Implications of Retirement Development in High-Amenity Non-metropolitan Coastal Areas

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Bennett, D.G. (1996) Implications of Retirement Development in High-Amenity Non-metropolitan Coastal Areas, *Journal of Applied Gerontology*, 15(3): 345-360.

Abstract:

Retirement migration has been well documented over the past 2 decades. Initially, there were many reservations expressed about the economic impact of retirees on receiving communities; however, several recent studies have documented a positive financial benefit of retirement migration for the destination areas. Although acknowledging the economic benefit of retirees on receiving communities, this article addresses the broader implications of the retirement boom on sparsely populated, nonmetropolitan coastal counties. The relationship between this aspect of economic development and the rise of the tourist industry in these areas is also examined. Other issues investigated include infrastructure requirements; environmental concerns; medical facilities and personnel, and rising taxes, utilities, and other costs.

Keywords: retirement | coastal communities | retirement migration | community development

Article:

Many studies have indicated the economic impact of the retired migrants on their receiving states and communities (Aday & Miles, 1982; Barsby & Cox, 1975; Bennett, 1992, 1993; Biggar, 1984; Fagan & Longino, 1993; Glasgow & Reeder, 1990; McCarthy & Morrison, 1979; Longino, 1988; Longino & Crown, 1989, 1990; Serow, 1990; Serow & Haas, 1992; Summers & Hirschl, 1985). The purpose of this article is to explore several other implications beyond the expenditures of retirees in receiving communities. There is a growing awareness that attracting retirees can be an additional basis of economic development in high-amenity nonmetropolitan counties, but there are many other implications of retirement growth that need to be understood so that county officials can adequately plan for the future. Longino (1988) argued that future research must ask about the effect of elderly migration on local communities by using personal surveys. Glasgow and Reeder (1990) called upon planners to monitor both the quantity and quality of retired in-migrants to help ascertain their impact on the receiving community.

One impact that has concerned others previously has been the possible rising medical costs that aging retirees might bring to local communities (Crown, 1988; Crown & Longino, 1991;

Glasgow, 1990; Lee, 1980; Longino, 1988; Marshall, Mullins, & Tucker, 1991; Patrick, 1980). Other studies have largely discounted that issue (Crown & Longino, 1991; Glasgow & Reeder, 1990; Longino & Crown, 1990; Reeder & Glasgow, 1990).

The Study Area

Seven counties along the South Atlantic coast defined by the Census Bureau in 1990 as nonmetropolitan are included in this study (Figure 1). These counties had moderately high unemployment rates in 1990 and had experienced high retiree in-migration rates for at least two decades. Most contain growing urban resort centers and are within about an hour's drive of growing metropolitan areas. Crispell and Frey (1993) reported that 5 of these 7 counties were among the 30 fastest growing elderly counties during the 1980s, with one of them ranking first. These counties are Carteret and Brunswick in North Carolina, Horry and Beaufort in South Carolina, Glynn in Georgia, and Flagler and Indian River in Florida.

Method

The economic data and the information presented about the implications of retirement development on this region were obtained from in-depth interviews with planners, public officials, realtors, social service providers, and 350 retiree in-migrant households (50 in each county). Each 45- to 55-minute personal interview was conducted in the home of the respondent and used both open-ended and categorical questions. These included expenditures on housing, utilities, groceries, clothing, meals in restaurants and other entertainment, medicine and medical care, and a variety of major purchases (e.g., appliances and cars). Demographic characteristics of the household were noted. Questions were also asked about the main needs and problems of the retiree and the community.

Retiree households were selected by using a spatially stratified, random sampling technique (placing a grid over areas on maps identified by planners and realtors as sections where retired in-migrants lived, then selecting 150 foot by 150 foot cells at random). Thus each retired newcomer household (in the areas determined on the basis of the experts' opinions) had an equal chance of being selected.

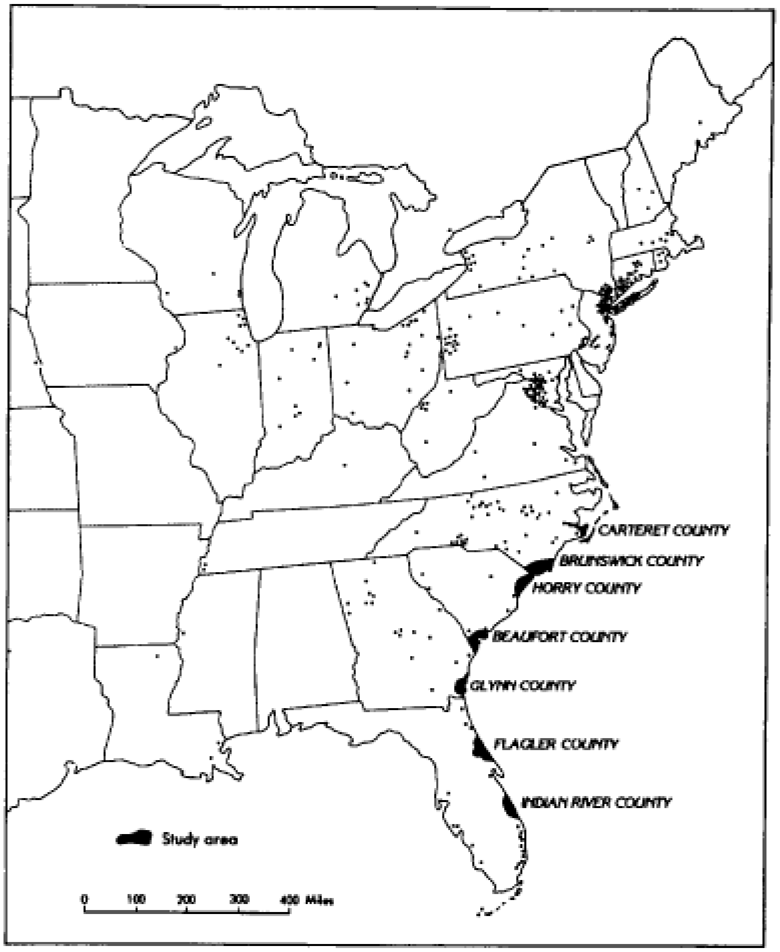

Figure 1. Study areas and previous residence of retirees along the South Atlantic coast.

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Findings

Origins and Characteristics of Retirees

Most of the retired in-migrants to these counties moved from the North, although the North Carolina counties received a large number and proportion of retirees from within that state (Table 1 and Figure 1). During the 1980s, the elderly in the counties grew by 94% and accounted for 28% of all the population increase.

Overall, the retirees in the study area were at a high socioeconomic level. Nearly half of the males had college diplomas, with one sixth having graduate degrees and three fourths having held professional or managerial positions immediately prior to retirement. Over two fifths of the retired households had a median annual income of $40,000 or more (over twice the national average) and the average value of their residences was $177,000 (Table 2). Two fifths of these households had a new house built when they moved to the region. This represents a tremendous initial economic stimulus. These findings are similar to those of Serow and Haas (1992) in western North Carolina (Bennett, 1993).

The computed estimated average annual direct economic impact on the counties in the study area to which these retirees moved was over $37,000. Because retiree incomes were somewhat higher in this coastal region than the mountain one investigated by Serow and Haas (1992), the coastal counties yielded a slightly higher direct economic impact (> $37,000 vs. < $36,000), and using their multiplier effect of 1.99, the total direct and indirect impact of each coastal retiree household on its county of residence would be nearly $75,000 a year compared to their almost $72,000 (Serow & Haas, 1992). Such a rapidly growing, high-level market demonstrates the demand for more and higher level retail stores than has been supported in the past by the smaller and poorer indigenous population and the seasonal tourists. These retired households report spending an average of over $6,500 a year on automobiles and other major durable goods.

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Interviews with planners, realtors, and public officials in these counties indicated that the influx of large numbers of high-income retirees who buy or build high-value residences in relatively poor areas raises the tax base considerably and provides additional jobs in both the residential construction business and in other commercial development and in retail outlets. This can be seen by noting that over 90% of these retiree households built or bought a residence in their adopted county and the average value of their new homes was $177,000, compared with $109,000 for all residences in the region (U.S. Bureau of the Census, 1992). Because most retirees do not have young children, but have high incomes and good medical insurance, they demand little from public education or social services-and, indeed, often contribute financial and volunteer support to both. Thus they have a positive economic impact on these counties.

Retirement and Tourism

Retirement in a particular community often results partly from a familiarity with the area established by many visits on vacations or for other purposes, such as to attend conventions. Nearly one fifth of the retirees chose their retirement area primarily because they had visited the area before (usually on vacation) and liked it. Almost one third of the retirees in Horry

County and over one fourth of those in Beaufort-the two most highly developed tourist and golfing areas-had spent vacations there. In addition, many of the more than one half who said they retired in their community because it was uncrowded, quiet, or beautiful, because they had friends or relatives there, or because recreation was available, had also visited the area before. Thus maintaining an attractive tourist and golfing destination to which one would like to return for retirement seems crucial to a community’s ability to continue to be a magnet for high-income retirees.

The question arises as to what the threshold might be at which further growth of tourism and golfing in an area will result in diminishing returns for retirement development. The indirect use of tourism to introduce potential retirees to this region has proven to be instrumental in these high-amenity, nonmetropolitan areas becoming retirement destinations. Retirement and tourist development have proceeded simultaneously, even though interviews with economic developers and public officials revealed that they have not fully appreciated the association between the two. Smith (1989), Ryan (1991), and Frederick (1993) have also studied the relationship between these two types of development.

Many of the retired newcomers have become increasingly aggravated with the continued tourist/golf development in their county of residence. Retirees see the “ambiance” of these areas being replaced during holidays and vacation seasons by excessively crowded roads and long lines in restaurants and retail stores. Most of the retirees interviewed reported having hosted vacationing family and friends during the year, thus contributing to the overcrowding by tourists and to further retirement migration. Indeed, over one fifth of the retired in-migrants had chosen their retirement destination because friends and relatives lived there and many others who gave another main reason first came to visit the area when visiting someone. Also, the recent emphasis on golf vacation packages as a tourist lure has resulted in sharply rising golf prices at many local courses, and many retiree respondents complained that this change has relegated those who play golf at lower annual fees to less desirable hours.

Although many of these counties have been able to use golf and fishing promotions to lengthen the tourist season by several weeks, retirees represent year-round consumers and purchase a wider variety of goods and services than do the typical tourists. Studies need to examine the optimal economic impact ratio between additional tourists days and additional retiree households. A series of development scenarios for each county could be advanced by using data available from a wide range of counties that have experienced different ratios of development for these two sectors of the economy. Many of the retirees interviewed in the Florida nonmetropolitan counties had moved there from Florida metropolitan areas because of overcrowding.

Infrastructure Requirements

The expansion of tourism and retirement development in nonmetropolitan areas, especially along the coast, eventually leads to infrastructure problems. The old two-lane roads that have been adequate for a sparse, rural population become overloaded with traffic when the number of residents doubles within a decade or two. In addition, retirees and planners reported that tourism increases traffic greatly during peak vacation periods. Reeder and Glasgow (1990) have also cautioned about the overly congested highways in such areas. Whereas developers might bring more dollars to the local economy by constructing condominiums, restaurants, and various entertainment and recreational facilities, they rarely contribute directly to the improvement of roads and other infrastructure that also will be needed at the peak of the tourist season. Ten to 12 percent of the retirees in three of these counties said that heavy traffic at vacation time was their main problem-even more so than rising costs and taxes, which was first in six of the seven counties, or medical problems-and the only reason that they have considered leaving their area. At least one tenth of the retirees plan their shopping and other activities so they do not have to venture onto the main roads between Friday noon and Sunday evening during the vacation period.

Whereas retirees maintain a fairly constant level of infrastructure use year-round, facilities must be built both to meet this need and to take care of peak tourist demand, which can exceed needs during other parts of the year by factors of four to seven or more. Because so many counties have encouraged such tourist development, the costs must have been deemed justified. Perhaps, year-round retired in-migrant residents who remain to support the economy in all seasons make more efficient use of the added infrastructure than do the additional tourists who are there only during the few peak vacation weeks.

Environmental Concerns

Planners and several of those retirees who have lived in the region for 25 to 30 years indicated that when the elderly started moving in large numbers to these coastal counties during the 1960s, these areas represented most of the remainder of the pristine environments along the South Atlantic coast. Indeed, a large percentage of those who moved to these counties to retire during the past three decades did so primarily because of the beauty of the environment. Although few of these newcomers have seen themselves as altering-however slightly-the environment that lured them, the sum total of the impress on nature by all the retirees, tourists, and developers has been substantial. Ryan (1991) has examined the environmental problems related to increased congestion and infrastructure demand stemming from tourism development.

Some counties-or at least communities within them-have had the leadership, in several instances from the retired newcomers interviewed, to engage in planning and lawmaking to preserve part of the natural environment as development proceeds. Often this has dealt with visual blight. Some areas, such as Vero Beach (Indian River County), Ocean Isle (Brunswick County), and St. Simons Island (Glynn County) have limited building heights to four or five stories so that structures do not rise above the treetops. Others have established commercial development codes specifying general design and placement of buildings and signs, such as Hilton Head (Beaufort County).

Wetlands occur not only near the beach but also far inland. Half or more of the undeveloped acres in most of these counties are wetlands. Because they are critical for filtering drinking water for the people who use subterranean resources, as well as for sustaining the wildlife there, increased attention is being given to their preservation.

The increasing numbers of tourists, golfers, retirees, and other newcomers to these coastal areas are overburdening the use of well water and septic systems so that new county water and sewerage systems are being required and are creating a spiraling problem of sewage disposal. In addition, greater pollution from increased use of fertilizers, herbicides, and pesticides for the growing number of golf courses has added to pollutants from agriculture, lumbering, industry, and residential areas and resulted in the closing of many coastal fishing areas. In 1990, the North Carolina public television program Almanac presented “Crisis on Our Coast,” which found that one of the greatest problems facing Carteret (and other rapidly growing coastal counties) was the lack of adequate sewage disposal. In 1993, the Natural Resources Defense Council (Mooney, 1992) criticized eight coastal states for not testing the quality of their ocean waters. Water and sewer bills (or taxes) will have to be raised to take care of the tasks of installing county water and sewerage systems and disposing of sewage. These added costs have already become a significant problem in Flagler County, where 44% of the retiree respondents said that rising taxes and water and sewer costs were their main problems. (The water and sewer rates had risen about 350% during the last decade.)

Medical Facilities and Personnel

One might assume that the primary concern of retirees considering a move to a new location might be access, availability, and quality of medical facilities and doctors, especially because older people are likely to experience the types of health problems, such as heart ailments and cancer, which require sophisticated equipment and specialists. However, none of the retirees cited the availability of good medical care as a primary consideration in choosing a place to live. Yet over half felt that specialized medical care was inadequate in their area and many had already traveled considerable distances-even to their previous places of residence in the North-for treatment of very serious diseases. Only retirees in Indian River County felt that medical facilities and personnel approached adequate levels. Glasgow (1988) has cautioned that access and availability to health care services in such low-density, sparsely populated areas can pose problems for the retirees.

As ever larger numbers of retirees and other newcomers, as well as tourists, come to these counties, officials will have to significantly expand and upgrade medical facilities. They will also have to try to attract needed specialists who can deal with both the short-term emergencies of vacationers and the ordinary ailments of the general population, as well as with the unique medical needs of a rapidly growing retiree group that is likely to soon swell the ranks of the older elderly persons. According to Haas and Crandall (1988), such areas are attractive alternatives for younger doctors.

Nearly all the retirees moving to these counties have good health insurance, Medicare, or both and are therefore able to take care of their medical bills. In fact, in all of these counties, health professionals and public officials noted that the retired newcomers are subsidizing medical care for the local indigent population. A similar conclusion was also noted by Haas and Crandall (1988) in their study of two counties in Florida and western North Carolina. Crown and Longino (1991) found that most of the money spent by retirees for medical care in receiving states was a net addition to the income of those areas. In fact, Longino and Crown (1990) maintained that the earlier worries that retired newcomers would burden social services for older persons have never been documented. Reeder and Glasgow (1990) noted that the apprehension of counties spending too much on medical services for older persons are unfounded.

In addition to better hospitals and doctors, home health care and nursing home care are more likely to be needed by an aging population. Surprisingly, only about one tenth of these more educated, affluent retirees acknowledged either of these eventual-although, perhaps, not imminent-realities. Thus many of them did not have sufficient money or adequate insurance to pay for long-term care in their home or in a nursing facility. Communities with large proportions of retirees will need to plan for the impending increased demand for these types of medical needs. Crown and Longino (1991) also cautioned that “there is a cloud on the horizon as the need for long-term care rises rapidly with increased age” (p. 205).

Only one fourth of the retirees said they would leave their area of residence if a spouse died or became incapacitated, and over half of all retirees said they plan to stay in their present county forever. Thus nonmetropolitan counties to which retirees are rapidly moving and where land costs away from beaches, lakes, and golf courses are still relatively low should consider attracting life-care facilities. These planned retirement communities have varying proportions of patio homes, condominiums, and apartments where retirees live. In addition, intermediate care is available to those who cannot live independently any longer and intensive nursing care for those who might otherwise have had to go to a nursing home temporarily or permanently. Various ramifications of the increased need for care by aging retired in-migrants, including having to move near or to the home of an adult child or sibling, has also been discussed by Longino, Biggar, Flynn, and Wiseman (1984); Glasgow and Beale (1985); Litwak and Longino (1987); and Crown and Longino (1991).

Although only a little over one third of the retirees are 70 years of age or over and about the same proportion are under 65, now is the time to build such facilities. Indian River County already has a superb facility, but life-care facilities in most of the other counties are woefully inadequate in quantity and quality. Indeed, by 1990, a group of retirees in Beaufort County had already initiated their own effort to attract or build a life-care facility for themselves. Life-care communities are affordable for most of the retirees who have been moving into these counties, because these people have substantial incomes and savings and high-value homes on which there are few mortgages.

Taxes and Utility Costs

The nonmetropolitan coastal counties to which retirees have moved so rapidly during the past three decades have generally had low to very low tax rates and utility costs. Even though a few areas have had substantial increases in taxes or utility rates over the last decade, with rare exceptions, the rates are still much lower in these counties than in places from which the retirees moved. Yet tax and utility rate hikes are liable to continue and could accelerate as environmental and infrastructure demands grow.

In addition to roads and other infrastructure needs, many of the workers who move into these counties bring children. Both the need for higher educational levels for the workers already present and for the rising number of children lead to greater demands for public educational facilities. One of the frequent complaints of retirees is the low educational level of those providing services. Although Rosenbaum and Button (1989), Reeder and Glasgow (1990), and Button (1992) have discussed the lack of support by retirees for increases in public school taxes, the elderly persons in this study were often willing to pay more if they could be convinced that the money will not be spent frivolously. Bringing together several retirees as an advisory panel when planning educational facilities and resulting tax demands could mean the difference between passing a school bond referendum and the failure of such an initiative.

The value of property in these coastal counties has been greatly increased by both the retirement and the resort development that has occurred. Retirees, vacation home/condominium owners, and the indigenous population are all affected by this trend. As a combination of higher values and tax rates push property taxes higher and higher to pay for infrastructure requirements and environmental safeguards, those newcomers and old-timers with lesser incomes are squeezed financially. Several of the retirees interviewed said they were being forced to sell and move to less expensive locations. Nearly one tenth of the respondents mentioned knowing of others who had had to move for this reason. These persons are being replaced by new retirees and others with higher incomes.

Thus the process becomes increasingly selective toward higher income households. Local citizens and news reporters, especially in Beaufort and Brunswick Counties, noted that the indigenous people, who were ideally the ones who were supposed to benefit from the new jobs brought in by all the resort and retirement development, have often been forced to sell more and more of their land-which often has been handed down for generations-in order to pay the rising taxes. Frequently, the land that is sold is purchased for further resort or residential development, which leads to higher property values and the need for the local people to sell more of their land. Of course, there are no doubt some local land owners who view the opportunity to sell at inflated prices as their “ticket” to a perceived better life elsewhere. Most of the additional jobs that have been brought to these counties by both resort and retirement development are temporary and/or low-paying positions. Smith (1989), in assessing an area of tourist development in Tennessee, found that most of these are dead-end jobs with few benefits or advancement possibilities. Frederick (1993) felt that these jobs could still be considered ideal for the poorly trained indigenous population and that they at least decrease unemployment and welfare.

Rising Living Costs

In addition to increases in taxes and utility costs, one fourth of the retirees and several social services workers noted that higher prices on many goods and services during the vacation season and overall inflation, especially for medical care, are added burdens for lower income retirees, long-time residents, and service workers. Because a large proportion of the jobs created in these counties are tourist oriented, seasonal, and temporary, most of these workers do not receive medical and other benefits. Because these workers usually hold low-paying jobs, they are eligible for either indigent medical care supported by local taxpayers or Medicaid paid by the state government, thus further increasing the tax burden on both retirees and other local residents. Glasgow (1990) warned that local governments have sharply increased taxes and other fees to cover increased costs of services.

In areas such as Hilton Head (Beaufort County) most service workers drive or are bused up to 50 miles 5 or 6 days a week from places where living costs are lower. Planners and reporters stated that as taxes and prices rise in these counties, so does the displacement of lower income with higher income residents who can afford higher living costs.

Only the two counties in the study area with the lowest median incomes (Brunswick and Flagler) had more than 2% of the retired households indicating that their main reason for choosing that county for retirement was the low cost of living. However, this was likely to be one of the factors leading many to choose a nonmetropolitan area over a metropolitan one, where living costs are generally higher.

Discussion

If one were to assess the rising median incomes, housing values, number of jobs, tax base, overall socioeconomic characteristics of the population, retail sales, and so on, retirement development in high-amenity nonmetropolitan coastal areas can certainly be shown to have resulted in a very positive economic change. The increased demand for more and better stores, restaurants, libraries, golf courses, doctors, nurses, and medical facilities definitely adds to this assessment. Moreover, there is not an increased need for public social services or schools.

Negative implications focus on the interface between tourism and retirement development, especially the growing need for wider and additional streets and roads, as well as for more modern water and sewer systems.

Often the improvement of roads, water, and sewer systems can raise property values and, thus, taxes on land held for decades by local residents. Many already have to sell some or all of their holdings to pay the higher taxes. Whereas more jobs with higher wages than the local people have been earning are created by retirement development, Fagan and Longino (1993) cautioned that “many of the service jobs created will be low-paying.” Glasgow and Reeder (1990) have also raised this issue.

The serenity and beauty of these nonmetropolitan areas has been the primary factor leading retirees to settle here. Yet, over the course of their retirement years, they have witnessed such an explosion of tourism and population growth that traffic usually has far outrun road improvements. In addition, these new developments and roads have often had negative environmental impacts. Thus the natural beauty that initially attracted them to the area has been sacrificed.

With adequate planning, much of the environmental damage could have been avoided. The high-income, well-educated retirees have increasingly become an influence in local government by serving on appointed committees. Some have even been elected to county and municipal offices in order to try to solve traffic problems, to keep taxes from skyrocketing, and to prevent further environmental deterioration. They are more aware of the importance of the natural beauty of the area in attracting retirees and are thus more committed to balancing economic development with environmental preservation. Although some of the retired in-migrants would like to "pull up the bridge behind them," most realize that both resort and retirement developments are likely to continue in these areas, but they insist that this must be accompanied by sound environmental planning.

Although retirement development has led to greater infrastructure demands, environmental impact, and property taxes in nonmetropolitan coastal counties, it has also provided more year-round jobs (although many at relatively low wages) and business opportunities that have allowed the younger people to remain in their home areas. The greatest infrastructure and environmental problems have stemmed not so much from retirement development as a tool of economic growth but from tourist development that results in much greater demands and problems. Thus county officials should consider the suggestion by Smith (1989) that tourist businesses and developers be assessed a tourist-based tax that could be used to meet infrastructure demands they create and to build low-income housing.

Conclusion

Retiree in-migrant households spend large sums of money on housing and other major purchases and support a wide variety of services, thus increasing the tax base and creating new jobs and further economic development. Their increased demand for more businesses, roads, and water and sewer systems also has an impact on the often fragile coastal environment and on the indigenous population.

There are great opportunities for a wide range of retail stores, medical facilities, and doctors to serve the rapidly growing upscale retiree market that has so far been largely overlooked. Whatever problems retirees might bring, most are increasingly willing to try to resolve these issues because they see these nonmetropolitan areas as their "permanent" residence. Future comparative analyses of the implications of retirement development of this and other coastal areas in the United States and in other regions of the world would be very enlightening.

Certainly, many of the findings for this region would likely be applicable to similar retirement developments elsewhere.

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