The Unusual Suspects

Factors That Create Unconventional Retirement Migration Destinations

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ABSTRACT

Conventional theories and research on retirement migration often focus on natural amenities and recreation opportunities as main drivers. However, there are other kinds of factors that can be shown to attract different kinds of older people. This project aims to describe and explore "unconventional retirement destinations" that do not fit into the usual theoretical and methodological mold looking specifically for the influence of economic, health, and socio-cultural factors. Using regression residual analysis, 108 counties were identified as having a high rate of net inmigration at older ages while not empirically conforming to established ideas of the causal processes usually involved. This project combines national county level spatial statistics analysis with localized primary data collection from eight URD case study sites to draw a picture of where, how, and why unconventional retirement destinations are formed. This knowledge will help inform future policy decisions on local development and expenditures on advertising.

INTRODUCTION

Retirement migration is gaining popularity both in academic circles and in the popular media. The reason is twofold. First, retirement migration is often seen as a kind of development strategy whereby places compete to entice retirees (and their money) into settling in the surrounding areas. Some places even spend considerable public and private money in attempts to attract older migrants. Second, the progressive aging of the Baby Boom generation has led us to a period where the potential stream of retiree movers and their proportional wealth are greater than at any point in history. These two things combine to create a situation where retirement migration will be an important topic for community leaders over the next 20-30 years.

However, our understanding of retirement migration is still very limited. Most research focuses only on a binary definition of a retirement destination, using an arbitrary population growth threshold. Further, conventional theories of retirement migration focus almost exclusively on retirees' attraction to natural and recreational amenities. This project intends to expand the current universe of retirement migration research by going beyond these conventional theories and methods. To this end, I aim to explore and research unconventional retirement destinations (URDs). I define these as any place which has a high rate of inmigration at older ages, yet does not empirically conform to the conventional understanding of fun-in-the-sun destinations as described by the literature. Empirically, this translates into places that still have a high rate of retirement inmigration, but are also statistical outliers in a regression model using primarily natural and recreation amenities (along with a few population controls) as predictors. URDs are unique both because they are different from generally held theoretical beliefs, and also because little research has explored these kinds of issues.

This paper is a condensed summary of a larger project that forms my dissertation work. Overall, the project has four goals: 1) investigate how retirement migration patterns change depending on time, space, age, sex, and race/ethnicity of the movers, 2) test new methods for the study of retirement migration including different definitions of the dependent variable and spatial statistics, 3) identify, describe, and evaluate the stability of "unconventional retirement destinations" that do not fit the current theoretical or methodological mold, and 4) explore whether the factors that lead to being an unconventional retirement destination are historical accident or whether it is even possible to develop a model (or several models) for policy makers who wish to promote this kind of development in their area. I have presented much of the work on patterns by migrant characteristics in other places (Bolender 2009; Bolender and Kulcsár 2008). As such, this paper will focus primarily on the community level processes in URD locations and will briefly explore how these findings may be applied to our empirical understanding of retirement migration patterns as a whole.

TOPIC BACKGROUND

Population aging is occurring across the globe. It is usually defined as an increase in the proportion of people at or above a certain age (in the US, that age is 65). As of the year 2000, this means that about 12.4% of Americans were considered to be "older". By 2030, older people are projected to make up about 20% of the total US population (He et al 2005). This means that

about one in five people would be old enough to retire by present standards. Numbers like these are starting to receive attention. Questions revolving around how to provide care and social insurance will be at least partially dependent upon the locations in which people will be choosing to spend the later parts of their lives.

At the global level, population aging is a result of the combination of falling birth and death rates (McCraken and Phillips 2005). Fewer children plus greater chances of people living to advanced ages means that, proportionally, the population is getting older. In smaller geographic areas, such as nations and regions, migration can also play a role. Areas that gain young people remain proportionally younger not only through mathematical means, but also because those younger people are likely to contribute to the fertility of their host area. As a counterpoint, areas that are losing their younger people are also "losing" fertility with them.

This process can affect any geographic level. As the scale of the area decreases, the influence of migration increases (Bean et al 1994). While converging birth and death rates do continue to create change, in US counties and places it is arguable that migration alone accounts for a great deal of the variation in rates of population aging. This is strongly related to the relative ease of movement that people enjoy in the US. With limited political barriers to geographic mobility, people's migration decisions tend to be restricted only by cost, information, and social networks. In other words, given the money, motivation, and connections, people can change their residence for economic benefit, local amenities, or almost any other reason.

The literature focuses on two ways in which these migration patterns can affect aging in a local area. The first is called aging-in-place. Here, the out-migration of the young, in essence, leaves the older population behind. This is especially prevalent in many small rural towns. Younger people decide that they need to acquire a college education to be upwardly mobile. Alternatively, there may be few jobs in their towns that pay well. In both cases, the young have a tendency to move out of the area (usually toward larger cities) and never return. This can create a mutually reinforcing demographic-economic spiral of decline, which can create real challenges, especially for rural communities (Kulcsár and Bolender 2006 and 2007).

The second way that migration can influence population aging is through retirement migration. In this case, the number of older people in an area is supplemented directly through the in-migration of elderly from other places. This is usually seen as desirable for economic development, especially in rural areas (Reeder 1998). Older people are believed to create extra job growth in the area by demanding services, spending money, and simultaneously not requiring a position in the labor market. Further, retirement migration can be considered a special case because it can add older people to an area without appearing to create population aging in the classical sense. Many times, younger people will follow older people into an area to fill the jobs created by increased elderly demand. On average, official retirement destination counties (as defined by the Economic Research Service of the USDA) were only about 1% higher in terms of the percent age 65+ than non-retirement destination counties (Kulcsár et al 2008). However, we can still think of this as a kind of "population aging" since a rapid numeric increase in the population of older people can induce not only economic growth, but also social and institutional strains.

That said, retirement migration to non-metropolitan areas in the US is not new. It has been occurring for decades (Johnson and Cromartie 2006), and it has been the subject of research for almost as long (Walters 2002). Interest in the topic, however, has been recently increasing. This is primarily a result of the impending retirement of the Baby Boom generation, the largest US cohort to ever enter retirement age. It has been shown that retirement migration itself is selective in terms of both migrants and destinations (Brown and Glasgow 2008) with motives ranging from natural amenities to need for old age assistance (Haas and Serow 1993; Litwak and Longino 1987; Longino and Bradley 2003).

Much like other theories of migration, research on later-life mobility can be divided into two categories. First are social-demographic models. For example, the lifecourse model argues that movements arise in response to people reaching certain lifecourse events (Warnes 1992a and 1992b). By this view, retirement migration may occur in response to relinquishment of job-based ties, declining income, loss of spouse, or need of assistance, all of which are more likely to affect people at different age groups. In terms of elderly migrants, younger people are more likely to have the resources and lack of need that allow them to seek out geographic amenity hotspots while older or disadvantaged people are more likely to move toward places where they may obtain the help they need.

Second are economic and equilibrium approaches. In essence, people may move in response to their own personal characteristics or place preferences. Walters (2000) discusses the ideas of intention and enabling attributes. Many may have the intention to use natural amenities and recreation opportunities, but younger, whites are more likely to have the necessary level of enabling attributes (such as money and cultural access) in order to use them. Taking a more economistic approach, Clark and Hunter (1992) extend this model to cover the relationship between amenities in an area and the "rent" that it costs to live there. Normally, the wages, rent, and amenities are in relative balance or equilibrium. However, changes in the value of amenities or in the population of possible migrants (such as aging) can move faster than wages and rents can keep up, thus creating motivation for migration.

In any case, retirement migration has become progressively more important for policy makers. This is because it tends to be selective for people with greater resources, and many researchers view it as contributing to economic growth and development in the destination communities (Glasgow and Brown 2006; Haas and Serow 1993; Reeder 1998; Serow 2003). This growth could be for several reasons. First, middle and upper-middle class older people moving into a community may bring resources to spend without taking up jobs (Fagin and Longino 1993; Haas and Serow 1993). Second, younger people are believed to follow the old, moving into service and care industries which are bolstered by increased retiree demand (Reeder and Glasgow 1990). Third, the relationship could be spurious because it has been argued older people tend to go to places with natural amenities and recreation opportunities (Johnson and Beale 2002; McGranahan 1999). These are also the places that tend to have higher rates of population growth in general.

Regardless of the conceptual approach taken, many studies on retirement migration reach the same conclusions. The conventional story is that older people move to a place to gain access to local amenities. Specifically, a majority of recent studies cite the correlation between binary

retirement destination counties (as defined by the ERS) and either natural amenity scales or recreation county classifications (Johnson and Beale 2002; Johnson et al 2005; McGranahan 1999). However, there are a number of "official" retirement destination counties that do not conform to this pattern.

For example, Nemaha County, in northeast Kansas does not have palm trees, babbling brooks, beautiful mountains, casinos, or extensive shopping opportunities; yet it is still a retirement migration destination. I co-conducted case study research that determined that Nemaha is attracting older people through a unique combination of religious communities, job opportunities for younger families, and a proportionally high availability of nursing care services for the aged. Manufacturing plants and health services in the area allow younger couples to find semi-skilled and skilled employment. The religious culture encourages larger families with tighter family and community ties while nursing homes provide services that older people need. Together, these things are able to draw retirees from several states away (Kulcsár and Bolender 2008). The economic structure can further be shown (through quantitative modeling) to be a second set of factors that contribute to rural retirement migration more directly (Bolender and Kulcsár 2008). Younger retirees look for places with larger businesses, less farm employment, less urbanized settings, higher natural amenities, and less health services. Basically, they primarily follow the amenity migration pattern described above. Older retirees, however, seem to move for a completely different set of reasons. They are attracted to smaller businesses, more service employment, more urbanized areas, lower natural amenities, and a higher concentration of health services.

DATA AND METHODS

Again, this project is part of a larger program with three major phases. The first phase consists of large scale secondary data analysis. The purpose of this is to explore county level older age migration patterns across the country and to identify counties that could be considered as unconventional or not fitting the standard amenity migration theory. The second phase, presented here, selects eight counties out of the pool of URDs to provide a more detailed view of the kinds of towns that attract older migrants than can be found in the national statistics. These areas were surveyed in a limited fashion. The primary use of these surveys was to inform a second wave of community leader interviews in the case study locations. This final portion of the work took an in-depth, top-down perspective to community planning in these URD locations. Telephone interviews with community leaders and local service providers provided both detailed information on the specifics of older age migration in the area and a more general picture of the local situation. The findings discussed here center primarily on the survey and the interview portions of the project. However, some preliminary spatial regression results will be presented to show how the lessons learned may be applied to the study of retirement migration patterns as a whole.
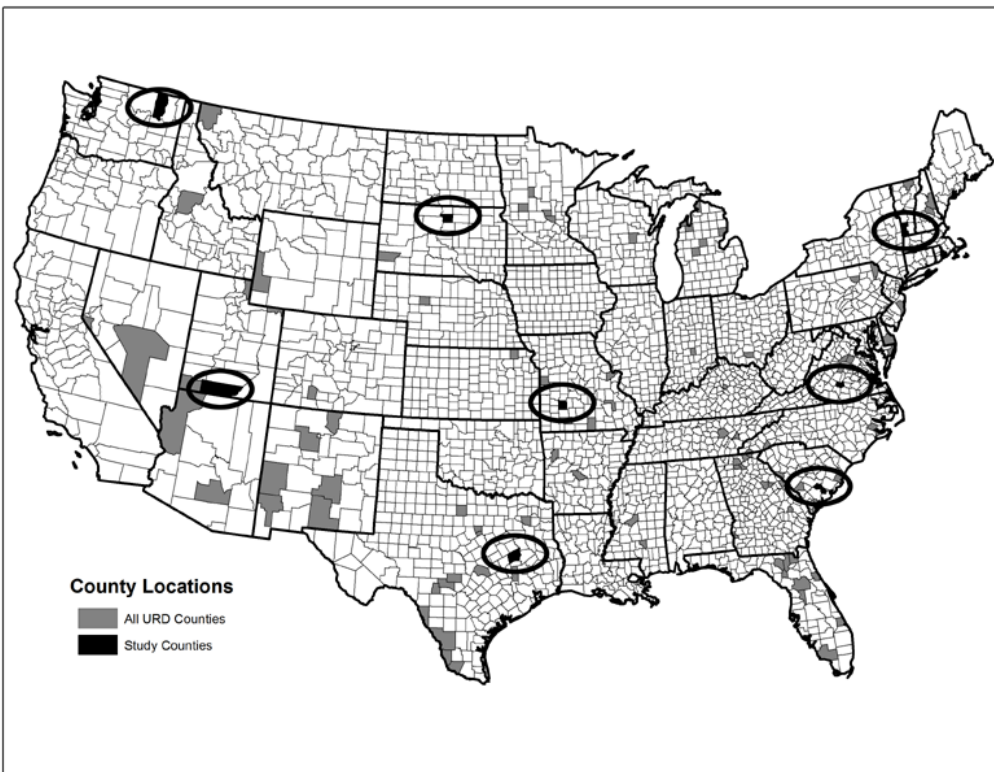
Unconventional retirement destinations were selected both through statistical and purposive methods. Using data compiled from sources such as the US Decennial Census, the Regional Economic Information Systems, the County Business Patterns, the Census of Agriculture, and the county age/sex/race-ethnicity specific net migration file (1990-2000) compiled by Voss et al

(2003), I identified URD counties through qualified residual selection. An ordinary least squares regression model was fitted using the total net migration rate at age 60+ as the dependent variable. Independent variables included: the 6-point McGranahan's natural amenity scale, a recreation dependence score provided by the Economic Research Service, the natural log of population size (to account for drastic skewness), the percent of the population considered urban, and the total net migration rate for the area. This model was run separately for the West, South, and Northeast/Midwest Census regions.

Studentized residuals from this model were then converted to percentile ranks within region. Counties that were in the top 5% of residuals were included in the pool from which cases could be selected, assuming they met the additional criteria of being one of the ERS retirement destination counties (meaning they had a net inmigration rate at age 60+ of 15% or more in the 1990s). In other words, URDs, as here defined, have both generally high rates of older inmigration, and they have much higher rates of older inmigration than would be predicted by conventional theory. The result was 108 URD counties.

These were then mapped to ensure geographic diversity in the selection process. Using the map, county level data, and online content analysis of the local areas, the pool was progressively trimmed to eight counties that could be studied using the survey and subsequent methodology. These counties may be seen in Figure 1. Places were selected primarily for geographic diversity, but relative levels of income, racial-ethnic composition, the proportion above the age of 65, and various other indicators also played a role.

Figure 1. URD County and Eight Study County Locations (Circled for Emphasis)

The survey used a mixed-mode approach to attempt to reach the general population living in these unconventional retirement destinations (Dillman, Smyth, and Christian 2008). Its goal was to obtain an "on-the-ground" view of the general community life and cultural environment from the "average" resident's perspective. It used both mail and internet techniques. Participants were initially recruited through a postcard mailing based on addresses obtained from the Kansas State University Office of Educational Innovation and Evaluation (OEIE). The post card contained a brief description of the study and a link to follow to get to the online survey. The K-State Axio Survey system administered the online participation. The instrument contained a list of closed ended questions relating people's attitudes and perceptions on activities, availability of services, local culture, political feeling, economic development, and other factors of community life in their area. There were also several open ended questions looking for more general feedback or other kinds of migration attractions.

Within each of the eight counties, a list of randomly selected addresses was generated based on zip codes, and each address received an initial and a follow-up postcard. Approximately 3000 addresses received postcards. Generally, online surveys do have issues. Namely, disadvantaged social groups tend to be underrepresented in terms of response rates. Respondents to online surveys are more likely to be young, male, white, less rural, educated, and have greater financial resources (Dillman et al 2009). This is because these people are more likely to have access to and regularly use computers and higher speed internet access. Unfortunately, response rates were very low, even though three steps were explicitly taken to combat these issues.

First, the recruitment was through the mail, ensuring that everyone on the respondent list has equal chance to participate. Postcards were not sent to invalid email addresses, blocked by spam filters, or only accessible to people who personally own and/or regularly use a computer. This strategy also helped to ensure that the original geographic coverage areas were maintained as much as possible. Second, the possibility for a small financial reward was available to help encourage participation from people in less economically well off situations. Third, a security code was added to the postcard that the respondent had to enter at the end of their survey. This helped to make sure that only one response was returned from each address. Validating the codes would allow me to filter out and/or examine any "friends" responses that may result from respondent driven snowball sampling. Further, because the prize would be sent to the address associated with the postcard, there was little incentive for anyone to steal the survey entries and/or respond for others.

Further, I conducted telephone interviews with community leaders in all eight selected URD counties. Participants included people in city office, nursing home administrators, representatives from the chambers of commerce, directors of home health programs, regional economic planners, and one head of a local newspaper. Efforts were made to conduct at least one interview with a central political figure, an economic representative, and someone who specifically works with the older population in each area. Questions were similar to those put to the general population but will also be tailored by previous project findings. Many of the discussions, though, centered more on service availability, business trends, development, and top-down impressions of the older population in the area. We also discussed whether leaders are actively

promoting particular retirement migration and how national statistical trends (such as natural amenities or migration rates) were expressed in the area. Unfortunately, the interview transcription is currently underway. As such, general findings and impressions will be presented without the support of direct quotes.

URD DESCRIPTIVE ANALYSIS

The first question to ask is whether unconventional retirement destinations are actually different from other, more conventional retirement destinations (CRDs) or from other counties that are not retirement destinations at all. This section will present a basic descriptive analysis of the differences between them. To clarify, URDs are the 108 counties selected through the procedure described above. Because they have 15% or higher net inmigration rates at age 60 and above, they would normally be included in the retirement destination classification created by the ERS. Here they will be compared with what I have temporarily labeled "conventional retirement destinations" (CRDs). These are those ERS retirement destinations that do not fit the requirements of the URD residual analysis. For comparison, I have also included all other counties (non-RMD) that are not retirement destinations by the official classification.

The most obvious question is whether URDs are actually lower in natural and recreation amenities. The answer is not that simple. If presented side by side in a table, URDs have similar mean natural amenity scores and a similar probability of being a recreation county. This may seem counterintuitive. However, it is necessary to remember that natural and recreation amenity scores tend to be very regional in their distribution (see Table 1). I selected URD counties using their values on these variables relative to their own region (with the Midwest and Northeast combined). This resulted in a fairly evenly distributed geographic representation (as shown previously in Figure 1). As such, they will appear to have very similar mean scores as CRDs when looking at an overall summary measure.

Table 1. Geographic Distribution of the Natural Amenity Scale and Percent of Counties that are Recreation Dependent

	Natural Amenity Scale	2004 Recreation County
Midwest	-1.746	9%
South	0.373	5%
West	3.598	29%
Northeast	-0.006	15%
Total	0.056	11%

The first thing that is apparently obvious is that URDs tend to have smaller populations than either CRDs or non-RMDs. This can be seen clearly in Figure 2.

Figure 2. Average Population Size 1950-2000 in URD, CRD, and Non-RMD Counties
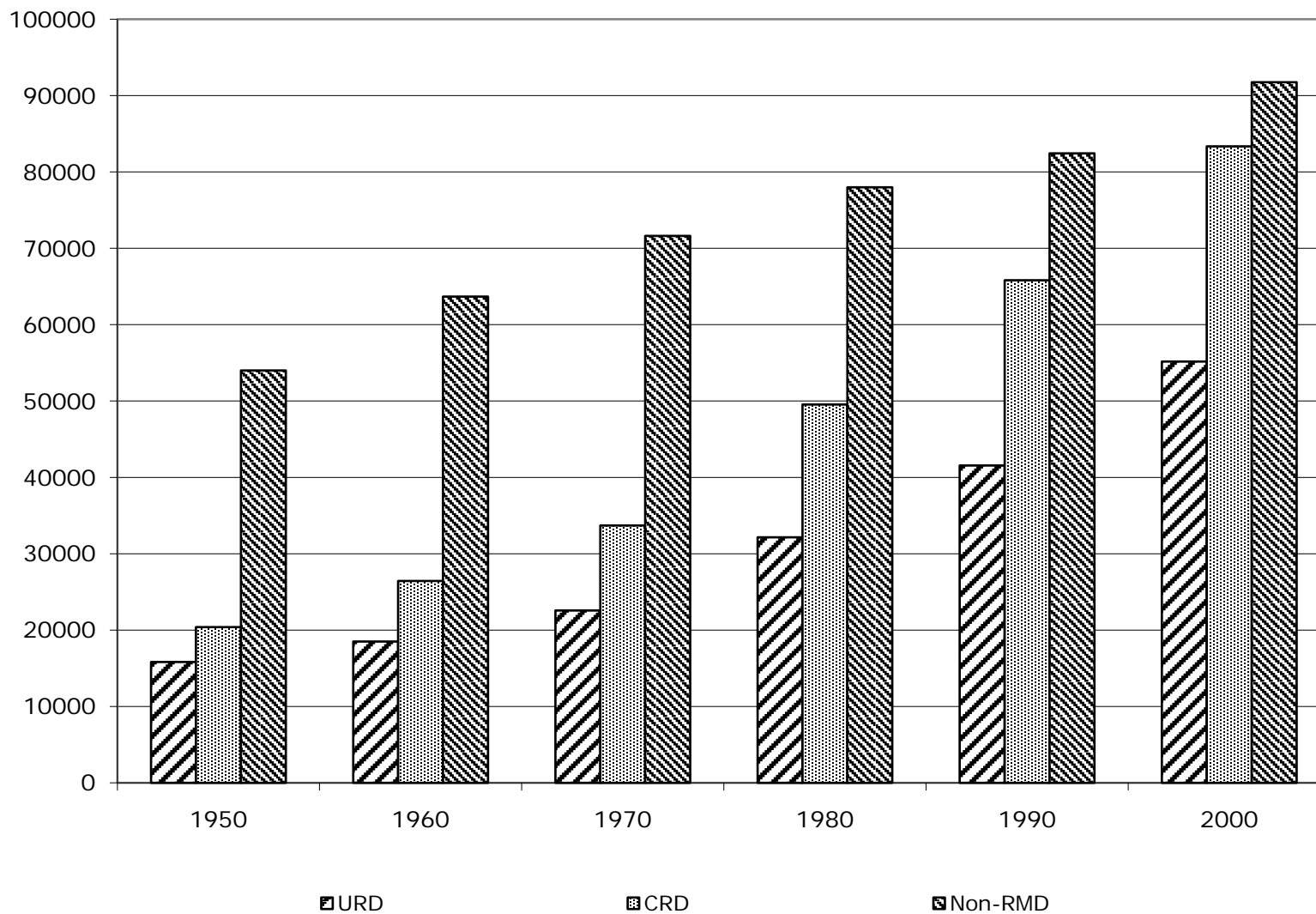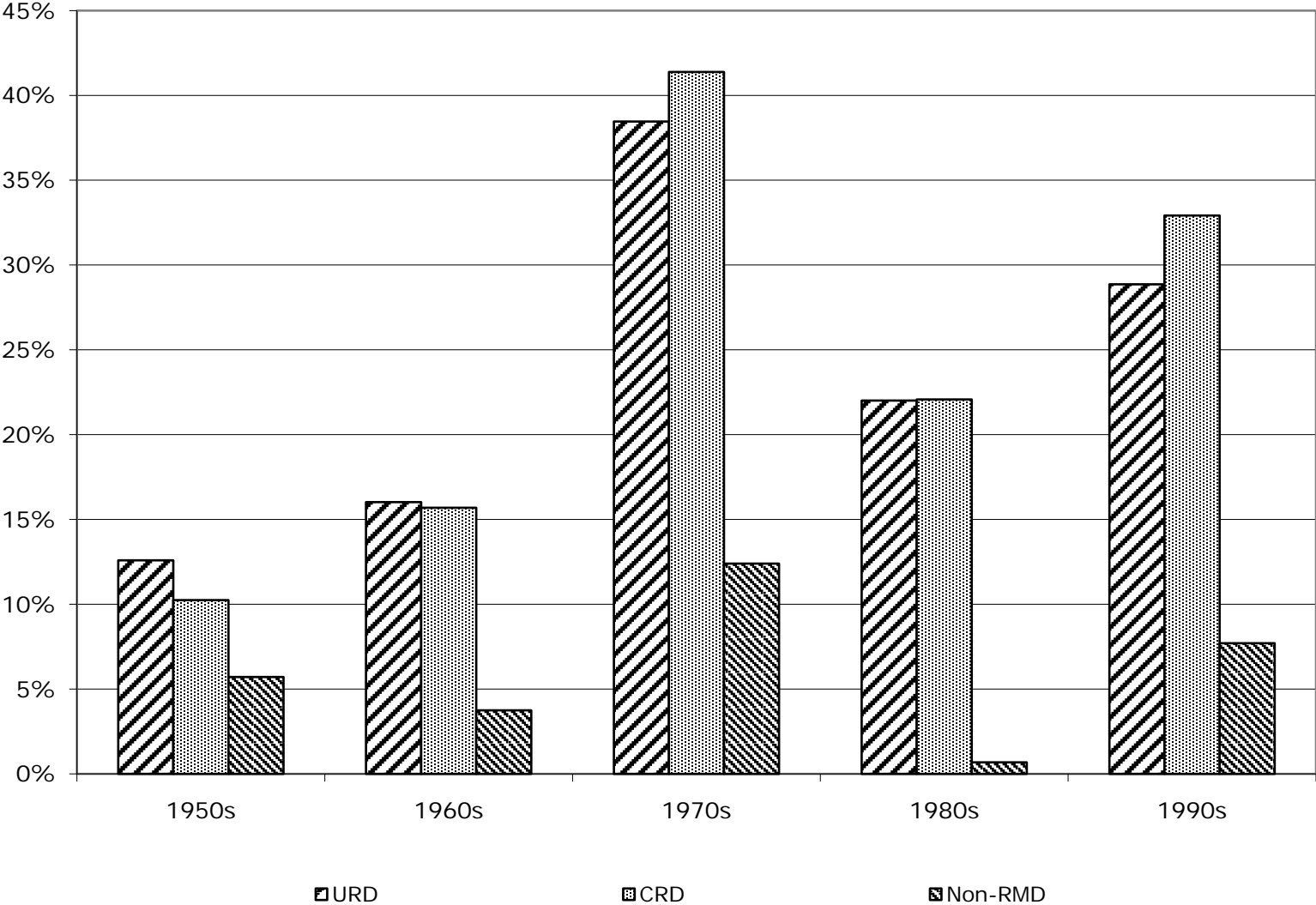

URD   CRD   Non-RMD

Figure 3. Average Pct Population Change in URD, CRD, and Non-RMD Counties 1950-2000

URD   CRD   Non-RMD

Further, both kinds of retirement destinations have been growing much faster than non-RMDs (Figure 3). This follows closely with much of the literature that retirement destinations in general tend to be smaller, fast growing areas. This also supports the idea that being a retirement destination can coincide with other kinds of demographic and economic development. URDs and CRDs also have generally higher rates of inmigration at older ages. Here, their differences become more apparent (see Figures 4 and 5). While both kinds of destinations have attracted, and still do attract, a high proportion of older people, URDs have drawn a greater proportion of older people (relative to their current stock) since the 1970s and 1980s. This is especially true for the 1990s. URDs also attract a relatively higher proportion of people in advanced age categories relative to younger retirees. What this means is that URDs are rapidly increasing their population of older adults even without many of the advantages of more conventional destinations.

Figure 4. Average Net Migration Rates for Age 65-69 in URD, CRD, and Non-RMD Counties 1950-2000
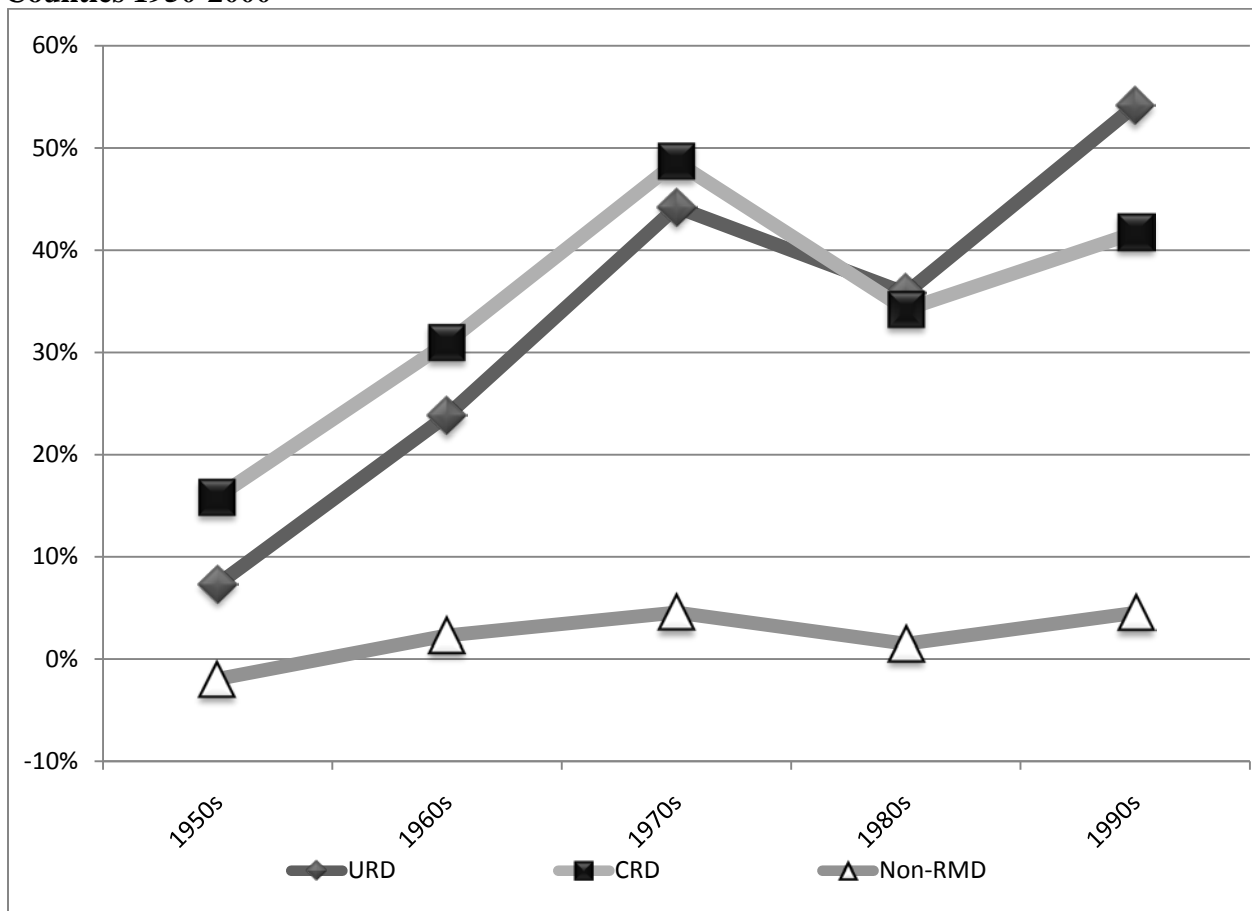
Figure 5. Average Net Migration Rates for Age 75+ in URD, CRD, and Non-RMD Counties 1950-2000
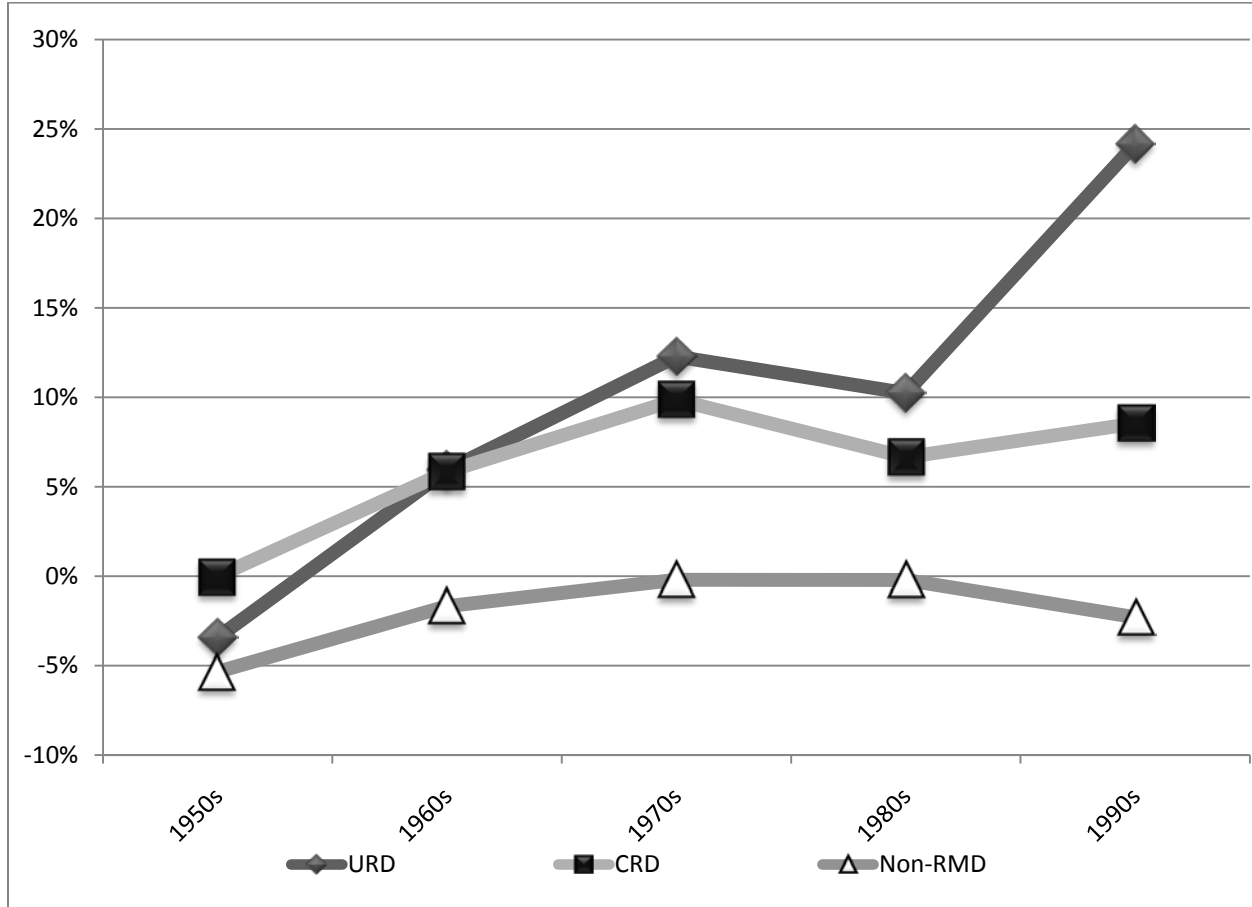

Table 2 presents additional descriptive information for comparison. We can clearly see that URDs tend to be physically larger and have a lower overall population density than either CRDs or non-RMD counties. They also tend to be proportionally older. We also notice that, unlike either CRDs or non-RMDs, they seem to be continuing to get older during the 1990s. This seems unsurprising considering what we know about population aging in general. However, as we can see from the non-RMD and CRD averages, many of the counties in the country actually became proportionally younger. This could be due to a number of things, such as a statistical anomaly surrounding the fact that the cohort before the Baby Boom was actually somewhat smaller than previous cohorts. In any case, though the difference is small, URDs seem to be aging even more rapidly than other kinds of counties. This could be due to a lack of the younger inmigration that normally occurs in retirement migration destinations.

Table 2. Additional Descriptive Statistics: Mean Scores for the 2000 Period in URD, CRD, and Non-RMD Counties

	URD	CRD	Non-RMD
Population Density (per sqmi)	83	102	256
Area (sqmi)	1352	1281	1119
Pct 65+	16.17%	15.54%	14.60%
Change in Pct 65+ (1990-2000)	1.23%	-0.31%	-0.13%
Pct White Non-Hispanic	80.61%	83.16%	81.07%
Pct Urban	38.56%	35.72%	40.70%
Pct Lived Outside County in 1995	21.76%	22.32%	17.70%
Pct Institutional Group Quarters	2.04%	2.25%	2.26%
Pct Some College (Age 25+)	45.67%	45.24%	42.26%
Pct Under Poverty	13.00%	12.54%	13.84%
Median Household Income	$36,561	$37,090	$35,111
ERS: Farming County	5.56%	4.50%	15.50%
ERS: Manufacturing County	11.11%	17.12%	30.97%
ERS: Mining County	6.48%	1.20%	4.33%
ERS: Government County	13.89%	11.71%	12.13%
ERS: Services County	29.63%	23.42%	8.51%

Though not a very large difference, URDs also tend to be more racially diverse than either CRDs or non-RMDs. URDs also fall between CRDs and non-RMDs in terms of the percent urban. This is related to the migration preferences of people in very advanced ages. Previous research has shown that those in very old age categories tend to move toward more urbanized areas with access to health care services (Bolender 2009). URDs are very similar to CRDs in terms of being attractive to the general population, as seen by the percentage of people who lived outside the county in 1995. All three groups are fairly similar in terms of the group quarters, education, poverty rate, and median household income.

Several of the other ERS classification codes are also presented for comparison. URDs, in general, have a higher probability of being a farming, mining, government or services dependent county compared to CRDs. They are much less likely to be manufacturing dependent, however. What this indicates is that URD locations may possess a less diverse economic structure. Combined with already higher rates of older age migration and smaller overall size, this could be a recipe for future difficulties (Bolender 2010; Kulcsár and Bolender 2006).

Overall, then, URDs appear similar in some ways to more conventional retirement destinations. However, there are real differences. They are physically larger with lower population density. The fact that they are also more urbanized indicates that they tend to be somewhat near larger areas. Statistics reflect this, as they are also more likely to be non-metropolitan but adjacent to metropolitan areas. At the same time, they are proportionally older, aging more rapidly, experiencing greater growth in older age categories through migration, tend to be less

economically diverse, and have lower relative natural amenity and recreation scores to their region. This means that URDs may be gaining older people without many of the same positive benefits associated with being a retirement destination.

SURVEY RESULTS

Results in this section will be somewhat limited. Regardless of the steps taken to avoid problems, the survey suffered from a very poor response rate. The data collected was not sufficient for more complicated statistical analysis. A total of 62 people responded to the survey instrument. In terms of age, 68.5% of the sample was above the age of 55. In other words, the majority of people who took the survey were those who would be most credible in terms of describing what appeals to older people in their community.

Further, it is good to note that many of the problems with online surveys were not apparent in the characteristics of the sample. Geographically, responses were somewhat evenly spread, though there was a high concentration of responses in Utah and Washington, with very few from South Carolina. Responses were pretty evenly split between males (45%) and females (55%). Racial diversity was somewhat lower than would have been representative of the local populations (with whites making up 89% of the respondents). However, there were both black and Native American respondents. There was also an interesting spread in how long people had lived in the community. About 19% had been there less than 5 years, 41% had been present for 5-20 years, and 40% had lived in the area over 20 years. Further, all education categories were represented with 30% having a high school degree or less, 16% with an Associate's degree, 30% with a Bachelor's, and 25% having either a graduate or professional degree. Respondents also represented many income categories with the largest group falling in the $20,000-$40,000 range.

The bulk of the survey asked people to rate a variety of natural, recreation, economic, social, and cultural amenities. It also asked respondents to rank their communities on a variety of social and economic characteristics (on a scale from 1-7 with 7 being the most desirable). Though it is difficult to draw inferences, there were strong differences in the rank orderings depending on the location. For example, people in Utah rated their community highest on lack of traffic, general outdoor activities, and public safety while ranking job opportunities, general indoor activities, and casinos quite low. Missouri, on the other hand, rated their religious organizations, general doctors, and hospitals most strongly while ranking severe weather in the area, bars and restaurants, and casinos quite low. In general, people's responses did vary significantly by location (see Table 3). However, due to the small sample and the lack of representativeness, I will not expand a great deal on these relationships here.

Table 3. Significantly Different Ratings on Amenities and Community by URD Location

Amenity	Sig.
Severe weather/disaster potential	0.002
Amount of insects and pests	0.050
General outdoor activities (e.g. golf/hiking/fishing/skiing)	0.006
Movies/Cinema	0.000
Shopping	0.021
Casinos	0.000
General indoor activities (e.g. bowling/gyms/recreation facilities)	0.002
Sporting events for spectators (e.g. high school/college/professional)	0.005
Public areas (e.g. parks/trails/playgrounds)	0.006
General local culture/residents' values	0.017
Museums/Art exhibits/Zoos	0.029
Performances/Concerts/Theatre	0.030
Religious organizations	0.032
Traffic/Roadway congestion	0.003
Crime rate/Public safety	0.016
Job opportunities	0.001
Hospitals	0.002
General doctors	0.001
Specialist doctors/services (e.g. MRI, physical therapy, dialysis)	0.000
Nursing homes/Assisted living facilities	0.001
Homecare	0.029
Community is conservative vs. liberal (1-Cons and 7-Lib)	0.000
Community is non-religious vs. religious (1-Not and 7-Religious)	0.001

Finally, while engaged in the survey, I had the opportunity to conduct several telephone interviews with survey respondents who could not or did not want to use the online form. During the course of those conversations, we both filled out the survey and discussed local situation in a more general fashion. The results from those conversations will be included in the interview data presented below.

COMMUNITY LEADER INTERVIEWS

Overall, community leaders in URDs seem to know that they are retirement destinations. This is contrary to what we may expect given the difficulties that smaller towns and less populated areas face. Previous case study research that included Nemaha County (a URD as currently defined), found that in general community leaders were unaware of the movement of relatively large numbers of retirees into the area (Bolender 2010). In contrast, many people immediately identified with me when I told them the topic of my research. Though the "unconventional"

concept was not as easily entertained, the idea that their places were attracting older people was immediately apparent to most participants.

In terms of economic factors, respondents seemed to agree that a strength of their respective areas was a moderate or lower cost of living. However, they also discussed considerable variability that would be obscured by a simple "cost of living" measure. For example, in some places housing was cheap and easily available. At the same time, they did not have access to national chain stores, and therefore had to pay higher prices for the things they wanted. It was fairly common, in fact, for participants to say that people in these areas would need to drive an extended distance to get to a larger city for shopping. Still, this was often cited as a strength of the local areas. Participants proudly proclaimed that they were "halfway between X and Y."

This raises a number of new questions. First, how far away can a place be and still be considered "adjacent" to a metropolitan area by the people who live there? Participants said that a majority of residents were willing to make drives of up to an hour and a half to reach metro shopping opportunities. Second, how important is it for a retirement destination to have access to a major highway? Several URD community locations were either on major roads or at or near the intersections of them. There may also be an interaction between the natural climate and the ability of people to utilize the roads. The community in Washington said that they had good access to metro areas unless the weather was bad. Unfavorable weather could easily block the roads and limit outside access. A third question deals with the lack of immediately present local services and the reduced capacity for driving that many elderly experience. If URD towns continue to age, but do not provide spatially immediate access to necessities, they may have difficulties dealing with transportation issues. The Washington community had a least partially dealt with this issue by setting up a public bus that operated on the main roads and would transport people back and forth up to the distance of the neighboring town 20 miles away. However, this bus only ran four hours a day. This is a good case. Several other communities complained that transportation was a very big problem in their area.

Respondents in several locations proclaimed the scenic beauty of their area. This took many forms, from the mountains of Washington to the deserts of Utah to the historical sites of Virginia. This was often enhanced by the tourism promotion in the area. For example, the town in Washington is built like an "Old West" town. Every year they have a festival that includes period clothing, dancers, and re-enactment of a gun fight. The site in Utah is known as the filming location for several very popular Western and science fiction movies featuring desert areas.

This leads to two interesting findings. First, our common measures of natural amenities may be flawed. These locations all had much higher rates of older inmigration than would have been predicted from their region-specific natural amenity and recreation opportunity scores. At the same time, many community leaders claim natural beauty in the area. It is very likely that the concept of natural amenities should be expanded or reformulated to include things other than temperature, humidity, sunshine, topographic variation, and water surface area. Second, historical or cultural amenities can often be just as important (if not more so), than natural amenities. This is especially true in terms of attracting tourists which may choose to relocate later. Participants in Virginia stated that many people visited the area to take in the Civil War and

other US history sites. Once there, they realized they liked other aspects of the community and the natural environment. This then provided the impetus for future migrations.

In terms of access to health services, stories varied somewhat widely. Several communities seemed much less interested in the natural beauty of their area. Instead, they tended to immediately cite their award winning hospitals, doctors, or nursing homes. The community in Missouri, for example has a hospital which has a long list of awards. One participant in Vermont was actually surprised when she stopped to think about how many nursing home and assisted living facilities they had in the area. The presence of health care of some kind was a fairly consistent finding across the counties. However, often, it was not located directly in the town. People in several places need to make at least a 20 minute drive to get to higher quality medical care. In all cases, though, there was both medical care in the vicinity and specialized medical care for the aged (either through assisted living, home care, or some other means). Access to healthcare, then is a central factor in URD locations

This brings me to what I believe is one of the most important findings of this research. I argue that there is a need to expand the role of space (and the space itself) in research on retirement migration. In each case, whether it was natural amenities, recreation opportunities, tourist attractions, health care, or shopping, often the desired amenity was not located within the URD county itself. This means that important real-world relationships would not be found in our standard county level statistical analysis. Steps have been made recently to expand the analysis of retirement migration by controlling for the spatial autocorrelation present in migration destinations. In fact, it may be equally beneficial to look at slightly larger areas or relative adjacency advantage/deprivation measures when trying to explain retirement migration patterns.

Several respondents noted that, while their area was attractive, the biggest tourism sites were in adjacent counties. Often the most popular lakes, the rivers, or the historic tourist attractions were some distance away. Hospitals could also be some distance outside the town, possibly across county borders. Shopping could be a considerable distance away and still be mentioned as a local amenity due to desirable location. These things do not, though, seem to be effective at enhancing local attractiveness from the same distance. Health care, if not immediately present, needs to be within a 20-30 minute drive from the town in question. Attractive natural or cultural features such as lakes and monuments can also be about a half hour away. Shopping, in contrast, can exert considerable effects on these areas from between an hour and an hour and a half away. This provides evidence that what may really separate URD from CRD counties is more of a question of borders and distance than an actual difference in kind.

EXPANDING RETIREMENT MIGRATION WITH SPACE

This section presents a brief example of the possibilities of explicitly adding space into models predicting standard retirement migration patterns. I present the results of a somewhat standard spatial regression analysis (Johnson et al 2005; Ward and Gleditsch 2008). It is apparent from visual geographic and statistical analysis that retirement migration patterns tend to be clustered across space (Brown et al 2009). Basically, counties that are physically near to each other tend to have similar net migrations rates at older ages. For example, there are many retirement

destinations in Florida but only one in Kansas. Methodologically speaking, this can create problems with the assumptions of regression modeling. Using regression with a spatially lagged dependent variable or a spatial error term can help us tease out the effects of various independent variables, irregardless of their spatial clustering. This analysis uses a spatially lagged model due both to results from Legrange multiplier tests and the theoretical understanding that retirement migration destinations may actually influence migration to neighboring areas directly.

However, I add three different expressions of space in the independent variables to the normal formulation which focuses only on the dependent variable. First, I use spatially oriented data sources compiled to represent access to particular kinds of natural, cultural, and recreation amenities. These include measures of national parks and forests, churches, cultural recreation areas (like museums, zoos, and others), and historical landmarks. Second, I explore whether factors may exert an influence on a county's fortunes from at least one county away. To do this, I created spatially lagged versions of all of the independent variables in the model using a queen's first order contiguity rule. In other words, these variables represent the average score on that factor across the county of interest and any county which touches it. Third, I examine the possibility that relative attractiveness within a county cluster might have an influence on older people's migration decisions. For example, a person may want to live near a lake, but cannot afford the property costs. If they live in a neighboring county, they may still have access to the amenity they want without having to pay a premium on their living costs. These relative difference measures were constructed by taking the difference between the county's value and its lagged value (the average value of the cluster). A high relative difference score would mean that the county of interest has a higher value on that factor than in surrounding counties. A low relative difference score would mean the opposite. While it is obvious that there are issues with this measure (for example, one very high value county in a cluster could skew the results), this is only the first step toward expanding the role of space and adjacency in the study of retirement migration.

Data for this analysis comes from a variety of sources. The dependent variable is the combined net migration rate for people at or above age 60 in the 1990s. This was created from data compiled by Voss and his colleagues on age specific net migration rates. McGranahan's (1999) disaggregated natural amenity scale provides topography and water surface data. A quantitative county level recreation indicator was provided by the ERS. Data on population, income, and household costs were derived from the 1990 Census of the Population. Several variables were also derived from ESRI compiled sources: hospital beds, national parks and national forest areas, cultural recreation locations, historical sites, and churches. These point or polygon data were all directly linked to counties that they fell within either partially (for polygons) or completely (for points). Together, they represent close access to a variety of natural, cultural, recreation, and health service amenities. Table 4 presents the standardized regression coefficients and significance levels for the three models.

Table 4. Spatially Lagged Regression Using Original, Spatially Weighted, and Relative Difference Measures

	Regular	Sig.	Weighted	Sig.	Relative Difference	Sig.
Spatially lagged dependent variable	0.347	0.000	0.324	0.000	0.670	0.000
Constant	0.001	0.920	0.001	0.934	0.002	0.858
NatAmen: Standardized typography score	0.032	0.033	0.026	0.191	0.033	0.010
NatAmen: Standardized water area	0.056	0.000	0.088	0.000	0.015	0.271
ERS recreation composite score	0.125	0.000	0.039	0.056	0.110	0.000
Total number of hospital beds	-0.072	0.119	0.353	0.000	-0.135	0.001
Number of national parks intersecting county	-0.050	0.000	-0.016	0.367	-0.027	0.036
Number of national historical sites in county	0.022	0.109	0.045	0.011	0.004	0.760
Number of cultural recreation areas	-0.005	0.804	0.002	0.913	-0.002	0.917
Number of churches	0.030	0.104	0.030	0.170	-0.014	0.489
Number of national forest sites intersecting county	0.044	0.006	0.074	0.001	-0.006	0.622
1989: Median household income (1000s)	-0.025	0.383	-0.029	0.460	-0.041	0.081
1990: Median gross rent	0.019	0.621	0.170	0.006	0.071	0.005
1990: Median monthly owner costs - with mortgage	0.022	0.562	-0.230	0.000	0.081	0.003
1990: Median monthly owner costs - non-mortgage	-0.079	0.001	-0.042	0.203	-0.066	0.001
1990: Population in thousands	-0.052	0.201	-0.345	0.000	0.046	0.192
1990: Percent population change	0.479	0.000	0.311	0.000	0.328	0.000
1990: Percent age 65 up	0.242	0.000	0.069	0.000	0.251	0.000
1990: Percent urban	-0.029	0.081	-0.117	0.000	0.009	0.585
Pseudo R^2	0.509		0.346		0.507	
Log likelihood	-3289.01		-3723.07		-3413.17	

The first thing to notice is that all three models do a reasonably good job of explaining the variation in the dependent variable. The base model, using accounts for over 50% of the variance with varying types of local amenities and population controls. The strongest influences are the recreation composite score, general population growth, and having a higher proportion of people in the older age categories. Topographical variation and water area both have positive effects on a county's attractiveness. National forests and parks seem to be counteracting each other somewhat, which could be understandable as there may easily be overlap. Historical sites, churches, and most of the economic factors have no statistical significance. However, as owner costs increase for non-mortgage holders, attractiveness goes down (which coincides with common sense).

The model using spatially weighted independent variables is somewhat different. It is not as effective at predicting overall migration rates (R^2 was only .346). Also, the strength of individual factors has changed somewhat dramatically. The number of hospital beds is now the strongest predictor in the model, even though it was insignificant when just looking within the county. This indicates that health services are very important; they just do not necessarily need to be located within the county borders. Population size has a strong negative influence while population growth continues to be positive when looking at the wider county clusters. Owner costs for those with a mortgage has a strong negative influence indicating that high costs in the surrounding area can be a real detriment to migration into the area. Further, historical sites now become significant and positive, and the percent urban because significant and negative. They appear to have the same spatial effects as hospital beds, only to a much lesser extent.

Finally, the model composed of relative difference scores presents surprising findings. It also predicts about 50% of the variation in net migration rates. Again, population growth, the proportion in older age categories, recreation score, topographic variation, mortgaged owner costs, and rent are significant and positive. This means that a county has an advantage in terms of attracting older migrants if it has higher scores on these than its neighbors. For example, in a given cluster of connected counties, the central county has an advantage if it has a higher proportion of older people already. Non-mortgaged owner costs, national parks, and hospital beds all have the opposite effect. This is especially interesting in terms of hospital beds. Older people seem to prefer moving to counties that are adjacent to counties with strong medical services as opposed to living directly in them.

Again, these models are not intended to "explain" all the variation in retirement migration destinations. In fact, I have previously demonstrated that factors tend to have very different effects on migration patterns depending on what age and race/ethnicity of older person is being examined (Bolender 2009). Instead, they clearly demonstrate that there is much to learn about older people's migration behavior from expanding our horizons in terms of spatial analysis. The fact that results differ dramatically across models and that a great deal of variation can be explained simply with differences between a county and its neighbors are indicators of possible future directions in this line of research and the necessity of pursuing those directions.

CONCLUSIONS

This paper explored the concept of unconventional retirement migration destinations. These are places that draw older people, yet do not conform to standard definitions of the kinds of things that attract retirees. There is evidence to indicate that URDs are actually somewhat similar to typical retirement destinations. For example, descriptive analysis shows that there are differences between URDs and CRDs, but many of the differences are not extremely large. Survey respondents in each case study location rated several items similarly. Many of these are most likely found in more conventional destinations. For example, most people thought they had excellent outdoor activity opportunities, landscapes, and public safety.

However, there are also significant differences between URDs and their more conventional counterparts. For example, respondents tended to rank job opportunities, indoor activities, and the availability of shopping very poorly. This is not what we would expect to find in typical retiree destinations. They also indicated that access to healthcare was fairly good in their URD locations. Conventional, fun-in-the sun models say very little if anything about access to health services.

The interviews with community leaders and residents helped to clarify the situation a great deal. They did not describe a situation with excellent amenities within the county borders, but instead painted a picture of access to amenities by physical adjacency to an area that did have these things. Some things were generally present in the county. Access to healthcare, for example, was very important in some cases. However, it was also acceptable for healthcare, natural amenities, and historic landmarks to be several miles away in another county. Shopping is the most extreme case. Places could still be attractive if they were within an hour and a half of a metropolitan area, provided that high quality transportation was also present.

In summary, there are most definitely retirement migration destinations that do not fit the conventional pattern using traditional methods. However, further research is necessary to know whether these are just spatially enlarged expression of the same phenomena. The last section provides strong evidence that we should expand both the kinds of independent variables we use. They should both come from more spatially oriented sources and be conceptualized to have effects outside of their own county borders. An enhanced knowledge of effect-by-adjacency may do a lot to clarify our understanding of retirement migration behavior as a whole.

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