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Retirement Migration in the Countryside

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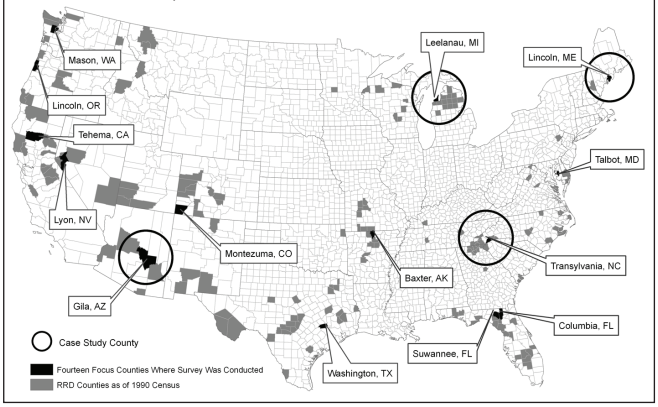
What is the issue?

Population aging, coupled with the residential mobility of large numbers of older Americans, is having profound impacts on many communities across the country. Almost 10 percent of Americans aged 60+ moved from their county of residence between 1995 and 2000, with a disproportionate share moving to rural communities. This can have a significant effect on destination communities that extends well beyond its impact on overall population growth, shaping community needs, demands for goods and services and economic opportunities, as well as patterns of consumption, lifestyles and social relationships. Our research provides an assessment of factors associated with the development of rural retirement destinations, and of community-level impacts linked with attracting older in-migrants. We examine the social and economic dynamics of older in-migration, the process by which older in-migrants establish social relationships in their new communities, and the impacts of their social integration (or lack thereof) for their health and well being.

Between 1995 and 2000, 274 nonmetropolitan counties in the U.S. experienced net in-migration rates of 15 percent or higher among persons ages 60+. The USDA designated those counties as rural retirement destinations (RRD), and we use this categorization in our research as well.[1] As might be expected, most RRDs are located in the South and West, but over one quarter (75 of 274) are in the Midwest (Figure 1). Rural retirement destinations are also found in scattered areas of the Northeast.

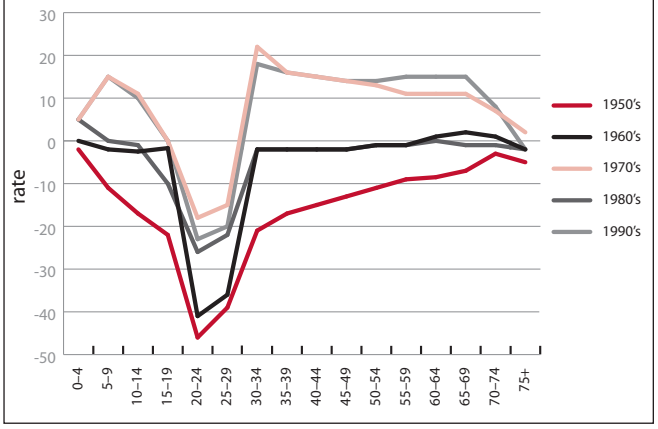
About 12 percent of Americans and almost 15 percent of those residing in rural counties are presently ages 65+, and this share will increase to about 20 percent as the Baby Boom advances to retirement age. If new cohorts of older persons maintain the migration behavior experienced by current retirees, older in-migration to rural areas will persist into the future. This seems likely, given the fact that nonmetropolitan areas have experienced net in-migration at ages 60+ during three of the last five decades, with the rate of in-migration at these ages being particularly high during the rural growth decades of the 1970s and 1990s (Figure 2). In fact, rural retirement destinations are one of the only types of nonmetropolitan counties to experience consistent population growth during the last 30 years.

Figure 1: Rural Retirement Counties, Including Survey and Case Study (circled) Counties



Source: Cornell Retirement Migration Project

Figure 2: Non-metropolitan Age-specific Net Migration Rates, 1950-1990



Source: Johnson and Cromartie (2006)

How was the study conducted?

We used a multi-methods approach to examine the micro and macro aspects of retirement in-migration. We conducted a two wave panel survey in 2002 and in 2005 to examine how older in-migrants become socially integrated in rural destination communities. Our survey was administered in 14 RRDs spread across regions of the country (Figure 1).[2] We collected data from matched samples of in-migrants who were ages 60+, and longer term residents who were in the same age group. Our survey included 788 respondents at wave 1 and 603 respondents at wave 2. An approximately equal number of in-migrants and longer-term older resident respondents were interviewed in each county. The survey included a full battery of questions about respondents' social relationships, organizational participation, migration experience, health, and socioeconomic and demographic status. We

[1]Counties were classified as rural retirement destinations by USDA's Economic Research Service, if they had 15 percent or higher net migration at ages 60 and above between 1995 and 2000. In our research, we focused on "naturally occurring" retirement communities as opposed to age segregated, comprehensively planned retirement communities, such as Sun City, Arizona.

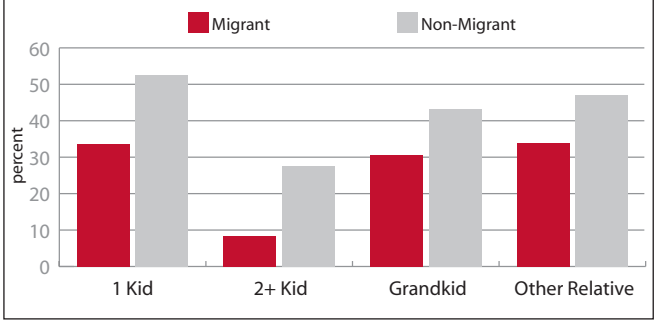
[2]Our first wave was administered before USDA released the list of RRDs based on the 2000 census. Accordingly, we selected our survey counties from the list of 190 RRDs based on the 1990 census. If we had selected our survey sites randomly, most of them would have been in the Southeast and Southwest. But we wanted to examine older in-migration in the diversity of rural contexts in which it occurs in the US.

used both county-level census data and in-depth case studies to put survey respondents in a macro-level context. Case studies in four selected survey RRDs, one in each major region of the country, were conducted to examine how older in-migration was affecting destination communities.[3] We interviewed more than 60 public officials, business owners, service providers and organizational leaders while also conducting face-to-face interviews with 6-7 older in-migrants in each community who had previously responded to both waves of our survey.

Are older in-migrants socially isolated in destination rural communities?

Our concern that persons who move at older ages might be socially isolated was unfounded. Our survey showed that older in-migrants became quickly involved in their new communities. They were almost as likely to be socially integrated as similarly aged persons who had lived in RRDs for over 20 years. In-movers have similar levels of social involvement in both primary and secondary realms. We found that over one-third of older in-migrants had at least one adult child living within a one-half hour drive of their new home, while slightly more than 50 percent of longer-term older residents did (Figure 3).

Figure 3: Availability to Elders of Kin in Rural Retirement Destination



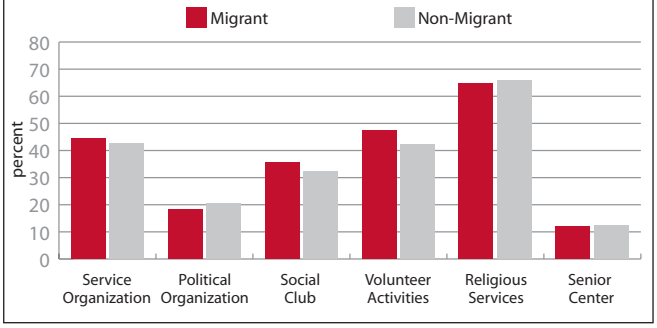
Source: Cornell Retirement Migration Survey, 2005.

Moreover, older in-migrants and non-migrants were equal in the frequency with which they visited friends and neighbors (1-2 times per week). Within 3 years of moving in, more than one of every three in-migrants was involved in at least one local organization. And by the second wave of our survey, in-migrants were even more likely than longer-term older residents to participate in service, social and volunteer activities (Figure 4). Older in-movers are active in a wide range of social, civic, religious and service organizations, and they are especially likely to volunteer. In fact, community leaders reported that through their labor, technical expertise, and financial contributions, older in-movers are a driving force in community activities and organizations.

What are the community-level costs and benefits associated with older in-migration?

While many studies have examined the economics of retirement migration, few have considered the broader range of social impacts of older in-migration on communities. The local leaders we interviewed spoke of the positive impact on the construction and real estate market. They observed that in-migrants provide financial and technical assistance to a wide array of civic endeavors, and that they

Figure 4: Formal Social Participation of Migrants & Non-Migrants in Retirement Destinations, 2005



Source: Cornell Retirement Migration Study, 2005.

invigorate the arts and cultural scene. Some benefits of older in-migration, however, were also associated with costs. Rising real estate prices, for example, reduced the supply of affordable housing. Volunteering reduces public-sector costs, but it may diminish the demand for paid professional workers. Older in-migrants who take positions of cultural leadership are sometimes insensitive to traditional ways of doing things and may try to impose their tastes and preferences on the community. Older in-migrants who become politically active may compete for power with the more established leadership.

Contrary to the *developmental theory of older migration*,[4] which predicts that older in-migrants will leave amenity rich RRDs as they advance in age, become ill or disabled, lose their spouse, and/or have to relinquish their driver's license, those with adult children living nearby are less likely to move away – and over 30 percent of older in-migrants in our study have adult children residing nearby. We believe they are likely to remain in the RRD after their contributions to the community diminish in relation to their costs.

How communities can maximize the opportunities and minimize the costs

Older in-migration should not be seen as a "pensions and care issue" or as a panacea for strapped rural economies, but rather as a source of both challenges and opportunities. With thoughtful planning, older in-migration can benefit rural community development. Specifically, we recommend the following:

- *Communities should promote an inclusive environment* that encourages high levels of social participation among older residents, which contributes to productive aging and supplies volunteer labor and other types of support to community organizations and activities.
- *Community decision-making processes should be open and inclusive* so that all voices are heard when the public agenda is established and when policy actions are taken. In-migrants' needs and opinions must be balanced with those of longer-term residents.
- *Community planning must engage both shorter- and longer-term concerns*. While older in-migrants have relatively few immediate needs, they may require public transportation, health care and other forms of assistance in the future. As communities take on a more diverse age composition, this will result in a complex mix of costs and benefits to be planned for. The "grey gold" that older in-migration represents in the perceptions of some public officials and community leaders in RRDs needs to be considered from a broad vision of the community. ▲

[3]These case studies were conducted in Lincoln County, Maine, Transylvania County, North Carolina, Gila County, Arizona, and Leelanau County, Michigan.

[4]The developmental theory of older migration was proposed by Litwak and Longino (*The Gerontologist*, Vol. 27, no.3, 1987)

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