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# ***Staff Paper***

**FRA/ERE Project I-75 Retirement Conference and  
Focus Groups: Rationale and Status Report**

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Staff Paper #99-69

December 1999



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**PREFACE**

This paper is a part of a series of reports of the activities conducted under a grant from the Fund for Rural America, U.S. Department of Agriculture. Funds for the three year grant entitled “Enhancing Rural Economies Through Comprehensive Extension, Research & Partnering Approaches Using Multi-County Clusters in Michigan With Application to National Rural Settings” were received by Michigan State University’s Department of Agricultural Economics in March, 1998. The major goal of the grant is to increase economic development activity in four clusters of rural counties in Michigan through the utilization of the resources of the Michigan State University Extension Service, Michigan Agricultural Experiment Station, and other resources of Michigan State University. Various local, state, and federal public partners as well as the private sector are to co-sponsor projects.

This paper represents the first stages of a continuing project to explore the utilization of retirement community human resources in rural Michigan and to develop Extension programs to meet their needs. Future activities include focus groups, labor supply analysis, a conference, and perhaps a rural academy to be developed by Michigan State University and its partners.

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9 pages

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## **FRA/ERE Project I-75 Retirement Conference and Focus Groups: Rationale and Status Report**

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### **Introduction**

The Fund for Rural America/Enhancing Rural Economies (FRA/ERE) project is a USDA funded grant which is co-sponsored by Michigan State University (MSU) Extension and Agricultural Experiment Station. One its principle goals is to develop alternative methods of combining and extending the University's educational and research expertise and resources, as well as those of local partners, in order to enhance the ability of rural communities to identify and address their key economic development issues and needs more effectively. Four geographically and economically distinct clusters of rural Michigan counties were initially chosen by the project as the focus of this developmental assistance. They are briefly described as:

- **Western Upper Peninsula** -Gogebic, Iron, Ontonagon, Baraga, Houghton, and Keewenaw Counties, which are characterized by their sparse population, remote location and former economic dependence on natural resources (i.e. mining).
- **Value Added** -Mecosta, Montcalm, and Gratiot Counties, in which agriculture continues to play a key role in the local economy, and the development of value-added agriculture enterprises represents an economic growth opportunity.
- **Southern Tier** -St. Joseph, Branch, Hillsdale, and Lenawee Counties, in which each county is located adjacent to metro counties in Michigan, as well as in neighboring states. Manufacturing plays an important role in the local economy.
- **I-75** -Cheboygan, Otsego, Crawford, Roscommon, Ogemaw Counties, so-named because the interstate highway, I-75, bisects each county. The tourism and recreation industry and the rapidly increasing retiree population each play an important role in the local economies of this region.

This paper outlines the early stages of development of one such alternative model of issue-oriented community assistance promoted by the FRA/ERE project; a retirement conference with accompanying focus groups to address retirement and aging issues in the I-75 Cluster area.

### **Rationale**

Michigan's northern lower peninsula is home to one of the most highly concentrated and rapidly growing retirement populations in the United States. The USDA's Economic Research Service has designated each of the five counties that comprise the I-75 Cluster as retirement-destination counties, or nonmetro counties with 15 percent or more net immigration in a decade (Cook and Mizer, 1994). The senior influx can be illustrated by the nearly seven year greater

median age of this cluster's counties when compared to the median age in Michigan as a whole (42.7- vs. 35.3-years in 1996); a gap which is projected to double by 2020 (McPherson, 1997).

Inmigrating retirees into the I-75 region tend to be relatively young, married, well-educated, and affluent professionals from urban areas who are attracted to the area's natural amenities and rural lifestyles. Many are early retirees in their 50s. These individuals tend to be socially and recreationally active, and include many who wish to become involved in civic activities or pursue business opportunities. As such, retirees represent potential assets in community and economic development.

Within this context of population change, the I-75 Cluster formed a Cluster Leadership Committee in early 1999 as part of the project implementation process which was composed of MSU Extension staff and community leaders. This group was charged with the task of identifying key community and economic development issues within the region. One of the determinations of that endeavor was that issues associated with aging in general, and the growing retirement population in particular, were a source of needed attention. The group of local leaders felt that communities in the I-75 region had generally not involved immigrating retirees sufficiently in local affairs or activities and were thus underutilizing their human capital resources. Also, local leaders felt that the retirement population had not been accurately measured from a demographic perspective, and because of this, local communities did not possess the information needed to create effective programs which could address the perceived needs of the aged group—particularly in the areas of the cohort's educational expectations and its willingness to assume community leadership positions.

### **Plan of Action**

Since no existing program could be located within MSU Extension, Outreach, or other University department which effectively addressed the retirement issues raised by the I-75 Cluster leaders, a specifically designed plan of action was created which would culminate in a set of activities that would meet this area's senior needs. In collaboration with the I-75 Cluster staff, FRA/ERE campus personnel authored an approach which included:

- **Performing a literature review** focusing upon: 1) the socioeconomic characteristics of retirees and rural retirement-destination counties and 2) the range of available programs which other institutions have implemented in servicing the educational and social needs of their senior population.
- **Developing a focus group method** to explore in detail the issues of key concern to the I-75 cluster's retirement community and begin to measure the attitudes of the area's senior population concerning their needs and expectations—particularly with respect to educational and leadership programming. Opinions extracted from these sessions also would be utilized in developing the content of a retiree conference (described below) and other retirement-related programs.

- **Planning a one-day retiree conference** in the I-75 area which would publicize MSU's interest in servicing the senior population's needs, provide additional input into the development of assistance programs targeting these issues, and begin to measure the feasibility and/or define the type of educational academy desired.
- **Creating an Retirement Issue Steering Committee** which would be responsible for interweaving the information received from the various focus groups pertaining to the topics of most interest to the area's senior population and creating an agenda for the conference that covers those expectations. The Committee would also assist in developing and coordinating other retirement related programs.

## Status Report

The final results of all the above activities are incomplete, but the following represents a status report to date:

- **Literature Review**

### Characteristics of Rural Retirees and Retirement Destination Counties

A significant body of research has shown that the in-migration of retirees into rural counties brings significant positive economic impacts to receiving communities<sup>1</sup>. A summary of these benefits is found in Reeder (1998). Whereas retirement-destination counties experienced population growth, increased family incomes, greater economic diversification and reduced unemployment rates during the 1980s, most other rural areas stagnated or declined. Population and income growth have boosted local spending and consumption plus expanded the tax bases of retirement communities, thus enhancing their ability to maintain downtown businesses and provide key public services. In-migrating retirees can also make important contributions by helping to sustain local churches, charities, volunteering, and other civic activities.

In-migration into rural areas can also have negative impacts in receiving communities (Reeder). Rapid growth can lead to increased congestion, environmental stress and land use disputes. An influx of wealthy retirees into a rural community can drive up housing prices and property taxes to a point where long-time residents are forced out of their communities. Retirees in the workforce who are not dependent on wages for all of their earnings are often willing to take low paying, part-time jobs, which can depress local wage levels. As retirees age, their incomes tend to decrease at the same time that their demands for health-related public services increase, causing a drain on the local tax base. Finally, demographic changes can create internal tensions

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<sup>1</sup> Useful reviews of this research are found in Deller et al. (1999) and Stallman and Siegel (1995).

and conflicts within communities as immigrating retirees often have very different views than local residents on issues such as land use, economic development, schools, and taxes.

Several studies caution that past research has tended to treat the retirement population as a homogeneous group and have typically focused on wealthy retirees who migrate from urban to rural areas. But the retiree population is in fact heterogeneous, and exhibits variations by age, socio-economic status, and residence (Rogers, 1999). The actual benefits to attracting retirees can vary significantly by type of retiree and type of community to which retirees migrate (Deller et al., 1999). A characterization of the different segments of rural retirement populations follows.

**Aging-in-place retirees** in rural areas tend to be less educated, have lower incomes and fewer sources of retirement income, and less adequate housing and transportation than immigrating retirees from urban areas (Rogers, 1999). They also tend to be well integrated into the local economic structure and are residentially dispersed throughout the community (Deller et al., 1999).

The aging process itself leads to a number of changes in the economic and social well being of retirees which carry large policy implications. **Elderly retirees** on fixed incomes tend to be economically vulnerable, are often widowed, and tend to be most in need of health care, medical and other services that rural areas are often hard pressed to provide. Elderly retirees include both in-migrants and the aging-in-place.

**In-migrating retirees** are also a diverse group. Stallman and Siegel make several distinctions among migrants. Amenity seeking migrants are generally healthier, younger, and wealthier than other retirees. They are often married and newly retired. They typically decide to retire to rural communities for their natural, recreational and/or cultural resources. Amenity-seekers include seasonal retirees and old hometown migrants. Seasonal retirees live in an area for only certain months only. "Snowbirds" in Northern Michigan tend to live in the area in Spring and Summer and migrate Southern or Western States in Fall and Winter. Significant numbers of migrants retire to home or school towns. They are attracted by the social ties they have to a community instead of the place itself. They include lower and middle income retirees. In contrast to amenity seeking retirees, assistance seeking retirees tend to be older and in poor health, have fewer financial resources and are often widowed. They typically move to be nearer to their children and/or specialized health care facilities. Although assistance moves are likely to be to urban areas, moves to regional retirement centers and old hometowns are common in many rural areas. Amenity-seeking retirees often become assistance seekers in old age.

Although the I-75 Cluster has experienced a large influx of amenity seeking retirees from urban areas, its retirement population also includes those who age-in-place, elderly assistance seeking retirees, and less wealthy retirees who have migrated to the region for social and family reasons. The needs, demands and expectations of the various subgroups in the I-75 retiree population vary in character and intensity. This implies that programs to assist the I-75 retirement community must address a range of needs and issues. Moreover, local communities will have to confront a host of service provision issues as amenity seeking retirees age.

## Alternative Senior Educational Programs for Seniors

Another focus of the literature review was to explore alternative educational programs that have been established for seniors. The results can be summarized according to the following four categories:

1) Rural Community-Based Academy - this category represents a frequently utilized model which combines an educational component with social activities for the senior participants. It requires a relatively small operating budget, and so, often is found in rural communities. To keep costs at a minimum, retiree members often play a key role in governing the academy, plus in developing and delivering curricula. This type of academy is sometimes affiliated with Elderhostel, a national organization which promotes senior educational opportunities and provides some monetary/technical resources to local groups. Montcalm Community College's *Life-Long Learners Program* is an example of a rural community-based academy in Michigan.

2) Urban Community Based Academy - this model operates with a greater degree of administrative support than the previous category as it provides the senior participant a wider menu of activities from which to choose. Programs funded at this increased level provide a multitude of educational activities, such as: television programming, public forums, and in-service training for professionals who work with the aging population, job training and retraining for displaced older workers, life enrichment courses, and other opportunities for educational study for older persons. Grand Rapids Community College's *Older Learning Center* is an example of such an urban community based academy in Michigan.

3) Full-Service Academy - the University of North Carolina–Asheville's *Center for Creative Retirement (CCR)* offers an alternative version for servicing the senior population on at state-wide basis. The Center offers a variety of services and programs from the *College for Seniors*, which provides extensive educational and learning opportunities to the *Senior Academy for Intergenerational Learning*, whereby retirees select courses from the standard university curriculum and are encouraged to mentor the younger generations who are their fellow students in these classes. CCR also offers a variety of replicable retiree-oriented leadership programs at different locations in North Carolina. These programs are designed to involve seniors, provide a forum to meet, discuss problems and opportunities within a community, and identify ways retirees can actively and meaningfully serve their community.

4) Campus Retirement Communities - there is a trend among some universities to establish campus communities in which retirees live near or on campus and have access to a variety of campus classes, facilities, events and university health care services. These communities typically cater to relatively high income households.



## **Focus Group Development and Conference Planning**

A Retirement Conference Steering Committee was recruited to help plan and implement the focus group and conference model, as well as to plan other retirement-related programs. The group held its initial meeting on November 17, 1999 and included members from several MSU Departments, including Extension, Outreach, Human Ecology, Agriculture and Natural Resources, and Agricultural Economics; plus six community members from the Roscommon County area. The meeting served as a good “jumping off” point whereby following member introductions and other formalities (a FRA/ERE project overview and a presentation describing the range of existing retirement academy models), the majority of the ensuing conversation turned to soliciting the non-university members as to their overarching issues with their community and their expectations in participating in the steering committee process. The results of that inquiry included the need to:

- 1) Recognize and differentiate one type of senior from another, such as: those who wish to retire in a more traditional manner (quiet life centered upon leisure and social activities); those who desire to continue working on a part- or full time basis; in-migrants; those who age in place; younger, newly-retired seniors who have been retired under two years; older retirees who have been out of the workforce for 10-to-20 years, and finally; “snowbirds” who leave the Michigan area in the winter to live in warmer climates.
- 2) Protect the area’s natural resources and manage growth.
- 3) Attend to the infrastructure, service and recreational needs of retirees.
- 4) Consider different perspectives from which to view and address senior needs, for example, community-level problems vs. individual needs, process based vs. issue based programming, etc.
- 5) Incorporate local business, educational institutions, and community organizations in this retirement project development, plus provide assistance in the development of home-based businesses and second entrepreneurial firms .
- 6) Compile and distribute resource guide for seniors which is updated on a regular basis.
- 7) Create a system to systematically help relocating retirees meet people of similar experiences and interests, including a place for welcoming newcomers and single (surviving) seniors.

Although the six community participants were receptive to the goal of establishing a senior educational academy, they strongly indicated that a more immediate and fundamental need for increased opportunities to meet and interact with other retirees and places to meet. Participants expressed the opinion that government and church organizations, the only existing systems in place, inadequately serve the community’s needs in the role of senior service. Moreover,

traditional community associations (i.e. Rotary, Lions, Elks Clubs) had not developed appropriate models for utilizing retiree resources. They clearly perceived the existing social support network and informational resources for retirees in I-75 communities to be inadequate.

### Focus Group Development

The FRA/ERE project staff has only recently begun the process of creating a focus group format, but this segment of the retirement issue will consume a great portion of project staff time in early-2000 as information obtained from these meetings will serve to guide both future programming and content decisions concerning the retirement conference. However, a key lesson from the Steering Committee Meeting was that these focus groups should be structured to attract a representative cross section of the I-75 retirement community in order to improve understanding of the needs and concerns of different segments within the population, as well as enhance client input into project programming decisions.

Several MSU campus staff have been identified as potential resources in efforts to develop an effective meeting format. The counties of Cheboygan, Otsego, Roscommon, and Clare have tentatively been identified as potential sites for the focus group meetings. Cluster leaders in those areas have been contacted and all have expressed a favorable interest in organizing and participating in focus group activities.

### Conference Planning

As mentioned previously, a retirement conference is scheduled to be held in the Houghton/Higgins Lake area during the Year 2000. Steering Committee members suggested that in addition to providing opportunities for retirees to meet interact, and identify common interests, the conference would be an ideal venue in which to share informational resources about retiree services and community activities, and enhance interactions between retirees, local community leaders and service providers. Given the range of possible content elements, the project's conference and planning and preparation activities will include:

- 1) Conducting local focus groups and synthesizing findings,
  - 2) Involving local service providers in future program development,
  - 3) Outlining and developing an information system for retirees,
  - 4) Improving institutional coordination issues between all partners, including MSU Extension, the local community college, and MSU Outreach.
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- 1) Developing a feasibility plan concerning the organizational structure of a senior academy that addresses the types of classes and workshops to offer; availability of instructors; and number and location of possible meeting sites.

## **Conclusion**

With the baby boomer cohort due to begin their “traditional” retirement stage in the next few decades, the development of retiree educational and social programming will become a major directive for universities and social service institutions for many years in the future. This sector of servicing seniors is relatively new as most current programs have been in operation under ten years, and those organizations which do offer programs represent a very small percentage of the total number of available institutions. Michigan State University, with its state-wide network of Extension county offices and local partners, has the necessary organizational structure to provide programs and events on a regional basis. The FRA/ERE project has served as the catalyst in assembling a team of interested people who are intent upon establishing a pilot program which eventually may serve as a model for other Michigan, and US, communities in identifying the expectations and creating events in which their community’s seniors will actively participate. The first six months of 2000 will be a critical time in determining the impact of this series of events—the focus groups and the retirement conference, but if a willingness to participate combined with a cooperative spirit by campus and community participants are valid indicators of potential positive outcomes; then success seems to be virtually assured.

## **Future Research**

The purpose of this paper was to outline the development and evolution of an alternative model of community assistance that addresses retirement and aging issues in Northern Michigan, an area for which no existing programs have been established within MSU Extension. Subsequent reports will present the findings of retirement focus groups and the retirement conference.

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