
Retiree-Attraction Policies: Challenges for Local Governance in Rural Regions

B. Douglas Skelley
Department of Political Science
James Madison University

Abstract

Retiree-attraction policies are particularly promising economic development strategies for many nonmetropolitan and exurban communities, yet scant attention has been given to the implications of such policies for local governance. Although these policies can bring dollars with a high multiplier effect to communities while imposing low demands on some public services, they are not without costs. After exploring the positive and negative aspects of retiree-attraction policies, this article poses questions such policies should raise for locally elected officials, public administrators, and other stakeholders concerning the sustainability of such policies and their community's readiness to undertake this kind of economic development.

INTRODUCTION

An important economic resource for many American rural states and communities becomes available in this decade—"baby boomers." The bulge in the post-World War II population curve and the backbone of the American workforce for three decades will begin to reach retirement (Hobbs and Damon, 1996; Morrison, 1990; Reeder, 1998). More than ever retirees of this baby-boom generation will be amenity-seeking migrants who move from their work residences to take up a new life in parts of the country that offer attractive qualities for retirees (Bennett, 1996; Flynn, Longino, et al., 1985; Haas and Serow, 2002; McGranahan, 1999; Reeder, 1998)(1). Increasingly states and localities that are not traditional retirement destinations are experimenting with policies directed at encouraging the relocation of retiree migrants to their communities (Golant, 2002; Haas and Serow, 2002; Parks, 1999; Reeder, 1998). Haas and Serow (2002) report that at least ten states have elaborate, retiree-attraction programs supporting local economic development efforts, and Reeder (1998) anticipates that other states are in the process of implementing similar policies.

Why are states and localities going after relocating retirees? Amenity-seeking retirees can have positive economic and social effects on the communities where they settle, since they possess above average incomes, educations, and work experiences (Biggar, 1980; Bigger et al., 1980; Conway and Houtenville, 2003; McGranahan, 1999; Whitner and McGranahan, 2003). Although only a small percentage of retirees actually move inter-

county or interstate (Haas and Serow, 2000; Longino and Biggar, 1981), this number is growing and many are choosing locations outside the long favored sunbelt states of Florida, California, and Arizona (Flynn, et al., 1985; Lee, 1980). States are not only attempting to capitalize on the increased numbers of baby-boomer retirees, they are also seeking to amplify a migration trend that emerged in the past three decades—increased relocation of urbanites to non-metropolitan and exurban areas. Many rural locations have gained popularity because they offer desirable climates, unique physical features, less congestion, less crime, lower costs of living, and a community atmosphere (Conway and Houtenville, 2001; Fuguitt and Tordella, 1980; Serow, 2001). Although many sunbelt states are well-positioned to develop retiree-attraction policies, nonmetropolitan counties in less obvious places—Washington, Michigan, Minnesota, and New Hampshire, for example—have benefited from this trend as well (Glasgow, 1991).

Retiree-attraction policies focus on the amenity-seeking “young elderly,” typically couples in good health possessing above average disposable household incomes (Haas and Serow, 1993). Most of the income of retirees comes as transfer payments, pensions, and other unearned income (Glasgow, 1991; Manson and Groop, 1990). Hoppe (1991) observes that these income sources produce high employment multipliers in local economies since they are largely spent for goods and services. In addition, they have a stabilizing effect on the economy, since these sources are income free from the vicissitudes of economic downswings. Green and Schneider (1989) estimate, moreover, that it takes 3.7 new manufacturing jobs to equal the economic impact of one new retiree household because of “leakages”—federal and state income taxes, income exported by commuters, etc.

ANTICIPATE BENEFITS OF RETIREE-ATTRACTION POLICIES

The potential benefits of a retiree-attraction policy are several. Local markets may be stimulated by retiree immigrants, specifically, entertainment, transportation, health services, housing, banking, financial services, insurance, utilities, household goods, and food (Fagan and Longino, 1993; Haas and Serow, 1993; Hoppe, 1991). Yields from taxes, such as sales taxes and property taxes, will increase, benefiting the provision of state and local services. Not only will economic activity increase, but the society as a whole will be better served as the economy grows to meet new demands. Immigration of young elderly into counties with “less adequate dispersal of service activities”—public and private—lead to improved levels of service (Meyer, 1987, p. 454). Economic stimulation occurs with little strain placed on social services (affluent retirees don’t need them), criminal justice services (retirees are unlikely to be criminals), or schools (they don’t have school age children). Migrant retirees can be an important social resource for communities: they tend to be more educated and skilled than the average for the communities they go into, and they tend to be willing volunteers for civic activities (Haas and Serow, 1993). Local government, nonprofit social service agencies, civic organizations, schools, and hospitals can be the beneficiaries of the knowledge and skills of these citizens.

POTENTIAL NEGATIVE CONSEQUENCES

No developmental change is without its costs, however, a fact that proponents of retiree-attraction policies should explore closely. Despite the appeal of retiree-attraction policies to nonmetropolitan and exurban communities and in spite of their timeliness,

communities need to be systematic in their approach to the appropriateness of encouraging retiree immigration. In order to maximize this development strategy, localities must make judgments about their communities' ability to use this strategy, plan for the challenges it imposes, and integrate it into their vision of the future. Although the implementation of "sustainable development" means different things to different people (Mirovitskaya and Ascher 2001), communities must determine for themselves if a retiree-attraction policy fits within their notion of a broader, sustainable development policy. This paper seeks to draw the attention of rural civic leaders and public administrators to the challenges a retiree-attraction strategy poses for local government, direct stakeholders in the developmental process, and citizens in general. Specifically, the planning role rural and exurban governments must play is examined here.

A number of economic, social, and governmental costs may confront localities when pursuing a retiree-attraction policy. Some question whether a retiree-attraction policy should be the primary developmental focus of rural communities and warn that the physical impact of such a policy may not always be positive (Haas and Serow, 2000; Stallman and Seigel, 1995). While such a policy may be pursued in conjunction with other developmental policies to good effect, some collateral policies may prove to be incompatible. Aday and Miles (1982) suggest that many forms of industrial development will discourage retirees for aesthetic reasons. They also raise the concern that the economic status of the elderly will decline, that competition for governmental services and resources will arise, and that aspects of the community that made it attractive to the elderly may be lost. While retiree population growth may expand and elaborate the marketplace, there is some concern that this will inflict a rise in the cost of living for locals, generate sprawl, and set off environmental degradation. Although stable transfer payments are a benefit of retiree-based development, this economic feature is dependent in large part on government policy and the political environment that shapes that policy (Glasgow, 1990; Hoppe, 1991). Retiree communities would suffer highly amplified effects of a collapse in the social security system, for example.

Healthy, affluent, young elderly become chronically diseased, physically—and sometimes fiscally—disabled "old elderly." The old elderly are more likely to outrun their resources and end up dependent on forms of public assistance (Hoppe, 1991; Stallman, et al., 1999). A community considering retiree-based development must also anticipate the "second migration" phenomenon out of the community because of the loss of a spouse, decline in resources, or the decline of health (Bryant and El-Attar, 1984; Haas and Serow, 1993; Longino and Biggar, 1981). As the young elderly become the old elderly, they increasingly will need more health services and care, which may strain local health care and elderly assistance services (Aday and Miles, 1982; Bryant and El-Attar, 1984; Hoppe, 1991).

The broadest socio-political effect of immigration into a rural area may be the local community's unwillingness to accept social changes that will follow (Aday and Miles, 1982; Haas and Serow, 1993). Intentionally aging a community, accepting urbanites with urban ideas and expectations, accommodating new interests and actors in the political arena, and assimilating a relatively affluent subcommunity may be experienced negatively by the indigenous population. The retiree population may come to dominate the community (Longino and Crown, 1990). Economic change may well stress local government's ability to

supply services. Longino and Biggar (1981) expect that an expanding housing market places demands on water supplies, sewer systems, refuse collection and disposal, roads, and public safety. Growing public services pose a cost to citizens, both old and new. Local politics may witness a “we-they” conflict between locals and immigrants or between supporters of economic development and real estate interests, on one side, and local conservatives and tax protesters, on the other.

Another source of political conflict may be the difference in expectations concerning government services between newcomers, used to urban services, and rural citizens, who expect less and do not care to pay more for government (Mullins and Rosentraub, 1992). In contrast, considerable speculation has been raised about whether retirees will be willing to be taxed for services from which they draw little benefit, such as schools. Reeder and Glasgow (1990) extrapolate from their findings that rural retirement counties in general and mature retirement counties in particular spend less than nonmetropolitan counties in general per pupil on schools and per capita on roads. Aday and Miles (1982) as well as Haas and Serow (1993) have raised the issue of retirees posing a challenge to existing political elites. Smaller communities do have a different political style from urban ones (Mattson and Burke, 1989), and locals could very well be put off by a less conciliatory, assertive, urban style of playing the political game. Encouraging elderly migrants might strain public services for the elderly and divert government resources from poorer, indigenous elderly who need those services, to other purposes dictated by the retiree-attraction policy (Glasgow, 1990; Hoppe, 1991).

THE CHALLENGES OF A RETIREE-ATTRACTION POLICY

Although there has been some discussion of the impact of retiree migrants on local services (Haas and Crandall, 1988; Joseph and Cloutier, 1991; Longino and Biggar, 1982; Mullins and Rosentraub, 1992; Reeder, 1998; Reeder and Glasgow, 1990; Stallman et al, 1999), scant attention has been paid in the public administration literature to the challenge this approach to development poses for nonmetropolitan counties, their small cities and towns as well as exurban communities within statistical metropolitan areas. Successful implementation of a retiree strategy requires careful planning if it is to yield maximum benefits for the community, yet planning is often seen to be a weakness of rural local governments (Mattson and Burke, 1989; Seroka, 1989, 1991). They often lack data, skilled planning personnel, personnel with time to plan, appropriate rural planning models, or the will to plan. Mattson and Burke (1989, p. 402) ascribe to rural towns the tendency to approach policy planning incrementally, to “drift toward policies by default.” Successful, orderly economic development is doomed without planning. The retiree-attraction strategy requires different planning from industrial development schemes, and it cannot be a successful and sustained effort without preparation to launch the strategy and without consideration of the future changes and demands it will impose on the community and its government.

Although older people tend to consume many of the same services and quantities of service that younger populations do, local governments pursuing amenity-seeking migrants as a developmental resource must plan to maximize this strategy while minimizing costs and disruptions development may impose on their communities. Given the promised benefits of retiree-attraction policies and the potential drawbacks they may impose, what

questions do local government leaders and other shareholders in economic development need to address in order to plan for implementing a retiree-attraction policy?

Development Policy Challenges

(1) *How can local government lead the community to attract amenity-seeking retirees?* The answer to this question requires capitalizing on the local features presently drawing visitors to the community. Communities that are uncertain of their attractiveness can consult the “natural amenities scale” developed by David McGranahan (1999) of the Economic Research Service, U.S. Department of Agriculture. The retiree migration literature emphasizes that amenity-seeking migrants tend to locate in places where they have previously made visits (Haas and Serow, 1993; Mc Hugh, 1990). If government takes the leadership in promoting the locality, it must coordinate carefully with the local chamber of commerce, the tourist industry, real estate organizations, and other private providers to draw visitors to the community and to insure that they have a positive experience while there.

(2) *How will local government interface with other institutions and groups in the community to implement this plan?* Should government take the leadership role or should it simply establish conditions and contingencies that will shape the actions of individuals and groups in the local economy? Many communities may find it useful to develop a nonprofit organization to guide development in general and retiree-attraction efforts in particular. This body should include representatives of all stakeholders. Whether such an organization is formed may depend on where the impetus for development originated, in government or the private sector, and the history of development efforts within the community.

(3) *How can government sustain the attractiveness of the community for this population?* The answer to this question will require reviewing laws dealing with zoning, real estate development, signs, traffic patterns, and environmental pollution. Maintenance of county and town facilities must be surveyed and adjusted if necessary. Regulations addressing nuisances and unsightly property, such as junkyards and vacant lots, should be considered, if they do not exist, and techniques of enforcement devised.

(4) *How can the county or town avoid the potential negative consequences—economic, political, and social—described above?* This challenge demands recognition of the potential negative effects of an immigration policy and efforts at problem analysis to identify options. Learning from the experience of other localities may be a key to expanding understanding of this challenge.

(5) *How might retiree-based development interface with other developmental strategies, particularly tourism?* The answer to this question must be a part of the greater debate that has led to choosing the retiree-attraction approach to development. Addressing this planning question may narrow the scope of other developmental options and help the locality focus its developmental energies. The community must decide if it wants to preclude other development options.

(6) *How can the community have development that does not destroy the*

environmental and recreational amenities that attract people to the community? A question about the limits of this developmental ploy must be answered: If sparse population and rusticity are attractive features, is there a limit to the degree that this strategy can be pursued profitably? Decision makers must envision the developed future and regulate to protect the locality's attractive qualities.

(7) *How can a retiree-attraction policy be sustainable?* Whether this policy is sustainable depends in large measure on future unknowns and how a community might envision its future in terms of the principles of sustainable development (see Chiras and Herman 1997). Many of the questions posed in this paper are relevant to the sustainability issue. Ultimately citizens and leaders must ask whether a retiree-attraction policy imposes greater costs than benefits on the community and its future generations. By seeking guidance in the principles of sustainability, they can better understand the broad, long-term implications of this policy choice.

Resource and Infrastructure Challenges

(1) *How will the town or county meet future human resource and managerial capacity requirements?* As the locality considers the demands of growth, be they ever so incremental in nature, attention needs to be paid to new human resource requirements. Perhaps the first consideration in this regard is the present capacity to plan for development. Local government's capacity to manage will be tested by the need to plan, budget, and direct expanding services. At some point increased professionalization of administration will be needed, and the government that makes the move toward professionalization early may be the one that is best prepared to meet the challenge of growth.

(2) *How can the future infrastructure needs of the community—especially the need for new roads or streets, water facilities, sewerage facilities—best be addressed?* Serious consideration must be given to placing on real estate developers the responsibility for providing those public works that immediately serve the properties they develop and sell. Partnering may be necessary to encourage desirable investments on the part of developers. In general, towns and counties must devise capital improvement plans that address infrastructure required by population growth. The issues to be considered include the amount of excess capacity the locality may have in its water supply and sewerage systems. Rural areas may want to assess whether use of private wells and drain fields are appropriate to subdivision development aimed at retirees. Residential expansion will necessitate growth in town water and sewerage systems, and major capital expenses will be encountered if wells must be drilled, water treatment plants expanded or replaced, and sewerage treatment capacity increased. Similarly, attention to traffic patterns, traffic control, and road maintenance may be required if community attractiveness is to be maintained and new residential areas are to be accommodated. In towns increased street lighting may be needed. Questions must be asked about disability access on sidewalks and within other public spaces and buildings. Although the target of this development plan is the able-bodied elderly, early attention to the needs of the less able will anticipate future requirements of this population.

(3) *How can a high standard of public safety be maintained?* Although growth

in police, fire, and emergency services should be similar to that required by any kind of population growth, a retiree community has some special concerns in this area. A low crime rate ranks high on the list of features rural communities can offer migrating urbanites; therefore, maintaining security will be important to the area's reputation. Rural areas, however, provide a particular challenge to law enforcement because of the dispersal and isolation of many residences and businesses. The design of residential subdivisions with a concern for security can help reduce this challenge. With time, an aging population may place greater demands on emergency services than a more youthful population. Where volunteer organizations provide fire and emergency services, local governments may have to assume partial or full support since the demands for service will be increased by a population that is less likely to volunteer to support these particular services.

(4) *How can the town or county gain state and federal assistance in underwriting, in part, the costs of the developmental effort?* This search for help may require a political strategy involving officials elected to the legislature as well as refined grantsmanship skills on the part of local government administrators. Local government must have the capacity to not only write effective grants but also have the capacity to administer grants once they are received.

(5) *How can local government address the possibility that new citizens will demand increases in the variety and quality of government services which will impose greater revenues?* Early enhancement of local government's managerial capacity to plan and forecast will be important to its ability to monitor citizens' demands and to forecast revenue enhancement from development. The advantage of retiree-oriented development is its incremental nature. It will be important to pair developmental expansion with service expansion. Public providers must consider the appropriateness of fees-for-service as services are expanded and elaborated.

Amenity and Environmental Challenges

(1) *How can the community protect the natural environmental features of the area that make the community attractive?* It is unusual for rural counties and towns to have environmental policies other than those thrust upon them by federal and state mandates. Even the implementation of these is often delayed and half-hearted. If a community's developmental thrust is based on an environmental feature such as a forest, lake, river, mountain range, or ocean, then it is imperative that environmental policies protect such a resource. Support for its protection by other jurisdictions should be pursued. Early identification of the physical features, their risks, and the responsible protective agencies must be made so that the locality can assert its interests before these agencies. With population growth there exists the possibility of greater environmental degradation. Excessive recreational use of a resource may endanger it. Planning for environmentally sound refuse collection and disposal is imperative as well. The locality may want to press for greater protection of its physical features through its representatives in the state legislature.

(2) *How can the locality enhance amenities through maintenance and expansion of parks, recreation areas, libraries, and cultural activity centers?* One approach to protecting naturally occurring amenities is to provide upkeep of parks and public access to

facilities while configuring these facilities to control use of natural resources. A well educated, leisure-oriented population will increase demands on library services and other cultural services. Resort developers may seek to acquire large tracts of land and to provide recreational facilities. Local governments must plan for this eventuality and seek to promote environmentally friendly development.

Political and Legislative Challenges

(1) *How can local government prepare to accommodate a more assertive citizenry, a greater diversity of views, and demands for changes in service variety and quality while seeking consensus and compromise rather than divisiveness?* Planning to enhance the flow of information between government and its citizenry is a start. The creation of policy and advisory boards or a nonprofit development organization can bring together diverse community interests and provide forums of expression other than town council or county board meetings. Planning to enhance the local government's data gathering and analysis capacity can produce more carefully composed and convincing policy proposals. Careful use of volunteers throughout the activities and service production of local government can enhance "ownership" by those involved.

(2) *How can local government influence state government to provide greater infrastructure support?* Not only must locals pressure their representatives in the legislature to promote programs favorable to their development plan, but they must work to stimulate support in agencies naturally committed to rural development concerns such as the department of economic development, state department of agriculture, and the agricultural extension service. State government must be actively pressured for attention and commitments.

(3) *How can local government protect itself from being "captured" by developers?* Insuring that all interests are represented on and before decision-making bodies in the community is the best way to neutralize possible cooptation. If attracting retiree migrants has the broad acceptance that it should have to merit its promotion, then advocates will not have to rely on or be obligated to narrow interests.

(4) *How can a rural town council or county board prepare itself for legislating in support of development?* If those with policy-making and legislative responsibility are going to provide the policy leadership required for any development plan, including the one discussed here, it must:

- (a) be well-informed in advance of the purported consequences of a developmental option—not just its believed benefits;
- (b) share a consensus that the development approach is correct for the community and can be sustained;
- (c) move quickly to create the managerial capacity to plan for the consequences of development;
- (d) restructure its legislative processes and local government's administration to deal with planned changes (e.g., create a capital budget and a capital improvements planning process);
- (e) enhance its knowledge through training, workshops, and conferences;
- (f) enhance the post-election transition process so that new council members are well

- appraised of plans, policies, and their rationales;
- (g) conceptualize and construct the elements required by question (1) above;
- (h) hire personnel for their capabilities and their capacity to grow as the town develops.

CONCLUSIONS

Every rural town and county has a different set of circumstances to assess as it considers development options. Encouraging retiree immigration certainly is not appropriate for many localities. There are, however, more than five hundred rural counties that are experiencing elevated levels of retiree immigration (Glasgow, 1991). There are many nonmetropolitan and exurban counties that have attractive natural amenities that may be exploited for this type of development (McGranahan, 1999). Although a relatively low-cost, low-risk, high-probability strategy for some rural areas to pursue, only local people can decide if it is right for them by employing open, civic processes. Any developmental effort requires careful planning to head off problems and to insure sustainability.

As with so many of the challenges facing rural governments, the willingness to recognize existing limits on managerial capacity and to address these capacity needs will determine in large part the success or failure of planning and executing an economic development effort. The questions posed above are intended as a practical guide to community decision making regarding a local retiree-attraction effort. If honest answers to these questions lead to the decision to pursue such a policy, then leadership must be ready to sustain the effort over time, since the strategy must be implemented incrementally. Communities—both their public and private sectors—must be ready to invest in the human resources that policy implementation will require. They must commit, moreover, to capital investments and the regulations needed to support such a strategy. Planning and commitment are the keys to addressing proactively the challenges outlined here.

NOTES

(1) In contrast, Richard Florida (2002) finds a migration trend to certain cities among the artistic and technologically educated young. This “creative class” is moving to cities characterized by diversity, high-tech industry, and innovation. Florida argues that only cities with characteristics attractive to this class will enjoy strong economic development in the future.

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Douglas Skelley teaches public management courses to undergraduate and graduate students while directing the MPA program at James Madison University. His research interests are wide ranging and currently include rural public administration, the "new public management," and institutionalism.