 'Costa del Crime'.
5. Of course, had I been able to spend more time in the area, I would have attempted to obtain interviews through personal contacts and intermediaries.

6. This kind of analysis is beyond the scope of the present paper, and in any case the data required are elusive. For a general account of the role of tourism in the modern Spanish economy see Salmon (1995).

7. This contrast between Martin's and his partner's attitude towards settling in Spain opens up the important question of gender differences in migration behaviour. There is no space to go into this issue here, and it was not a specific objective of my research. However, for an interesting interpretation of some of these differences see the forthcoming paper by O'Reilly (1999), based on research in Fuengirola.

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