

Retirement Communities in Rural America

**Compiled by Heather K. Moberly
The Pennsylvania State University**

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This publication contains material that is considered accurate, readable and available. The opinions expressed in this publication do not necessarily reflect the view of the United States Department of Agriculture. Inclusion of publications and software databases in this publication does not imply product endorsement.

INTRODUCTION

Rural retirement is a booming business. Many elderly have always lived in rural environments and others seek to retire in a rural area. Small towns are specifically marketing themselves as appropriate for a quality retirement life at an affordable price. New high-amenity rural retirement communities, particularly along coastal areas and lakes, are being constructed. This bibliography focuses on the challenges that are specific to rural retirement. It includes sections about general rural retirees and retirement; economics; self-care, care-giving, and filial responsibility; health and nutrition; and housing choices.

This bibliography does not include information or sources for information about Social Security, financial planning, or retirement in general. This publication is designed to identify a variety of resources that are available. *Volunteerism* is comprised of bibliographic citations and other information sources, however, it is not inclusive. These resources were selected as a representative sample. Although the majority of the works cited are recent, a few older publications were selected because of their quality and overall contribution to the literature.

With the recent rise in popularity of information networked electronically through the Internet, especially its World Wide Web interface, and a nearly countless multitude of Intranets, it is tempting to use a publication such as this to collect these information sources. In 1997 the average lifespan of a site on the World Wide Web was 45 days making these transient resources too unstable to assemble. We have added Internet and E-mail addresses for many of the Associations. The author encourages the user to seek more information about this topic through the use of Internet resources by consulting your local library.

Please consult your local library to locate materials listed in this publication. The National Agricultural Library (NAL) call numbers are provided for the items owned by NAL. Refer to the "Document Delivery Services to Individuals" lending policy for information on obtaining those documents with NAL call numbers that are unavailable through your local libraries.

Bibliography

1
“Characteristics of and Survivorship Among the Very Old: Implications for Rural Families and Service Delivery.” B. Jan McCulloch, and Vira R. Kivett. *Family Relations*, January 1995, Vol. 44 No. 1, pp. 87-94. NAL Call No.: HQ1.F36.

The rural very old appear to rely on family and close friends for access to information and services. This study examines characteristics of the very old and posits that as more Americans reach this age group the services that are available in rural areas will become woefully inadequate. Includes References.

2
“Health, Financial Status, and Social Participation of Retired Rural Men and Women: Implications for Educational Intervention.” Lorraine T. Dorfman. *Educational Gerontology*, 1995, Vol. 21 No. 7, pp. 653-669. NAL Call No.: LC5201.E35.

Results of this study include self-assessment by rural elderly about their health, financial status, and social interactions. Women are more likely to retain close ties to family; men are more likely to retain friends from pre-retirement. Roughly equal numbers of men and women rate their health as fair or poor and their financial status as less adequate than before retirement. However, more women report that their retirement income is significantly less than pre-retirement and perceive their overall financial status as less than adequate. Includes References.

3
Providing Community-Based Services to the Rural Elderly. John A. Krout. Thousand Oaks, CA: Sage Publications, 1994, 311 p. NAL Call No.: HV1461.P79 1994.

This volume brings together research about the rural elderly to further the understanding of how community-based services can and should evolve to best serve the constituents. Topic coverage includes: health care, service information, access, and social support. Includes index and extensive references.

4
“Retirement Preparation and Retirement Satisfaction in Rural Elderly.” Lorraine T. Dorfman. *Journal of*

Applied Gerontology, December 1989, Vol. 8 No. 4, pp. 432-450.

This classic study investigates the correlation between planning for retirement and being satisfied during retirement. After health, planning was the next strongest predictor of retirement satisfaction. Planning for retirement may be especially important for rural dwellers because of the high percentage of those people who are self-employed. Includes References.

5
“Rural Nonfarm Households: Leaving the Farm and the Retirement of Older Men 1860-1980.” Jon R. Moen. *Social Science History*, September 1994, Vol. 18 No. 1, pp. 55-75.

This historic piece chronicles the declining labor force participation of older men. Correlation exists between the shift from rural to urban dwelling and the increasing incidence of farmers retiring away from their farms. Includes References.

6
“Rural Volunteer Ombudsmen Programs.” F. Ellen Netting and Howard N. Hinds. *Journal of Applied Gerontology*, December 1989, Vol. 8 No. 4, pp. 419-431.

The development and maintenance of ombudsman programs in rural areas is explored through an examination of current programs, especially the East Tennessee ombudsman program. The flexibility to meet the individual needs of unique communities is discussed as are strategies to more easily meet these needs. Includes References.

7
“Seniors as Volunteers and Their Training.” R.D. Bramwell. *The Journal of Volunteer Administration*, Fall/Winter 1994, Vol. 12 No. 1, pp. 47-57. NAL Call No.: HV91.J68.

Seniors are more likely to volunteer informally for family and friends rather than participate in more formalized volunteering opportunities. Volunteer organizations need to change their attitudes about seniors to seek them for their experience, not shun them for their age. This article explores techniques for recruiting, training, and

retaining seniors as volunteers. Includes References.

Economics

8

“Becoming Poor: The Experiences of Elders.” D.K. McLaughlin. *Rural Sociology*, Summer 1995, Vol. 60 No. 2, pp. 202-223. NAL Call No.: 281.28.R88.

An analysis based on information from the Panel Study of Income Dynamics shows that rural elderly are more likely to be poor and non-poor rural elderly are more likely to become poor than their urban counterparts. Includes References.

9

“Exploring Factors of Perceived Social Performance, Health, and Personal Control Among Retired Seniors and Seniors Owning Home-Based Businesses in Non-Metropolitan Counties.” Rita C. Kean, Sally Van Zandt, Nancy J. Miller. *International Journal of Aging and Human Development*, 1996, Vol. 43 No. 4, pp. 297-313.

This study sought to compare seniors owning home-based businesses and those who do not. Seniors owning home-based businesses have more desire for social contact than those who do not own home-based businesses. There are not significant differences found between the groups in the areas of health and personal control. Includes References.

10

“The Impact of an Aging Rural Population on Local Tax Structures.” Timothy W. Kelsey, Stephen M. Smith and A.E. Luloff. *Agricultural and Resource Economics Review*, October 1995, Vol. 24 no. 2, pp. 174-184. NAL Call No.: HD1773.A2N6.

The elderly and retired are most often looked upon as an economic boon to a local economy. However, this population is often not supportive of increasing taxes. Further research is recommended to investigate this inequity. Includes References.

11

“Income and Consumer Expenditures of Rural Elders.” *Family Economics Review*, 1994, Vol. 7 No. 3, pp. 20-27. NAL Call No.: aTX326.A1U5.

This study investigated the differences in poverty statistics in rural and urban elderly finding that rural elderly are more likely to be poor, and that rural elderly

women living alone are at particular risk. Includes References.

12

“Paid and Unpaid Activities and Retirement Satisfaction Among Rural Seniors.” Lorraine T. Dorfman and Linda M. Rubenstein. *Physical and Occupational Therapy in Geriatrics*, 1993, Vol. 12 No. 1, pp. 45-63.

This study, in two rural Iowa counties, investigates the retirement satisfaction of male and female rural retirees and their participation in volunteer or paid activities. The results, controlling for personal background variables, find that both paid and volunteer involvement significantly influence the male subjects and that volunteer involvement significantly influences the female subjects. Overall health of the subjects was a major factor in participation. Implications that would effect the design of programs by physical and occupational therapists are discussed. Includes References.

13

“Toward a Rewarding Life in Old Age.” Zorika Petic Henderson. *Human Ecology Forum*, Winter 1993, Vol. 21 No. 1, pp. 15-19. NAL Call No.: HV1.H8.

Human ecology professors suggest strategies for achieving and maintaining satisfaction in retirement. Among the recommendations are: maintaining social contact, beginning to save money at an early age, being creative in solving living dilemmas.

14

“Self Care, Care Giving, & Filial Responsibility: A Model to Replicate a Locally Successful Rural Family Caregiver Program: The Volunteer Information Provider Program.” Burton P. Halpert and Tessa S. Sharp. *Gerontologist*, August 1989, Vol. 29 No. 4, pp. 561-563. NAL Call No.: HQ1060.G47.

The Volunteer Information Provider Program (VIPPP) began in 1988 in five counties of Missouri and has expanded to 20 other states in less than a year. This article outlines the theory, training, practical applications, and successes of the VIPPP and may also serve as a model for other programs to be expanded and replicated. Includes References.

15

“Filial Responsibility Expectations and Patterns of Intergenerational Assistance.” Gary R. Lee, Julie K.

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Netzer, and Raymond T. Coward. *Journal of Marriage and the Family*, August 1994, Vol. 56, No. 3, pp. 559-565. NAL Call No.:HQ1.J86.

This study investigates the relationship between filial responsibility expectations (how obligated are adult children to support their parents) and functional solidarity (aid given by parents to adult children and received by parents from adult children). Although there is a correlation among these variables, it appears to be more in the form of reciprocity in functional solidarity rather than between filial responsibility and functional solidarity. Includes References.

16

“The Impact of Informal Care Giving on Labor Force Participation by Rural Farming and Nonfarming Families.” M.E. Horwitz. *The Journal of Rural Health*, Fall 994, Vol. 10 No. 4, pp. 266-272. NAL Call No.: RA771.A1J86.

This study compares both urban versus rural and farm versus nonfarm households to investigate the amount of time and type of care given to elderly and disabled. The primary care givers in either urban or rural environment are women. Includes References.

17

“Informal Assistance for Older Rural African Americans: A Study of the Relationship between Perceived Need and Extent of Support.” Susie A. Spence. *Human Services in the Rural Environment*, Fall 1994, Vol. 18 No. 2, pp. 8-11. NAL Call No.: HV85.H85.

This study examines the informal assistance networks that rural African Americans rely upon. Significant correlation was found between perceived need for assistance and support. Includes References.

18

“Informal Networks, Volunteers, and Rural Elders: Providing Information to Increase Use of Services.” Nancy Arnold. *Human Services in the Rural Environment*, Winter 1992, Vol. 15 No. 3, pp. 18-21. NAL Call No.: HV85.H85.

The rural elderly face a challenging set of circumstances including age, disability, and location. This article focuses on those issues and the use of community volunteer and natural support systems to inform the elderly of choices and available services. Several of the

support services that are described are 'The Range Exchange' in Montana and 'The Volunteer Information Provider Program' (VIPP) from Missouri that inspired it, 'The Gatekeeper Program' in Illinois, and a Southwestern Pennsylvania Agency on Aging program. Includes References.

18

“Metropolitan versus Nonmetropolitan Differences in Functional Status and Self-Care Practice: Findings from a National Sample of Community Dwelling Older Adults.” D.J. Rabiner. *The Journal of Rural Health*, Winter 1997, Vol. 13 No. 1, pp. 14-28. NAL Call No.: RA771.A1J86.

The primary objective of this study was to determine if there were differences in functional status and self-care between rural and urban elderly and to identify those differences. There were a number of similarities reported, however, the rural elderly reported performing self-care activities in the presence and absence of a disability, perhaps perceiving the aging process differently than their urban counterparts. Includes References.

19

“Residential Differences in Filial Responsibility Expectations Among Older Persons.” G.R. Lee. *Rural Sociology*, Spring 1994, Vol. 59 No. 1, pp. 100-109. NAL Call No.: 281.28.R88.

People who grew up in rural areas have a higher expectation for their adult children to care for them as they become elderly regardless of whether they still live in a rural setting. Rural residents have a higher expectation of filial responsibility than do urban residents. Includes References.

20

“Volunteer Information Provider Program: A Strategy to Reach and Help Rural Family Caregivers.” Burton P. Halpert. *Gerontologist*, April 1988, Vol. 28 No. 2, pp. 256-259. NAL Call No.: HQ1060.G47.

Five counties in Missouri participated in a pilot program designed to disseminate information to rural caregivers. This program, dubbed the Volunteer Information Provider Program or VIPP, trained its volunteers in a variety of skills including: stress management, personal care (lifting, bathing, hair and mouth care, dressing), and communication disorders. The program included a train-the-trainer style Instructor's Manual. VIPP used

two major extant programs, Cooperative Extension Service and Extension Homemakers Club, to share information with over 11,000 caregivers in a fourteen month period. This program is being expanded to 21 states. Includes References.

Health

21

“Bypassing of Local Hospitals by Rural Medicare Beneficiaries.” W. Buczko. *The Journal of Rural Health*, Fall 1994, Vol. 10 No. 4, pp. 237-246. NAL Call No.: RA771.A1J86.

This study investigates the reasons that rural elderly seek treatment in urban hospitals rather than local rural hospitals. The results suggest that this 'bypassing' behavior may be due largely to the need for specialty care, such as cardiovascular surgery, that is not offered in most rural hospitals rather than a judgement that the care at the rural hospital would be inadequate. Includes References.

22

“Dementing Illnesses in Rural Populations: The Need for Research and Challenges Confronting Investigators.” R.W. Keefover. *The Journal of Rural Health*, Summer 1996, Vol. 12 No. 3, pp. 178-187. NAL Call No.: RA771.A1J86.

This article describes a literature survey of a National Library of Medicine database, MEDLINE, to identify articles and a search of the reference lists of those articles, to locate studies that focused on dementia and related disorders in rural settings. Results showed that the majority of the research came from outside of the United States and that changes in the screening instruments may make them more appropriate for rural residents. Includes References.

23

“Differences in the Use of Health Services by Metropolitan and Nonmetropolitan Elderly.” C.L. Himes. *The Journal of Rural Health*, Spring 1994, Vol. 10 No. 2, pp. 80-88. NAL Call No.: RA771.A1J86.

Correlation between place of residence and use of health services is addressed in this study. Findings indicate that nonmetropolitan elderly visit their physician less often, however, it did not indicate that the subjects were

substituting bed disability days for physician visits. Based on the information gathered, this study could not comment on the importance to access to services. Includes References.

24

“Health Care Utilization Among Rural Elderly Women.” Barbara Heard-Mueller, Ray Darville, and J.B. Watson Jr. *Human Services in the Rural Environment*, Winter/Spring 1994, Vol. 17 No. 3/4, pp. 34-41. NAL Call No.:HV85.H85.

This study seeks to identify and compare patterns of health services use between elderly rural black and white women. Elderly white women's use of health services appear to be directly influenced by need. Elderly black women's use of health services appear to be related to 'health protective behavior (if she does not believe she is ill, she seeks no treatment). Includes References.

25

“Health Insurance Coverage and Use of Services Among Low-Income Elders; Does Residence Influence the Relationship.” K. Seccombe. *The Journal of Rural Health*, Spring 1995, Vol. 11 No. 2, pp. 86-97. NAL Call No.: RA771.A1J86.

This study investigates the use of seven basic types of health services with relation to insurance and residence. The results indicate that the ability to pay for services rather than an assumed inadequacy in type or competence of service influence the use of the services. Includes References.

26

“Health Services Access and Use Among Older Adults in North Carolina: Urban Versus Rural Residents.” D.G. Blazer. *American Journal of Public Health: AJP*, October 1995, Vol. 85 No. 10, pp. 1384-1390. NAL Call No.: 449.9.Am3J.

This study found that use of both inpatient and outpatient care was not influenced by residence, however, there was more continuity of care for rural residents. Transportation was not seen as a major obstacle for access to health services for rural residents. Cost was a barrier to health services. Includes References.

27

“Home Gardening and Food Preservation Practices of the Elderly in Rural Kentucky.” S.A. Quandt. *Ecology*

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of *Food and Nutrition*, 1994, Vol. 31 No. 3/4, pp. 183-199. NAL Call No.: TX341.E3.

A qualitative study and two follow-up surveys investigated the prevalence of home gardens, identified the most commonly grown foods, and analyzed the preservation techniques in relation to historical tradition and regional food preferences. The study notes that home rural elderly home gardeners in Kentucky were less likely to live alone and have a higher functional status than their non-home gardening counterparts. Includes References.

28
“Influence of Insurance Status and Income on Health Care Use Among the Nonmetropolitan Elderly.” C. Kassab. *The Journal of Rural Health*, Spring 1996, Vol. 12 No. 2, pp. 89-99. NAL Call No.: RA771.A1J86.

This survey investigates the correlation between insurance coverage and use of health services among rural elderly in Pennsylvania. Results indicate that respondents with Medicaid are less likely to use health services than those with private insurance or Medicare. Results indicate that economic barriers are important considerations in health service provision in rural areas. Includes References.

29
“Iron Nutrition in Rural Home Bound Elderly Persons.” J.L. Beard. *Journal of Nutrition for the Elderly*, 1996, Vol. 15 No. 4, pp 3-19. NAL Call No.: TX361.A3J63.

This study looked at the amount of iron in the blood of rural home bound elderly who participate in home-delivered meal programs. Overall, the subjects were iron deficient, particularly the female subjects. Includes References.

30
“Meal Skipping Patterns and Nutrient Intakes of Rural Southern Elderly.” C.J. Lee. *Journal of Nutrition for the Elderly*, 1995, Vol. 15 No. 2, pp. 1-14. NAL Call No.: TX361.A3J63.

This paper outlines the characteristics of the rural elderly and their eating patterns. The meal skipping subjects snacked frequently but obtained less overall nutrition than the three meals a day subjects. Includes References.

31

“Nutritional Screening Among Rural Older Persons: A Managed Care Model for a Regional Approach.” K. Beyer. *Nutrition Today*, February 1996, Vol. 31 No. 1, pp. 24-28. NAL Call No.: RA784.N8.

Focusing on nutrition, this article provides a model for health care screenings. Major nutritional problems of the rural elderly and their impact on overall health are discussed. Includes References.

32
“Patterns and Predictors of Noninstitutional Health Care Utilization by Older Adults in Rural and Urban America.” D.J. Rabiner. *The Journal of Rural Health*, Fall 1995, Vol. 11 No. 4, pp. 259-273. NAL Call No.: RA771.A1J86.

This study found that there are differences in access and use of medical, home, and community based health services based on geographic factors. The authors describe the need to make these services more equally available. Includes References.

33
Long-Term Care for the Rural Elderly: New Directions in Services, Research, and Policy. Graham D. Rowles, Joyce E. Beaulieu, Wayne W. Myers, editors. New York: Springer Publishing, 1996, 201 p. NAL Call No.: RA644.6.L6617 1996.

This volume provides in-depth coverage of six topics in long-term care for the rural elderly. Topics include: Obstacles to creating high-quality long-term care, the role of the family, the role of rural home and community-based services, the role of senior centers, nursing homes, the role of the hospital, and health reform. Well indexed. Each chapter includes references.

34
“Residential Differences in the Use of Pharmacies by Older Adults and their Communication Experiences with Pharmacists.” P.L. Ranelli. *The Journal of Rural Health*, Winter 1996, Vol. 12 No. 1, pp. 19-32. NAL Call No.: RA771.A1J86.

People living in nonmetropolitan areas are more likely to purchase their prescriptions from an independent neighborhood pharmacy and more likely to talk to their pharmacist. However, the conversations with the pharmacist are not likely to be about health issues or specific medication unless initiated by the pharmacist

rather than the customer. Whether or not this communication is setting the groundwork for discussion of more medically appropriate topics is unclear. Includes References.

35

“Rural and Urban Differences in Mortality Among Americans 55 Years and Older: Analysis of the National Longitudinal Mortality Study.” *The Journal of Rural Health*, Fall 1995, Vol. 11 No. 4, pp. 274-285. NAL Call No.: RA771.A1J86.

This study analyzes the results of the National Longitudinal Mortality Study with special attention to the risk of mortality and choice of residential area. People living in rural communities in Standard Metropolitan Statistical Areas (SMSA) had the lowest risk and those living in high density urban areas had the highest risk. Includes References.

36

“Rural and Urban Differences in Nursing Home Access, Quality Cost.” W. Yu. *Journal of Agricultural and Applied Economics*, December 1995, Vol. 27 No. 2, pp. 446-459. NAL Call No.: HD101.S6.

This article reports that access to and quality of rural nursing homes is lower than in urban areas. There was no significant operating cost difference between rural and urban settings. Includes References.

37

“Rural Case Management: A Pilot Study.” Joyce E. Beaulieu and Margaret Hickman. *Home Health Care Services Quarterly*, 1994, Vol. 14 No. 4, pp. 69-85. NAL Call No.:RA645.3.H65.

This pilot study seeks to describe case management as it is practiced, analyze case management for effectiveness, and propose a model to improve care to rural elderly. Major suggestions for improvement include: increasing community education, improving professional education, standardizing many of the Medicaid definitions. Includes References.

38

“The Rural Elderly: Living the Good Life?” Gordon L. Jensen. *Nutrition Reviews*, January 1996, Vol. 56, No. 1, Pt. 2, pp. S17-S24. NAL Call No.:389.8.N953.

Most of the research about malnutrition in the elderly has been based on subjects who have been hospitalized or

living in nursing homes. This article provides a managed care plan and describes a screening and case management approach for analyzing the nutritional intake of free living rural elderly. Includes References.

39

“Rural-Urban Comparisons of Age and Health at the Time of Nursing Home Admission.” R.P. Duncan. *The Journal of Rural Health*, Spring 1997, Vol. 13 No. 2, pp. 118-125. NAL Call No.: RA771.A1J86.

This article questions whether or not there is a difference in the health status of rural and urban residents upon entering a nursing home. The findings suggest that this study is in direct conflict to earlier studies. The author questions whether there has been an actual change in the subject's health status or whether it is reporting techniques that have changed. Includes References.

40

“Subjective Well-being of Rural Adults 75 Years of Age or Older: A Longitudinal Evaluation.” J.P. Scott. *Family and Consumer Sciences Research Journal*, March 1997, Vol. 25 No. 3, pp. 251-268. NAL Call No.: TX1.H63.

A study and a follow-up twelve years later indicate that the morale of the sample group dropped over that time period. Personal competency, health, and economic status were strong indicators of morale during the initial study and the follow-up; social interaction was an important indicator during the follow-up. Includes References.

Housing Choices & Rural Rejuvenation

41

“Factors Influencing Rural Southern Elders' Life Satisfaction.” J.M. Dinkins. *Family Economics and Nutrition Review*, 1996, Vol. 9 No. 1, pp. 24-39. NAL Call No.: aTX326 A1U5.

This survey looks at a variety of factors that contribute to the life quality and perceptions of life satisfaction among rural elderly in eleven states. Life satisfaction was based on economic status, independent living, social interactions, and psychological status. Includes References.

42

“Impact of Retirement Development in High-Amenity

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Nonmetropolitan Coastal Areas.” D. Gordon Bennett. *Journal of Applied Gerontology*, September 1, 1996, Vol. 15 No. 3, pp. 345-360.

This study looks at the non-economic impacts of retirees on nonmetropolitan coastal communities. These include: environmental concerns, medical facilities, rising taxes, increasing demand for utilities, and infrastructure requirements. Includes References.

43

“Life-Cycle Differences in Housing Perspectives of Rural Households.” C. C. Earhart. *Home Economics Research Journal*, March 1994, Vol. 22 No. 3, pp. 309-323. NAL Call No.: TX1.H63.

This article describes a study that explores age-related life cycle differences and their correlation to housing satisfaction in a rural population. One of the main conclusions is that rural communities must include a diversity of housing options. Includes References.

44

“Nonmetropolitan Retirement Location: Preferred Community Characteristics.” Y. Lakshmi Malrouth and Jeannette A. Brandt. *Housing and Society*, 1992, Vol. 19 No. 3, pp. 31-41. NAL Call No.:HD7285.H66.

This classic study examined the characteristics of a retirement community that were most desired by subjects indicating a preference for a rural retirement. The study further analyzes the results to determine if age and income correlate with the desired characteristics. Includes References.

45

“Retirement Migration and Economic Development in High-Amenity Nonmetropolitan Areas.” D. Gordon Bennett. *Journal of Applied Gerontology*, December 1, 1993, Vol. 12 No. 4, pp. 466-481.

This study examines seven high-amenity rural retirement destinations, the economic impact and the potential further economic development of these areas. Includes References.

46

“Rural Rejuvenation: Here's How to Start.” Mal Hansen. *AgriFinance*, May 1, 1994, Vol. 36 No. 5, pp. 24-25.

A course of action for survival for small rural towns is

outlined in this article. Additionally, two videos are available through the Omaha SCORE (Service Corp of Retired Executives).

47

“Small-Town America Wants You. Maury M. Breecher with Trey Garrison.” *New Choices in Retirement Living*, April 1992, Vol. 32 No. 2 pp. 30-33. NAL Call No.:HD1060.H36.

Many small rural towns are actively recruiting new residents from the nation's retirees. Retirees bring a year-round income, do not add stress to many services (such as education), and may help create a critical mass to keep many activities viable. Additionally, they bring a great enthusiasm and energy.

Journals

Ageing and Society
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Houston, TX 77057

713-974-6903

ASSOCIATIONS

Action for Older Persons

30 W State St.
Binghamton, NY 13901-2332
607-722-1251

Committed to life improvement of the elderly by advocating for them as well as educating and informing. Supportive of seniors who may be faced by elderly abuse, crime and health problems.

American Association for Homes and Services for the Aging (AAHSA)

901 E St., NW, Suite 500
Washington, DC 20004-2037
202-783-2242
<http://www.aahsa.org>

A non-profit organization that is committed to providing quality services, housing, and health care to senior citizens. It speaks on their behalf to the Congress and other policy makers about needs and concerns of the population. Publishes a news bulletin and provides a list of publications to keep members informed.

American Association of Retired Persons (AARP)

601 E St. NW
Washington, DC 20019
202-434-2277
<http://www.aarp.org>

An association that admits members beginning at age 50. Their concerns include: health care, women's initiatives, worker equality, and minority affairs. Provides certain benefits of retirement such as discounts, pre-retirement planning programs, and preventative measures information.

Association of Retired Americans (ARA)

9102 N Meridian St., Suite 405
Indianapolis, IN 46260
317-571-6888
<http://www.ara-usa.org>

Sponsors opportunities that are available for Retired Americans. Members can get discounts from different community services and businesses. Represents seniors before public affairs policy maker for better treatment, and attention to their conditions.

Mountain Empire Older Citizens (MEOC)

P.O. Box 888
Big Stone Gap, VA 24219
540-523-4202

Committed to helping the elderly who are 60 and over. It seeks to better the condition of the elderly socially and economically. It is an agency that serves the Southern and Mid-Atlantic states.

National Alliance of Senior Citizens (NASC)

1700 18th St., NW, Suite 401
Washington, DC 20009
202-986-0117

Publicizes the needs of the senior citizens with the respective policies and programs from the public service. Communicates the perspectives of the seniors to legislative councils and other policy makers. Recognizes individuals or groups that provide remarkable service to seniors. It covers several subgroups that include Farm and Rural Life, and Rural Transportation.

National Association of State Units on Aging (NASUA)

1225 Eye St., Suite 725
Washington, DC 20005
202-898-2578

An organization that works with states on aging by providing information, technical assistance, and professional development. Represents the elderly before state leadership on issues that concern them. Provide information on Federal government policy and programs on aging and other valuable information to the elderly. Recognizes and awards those with services that have benefited rural elderly.

National Council of Senior Citizens (NCSC)

1331 F St., NW
Washington, DC 20004-1171
202-347-8800
<http://www.ncscinc.org>

Supports senior citizens in the areas of preservation of medicare and social security. Appeals for the enactment of national health plan that includes long term care. Solicits for the reduction of costs on drugs, better

Rural Information Center Publication Series

housing, and other discounts. Help state groups establish programs and encourage active involvement in social and political activities. Maintain a special library with a collection on elderly issues and programs.

National Council on Aging (NCOA)

409 3rd St., Suite 200
Washington, DC 20024
202-479-1200
<http://www.ncoa.org>

Takes care of the needs of older persons as they relate to employment. Tries to reduce damage and the extent of myths and stereotypes about older workers. Provide professional consultations for older workers and their employers.

Older Women's League (OWL)

666 11th St., NW Suite 700
Washington, DC 20001
202-783-6686

Concerned with access to health care insurance, jobs and pensions for older women; social security reform; maintaining self-sufficiency and independence in life; and design educational programs.

Retired Persons Services (RPS)

500 Montgomery St.
Alexandra, VA 22314-1563
703-684-0244

A service agency for retired persons that deliver pharmaceutical products mainly through the mail. Provides walk-in service in other states and makes available both prescription and non-prescription medicine.

Southern Mutual Help Association (SMHA)

3602 Old Jeanette Rd
New Iberia, LA 70560
318-367-3277

This is an association for the rural community that bolsters cooperative action and development. It is supportive to farm workers and provides supportive apartments to senior citizens.

Supportive Older Women's Network (SOWN)

2805 N 47th St.
Philadelphia, PA 19131

215-477-6000

A supportive network that reaches out to older women who are trying to cope with the difficulties of aging process. Offer outreach opportunities and recognition. Conducts educational programs and information services.

FUNDING SOURCES

Listed below are Federal programs designed to provide assistance and/or funding for volunteer projects and initiatives. Included are program identification numbers, program titles, responsible agencies, program objectives, and contact information. For additional federal funding resources and private funding sources, please call the Rural Information Center, (800) 633-7701.

10.415 Rural Rental Housing Loans

FEDERAL AGENCY: RURAL HOUSING SERVICE (RHS), DEPARTMENT OF AGRICULTURE

OBJECTIVES: To provide economically designed and constructed rental and cooperative housing and related facilities suited for rural residents.

INFORMATION CONTACTS: Regional or Local Office: Consult your local telephone directory for RD county or district office number. If no listing, get in touch with appropriate Rural Development State office listed in Appendix IV of the Catalog. Headquarters Office: Director, Multi-Family Housing Processing Division, Rural Housing Service, Department of Agriculture, Washington, DC 20250. Telephone: (202) 720-1604. Use the same number for FTS.

14.138 Mortgage Insurance-Rental Housing for the Elderly (231)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: To provide good quality rental housing for the elderly.

INFORMATION CONTACTS: Regional or Local Office: Persons are encouraged to communicate with the nearest local HUD Field Office listed in the Catalog Address Appendix IV. Headquarters Office: Office of Business Products, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 708-0624. Use the same number for FTS.

14.157 Supportive Housing for the Elderly (202)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: To expand the supply of housing with supportive services for the elderly.

INFORMATION CONTACTS: Regional or Local Office: Contact the appropriate HUD field office listed

in the Catalog Address Appendix IV. Headquarters Office: Office of Business Products, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 708-2556. Use the same number for FTS.

14.181 Supportive Housing for Persons with Disabilities (Section 811)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: To provide for supportive housing and related facilities for persons with disabilities.

INFORMATION CONTACTS: Regional or Local Office: Contact the appropriate HUD field office listed in Appendix IV of the Catalog. Headquarters Office: Office of Business Products, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 708-2556. Use the same number for FTS.

14.183 Home Equity Conversion Mortgages (255)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: To enable elderly homeowners to convert equity in their homes to monthly streams of income or lines of credit.

INFORMATION CONTACTS: Regional or Local Office: Persons are encouraged to contact the Homeownership Center serving their State, or the nearest HUD Office. See Catalog Address Appendix IV for a list of Offices. Headquarters Office: Director, Insured Family Development Division, Office of Single Family Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 708-2700. Use the same number for FTS.

14.195 Section 8 Housing Assistance Payments

Program-Special Allocations (Project-based Section 8)

FEDERAL AGENCY: OFFICE OF HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: To reduce claims on the Department's insurance fund by aiding projects with FHA-insured or Secretary-held mortgages that have immediate or potentially serious financial difficulties.

INFORMATION CONTACTS: Regional or Local Office: Persons may contact local field offices listed in Appendix IV of the Catalog. Headquarters Office: Department of Housing and Urban Development, Office of Multifamily Asset Management and Disposition, Program Management Division, 451 7th Street, SW., Washington, DC 20410. Telephone: (202) 708-4162.

14.864 Economic Development and Supportive Services Program (EDSS)

FEDERAL AGENCY: PUBLIC AND INDIAN HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OBJECTIVES: The Economic Development and Supportive Services Program is designed to enable Public Housing Agencies and Indian tribes or tribally-designated housing entities (TDHEs) in partnership with nonprofit or for-profit agencies to: (1) Facilitate economic development opportunities and supportive services to assist residents of public and Indian housing to become economically self-sufficient, particularly families with children where the head of household would benefit from the receipt of supportive services and is working, seeking work, or is preparing for work by participating in job training or educational programs; and (2) promote supportive services to assist the elderly and persons with disabilities to live independently or prevent premature or unnecessary institutionalization.

INFORMATION CONTACTS: Regional or Local Office: Designated persons in the Offices of Public Housing and Native American Programs. Headquarters Office: Office of Economic Development and Supportive Services, Office of Community Relations and Involvement, Public and Indian Housing, Department of Housing and Urban Development, Room 4106, 451 Seventh Street, SW., Washington, DC 20410.

Telephone: (202) 708-4214. A telecommunications device for hearing and speech impaired persons (TDD) is available at (202) 708-0850. These are toll-free numbers.

15.025 Services to Indian Children, Elderly and Families (Social Services)

FEDERAL AGENCY: BUREAU OF INDIAN AFFAIRS, DEPARTMENT OF THE INTERIOR

OBJECTIVES: To provide funds to Federally Recognized Indian Tribal Governments to administer welfare assistance programs for both adults and children; to support caseworkers and counselors; and to support tribal programs to reduce the incidence of substance abuse and alcohol abuse in Indian country.

INFORMATION CONTACTS: Regional or Local Office: Applications may be filed with the local Bureau of Indian Affairs agency or area office as listed in Appendix IV of the Catalog. Headquarters Office: Division of Social Services, Bureau of Indian Affairs, 1849 "C" Street, NW., MS-4641-MIB, Washington, DC 20240. Contact: Larry Blair. Telephone: (202) 208-2479. Use the same number for FTS.

20.509 Public Transportation for Nonurbanized Areas (Nonurbanized Area Formula Program)

FEDERAL AGENCY: FEDERAL TRANSIT ADMINISTRATION, DEPARTMENT OF TRANSPORTATION

OBJECTIVES: To improve, initiate, or continue public transportation and intercity bus service in nonurbanized areas by providing financial assistance for the acquisition, construction, and improvement of facilities and equipment and the payment of operating expenses by operating contract, lease, or otherwise. Also, to provide technical assistance for rural transportation.

INFORMATION CONTACTS: Regional or Local Office: See Appendix IV of the Catalog for the address of Federal Transit Administration Regional Offices. State Designated Agency: The Governor in each State has designated a State agency to administer the Section 5311 program. This should be the first contact point. Regional Offices: A person from each Federal Transit Administration Regional Office is available to answer questions about Federal regulations related to the Nonurbanized Formula Program. Headquarters Office: Federal Transit Administration, Office of Program Management, Office of Capital and Formula Assistance,

Retirement Communities in Rural America

400 Seventh Street, SW., Washington, DC 20590.
Telephone: (202) 366-2053.

94.002 Retired and Senior Volunteer Program (RSVP)

FEDERAL AGENCY: CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

OBJECTIVES: To provide a variety of opportunities for retired persons, age 55 or older, to serve their community through significant volunteer service.

INFORMATION CONTACTS: Regional or Local Office: Corporation for National Service State Program Offices as listed in Appendix IV of the Catalog. Headquarters Office: National Senior Service Corps, Retired and Senior Volunteer Program, Corporation for National Service, 1201 New York Avenue, NW., Washington, DC 20525. Telephone: (202) 606-5000 ext. 189 and 1-800-424-8867.

94.011 Foster Grandparent Program (FGP)

FEDERAL AGENCY: CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

OBJECTIVES: Dual purposes of the program are: (1) To provide part-time volunteer service opportunities for income-eligible persons age 60 and older and (2) to give supportive person-to-person service in health, education, human services, and related settings to help address the physical, mental, and emotional needs of infants, children, or youth having special or exceptional needs.

INFORMATION CONTACTS: Regional or Local Office: Corporation for National Service as listed in Appendix IV of the Catalog under the Corporation for National Service. Headquarters Office: National Senior Service Corps, Foster Grandparent Program, Corporation for National Service, 1201 New York Avenue, NW., Washington, DC 20525. Telephone: (202) 606-5000 ext. 189 and 1-800-424-8867.

94.013 Volunteers in Service to America (AmeriCorps*VISTA)

FEDERAL AGENCY: CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

OBJECTIVES: To supplement efforts of private, nonprofit organizations and Federal, State, and local government agencies to eliminate poverty and poverty-related problems by enabling persons from all walks of life and all age groups to perform meaningful

and constructive service as volunteers.

INFORMATION CONTACTS: Regional or Local Office: See Corporation for National Service Cluster and State Program Offices list in Appendix IV of the Catalog. Headquarters Office: Director of VISTA, Corporation for National Service, 1201 New York Avenue, NW., Washington, DC 20525. Telephone: (202) 606-5000 or toll-free 800-424-8867.

94.016 Senior Companion Program (SCP)

FEDERAL AGENCY: CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

OBJECTIVES: To provide income-eligible persons, age 60 and older, the opportunity to provide personal assistance and companionship to other seniors through volunteer service; to provide non-medical personal support to adults who, without support, might be inappropriately placed in a long-term care facility; to help persons who have been discharged from health care facilities and other institutions; and to provide companionship to persons having developmental disabilities and other special needs.

INFORMATION CONTACTS: Regional or Local Office: Corporation for National Service and State Program Offices, as listed in Appendix IV of the Catalog under Corporation for National Service. Headquarters Office: National Senior Service Corps, Senior Companion Program, Corporation for National Service, 1201 New York Avenue, NW., Washington, DC 20525. Telephone: (202) 606-5000, ext. 189 and 1-800-424-8867.

