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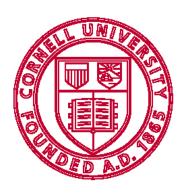
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Rural Aging in the United States: Challenges and Opportunities

Nina Glasgow Cornell University

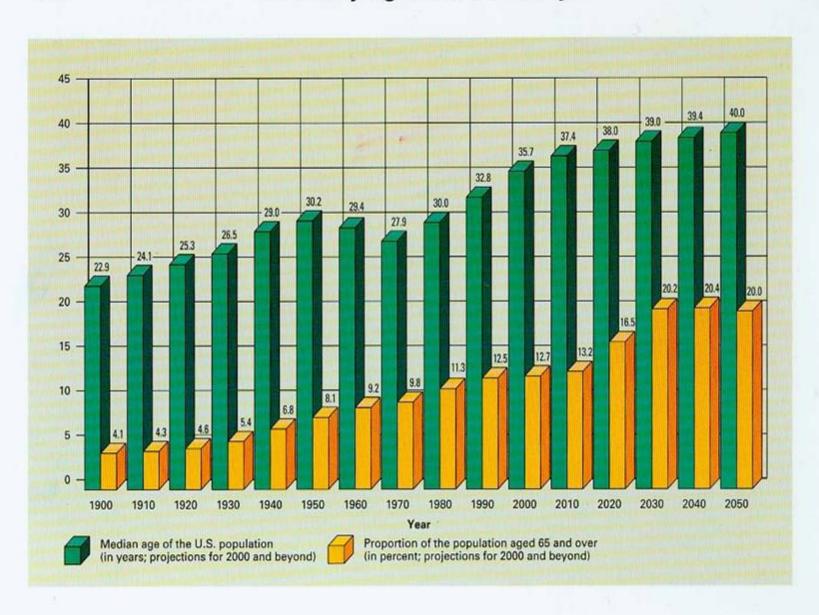
USDA Agricultural Outlook Forum Changing Demography of Rural America February 21, 2008



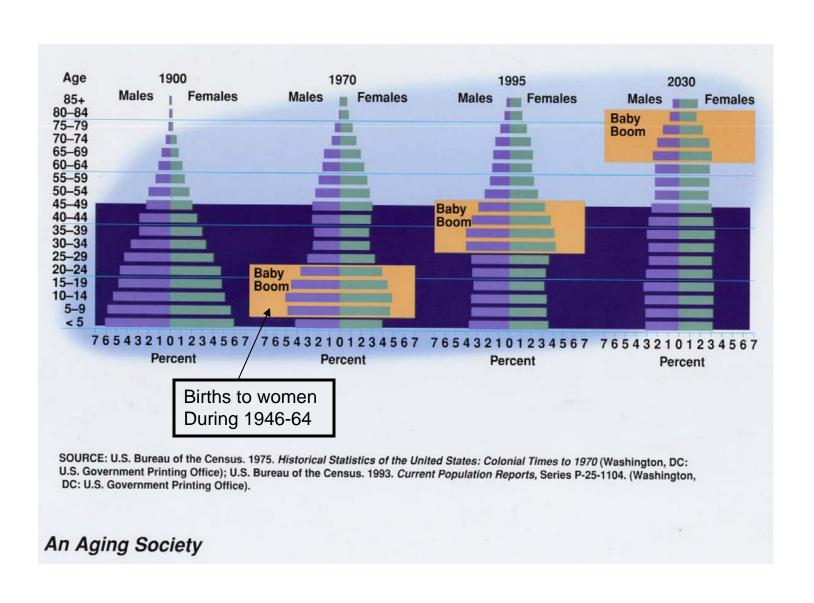
What I Plan To Do Today

- Describe population aging in the US
- Compare population aging in rural vs urban areas
- Compare the geographic situations of older rural persons
 - retirement destination communities
 - natural decrease communities
- Identify challenges and opportunities associated with rural ageing

The Graying of U.S. Society



Aging of the Baby Boom



Aging of the Baby Boom

Year	Millions age 60-64	% change since 2000	Year When Born	Baby Boom
2000	10.8m	NA	1936-40	No
2005	12.8m	19%	1941-45	No
2010	16.3m	51%	1946-50	YES
2015	18.5m	71%	1951-55	YES
2020	20.7m	92%	1956-60	YES
2025	20.8m	93%	1961-65	YES

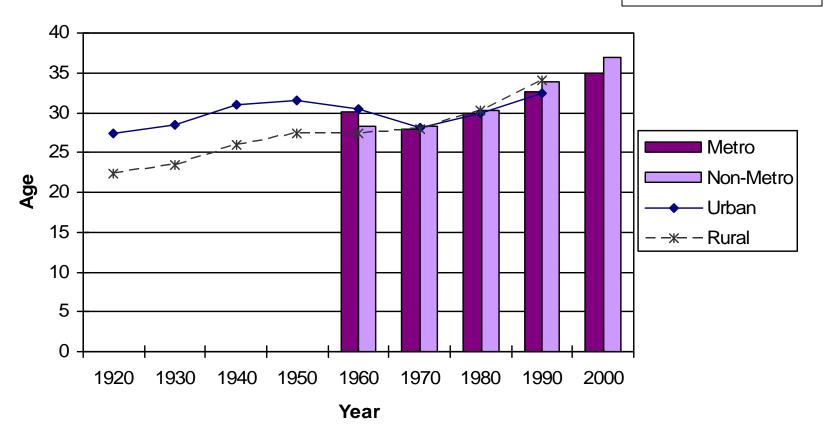
Rural Aging, 2000

	Metro	Nonmetro
Shares of nation's population	78	22
Shares of nation's aged population	74	26
Pct 65+	12	15
Pct 85+	1	2

MEDIAN AGE, 1920 TO 2000

Figure 2. Median Age 1920 and 2000

Rural Median Age 1970 2000 **28.1 37.0**



Contrasting Geographic Situations of Rural Older Populations

- Rural Retirement Destinations
 - Opportunities
 - Challenges
- Natural Decrease Areas
 - Challenges

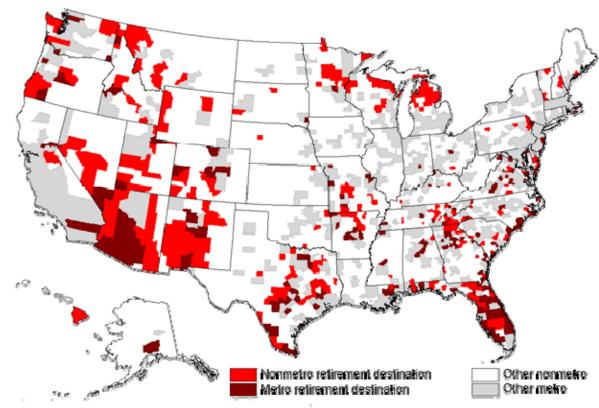
RURAL RETIREMENT DESTINATIONS

Retirement Destinations Are Not All in the South and Southwest

Retirement destination counties, 2000

Where will baby boom retirees live?

** More rural retirement destinations?



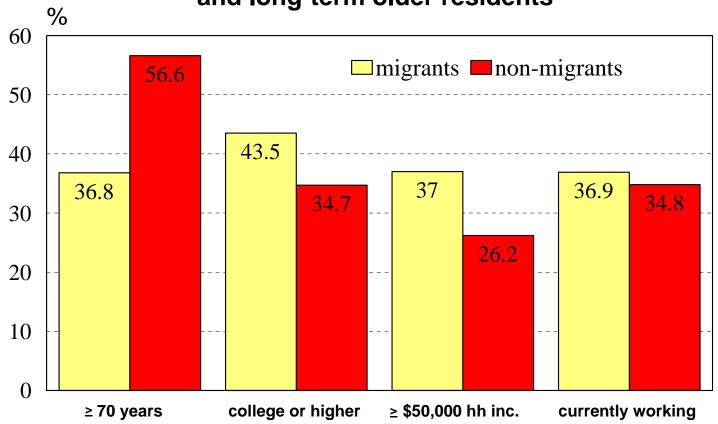
Retirement destination counties—number of residents 60 and older grew by 16 percent or more between 1990 and 2000 due to immigration.

Source: Economic Research Service, USDA.

Comparative Profile of Rural Retirement Destinations & Other Rural Areas

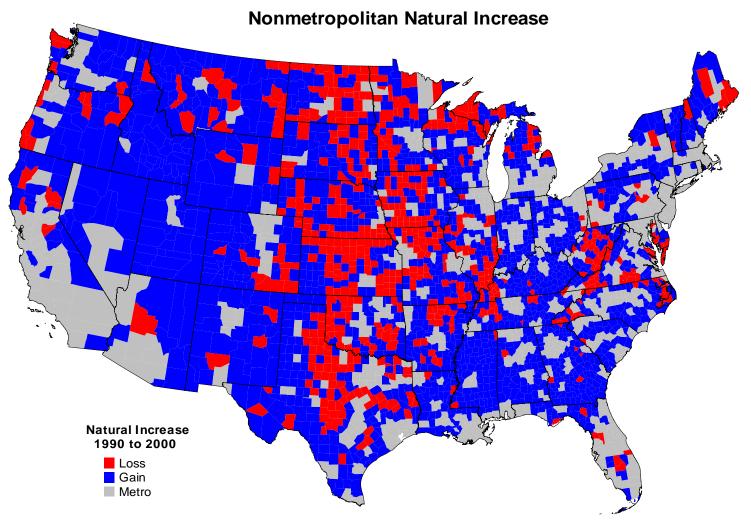
	Retirement counties (n=274)		Non-retirement counties (n=2115)	
	1990	2000	1990	2000
Percent of Population Under 20	27.4	25.9	30.2	28.5
20-64	54.8	56.3	54.1	56.1
65+	17.9	17.2	15.7	15.8
Median per capita income, 1999 (USD)	11,266	17,263	10,187	16,008
Median household income, 1999 (USD)	22,569	33,203	21,643	31,838
Percent below poverty level	16.1	13.9	18	15.2
Percent of population 5+ years lived in a				
different county in 1985; 1995	27.1	22.9	18.2	17.1
Percent of population change 1990-2000	25.2		4.7	

Figure 2a. Comparative profile of migrants and long-term older residents



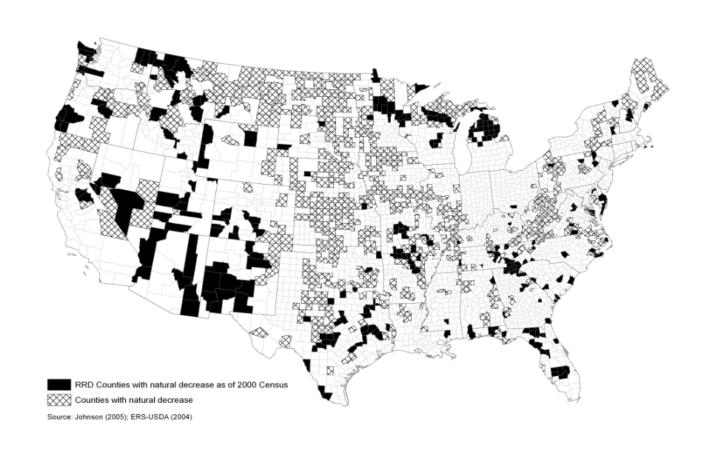
Source: Cornell Retirement Migration Survey, 2003

NATURAL DECREASE AREAS



K.M. Johnson, Loyola Univ-Chicago
Data from FSCPE Estimates

Overlap of Retirement Migration and Natural Decrease Counties



Challenges and Opportunities of Rural Aging

- Challenges
 - Compared with their urban counter parts, rural older people have
 - Lower incomes
 - Somewhat poorer health
 - Fewer housing and transport options
 - Less access to health care and other services
 - Fewer adult children nearby to provide assistance
 - But these challenges are contingent on the type of community in which they live

Opportunities

- Throughout the US
 - Healthy aging
 - Contributions to the voluntary sector
- In retirement destinations
 - Generate demand for new jobs
 - Attract working age persons to community
 - Contribute to public tax revenue

Rural Retirement Destinations

Loncoln, OR

Tehema, CA

Talbot, MD

Mentezuma, CO

Baxter, AK

Columbia, FL

Washington, TX

Fourteen Focus Counties

1990 Cohort

Source: Cornell Retirement Migration Project

Suwannee, FL

Fig. 6.1: Counties Where Community Case Studies Were Conducted, 2006

Overall Observation from interviews with local leaders

- Retirement In-Migration Presents Both
 Opportunities and Challenges for RRDs
 - Whether older in-migration is seen as positive or negative <u>depends on one's position</u> in the local social structure
 - Longer-term residents of RRDs are ambivalent about older in-migration

Opportunities Presented by Older In-Migration

- Economic research generally shows that older inmigration promotes employment & income
- Benefits identified by 64 officials & leaders in 4 communities
 - Real estate market & construction
 - Volunteerism
 - Arts & cultural organizations
 - Financial support of community organizations
 - Commercial and retail sector?
 - Only where in-migrants are mostly yr round residents
 - Enhanced medical care services and facilities
 - More in some places than others

Challenges Presented by Older In-Migration

- Displacement
 - Housing [especially re: service providers and first responders]
 - Cultural [insensitivity to traditional ways of doing things]
 - Old timers have nicknames for newcomers
 - Political [competition, different agendas]
- Aging in Place
 - Transportation, health care, informal care giving

Thank You!

Rural Retirement Migration

David L. Brown Nina Glasgow

> Springer May, 2008



