Networks among Retired British Women in the Costa Blanca:
Insiders, Outsiders, 'Club Capital' and 'Limited Liability'

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Much has been written on the subject of Intra-European retirement migration spanning a range of disciplines including social policy, sociology, geography, migration studies, tourism, social gerontology, sociology and anthropology. Such movement — predominantly from northern to southern Europe — has largely been attributed to increased life expectancy, early retirement, greater affluence and previous tourism experiences. Historically, migration to Spain centred on the Costa del Sol and more recently the Costa Blanca; the Spanish Costas remain popular destinations for British retirees. This area is populated by large numbers of migrants who have retired, often early, and bought 'a place in the sun'. Focusing on retired British migrants in new social and cultural contexts, I explore how a degree of superficiality or 'sense of belonging' to networks is sufficient to enable retirees to thrive in their new country. Although bonding social capital is often associated with migrant populations, I highlight how retired British women utilize 'club capital' — denoting looser, superficial linkages — and how their social networks are characterized by 'limited liability'. Adopting a structural narrative approach, I examine how retired migrants from the UK to Spain pursue their interests and on what premises belonging to networks is constructed.
Keywords: networks, retirement migration, Costa Blanca.

Retirement, migration and the formation of new networks

Much has been written on the subject of Intra-European retirement migration (King et al 2000; Ackers and Dwyer 2002, Warnes et al 2004, Casado Diaz 2009, Gustafson 2001 2009; Ahmed 2010, 2011). In this article I focus on migration to the Costa Blanca on the South East coast of Spain, which has a relatively short history compared to migration to the Costa del Sol (see O'Reilly 2000, 2003, 2007a, 2007b). British people move to Southern Europe to benefit from a better climate, a slower pace of life and a lower cost of living, and to take advantage of social and practical opportunities, primarily the presence of compatriots and the fact that English is widely spoken (King et al 2000). Retirees born in the mid-20th century in affluent Western countries benefited from the increased opportunities associated with growing up in a time of post-war affluence and being in good health. [1] They also experienced a mass consumer revolution; accrued capital from owner-occupation and had the opportunity to retire early. People born at this time were the first generation to take advantage of foreign travel opportunities and cheap air fares. As Spain was a popular holiday destination from the 1960s, previous experiences of tourism shaped

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[1] For the purpose of this study, 'retirement' is used to describe the end of career or paid work after the age of 50 (Yang 2012).

retirement options in later life (O'Reilly 2000). The private development of *urbanizaciones particulares de turistica* — purpose built residential areas for northern European migrants or 'residential tourists' — has also facilitated migration to the Spanish Costas (O'Reilly 2003).

Over the last twenty years, the Costa Blanca has become 'home' to large numbers of British retirees (Hardill 2006, Casado Diaz 2009, Ahmed 2011). In the Costa Blanca, *urbanizaciones* are often located on the outskirts of established settlements and are marketed by international estate agents in different European countries, which creates concentrations of nationalities in particular areas. Many retired British migrants to the Costa Blanca live in segregated residential areas, away from the host population, and this influences the kind of networks that they form and belong to (Ahmed 2011). Although my informants migrated relatively late in life (Warnes et al 2004), they share with migrants who migrated in early adulthood 'the focus on the creation of continuity in their lives' (George and Fitzgerald 2012: 241). Networks can be understood as representing an important example of such continuity.

Networks can be understood as 'relations of social bonding' (Sherlock 2002:7.2) and refer to contacts, ties, connections or attachments[2] (Cant 2004). However, although the significance of networks in the post-modern era has received a good deal of attention across a range of disciplines (including anthropology and sociology), there is no consensus on what a network approach embodies, or indeed on what a network is. Here, I focus on social (rather than non-social) networks which differ from technological or biological networks in terms of belonging between community members (Newman and Park 2003).

Although social networks are often considered as 'social structures' (Wasserman & Faust 1994) and social network analysis have emerged as a set of methods for analysing this aspect (Scott 1988,1992), here I am not concerned with the structural properties of women's networks (see White and Johansen 2005 and Braha and Bar-Yam 2007).[3] Instead, I focus analytically (Gubrium and Holstein 1998) on women's agency (Scott 2000). Retired British women in Spain construct belonging through being linked to the dynamics of a complex social system of

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[2] I use belonging rather than attachment since attachment tends to be associated with psychological perspectives of understanding human relationships and agency. Attachment theory was formulated by John Bowlby (Mercer 2006), a psychiatrist and psychoanalyst who focused on the emotional development of children.

[3] That is whether they are for example, broken, single scale or scale free, broad, regular or random.

relationships and interactions (Gilchrist and Taylor 1997). Within this 'social context', influenced by the actors' location on the margins of Spanish society (Ahmed 2011), women's experience of belonging is based on, and limited to, their interaction and engagement with compatriots. A central focus of my discussion is on women's agency and the resources they employ in constructing belonging (and non-belonging) to networks.

When discussing networks, the concept of 'social capital' is often employed to describe the resources binding people together (Bourdieu 1986, Putnam 2000), or to represent links between individuals (Li et al 2002). Simply put, social capital encompasses obligations, expectations and norms and sanctions (Zontini 2004) and refers to people's values and to the resources that they can access, which both amount to and are a result of collective and socially negotiated ties and relationships (Edwards et al 2004). Although bonding social capital (Putnam 2000) is often associated with migrant populations (Casado Diaz 2009), I highlight how retired British women utilize 'club capital' (Winter 2000) — denoting looser, superficial linkages — and how their social networks are marked by 'limited liability' (Suttles 1972: 59). Using a structural narrative approach, I examine how retired migrants from the UK to Spain pursue their interests, and on what premises belonging to networks is constructed.

In summary, I examine the circumstances of retired British migrants in new social and cultural contexts and explore how they construct and experience belonging to networks in Spain. I use a narrative inquiry to elicit, examine, interpret and analyse how British retirees are simultaneously insiders and outsiders and to look at their agency and motives in forming networks and at how, though such networks are founded on pragmatic necessity, they are constructed through 'club capital' and are marked by limited liability (Suttles 1972) or 'limited reciprocity (Crow et al. 2002). Thus, a 'sense of belonging' to networks is sufficient to allow retirees to enjoy Spain rather than simply survive in adverse circumstances (O'Reilly 2000).

The discussion is structured in the following way. First, I outline the methodology and methods that underpin this study; that is, establishing the study context, introducing the participants and explaining how a narrative approach is useful to understanding networks. Second, I look at how retired British women in Spain are motivated to form networks and how they do so. Third, I explore the characteristics on which being 'an insider' is predicated. Fourth, I examine how women in Spain manage the superficial nature of social networks and keep friendly distance from their compatriots. Finally, I consider how some people are 'outsiders', due to their

transgressing acceptable forms of behaviour. The concluding section brings together the issues raised.

Methodology and Methods

I carried out my research in an area five kilometres from the Town of Torrevieja on the southeast coast of Spain.[4] Over a four year period, from 2001 to 2004, I spent a total of eleven months there and conducted in-depth narrative interviews as part of seventeen case studies. Initially, my access to the field was facilitated by my pre-existing contacts in the area; this 'snowballed' as people became aware of my study. The table below lists the research participants.

Research participant[5]	Lives in Spain permanently (P) or part time (PT)	Intends to remain in Spain	Marital status	Age	Speaks Spanish
Celia	P	Yes	Married	58	No
Cynthia	P	Yes	Married	54	Yes
Vera	P	No – wants to return to the UK	In a couple with Deidre	59	No
Deidre	P	No – wants to return to the UK	In a couple With Vera	62	No
Phyllis	P	Yes	Married	77	No
Mabel	P	Yes	Widowed	83	No
Agnes	P	No – wants to return to the UK	Married	69	No
Agatha	P	Yes	Married	60	No
Olive	P	Yes	Divorced	57	No
Myra	P	Yes	Divorced	60	No
Margot	P	Yes	Divorced	60	No
Lillian	P	Yes	Married	61	No
Joy	P	Yes	Married	54	No
Jenny	P	No – wants to return to the UK	Married	56	No
Viv	PT	Intends to retain home in Spain	Married	54	No
Bernice	PT	Intends to retain home in Spain	Married	62	No
Enid	PT	No – wants to buy a second home elsewhere	Married	57	No

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[4] This was based on a study undertaken for a doctoral thesis in 2010.

[5] These are pseudonyms.

For the purposes of this study, the women can be classified as falling into four related but different residential categories: those living in Spain permanently — that is, without a home in the UK — and who wish to remain there (Celia, Cynthia, Mable, Agatha, Joy, Myra, Margot, Olive, Lillian and Phyllis); those living in Spain permanently, who wish to return to the UK (Jenny, Agnes, Vera and Deirdre); those who live in Spain for part of the year and are happy with this arrangement (Bernice and Viv); finally, those who live in Spain for part of the year but do not wish to retain their home there (Enid). Although the research was undertaken with women, the focus of this paper is not on their gender or on the role of gender in migration.

A Narrative Approach to Understanding Networks

People construct belonging to networks in order to provide a social context to their lives. A narrative approach is useful in analysing *how* such belonging is constructed and how people position themselves in relation to their networks. Narratives can be understood as recorded, transcribed stories which have become structured units for interpretation, and narrative analysis can be understood as the systematic study of such replayed strips of activity. Narrative analysis also has a meaning-making function in that it can offer insight into the meaning of the narrator as well as structuring their experiences. My approach to narrative analysis focuses on the substantive aspect or content and also on structure, or the way the stories are told. Influenced by Derrida and deconstruction,[6] this involves considering the use of language as both representing and constructing belonging to networks in relation to linguistic choice and to the devices employed. Looking at thematic and structural analysis together enables an identification and analysis of common themes across (and within) cases and also an exploration of variation in meaning.

I adopt an interpretive approach to narrative analysis, which means that I do not treat narratives as mirrors of experience — they need to be analysed and interpreted. They are subjective, rooted in time, place and experience, are perspective ridden and are linked to culture and history. The contextual rootedness of narratives is important and highlights the ethnographic role of narrative analysis. Drawing on Gubrium and Holstein and their approach to narrative ethnography focusing on the 'myriad layers of context' (2009: 24), my approach holds that

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[6] Deconstruction describes an approach to textual analysis whereby the text is dismantled into components through multiple interpretations.

narratives illuminate the circumstances that shape people's lives and experiences. I now turn to discussing experiences of networks among retired British women migrants in the Costa Blanca in Spain.

Agency, Motive and Pragmatism

As I have mentioned, retirement or lifestyle migration (Benson and O'Reilly 2009) has been mainly for leisure opportunities and an improved quality of life. Many women felt that their social life in Spain was far superior to that in the UK and that they had more inclination and time to socialize. Whether or not they planned to stay, influenced how they discussed this aspect of their experience. Importantly, since the women in the study were retired, they had much more time and opportunity to be part of networks, as Celia's quote illustrates. 'Socially', she said, 'it's much better … but I suppose I'm not working, in England I worked, we both worked, so you don't have that freedom, do you, when you work … here it's different … people that you meet one time only you could find yourselves going back to their homes. People are so different out here'.

Since retired migrants from the UK were a kind of 'diasporic group' (Temple 1999) in Spain, living separately from their hosts, the motivation to belong to networks was heightened. For example, Cynthia cast herself as active in creating social networks, which required effort. Along with Celia, she was instrumental in establishing a 'ladies club' for British women. The club was popular and all but two of the women interviewed regularly attended the weekly meetings and engaged with the club's social activities and excursions. Cynthia emphasised the communal ('*communus*') element of belonging to social networks and demonstrated her agency through her engagement with other people. She remarked, 'I think it was really just that I needed something to do, something to fill time — and it was bringing people together. A community is a joint effort to get along with each other. Community is the mix of people, the joining together of people'.

When she mentioned 'the mix of people', Cynthia was not referring to ethnic diversity; rather, she was talking about 'mix' — as a verb — in terms of people's agency. She emphasised that networks were something brought about by people's will, actions and interactions. This view of community as social networks was echoed by Vera, for whom community did not need to be tied to place and who, like Cynthia, saw it as an active form of belonging. Vera said, 'I suppose

community to me is not a geographical thing. It's having a kind of — I don't know — a safety net if you like, a kind of back up'. Vera's metaphorical use of the expression 'safety net' encapsulates the support and security that belonging to a network can provide and also the symbolic nature of networks. Others, like Myra, took a 'no nonsense' approach to belonging to networks, suggesting that people sensibly gravitated towards one another to help each other if needed. For Myra, there was nothing ephemeral or elusive about belonging to networks as the following quote illustrates. 'I just think it's practical', she said, 'I haven't got any of that pie-in-the-sky attitude. I just got a practical attitude and it is: it is more, it's different. The community spirit is better, much better'.

In diasporic circumstances, it is pragmatic to seek out and create social networks (Ahmed 2011). Since women in Spain were away from family and networks in the UK, there was a shared experience of being out of context, as they were away from established support and social networks. Moreover, everybody was in the same situation; because they were without family and long-standing friends, migrants were newcomers and therefore 'outsiders' of sorts. However, they were also 'insiders', due to their shared migrant status.

Some women who wanted to return to the UK told a very different story regarding social contact in Spain. Increased social contact was not always perceived to be positive, with several women expressing feelings of intrusiveness and invasions of their privacy. It appeared that these women had social contact with other migrants from the UK by default. Deidre's narrative, in particular, contrasted sharply with that of Myra. Deidre felt rather oppressed by the high level of social contact, with the implication that it was difficult to exercise choice and that contact was an imposition. She found this intrusive but recognized that it derived from a shared sense of 'belonging' and a need for networks which related to being from the UK, speaking English and living in an isolated, 'diasporic' community. In Deidre's own words, 'A lot of it's quite helpful. A lot of it is quite sort of intrusive … It's massively different here because you're drawn into things without sometimes wanting to be…at times I couldn't care tuppence whether I kept these things up or not'.

Other women took a different view, suggesting that the British in Spain had an air of desperation about them in that they demonstrated an acute need to bond with other people. This is illustrated by Enid's use of 'running around' in her statement quoted below. In this sense, it was panic and isolation, as well as pragmatism, that were seen to motivate the behaviour of migrants.

According to Enid, 'They're running around really, trying to make friends and therefore I would say you possibly might make friends with people you wouldn't otherwise do. I mean, I don't think I'd ever have made friends with Phoebe and Ken, never, but we were friends with them the whole first year'. Enid, although living in Spain part-time, was disenchanted with the whole experience and wanted to sell her house and buy a holiday home elsewhere. She did not feel much affinity with other migrants from the UK and cast herself as being distanced from them in her talk.

Being an Insider: 'People Like Us'

Significantly, although British migrants do not always live separately from their hosts and to varying degrees are integrated with the host population (see O'Reilly 2000 and Benson 2011), the women in this study were residentially segregated and did not speak Spanish. With their compatriots they shared language, cultural norms and country of origin, and this influenced the kind of networks they were able to form. Those who were married talked about marriage as embodying some kind of social norm, with the implication that not being married was somehow deviant or unusual. Talk of women without husbands generally positioned them as 'other'. Lillian for example, was less keen than the others to socialise on a large scale and she and her husband resisted en masse socialising with other British migrants, preferring instead to spend time with other married people. She stated, 'our friends seem to be couples with different interests; just for one reason or another that we like them, we do different things with them'. Margot, however, found it valuable to meet other women who livied alone either through widowhood or divorce; so, as with the married women, there was a sense of shared identification also among single women. Margot said: 'We go to the ladies' club once a week. If it's not running one week we'll go to a friend of ours, Mabel's. We've all met up, there's about six of us, half dozen that live here on our own'.

Forming and belonging to networks allowed these women to enjoy Spain rather than simply survive in adverse circumstances. Often this was achieved through membership of British-run social clubs which are independent from Spanish structures (O'Reilly 2000). Most people had chosen to live in the area where I did research because of previous tourism experiences and some of their comments about living stress-free echoed feelings associated with holidays. However, the women whom I interviewed were very keen to distance themselves from

'holiday people'. They appeared to be hostile to holidaymakers, particularly those from the UK. This hostility did not apply to those who owned holiday homes and visited for part of the year. It was directed towards those who rented houses for short periods and behaved like holidaymakers; that is, in a more boisterous manner than was felt to be acceptable. Women who had moved to Spain, either permanently or part-time, preferred to be surrounded by others like them, who were seen to behave in a more appropriate manner and to have an investment in the area.

For example, while Mabel was disgruntled with holidaymakers 'letting their hair down' and not being sufficiently reserved, she was generally much less concerned and more tolerant. Mabel loved Spain and planned to stay there and she de-emphasised problems saying, 'They're even less reserved and I'm sure you know that. They really let their hair down when they come for a holiday. I mean it's just, it's sunshine and sangria and bonhomie'.

Here, holidaymakers were positioned as 'other', while those that had made their home in Spain had a higher status. O'Reilly found similar distinctions in her research, noting that migrants from the UK 'Put a lot of effort into identifying not as tourists by sharing jokes about and constructing stereotypes of tourists that symbolize the boundaries between them' (2003: 307). Therefore, although the women shared an ethnic background with British holidaymakers, the latter were seen as 'outsiders'.

Although traditional studies of networks suggest that belonging is predicated on residing in a particular area for a long period of time (Elias and Scotson 1994, Crow et al 2001), in this new development in the Costa Blanca 'locals' are people who have been there for a relatively short time. Belonging to networks has therefore not resulted from relationships that have been built up over generations; instead, social networks are recent constructions that have to withstand a relatively transient status (Sherlock 2002). On first examination, women in Spain could be said to use bonding social capital since they were limited by their language skills (Casado Diaz 2009) and social contact was almost exclusively with other migrants from the UK. However, the links between the women in this study suggest that they are bound by looser, more superficial ties, as I now discuss in terms of how they maintain 'friendly distance' (Crow et al 200) and, later, in relation to how networks are characterized by limited liability (Suttles 1972).

Maintaining 'Friendly Distance'

Women who wished to remain in Spain described themselves as fortunate to have escaped Britain and to find themselves at the hub of social networks. Those who wanted to tell a positive story of their lives in Spain were effusive about the opportunities for increased social contact. There was however, some evidence of slippage in discussions of the depth of these relationships. For example, Mabel was among those who were enthusiastic about life in Spain. She was happy about her widened social circle, though realistic about the numerous contacts at her disposal. Earlier in her account, she talked about making lots of new friends over the year that she had been there. However, in the following excerpt she said that contact was casual and unstructured, implying that it was superficial: 'Well only café contact. Social contact it's something you, you stop somebody and speak'. Pragmatically, Vera made a distinction between kinds of friends; that is, between acquaintances and people with whom there was a shared deep sense of community. In these circumstances, community intended as networks was something to satisfy basic safety and security needs, and 'a sense' or 'a feeling' appeared to suffice. 'I'm not quite certain that it needs to be anything other than superficial', she said, 'we're not necessarily talking about deep friendships. You're talking about a sense of community and a sense of belonging that just gives you that feeling of safety'. Members of a community do not necessarily need to embrace one another's views or share the same values; they just needed to pull together if necessary to foster the sentiment which brings the imagined into the realm of the real.

Therefore, on the whole, for these women a feeling of belonging seemed to suffice, and this could apparently be switched on and off at will for pragmatic purposes. As I have indicated, here, belonging to social networks was more about lifestyle than duty and obligation; such belonging could, thus, be viewed as marked by bonds with limited liability (Suttles 1972).

Neighbourliness or belonging to social networks does not need to be related to shared hardship (Crow et al 2002); instead, there can be limited reciprocity among network members. Networks among retired British women in the Costa Blanca did not involve obligation (Sherlock 2002); instead, they were lifestyle-based, pursued through social clubs and shared cultural based gatherings (O'Reilly 2000). Such networks needed not encompass duty or reciprocity and were founded on hedonism (Sherlock 2002). In these circumstances, it is more appropriate to talk of 'club capital' (Winter 2002), in terms of the social scene centring on the 'ladies' club' rather than on social capital. 'Club capital' denotes a more superficial kind of engagement with social networks which lack commitment and social responsibility. This characterized women's

networks in Spain, since 'social networks can be created through … lifestyle-based gatherings, they lack the commitment to collective good that accompanies theories of social capital and voluntary organizations' (Sherlock 2002: 5.6). In modern society, neighbourliness need not be a reaction to common hardship (Crow et al 2002) and people manage to keep a 'friendly distance': 'A good neighbour can be described in general terms as someone who respects others' rights to privacy but who at the same time makes herself or himself available to be called upon if necessary' (Crow et al 2002: 129). However, among my informants, to call upon neighbours for help is also contingent on what is deemed 'acceptable behaviour', as Celia's account given below illustrates.

Being an 'Outsider': Transgressing Acceptable Behaviour

Although being an 'insider' appeared to be predicated on common migrant status, shared country of origin and language, being from the UK and speaking English were not enough to guarantee belonging to social networks. Belonging to networks was also premised on acceptable behaviour. Moreover, as I discuss later, being part of a diaspora could be used to exclude as well as include people on the basis of their behaviour and compliance with certain 'norms' (Temple 1999). If people were perceived to behave in an inappropriate manner, they were not 'insiders'. Celia's account of a neighbour, another migrant from the UK, given below illustrates this point, exemplifying dynamics of inclusion and exclusion and the way in which not everybody benefited from the help and support assumed to be associated with being part of a group.

Celia's anonymous neighbour, a British woman, was found seriously ill, alone in her home, by another resident of the urbanization settlement. This resident was alerted to the woman's situation by her dog barking over a period of several days. The woman was taken to hospital but nobody knew who she was, nor did anybody particularly want to become involved in helping her. Apparently, Celia felt that the woman in question was to blame for her situation. This woman was known to be an alcoholic, which had caused her health to break down; this seemed to excuse Celia from feeling obliged to assist her. Celia had not seen this woman for six months although she lived close by, which might suggest that she had avoided any contact and that this woman was considered to be an outsider. Stressing that insider status to this network was contingent on 'good' or acceptable behaviour, Celia said: 'We've never seen the lady; I've heard she's alcoholic. We had to call the police and an ambulance and in six months it's the first time

I'd seen her. Basically her liver had gone, but now we had a problem, because he has gone, the husband. We don't know where he's gone. She's going to hospital and nobody knows her second name which is really sad'. It was acknowledged that this woman needed help and Celia expressed regret that she did not receive it but when she said that 'somebody' could have helped — a 'neighbour' — she was actually saying, albeit implicitly, that although she was a neighbour she was in fact disassociating herself. 'Well', she remarked, 'I would hope that they'll have got in touch with her relatives really. I'm sure, I don't think, I'm not sure that the law, the Spaniard, somebody could have gone into the house and cleaned it; a neighbour, you'd have thought?'

Celia portrayed herself as well-meaning but deterred by a number of obstacles. The dissonance in her account can be understood to be an acknowledgement of what should happen and the recognition that the reality was often different. Celia talked at length about this incident as it had clearly bothered her but, in order to present and maintain an identity that she was comfortable with, she did not want to acknowledge that she could have done more for this neighbour. Instead, she focused again on the legal obstacles and took a passive, obedient role whereby she could not flout the law. Celia conveyed a sense that this neighbour had been failed by the other residents and felt that this was a partial reflection on her, but still she was unwilling to act. When she said that she felt 'totally bad' about her failure to help, she suggested a consciousness that her inaction was at odds with positioning herself as keen to engage with others, and her remark, 'that's awful', was a more general criticism of the inaction of others and her own. Celia mentioned that people were saying that they did not want to get involved and she was critical of this, though this did reflect her position and behaviour as she too was saying that she did not want to become involved. Celia distanced herself from the situation again by referring to other (anonymous) people who did not want to become involved, like her. Perhaps she was asking me, or herself, the question at the end of the statement reported below; or the question it could simply be rhetorical. 'I feel totally bad', she said, 'that I've lived there six months and never seen this lady and I think that's awful that she went to hospital with nobody and people were saying I don't want to get involved, but and I wondered if we could ring the Help charity and say there's a lady in hospital, but at this stage we didn't even know her name, it isn't how you anticipate you come to live this life is it?'

While Celia repositioned herself as civic-minded despite her lack of action regarding the neighbour, she was much more comfortable talking about the 'ladies' club', as this was the kind

of network involvement that she preferred. She needed to re-establish her social conscience in order to feel at ease with the situation and with herself, which was achieved through her talk about encouraging Lou to attend. In her own words, 'I suppose starting the Ladies' Club was my way of trying to make a start and get into it, and that's it. It's wonderful really. In fact I met a lady yesterday, Lou, she came the first week and the when she was leaving she said 'I won't be coming again because my friend's going back to England'. I said 'you must come Lou, it's for people to come on their own to meet other people, so's that they can have different conversation and Lou came.'

Celia's encouraging Lou to attend the club represented the kind of civic engagement that she preferred. For some women, talk about the nature of their social contact and the extent of their mutual reciprocity was therefore at odds with their claims of being part of networks, which suggested that they operated on a number of levels. For them, belonging to networks was exclusive in that it did not include everybody — some were in and some were out — and this could be contingent upon behaviour rather than just being part of a group (Suttles, 1972, Sherlock 2002, Crow et al 2001). Belonging to networks could be pragmatic; it could be superficial and limited, and often a 'feeling' or a 'sense of' belonging was sufficient. The term 'club capital' (Winter 2002) reflects the more superficial type of network revolving around a social scene rather than being underpinned by duty or obligation.

Conclusion

As we have seen, for retired UK women migrants in the Costa Blanca, networks are predicated on country of origin, shared background, language, location and acceptable behaviour (Ahmed 2011). Significantly though, the women in this study were constructing networks founded on hedonism in older age. In other words, networks revolved around a social scene rather than around collective social action. In such a context, 'club capital' (Winter 2000), rather than social capital, is useful to describe looser network ties because it denotes the superficiality and pragmatism of such networks. Different from longer-established networks (Elias and Scotson 1974, Crow et al 2001), in the Costa Blanca an individual could become a 'local' very quickly provided that English was spoken and that their behaviour was acceptable; being an 'insider' was not premised on long-established social networks (Sherlock 2002). As Celia's story has

illustrated, behaviour that complied with a group 'norm' or acceptable forms of behaviour could also determine whether people were 'in' or 'out'.

Women's experiences, motives and agency regarding networks could be examined through their narratives for it was through these narratives that women made sense of their actions and their lives. All of the women in this study felt that the opportunities for 'networking' were greater, although some felt intruded upon at times. The findings suggest that 'network' can be conceived of as both a noun and a verb since it represents the outcome and the processes of human agency, although there are difficulties in determining the levels of agency among network members (Clark 2007). While people living in the same place do not have to have the same values (Sherlock 2002), networks can be constructed as a strategy to thrive; thus, it was common sense and pragmatic to be a part of networks.

These networks were discussed in different ways by women who wished to remain in Spain and by those who wanted to return to the UK. Social contact or belonging in terms of meant more to the women who wanted to be there. Local networks were talked about as being multiple, spontaneous, relaxed and informal for those who wished to remain there. Those who planned to remain in Spain tended to focus on the opportunities for making new friends and on how much more sociable British people were in Spain. For the women who wished to return to the UK, things were different. Some found such increased social contact intrusive, and they resented their lack of control in their social relationships. When women moved to Spain, they found that they were living on the margins, among other retired expatriates — who were usually their compatriots — with minimal contact with Spanish people. Although they were not experiencing hardship as a persecuted minority group, under these circumstances social contact was presented as a necessity — to survive and to thrive.

Belonging to networks was fluid and multiple, through lifestyle migration (O'Reilly 2007a), and where someone originated from influenced the kind of networks they engaged in, primarily due to common language, shared country of origin and location in the new country. It is possible for a person to claim insider status on other grounds than length of residence (Crow et al 2001), and this is also open to negotiation. A shared country of origin, common language and propinquity in the new environment all predicated insiderness for women living in the Costa

Blanca. This means that holidaymakers and other nationalities (and the host population)[7] were not insiders or part of women's social networks. Moreover, as the case of the woman in Celia's story illustrates, failure to conform to unspoken rules could lead to exclusion and outsiderness.

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[7] For a discussion of integration and exclusion among host and immigrant populations see Pardo (2008).

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