Retirement Migration and Economic Development in High-Amenity Non-metropolitan Areas.

By: D. Gordon Bennett

Bennett, D.G. (1993) Retirement Migration and Economic Development in High-Amenity Non-metropolitan Areas. *Journal of Applied Gerontology*, 12(4): 466-481.

Abstract:

There has been a rapid growth of retired inmigrants in high-amenity, nonmetropolitan areas in the Southeast during the last two to three decades. This article examines the economic impact they have made on these counties and the economic development opportunities they present. Data used in this study were obtained from 350 in-home interviews of households who had moved to these counties for the purpose of retiring.

Keywords: immigration | retired immigrants | retirement migration | economic development | nonmetropolitan communities | high-amenity communities

Article:

During the 1970s, 4 of the 10 most rapidly growing states for the elderly. were along the South Atlantic Coast: Florida, South Carolina, North Carolina, and Georgia (Serow & Charity, 1988). Bohland and Rowles (1988) reported that in North Carolina and Georgia, increased numbers of elderly migrants have been associated with the emergence of retirement areas beyond the traditional ones in Florida and Arizona. Biggar, Flynn, Longino, and Wiseman (1984) indicated that by 1980 Florida and North Carolina had become the two most popular destinations in the eastern Sunbelt, and Longino, Biggar, Flynn, and Wiseman (1984) stated that these two states were two of the four major receivers of retired inmigrants from nonadjacent states. Glasgow and Reeder (1990) reported that during the 1980s, nonmetropolitan retirement counties continued to grow faster than national, metropolitan, or all nonmetropolitan averages. The purpose of this article is to examine the impact of retirement migration on the economy of seven high-amenity, rapidly growing nonmetropolitan coastal counties in the southeastern part of the United States and to suggest potential economic development possibilities for these areas.

As early as 1975, Barsby and Cox studied the impact of older migrants on state economies. In 1979, McCarthy and Morrison indicated that “Retirement and recreation have emerged as important growth-related (and probably growth-inducing) activities in nonmetropolitan areas” (p.

vii). Glasgow (1980) stated that the higher incomes of elderly newcomers to nonmetropolitan retirement communities stimulated demand for goods and services and often growth in sections of the country that were traditionally below the average in income and services and facilities for the elderly. Aday and Miles (1982) found that young retired migrants were important consumers and tended to be homeowners and to improve the tax base. Summers and Hirschl (1985) found that “retirement income often constitutes a good base for economic development” (p. 13). They also reported that Harmston (cited in Summers & Hirschl, 1985) found in Vandalia, Missouri that for every $1.00 spent locally by retirees an additional $1.22 of local income and business revenue was generated (a multiplier of 2.22).

Comparing the income of retired inmigrants to the overall elderly population, Longino (1985) found that the average income of elderly migrant households in 1979-1980 was nearly 80% higher than that of all older households. Moreover, Glasgow and Beale (1988) stated that retired migrants to nonmetro areas are affluent compared to the indigenous elderly population. Henry, Drabenstott, and Gibson (1987) further noted that of all nonmetropolitan areas, only those primarily dependent on retirement were able to improve their relative incomes between 1973 and 1984.

Several recent studies have added to the understanding of the influence of retired migrants on their destinations. Crown (1988) argued that with the continued aging of the population, retirement migration will be a major factor in economic development. Glasgow (1988) reported that the higher incomes of newcomers stimulate demand for goods and services, particularly in areas with below-average services for the elderly. Longino and Crown (1989) noted that retired migrants to major Sunbelt receiving states were an economic bonanza for less-populated counties with large numbers of elderly newcomers. Longino and Crown (1990) also found that Florida, North Carolina, South Carolina, and Georgia ranked first, fourth, seventh, and ninth in the nation in the net amount of income brought into states by retired inmigrants. Longino (1990) also found that interstate retired migrants to North Carolina counties with appropriate lifestyle settings for amenity-oriented retirees have a positive economic impact. Reeder and Glasgow (1990) noted that, in general, retirement counties benefited county economies, particularly those with a sixth or more of their population being elderly. Cuba and Longino (1991) found that retired migrants to Cape Cod were well educated and financially comfortable. In a Canadian study, Hodge (1991) reported that every two retired inmigrant households generated one job.

Despite these findings, several authors have cautioned that the economic benefits brought by the relatively young retirees who move to retirement areas could become a liability 15 to 25 years later as physical impairments increase the demand for medical facilities and medical costs rise (Crown, 1988; Haas, 1990; Glasgow & Reeder, 1990; Longino, 1990; Longino, Marshall, Mullins, & Tucker, 1991; Rosenbaum & Button, 1989). However, Glasgow and Reeder (1990), although cautioning that planners should monitor the impact of their retired migrants as they age, concluded that retirement migration had not been a local fiscal burden but rather a “boon” to the economy. Haas and Crandall (1988) reported that, in fact, the growth in Medicare patients in rural counties they studied stimulated the health care economy and attracted more physicians to the area.

Longino and Crown (1989) concluded that because of a growing sense that retired inmigrants are an economic benefit to receiving communities “the fear of the gray peril is dying” (p. 28). These authors (1990) also noted that “the apprehension that retired migrants may burden social services targeted to the elderly has never been documented” (p. 788) and that the newcomers use these services less than do the indigenous elderly. Reeder and Glasgow (1990) found that retirement counties spent less on public health and hospitals than did nonmetro counties as a whole and that only with regard to utilities have local governments indicated any strain on finances from rapid retirement migration. Serow (1990) reported that not only do retired migrants improve the local tax and economic base but also demand no more local and state services than do younger local citizens.

During the 1980s, several authors indicated that to better understand the relationship between retirement migration and economic development there was a need for microlevel studies that could use data gathered directly from retirees who had moved into nonmetropolitan areas (Aday & Miles, 1982; Bryant & El-Attar, 1984; Crown, 1985; Longino, 1988; Longino & Biggar, 1982). Two recently published studies on eight western and two eastern North Carolina counties used data collected directly from retired inmigrants. Both studies found that the elderly inmigrants were a positive economic benefit to the economies of the receiving counties (Bennett, 1992; Serow & Haas, 1992).

Method

The data used for this study were collected directly from elderly residents who had moved into these counties for the express purpose of retiring. None of them had worked or been stationed in the military in the county directly before retiring there. The 350 respondents (50 in each county) who completed their personal surveys were selected by using a spatially stratified random-sampling technique (placing a grid over areas on the map identified by planners and realtors as sections to which retired newcomers have moved and selecting 150 ft. by 150 ft. cells at random), so that each retired newcomer household living in these counties had an equal chance of being interviewed. Because the respondents were geographically selected by a weighted random system throughout the county, they were also representative of socioeconomic variations that occur spatially. Local newspapers ran a front-page story about the purpose of the study the day the in-home interviews began. Thus, of the residents contacted for the surveys, fewer than 1 in 50 refused to answer the questionnaire.

The nonmetropolitan areas included in the study were all high-amenity, rapidly growing retirement counties along the southeastern coast of the United States between Morehead City, North Carolina and Vero Beach, Florida (Figure 1). (The average growth rate for the elderly in these counties in the 1980s was 94%, accounting for 28% of all growth.) The basic geographical and socioeconomic characteristics of the counties in the region were similar, although the areas were not contiguous (Figure 1).

Specific questions on the survey included the amount spent in the county by the retired respondent household on a variety of goods and services. These included housing; utilities; groceries; clothing; car maintenance; meals in restaurants; a variety of recreation/entertainment activities; medicine and medical care; and a variety of major purchases, such as appliances, home furnishings, automobiles, boats, electronics, property, and so on. Various demographic characteristics of the household, such as age, sex, relationship, education, occupation at retirement, and income were also included. In addition, they were also queried about any problems or needs they had. The basic premises were that retired inmigrants would be of a higher socioeconomic level than the indigenous population, have a positive economic impact on the receiving counties, and represent a large and growing moderate-to-high income market about which businesses were either unaware or to which they had failed to respond adequately. It was hypothesized that as these retired inmigrants continued to age they would not significantly lower their purchasing level (except for housing, including basic appliances) and that most would have above-average incomes for the region and thus be major consumers. Chi-square tests were employed to see if expenditures on various goods and services varied either by age or income of the retired inmigrants or by length of residence in the area.

Figure 1. Study area counties and selected cities in the eastern United States.

Findings

Characteristics of Retired Migrants

The demographic characteristics of a population can provide an indication of their potential economic-and even noneconomic--contribution to an area. The findings in this investigation of seven nonmetropolitan counties along the southeast coast will be compared with those for retired inmigrants in eight counties of western North Carolin~although one of those counties was metropolitan and sampling techniques and survey instruments were different (Haas & Serow, 1990; Serow & Haas, 1992).

The educational and preretirement occupational levels of the retirees who moved into the nonmetro coastal counties were very high (Table 1). About 36% of those who moved into the region for the sole purpose of retiring had a college diploma (compared to only 18% of all adults-according to the 1990 census of population [Bureau of the Census, 1992]), including about 10% with a graduate degree. Moreover, 73% of males had held professional/managerial positions (including owning their own businesses) immediately before retiring. These high educational and occupational levels were reflected in their annual retirement incomes. The 1989 median household income of the retired inmigrants was approximately $37,000, compared to $27,000 for all households in the region (1990 census of population). About 43% of the retired newcomer households had a yearly income of $40,000 or more (Table 1), compared to only 10% of all elderly in the nation in 1986 (Soldo & Agree,1988). Although only 30% of retired inmigrants in western North Carolina had annual incomes of $40,000 or more, an amazing 59% of all retired newcomers in that region had college diplomas, including 27% with a graduate degree (Haas & Serow, 1990).

The persons who had moved to the nonmetropolitan coastal counties to retire were relatively young, with about 36% being under 65 years of age (14% < 59) and only approximately 13% being 75 years and over. The retired inmigrants in the western North Carolina counties were somewhat older, with 27% under 65 and 22% 75 and over (Haas & Serow, 1990). Slightly over 80% of the retired newcomer households in the nonmetro coastal counties were composed of married couples, and somewhat less than 80% of those in western North Carolina were in this category.

Expenditures of Retired Migrants

The greatest immediate impact that retired inmigrants make on communities is the purchase of housing. Whereas just over 70% of all housing units in the nonmetro coastal region were owner occupied, over 90% of the retirees who moved into the nonmetro coastal region had bought or built a residence within a year of moving into these counties. One further indication of the impact of these newcomers on the housing economy is that nearly half of these had a new house built rather than just buying what was already available. Moreover, the average market value of the residences of the retired inmigrants was over $175,000 (see Table 1). (This high average was influenced by a few homes being well over $500,000.) The median housing value of slightly under $150,000 is, perhaps, a better indicator because of the many high-priced homes in the survey, with 16% living in homes worth $250,000 or more. These figures compared to a mean of $109,000 and a median of $92,000 for all owner-occupied units in the region, with only 7% being valued at $250,000 or more. Because most of the homes of the retired newcomers had been paid for in cash, the average monthly payment (including taxes and insurance) was only about $420 (Table 2). The average value of retired in-migrant homes in the eight counties of western North Carolina was $109,000 (the same as for all units in the nonmetro coastal region). The average monthly payment of $218 spent by the elderly newcomers in western North Carolina was far below that of those in the coastal region (Haas & Serow, 1990).

Table 1 is omitted from this formatted document.

The retired inmigrants spent an average of about $106 a month for utilities (not including telephone/cable) in the seven nonmetropolitan counties (Table 2). This was despite the fact that many did not have public water or sewer service and that the “winter” temperatures were rather mild. Total utilities did not vary latitudinally along the coast but, rather, were influenced by variations in availability of water, sewer, and various heating fuels and by the differences in the rate structures for electricity, natural gas, oil, water, and sewer. Because the average cost of all utilities in the Haas and Serow study (1990) was $152 per month (including nearly $45 for telephone and $12 for cable), it would appear that retired newcomers in western North Carolina spent an average of about $95 a month for heating, cooling, water, and sewer--compared to $106 in the nonmetro coastal counties.

Table 2 is omitted from this formatted document.

Despite the dearth of retail outlets in the nonmetro coastal counties, 60% of the retired households made a major purchase (car, furniture, electronics, appliances, property, etc.) in the county, with over a fifth having spent $10,000 or more in addition to housing. About 22% of all the households bought motor vehicles within the county, and over 40% of them purchased other durable goods. Major purchases of cars and other durables averaged nearly $6,600. This was more than 50% greater than the $4,220 figure for western North Carolina (Serow & Haas, 1992).

Clothing bought within these seven nonmetro coastal counties was much less than might well be expected, given the annual incomes, major purchases, and housing values. The average annual expenditure was less than $500 per retired household. This was much lower than the more than $1,300 a year spent by retired newcomers in the counties of western North Carolina (Haas & Serow, 1990).

Car operating expenses (gas, oil, maintenance, and repair) in the county of residence averaged over $75 a month in the nonmetro coastal region. Here, again, this was far below the $148 in-county figure for western North Carolina (Haas & Serow, 1990).

The average weekly expenditure for dining out in the county was about $40, and the average weekly grocery bill (excluding alcohol) was $70 for the coastal region. These figures would have been much greater had data for purchases outside the county been included. In several instances, when the retired inmigrants lived closer to better restaurants and grocery stores in adjacent counties, they would travel outside the county for these purchases. Nevertheless, these in-county expenditures still exceeded those of $27 and $69, respectively, in western North Carolina (Haas & Serow, 1990). The main type of recreational activities on which funds were expended in the nonmetro coastal area were golf and boating. The retired newcomer households spent an average of nearly $50 a month on these two forms of recreation. Although these retired inmigrants rarely went to movies, nearly all had VCRs on which they watched rented films. A large percentage of the women and a considerable proportion of the men were involved in crafts (including woodworking). Gardening was also an activity enjoyed by many. The average monthly expenditure on all recreation/entertainment/clubs for these nonmetro counties was $133, compared to $119 in the counties of western North Carolina (Haas & Serow, 1990).

Many people assume that as retirees age they will spend significantly less on consumer items. However, significance tests show that although expenditures for such items as clothing, restaurant meals, and golf were significantly different for high-income and low-income retired in-migrant households, expenditures for most major items purchased did not differ significantly by age of those retirees or by length of time they had lived in the retirement area (Table 3).

These findings support the conclusion of Elaine Sherman of Hofstra University that the level of affluence determines consumer behavior much more so than does age (cited in Wolfe, 1987). Wolfe believes that it is best "to forget about age and focus on consumer wants and needs" (p. 27).

Table 3 is omitted from this formatted document.

One exception to the lack of significant variation in spending by age was-as might well be expected-for housing acquisitions, being greater for younger retired inmigrants. Another case where there was a significant difference by age was for expenditures for medicine, being greater for older persons in this group (Table 3). Finally, golf and restaurant dining expenses were significantly greater for younger females than for older ones but expenditures for medicine were significantly less. There were no significant differences for these expenditures by age for males.

Medical expenses are a major concern of many, if not most, of the elderly. The retired in-migrant households averaged spending in their counties over $1,200 a year on doctors, dentists, nurses, and hospitals and nearly $1,000 annually on medicine, or a total of over $2,200 each year. Fortunately, most of these expenses were covered by private health insurance and Medicare. Only about 1 in 50 had to use Medicaid. Serow and Haas (1992) report that retired newcomers in western North Carolina averaged $2,800 annually in medical expenses not covered by insurance, considerably more than in the seven nonmetro coastal counties. In the latter region, the retired in-migrant population was somewhat younger and the lack of sufficient doctors and medical facilities caused many of these retirees to go to either well-known medical centers within the Southeast or to return to their former home doctor and hospital for treatment for potentially serious illnesses.

As Longino and Crown (1989) point out, the economic impact of retired immigrants has a multiplier effect on business. Thus, in addition to wages for workers providing goods and services directly to these retirees, additional jobs were created to support these workers. In addition, sales, income, and property taxes generated by all those involved supported a higher level and greater variety of public services than would otherwise have been the case. The larger share of tax payments and the relatively lower demand for public services by these retirees resulted in their being a net positive economic influence on the public-as well as on the private-sector.

The computed estimated average annual direct economic impact within the county of residence for each retired in-migrant household was between $37,000 and $38,000; however, about a third of this amount was represented by a one-time residence acquisition. Haas and Serow (1990) reported that in the eight western North Carolina counties “the direct impact of consumption expenditure in the local community amounted to ... nearly $36,000 per migrant household” and “about 30 percent ... is accounted for by home purchases” (p. 37). They arrived at a total annual direct and indirect impact per household-with a multiplier of 1.9~f nearly $72,000. If the same multiplier were applied to the nonmetro coastal region, the total annual in-county impact would be approximately $75,000. This figure would certainly have been greater had there been sufficient stores and medical services to meet the total purchasing demand of the retirees who had moved into these counties.

Discussion

Although incomes and expenditures for housing, utilities, major purchases, dining out, groceries, recreation, entertainment, and clubs and organizations were greater for the retired inmigrants in the seven nonmetropolitan coastal counties than for those in the eight western North Carolina ones, amounts spent for clothing and car maintenance and operation were less in the coastal region. One reason for the much lower expenditure on clothing in the coastal region was that of the seven counties only one contained a major department store, and it carried only a limited selection of high-quality ladies wear; moreover, these counties were usually within an hour’s drive of a metropolitan center with upscale department stores. The western North Carolina region did contain a small metro are~Asheville-which was much better able to satisfy demand for this item and in which about a third of the respondents lived. In addition, driving time to higher-level department stores from the latter region was greater than for most of the coastal counties.

The much lower expenditure on car maintenance in the coastal region was partly related to the lack of establishments in the individual counties selling and servicing automobiles, but also partly related to the fact that 22% had recently purchased a new car within the county plus additional ones outside the county----during that year and by far the majority of retired inmigrant households had cars still under warranty. However, nearly all the 19% of retirees in the western North Carolina counties had bought a car during the previous year and most had their automobiles serviced within their county of residence.

Although detailed expenditures outside the seven nonmetropolitan coastal counties were not collected, it was apparent that not only did a large share of those outlays for clothing and car maintenance occur outside the county of residence, but this was also true for automobiles and home appliances and furnishings and to a lesser extent for other items, such as recreation and dining out and even groceries in some areas.

Over a fourth of the retired in-migrant households in the nonmetro coastal counties felt that either a better (much improved) major department store or a new upscale department store selling better ladies clothing was the type of store most needed in their county. However, this figure does not include the much greater proportion who traveled elsewhere to buy clothing and who wanted to limit the degree of commercial development in their county.

Conclusions

Although both the mountains of western North Carolina and the nonmetropolitan coastal counties of the Southeast are known to be attractive retirement areas, the retired inmigrants in the latter region are more affluent. These newcomers are also much more affluent than the general population of this coastal region.

Certainly, numerous business opportunities are available in the high-amenity, nonmetropolitan coastal counties where recent high in-migration rates of affluent, relatively young retirees have occurred. Most businesses in these areas continue to be oriented to either seasonal tourists or to the traditional low- to moderate-income indigenous population. One of the seven counties studied did not even contain a large discount store and although most did have a low- to middle-level department store-some of which had recently been remodeled, none contained the size and level of store that could now be justified given the market of upper-income retirees, upper-middle- and upper-income entrepreneurs, and high-level tourism. As was stated by several realtors, officials and retirees, any one of many different types of businesses could be successful in these counties because of the imbalance of supply and demand.

After Serow and Haas (1992) completed a detailed analysis of the balance between taxes paid and public benefits required by the retired inmigrants in western North Carolina, they found that these elderly newcomers “represent a strong net increment to the economy of western North Carolina” (p. 213). The even higher incomes and expenditures of the retired inmigrants in the nonmetropolitan coastal counties of the Southeast represent not only a positive financial impact on their areas but also a great potential economic opportunity for entrepreneurial development.

Several authors, as noted earlier, have cautioned that as these retirees age, they might become a financial drain on the local community because of medical and social services needs. There is little, if any, reason to be so concerned about the kind of retiree attracted by these high-amenity coastal counties. Nearly all have excellent private insurance coverage to supplement Medicare. Rather than being a drain on finances, they provide additional funds for medical services for the indigenous poor and stimulate the development of much better medical services than would ever have been possible had they not moved to the region. This supports the conclusions of Haas and Crandall (1988), Glasgow and Reeder (1990), and Longino and Crown (1990).

The benefits brought by retired inmigrants are not limited to purchases, taxes paid, and jobs created but include the fact that over half of them are volunteers in their communities, with three fifths of these unpaid workers providing over 10 hours a month in service. Although much of the volunteer work was to benefit their own neighborhood, many also provided assistance to the indigenous poor and elderly through senior centers, mobile meals, youth tutoring programs, and a wide variety of other public services. The retired newcomers are also very active politically--even running for local office in many cases-in preserving the environment and working to ensure that tax money is used effectively for better education and other public needs.

These well-educated retirees who have moved into the region view the low educational levels of many of the retail and service workers in their areas as a major problem limiting their own level of living. These older citizens are often viewed as being against taxes for schools and highways. Nevertheless, in-depth interviews with retired inmigrants in these seven counties revealed that they are primarily interested in their tax money being well spent and will support local educational taxes if they are convinced the money will be spent wisely. Although this view was substantiated earlier by Haas and Serow (1990) and Rosenbaum and Button (1989), Button (1992) recently concluded in a study of Florida that there is a direct relationship between increasing age and opposition to local tax proposals, particularly those related to public schools. He cautions that this indicates that retirees as a whole will vote their own financial interest "to the detriment of younger persons" (p. 796).

In sum, the retired inmigrants are a net positive benefit to their new "home" communities, not just in the dollars they spend but in many additional ways as well. This supports the conclusion of Longino (1990) concerning retirement migration to North Carolina communities that "migrants who concentrate in counties that offer appropriate lifestyle settings for amenity migrants will have an overall positive economic impact on the locality" (p. 401). Indeed, both this nonmetro coastal study and the one by Haas and Serow confirm that this is the case.

During the past two to three decades, the number and proportion of the elderly in America has grown rapidly and the rate of retirement migration to these high-amenity areas has been great. Serow and Haas (1992) have cautioned that the number of elderly "will more or less be on a plateau ... until the baby boomers ... begin to reach retirement age about 2010" (p. 213) and that this will increase the competition fc -these inmigrants. Unless a major economic catastrophe befalls the new reth. es during the next 15 years, the dearth of elderly inmigrants should not be a major problem. Indeed, whatever level of retirement in-migration to these areas below that of recent decades might occur-if any, a somewhat reduced rate of influx of newcomers could be beneficial in the short term by giving these counties and their communities the time needed to "catch-up" with the expansion of roads, water, and sewer and other services that have often been overwhelmed by the rapid influx of both retirees and working-age people. The level of in-migration into these high-amenity coastal areas, however, will likely be limited as much by the scarcity of developable land in a region with a high percentage of wetlands as by the number of people reaching retirement age.

Nevertheless, given the large population living in the northeastern quarter of the nation, the number of affluent elderly desiring to secure their "place in the sun" is likely to far exceed the amount of desirable space remaining in these areas. Moreover, as the limited supply of more desirable space is sought after by the preretirement investors-those 55 and above, who will increase by about 65% between 2000 and 2030 (estimated from Soldo & Agree, 1988, p. 7)-the price of land will escalate, thus attracting an even higher-income clientele. This will provide a growing affluent market, not only for goods sought for this age group (homes, furnishings, autos, appliances, mature clothing, etc.) but also for toys and clothing for the grandchildren for whom retirees especially like to shop.

References

Aday, R. H., & Miles, L. A. (1982). Long-term impacts of rural migration of the elderly: Implications for research. The Gerontologist, 22, 331-336.

Barsby, S., & Cox, D. (1975). Interstate migration of the elderly: An economic analysis. Lexington, MA: D. C. Heath.

Bennett, D. G. (1992). The impact of retirement migration on Carteret and Brunswick Counties, N.C. North Carolina Geographer, 1, 25-38.

Biggar, J. C., Flynn, C. B., Longino, C. F, Jr., & Wiseman, R. F. (1984). Sunbelt update. American Demographics, 6, 22-25, 37.

Bohland, J. A., & Rowles, G. D. (1988). The significance of elderly migration to changes in elderly population concentration in the United States: 1960-1980. Journal of Gerontology, ,4 1453-152.

Bryant, E. S., & El-Attar, M. (1984). Migration and redistribution of the elderly: A challenge to community services. The Gerontologist, 24, 634-640.

Bureau of the Census. (1992). 1990 census of population and housing: Summary social, economic, and housing characteristics. 1990 CPH-5-11, 35, 42. Washington, DC: U.S. Government Printing Office.

Button, J. W. (1992). A sign of generational conflict: The impact of Florida's aging voters on local school tax referenda. Social Science Quarterly, 73, 786-797.

Crown, W. H. (1985). Measuring the economic impacts of aged migration. In C. F. Longino, Jr.

(Ed.), Returning from the Sunbelt (pp. 22-31). New York: Columbia University, Brookdale

Institute on Aging and Adult Human Development.

Crown, W. H. (1988). State economic implications of elderly interstate migration. The Gerontologist, 28, 533-539.

Cuba, L., & Longino, C. F., Jr. (1991). Regional retirement migration: The case of Cape Cod. Journal of Gerontology: Social Sciences, 45336-54,2.

Glasgow, N. (1980). The older metropolitan migrant as a factor in rural population growth. In

A. J. Sofranko & J. D. Williams (Eds.), Rebirth of rural America: Rural migration in the Midwest (pp. 153-170). Ames, IA: North Central Center for Rural Development.

Glasgow, N. (1988). The nonmetro elderly: Economic and demographic status. (Report prepared for the U.S. Department of Agriculture, Economic Research Service, Rural Development Report No. 70). Washington, DC: U.S. Department of Agriculture.

Glasgow, N., & Beale, C. F. (1988). Rural elderly in demographic perspective. Rural Development Perspectives, 2, 22-26.

Glasgow, N., & Reeder, R. J. (1990). Economic and fiscal implications of nonmetro retirement migration. Journal of Applied Gerontology, 9433-,451.

Haas, W. H., III. (1990). Retirement migration: Boon or burden? Journal of Applied Gerontology, 3987-,392.

Haas, W. H., III, & Crandall, L. A. (1988). Physicians' view of retirement migrants' impact on rural medical practice. The Gerontologist, 26683-6,66.

Haas, W. H., III, & Serow, W. J. (1990). The influence of retirement in-migration on local economic development (Final report to the Appalachian Regional Commission, No. 89-48NC-10269-89-1-302-0327). Asheville, NC: North Carolina Center for Creative Retirement.

Henry, M., Drabenstott, M., & Gibson, L. (1987). Rural growth slows down. Rural development Perspectives, 3, 25-30.

Hodge, G. (1991). The economic impact of retirees on smaller communities: Concepts and findings from three Canadian studies. Research on A,g i3n9g-,5 41.3

Longino, C. F., Jr. (1985). Returning from the Sunbelt: Myths and realities of migratory patterns among the elderly. In Longino (Ed.), Returning from the Sunbelt (pp. 7-21). New York: Columbia University, Brookdale Institute on Aging and Adult Human Development.

Longino, C. F, Jr. (1988). The gray peril mentality and the impact of retirement migration. Journal of Applied Gerontology, 7, 448-455.

Longino, C. F., Jr. (1990). Retirement migration streams: Trends and implications for North Carolina communities. Journal of Applied Gerontology, 9, 393-404.

Longino, C. F., Jr., & Biggar, J. C. (1982). The impact of population redistribution on service delivery. The Gerontologist, 22, 153-159.

Longino, C. F., Jr., Biggar, J. C., Flynn, C. B., & Wiseman, R. F. (1984). The retirement migration project (Final report to the National Institute on Aging). Coral Gables, FL: University of Miami, Center for Social Research on Aging.

Longino, C. F., Jr., & Crown, W. H. (1989). Old money. American Demographics, 11, 28-31.

Longino, C. F., Jr., & Crown, W. H. (1990). Retirement migration and interstate income transfers. The Gerontologist, 30, 784-789.

Longino, C. F., Jr., Marshall, V. W., Mullins, L. C., & Tucker, R. D. (1991). On the nesting of

snowbirds: A question about seasonal and permanent migrants. Journal of Applied Gerontology, 10, 157-168

McCarthy, K. F., & Morrison, P. A. (1979). The changing demographic and economic structure of nonmetropolitan areas in the United States (Report No. R-2399-EDA). Santa Monica, CA: RAND.

Reeder, R. J., & Glasgow, N. (1990). Nonmetro retirement counties' strengths and weaknesses. Rural Development Perspectives, 6, 12-17.

Rosenbaum, W. A., & Button, J. W. (1989). Is there a gray peril?: Retirement politics in Florida. The Gerontologist, 29, 300-306.

Serow, W. J. (1990). Economic implications of retirement migration. Journal of Applied Gerontology, 4952-4,63.

Serow, W. J., & Charity, D. A. (1988). Return migration of the elderly in the United States: Recent trends. Research on Aging, 10, 155-168.

Serow, W. J., & Haas, W. H. III (1992). Measuring the economic impact of retirement migration: The case of western North Carolina. Journal of Applied Gerontology, ,1 200-1215.

Soldo, B. J., & Agree, E. M. (1988). America’s elderly. Population Bulletin, 43, 3-51.

Summers, G. F., & Hirschl, T. A. (1985). Retirees as a growth industry. Rural Development Perspectives, 1, 13-16.

Wolfe, D. B. (1987). The ageless market. American Demographics, 9, 27-29, 55-56.