

# REPORT DOCUMENTATION PAGE

Form Approved  
OMB No. 0704-0188

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Services, Directorate for Information Operations and Reports, 1215 Jefferson Davis Highway, Suite 1204, Arlington, VA 22202-4302, and to the Office of Management and Budget, Paperwork Reduction Project (0704-0188), Washington, DC 20503.

|   |   |  |   |  |
|---|---|--|---|--|
| <b>1. AGENCY USE ONLY (Leave blank)</b>   |   | <b>2. REPORT DATE</b><br>October 25, 1995                      | <b>3. REPORT TYPE AND DATES COVERED</b><br>Health Services Research |  |
| <b>4. TITLE AND SUBTITLE</b><br>From Military to Medicare: Perceptions of City Leaders on the Effects of Converting a Closed Base Site into a Retirement Community  |   |  | <b>5. FUNDING NUMBERS</b>   |  |
| <b>6. AUTHOR(S)</b><br>Barbara J. Holt, PhD   |   |  |   |  |
| <b>7. PERFORMING ORGANIZATION NAME(S) AND ADDRESS(ES)</b><br>Health Resources Study Center, Naval Postgraduate School<br>Code 65, Ro-214, Monterey, CA 93943  |   |  | <b>8. PERFORMING ORGANIZATION REPORT NUMBER</b>                     |  |
| <b>9. SPONSORING/MONITORING AGENCY NAME(S) AND ADDRESS(ES)</b><br>Health Resources Study Center, Naval Postgraduate School<br>Code 65, Ro-214, Monterey, CA 93943   |   |  | <b>10. SPONSORING/MONITORING AGENCY REPORT NUMBER</b>               |  |
| <b>11. SUPPLEMENTARY NOTES</b><br>This study was conducted by the Health Resources Study Center at the Naval Postgraduate School. The content reflects the view of the author and does not necessarily represent the views of the Department of Defense.  |   |  |   |  |
| <b>12a. DISTRIBUTION / AVAILABILITY STATEMENT</b><br>Approved for public release; distribution is unlimited   |   |  | <b>12b. DISTRIBUTION CODE</b>                                       |  |
| <b>13. ABSTRACT (Maximum 200 words)</b><br>This study examines past community experiences with an increased elderly population and compares the results with opinions reflected in a survey of community leaders anticipating a similiar demographic change. The perceptions are presented to determine the extent of support and the predicted effects on the social, economic and political characteristics of the community. |   |  |   |  |
| <b>14. SUBJECT TERMS</b><br>Base closure, economic development, elderly, retirement communities   |   |  | <b>15. NUMBER OF PAGES</b><br>17                                    |  |
|   |   |  | <b>16. PRICE CODE</b>   |  |
| <b>17. SECURITY CLASSIFICATION OF REPORT</b><br>Unclassified  | <b>18. SECURITY CLASSIFICATION OF THIS PAGE</b><br>Unclassified | <b>19. SECURITY CLASSIFICATION OF ABSTRACT</b><br>Unclassified | <b>20. LIMITATION OF ABSTRACT</b>                                   |  |

# From Military to Medicare: Perceptions of City Leaders on the Effects of Converting a Closed Base Site into a Retirement Community

Barbara J. Holt, PhD  
Health Resources Study Center  
Naval Postgraduate School  
Monterey, California



19951128 005



*October 25, 1995*

ISBN 0-9645940-2-1

DISTRIBUTION STATEMENT A

Approved for public release;  
Distribution Unlimited

DTIC QUALITY INSPECTED 3

A community anticipating the creation of a large continuing care retirement community is subject to many of the stereotypes associated with the elderly which persist in our culture. Local leaders find themselves torn between the benefit of extra consumer and tax dollars they believe will be generated and the social, economic and political costs of a changing demographic. Public officials must consider the electoral consequences of a changing constituency. Younger residents may resent the increasing numbers of elderly because of perceived threats to their economic and social well being, even though no real evidence of a threat exists (Rowles and Watkins, 1991).

Such is the situation in Marina, California, a small town on Monterey Bay. Previously a military town, outfitted with the goods and services demanded by 17,000 soldiers and their dependents, the closing of Fort Ord by the Base Closure and Realignment Commission in 1991 has had a serious impact on the local economy. As part of the redevelopment process, the Fort Ord Reuse Authority has approved the conversion of a section of abandoned military housing into a continuing care retirement community by California Lutheran Homes/Lifespan. It is estimated that at the completion of the first phase of development five hundred elderly will buy or rent housing in the community. At this point, approximately 250 jobs will have been created directly, not including those generated by renovation and new construction.

Therefore, the city is facing a retooling of city services, retail establishments, medical and social services to reflect a very different consumer. This study examines the perceptions of city leaders on the effect of retiree in-migration and compares the results with studies measuring the actual results in similar communities.

|   |                      |
|---|----------------------|
|   |                      |
| <input checked="" type="checkbox"/><br><input type="checkbox"/><br><input type="checkbox"/> |                      |
|   |                      |
| Codes   |                      |
| Dist  | Avail and/or Special |
| A-1   |                      |

## I

### Description of the Population

The elderly retiree is often caught between the desire to maintain familiar and habitual patterns of living and the necessity to be flexible due to aging-related changes (Clifford, et al, 1981-82). Elderly experience changes in employment, responsibility for their children or even their own parents, marital status due to death or divorce, onset of chronic illnesses and so on. These events create the need to make choices regarding housing and life style changes. While the majority choose to remain in the same metropolitan area, increasingly these choices lead to relocation, defined for the purpose of this study as a move to a different municipality from the one in which they have spent their employment years. There are two major reasons why older people migrate. They move either in search of amenities to facilitate a leisure-oriented retirement lifestyle or they move in search of real or potential assistance.

Current literature distinguishes between groups of elderly migrants, attributing to them different motivations for a move and different impacts on the locality. The majority of the contemporary elderly are the 'young-old'. This population, defined as persons between 65 and 74 years of age, is composed primarily of recent retirees who tend to be active, healthy and mobile. Their numbers include many who have the financial resources and willingness to explore a leisure oriented lifestyle, often leading them to an amenity-rich environment, usually characterized by scenic beauty and outdoor recreational opportunities (Glasgow, 1991; Rowles and Watkins, 1991).

The type of migration that is motivated by lifestyle considerations, known as "amenity migration", is the major type of migration among recent retirees (Longino, 1991). A recent

result of increasingly effective health care and younger retirement age, this group seeks comfort and activity. While recreational opportunities are important, many become involved in local community and service organizations. Due as much to interest as to income, some start second careers.

Unlike the common image of the frail, vulnerable elderly living on sparse income, the typical amenity-type migrant is married, well-educated, newly retired, in good health and has good financial resources, thereby stimulating the local economy. The demographics of retirees in coastal communities showed a high level of education and pre-retirement occupations. In one study (Sastry, 1992 ), about 36 percent of those who moved into the region for the sole purpose of retiring had a college diploma as compared to only 18 percent of all adults. This number included 10 percent with graduate degrees. Another measurement in a retirement community revealed 59 percent with degrees, including 27 percent with graduate degrees (Bennett, 1993). Because they are younger and healthier than the general elderly population, fewer demands are made on social welfare programs (Wiseman, 1991). It is estimated that this 5 percent of the elderly population comprises the largest group of elderly migrants (Litwak & Longino, 1987).

A second group describes persons between 75 and 84 years of age, a group that might be characterized as "vulnerable". Still independent, this group has either begun to exhibit some difficulties in managing without support or are becoming concerned that chronic illnesses will require them to seek assistance. A person in this group will begin to consider potential sources of caregiving, whether from family members or formal providers and looks to relocate where sufficient resources exist (Rowles and Watkins, 1991), particularly when there is a loss of a

spouse (Litwak & Longino, 1987).

The third group considered in the literature are the "very old", those of 85 or older who often exhibit major impairments and are required to move in order to receive intensive services. Many of these moves are into nursing homes or into children's homes where 24 hour care is available. Because it is not anticipated that a retirement community will attract this population, even though skilled nursing care will be a feature of the community, most residents will be those who move into the community in a relatively healthy state and deteriorate over an extended period. Therefore, this study excludes the characteristics of the very frail and their community impact.

## II

### **Costs and Benefits of Retiree In-migration**

When predicting the influence of those moving into a retirement community which offers a continuum of care, a system of providing various levels of care as needed by the client, it is necessary to consider both the amenity and the service-sensitive migrants. The decision to move into a retirement community reflects not only the desire for pleasant surroundings and leisure opportunities but also acknowledgement that assistance is needed either immediately or in the near future.

In general, communities have sought to attract the retired population. Retirement migration is seen as a growth industry for small towns and rural areas, creating an economic boon because of increased consumption and a broadened tax base. Retirees are perceived as placing little demand on community resources such as the job market, schools and social service agencies (Longino, 1991).

The costs associated with an influx of elderly migrants are generally identified as additional competition for jobs, greater pressure on public infrastructure, such as roads and hospitals, higher demand for public services, such as medical care and transportation services, increased competition for goods and services, clashes with non-elderly residents over growth policies, tax rates, and public spending priorities (Sastry, 1992).

The literature examined discusses these elements and provides direction if not precise answers. It is obvious from the overlapping issues that there is no consensus by the general public on what effects the elderly produce on the economic, political and social fabric of a community.

### **Economic Factors**

Many studies have emphasized the positive aspects of retirement immigration, and especially the fact that retirees bring to the state or local economy more assets than they send out. Dollars that are generally earned elsewhere (through transfer payments and investments) are spent locally. This income is typically thought to be multiplied many times in the local economy and especially in the markets for consumer goods, services, housing and utilities (Glasgow, 1991). One study (Bennett, 1993) reported that 60 percent of retired households in a retirement area had made a major purchase such as a car, furniture, appliances or other expensive items in the county of residence. The remainder consisted of expenditures by the federal government, other out-of-state governments and insurance companies, and increased private investment, primarily in new construction for businesses targeting the elderly market (Sastry, 1992). The stable incomes from Social Security, pensions, annuities and asset incomes

of elderly newcomers are welcomed in non-metropolitan retirement communities which were below the average in income. The services and facilities for the elderly have created demand for goods and services and often growth (Longino, 1991).

Between 1977 and 1982, growth in total employment was higher and unemployment rates lower in the retirement than the non-retirement counties (Glasgow, 1991). Strong elderly migration not only resulted in the attraction of further migration by the non-elderly but has also enabled destination areas to retain members of the labor force who otherwise might have migrated away from the region (Sastry, 1992). To the extent that these payrolls are subject to income tax, state revenues are directly affected by these indirect effects of elderly migration. Local sales taxes are affected when these payrolls are spent on goods and services in the local economy. There appears to be disagreement in the literature as to the types of jobs created by elderly in-migration. Glasgow (1991) reports that high retirement growth counties still have lower per capita income than non-retirement counties, attributed to employment growth largely in low-wage, low-skill service industry jobs.

### **Political Factors**

The political effects of a major demographic shift to an elderly population create the area of most debate in the literature. One issue argued is the political party preference of the community. Longino (1991) states that the elderly usually increase Republican support in traditional Democratic political communities. Haas (1991) however found that high immigration of older adults revealed mixed changes in registered political party affiliation; the belief that persons change political ideology solely due to advanced age is unfounded. Retirees

do tend to be very active politically, even running for public office in many cases (Bennett, 1993).

The issues supported by the elderly newcomers are also discussed. First considered is the idea that the elderly will only support programs for themselves and those taxes which fund them. A survey of local government officials in Florida suggests that, whereas older adults are politically active, their concerns are not focused on issues benefitting only the older age group (Haas, 1991).

Longino (1991) reports that this population tends to actively pursue better quality health care and community services and are more willing than locals to support higher tax levies to pay for them. This is viewed by lower-income property owners as lowering, rather than increasing, their quality of life. The elderly also shows an active interest in the preservation of the environment. The criteria with which the retirees choose an area is often heavily weighed by the appearance and cleanliness of the environment and creates a desire to maintain that atmosphere.

Another topic debated is the willingness of the elderly to support education expenditures. The premise is that if elderly migrants gain no direct benefits in terms of their own children or grandchildren they will vote against school bond issues. Haas (1991) found no data to support the assertion that migrating retirees will defeat school bond issues. Bennett (1993) reported they are more interested in the effective use of tax money for education.

### **Social and Health Factors**

Common perceptions of the elderly as heavy utilizers of health care lead to the

assumption that an increase in a frail population will stress the available health care system to the detriment of the original population. While the retirees averaged \$1200 of local spending for health care (Bennett, 1993), the literature reports that residents of a retirement village did not overburden the local hospitals, utilize the facilities disproportionately for the age group or cause the local tax payer to subsidize the cost of their care.

Those persons relocating to amenity retirement areas are most likely to be covered by private insurance Medicare supplements. These sources supply community inputs for indigent care and encourage better medical services to be developed. Similar findings arose for ambulance and county public health services. Counties with particularly rapid aging had exceptional physician to population ratios but fared poorly with hospital bed ratios (Haas, 1991). The great increase in Medicare patients in rural counties stimulated the health care economy and attracted a number of new physicians (Longino, 1988).

As contributors to the sociology of an area, the elderly become active as volunteers; Bennett (1993) reported that over half of the elderly donate time to projects for all age groups. For the same general reasons that they express interests in maintaining clean environments, that of preserving the character which initially attracted them, the elderly are seen as reliable in the maintenance of their own property (Cuba, 1992).

### III

#### The Study

Using the literature as a base, a series of questions were developed to determine how the leaders of a town preparing for elderly in-migration perceive the impacts they are likely to

experience. The results are discussed in light of findings from the literature. Since several items concern issues on which there is no consensus in the literature on what such repercussions are, it was impractical to define these attitudes as either accurate or inaccurate. The responses do, however, describe the general atmosphere of which the policy makers and developers should be aware for marketing and public policy purposes.

The instrument contained fifteen statements on potential influences with which the responder could agree or disagree on a 1 to 5 Likert scale. These statements address economic, political and social issues raised in the literature. Two additional questions measured the overall support of the retirement community by the responders and their opinion of the overall benefit to the city. These questionnaires were mailed to the 271 members of the Marina Chamber of Commerce. Eighty-two completed questionnaires were received, 22 were returned as undeliverable, one was returned with less than half of the questions completed and not counted. Therefore there was an effective return rate of 33.0 percent.

### **Environmental Context**

The time frame of the survey is important for the contextual understanding of the responses. The survey was mailed out one week following the unanimous approval by the Marina City Council to enter into negotiations with the developers, accompanied by statements from all council members and the mayor in support of the project. Although the continuing care retirement community project was by no means kept a secret, the simultaneous creation of a branch of the California State University System on another section of the closed base had received the overwhelming majority of press coverage and a presidential visit for the

dedication, and, consequently, public discussion. Therefore, the responders had little knowledge of the specifics of the target population, the physical design of the area or the services to be offered, leaving their perceptions to those formulated through other life experiences.

#### IV

### Characteristics of Responders

As displayed in Table 1, the greatest number of those returning the survey were from the business community (85.4%) as would be expected from a Chamber of Commerce membership. Of the total population, 62.2 percent of the responders were business owners, reflecting those who would be directly affected economically by any effects produced by the elderly population. Public officials responding were all appointed except for one individual.

| Occupation         | Number/Percent |
|--------------------|----------------|
| Business owner     | 51 (62.2%)     |
| Business manager   | 19 (23.2%)     |
| Appointed official | 8 (8.9%)       |
| Elected official   | 1 (1.2%)       |
| No Response        | 3 (3.7%)       |

**Table 1. Occupations of Responders**

| Age   | Number/Percent |
|-------|----------------|
| <21   | 0 (0%)         |
| 21-35 | 4 (4.9%)       |
| 36-50 | 30 (36.6%)     |
| 51-65 | 37 (45.1%)     |
| 66+   | 11 (13.4%)     |

**Table 2. Age of Responders**

The ages represented in Table 2 are expected, given that most responders are owners or managers of businesses. The largest segment (45.1%) is of those between ages 51 and 65, followed closely (36.6%) by the 36 to 50 age group.

V

**The Results**

While there are some variations in the specifics that community leaders expect from a large number of elderly, there is little disagreement on the overall impressions of such a project. Table 3 shows that 89 percent of the responders indicated that they either agreed or strongly agreed that the City of Marina would benefit from the project. Additionally, only 2.4 percent anticipated negative consequences.

|                   | Benefit to City of Marina |      | Support of CCRC |      |
|-------------------|---------------------------|------|-----------------|------|
|                   | N                         | %    | N               | %    |
| Strongly Disagree | 1                         | 1.2  | 0               | 0    |
| Disagree          | 1                         | 1.2  | 2               | 2.4  |
| No Opinion        | 7                         | 8.5  | 6               | 7.3  |
| Agree             | 40                        | 48.8 | 40              | 48.8 |
| Strongly Agree    | 33                        | 40.2 | 34              | 41.5 |

**Table 3. Responses to Overall Effect on City and of Personal Support**

Almost identical responses were reflected in the question regarding their overall support for a retirement community project with 90.3 percent registering support and only 2.4 percent (2 individuals) indicating that they did not support it.

**Item Analysis**

For the purpose of this report, cumulative scores for strongly agree/agree and strongly disagree/disagree will be used. Reference can be made to Table 4 for actual data in each

category.

### **Economic Factors**

The responders (80.5%) expected the elderly to be active consumers and increase business in the city. The responders (92.7%) felt that the elderly will increase business in Marina due to a tendency to shop close to home.

The responders (89.1%) believed that the opening of the retirement community would create additional jobs in the area. The responders (82.9%) did not believe that the elderly would seek employment to the detriment of other Marina residents.

The responders (73.2%) felt that new industries, such as health care providers and retail stores, would be attracted to the area to serve the elderly population.

The responders (62.2%) did not feel that tax exemptions would relieve the elderly of their share of payment for city services. A large number (26.8%) had no opinion on this item.

### **Political Factors**

The responders (65.9%) expected the elderly to become active in civic affairs. A significant number (18.3%) had no opinion on this item.

The responders (57.3%) believed that the elderly are avid voters and will affect election outcomes. Almost one-quarter (23.1%) had no opinion.

Only 37.8% of the responders thought that the elderly were strong supporters of environmental issues. Almost one-half (45.1%) had no opinion on this item.

Another question without a clear majority consensus concerned the favoritism of the elderly for taxes which support senior services at the expense of education funding. While the

| <b>Economic Factors</b>  | <b>Strongly Agree</b> | <b>Agree</b> | <b>No Opinion</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|--|-----------------------|--------------|-------------------|-----------------|--------------------------|
| The elderly tend to shop close to home and therefore will increase business in Marina.                       | 21<br>25.6%           | 55<br>67.1%  | 3<br>3.7%         | 3<br>3.7%       | 0<br>0%                  |
| The opening of a retirement community will create new jobs for Marina residents.                             | 19<br>23.2%           | 54<br>65.9%  | 4<br>4.9%         | 4<br>4.9%       | 1<br>1.2%                |
| Many of the elderly will seek full or part-time employment and take jobs away from current Marina residents. | 0<br>0%               | 7<br>8.5%    | 7<br>8.5%         | 58<br>70.7%     | 10<br>12.2%              |
| The elderly will be active consumers and increase business in Marina.  | 19<br>23.2%           | 47<br>57.3%  | 11<br>13.4%       | 5<br>6.1%       | 0<br>0%                  |
| The elderly will attract new industries, such as retail stores and health care providers.                    | 11<br>13.4%           | 49<br>59.8%  | 7<br>8.5%         | 15<br>18.3%     | 0<br>0%                  |
| The elderly are entitled to tax exemptions and therefore will not pay their share for city services.         | 1<br>1.2%             | 8<br>9.8%    | 22<br>26.8%       | 44<br>53.7%     | 7<br>8.5%                |
| <b>Political Factors</b>   |                       |              |                   |                 |                          |
| The elderly will come active in civic affairs.   | 13<br>15.9%           | 41<br>50.0%  | 15<br>18.3%       | 13<br>15.9%     | 0<br>0%                  |
| The elderly are avid voters and will affect election outcomes.   | 10<br>12.2%           | 37<br>45.1%  | 19<br>23.1%       | 14<br>17.1%     | 2<br>2.4%                |
| The elderly are strong supporters of environmental issues.   | 1<br>1.2%             | 30<br>36.6%  | 37<br>45.1%       | 14<br>17.1%     | 0<br>0%                  |
| The elderly tend to vote for taxes for senior services abut against taxes for education.                     | 7<br>8.5%             | 17<br>20.7%  | 20<br>24.4%       | 36<br>43.9%     | 2<br>2.4%                |
| <b>Social and Health Factors</b>   |                       |              |                   |                 |                          |
| The elderly can generally be counted on to maintain a clean attractive home and neighborhood.                | 14<br>17.1%           | 59<br>72.0%  | 7<br>8.5%         | 2<br>2.4%       | 0<br>0%                  |
| The elderly often volunteer for community projects.  | 12<br>14.6%           | 50<br>61.0%  | 14<br>17.1%       | 6<br>7.3%       | 0<br>0%                  |
| The elderly will increase religious activity in Marina.  | 3<br>3.7%             | 40<br>48.8%  | 33<br>40.2%       | 6<br>7.3%       | 0<br>0%                  |
| The elderly will overburden health care providers in Marina.   | 3<br>3.7%             | 4<br>4.9%    | 12<br>14.6%       | 60<br>73.2%     | 3<br>3.7%                |
| A large group of retirees will make public parks and golf courses crowded.                                   | 1<br>1.2%             | 1<br>1.2%    | 14<br>17.1%       | 59<br>72.0%     | 7<br>8.5%                |

**Table 4. Impacts Anticipated from Retirement Community**

largest segment (46.3%) disagreed with this premise, 29.2% agreed and 24.4% had no opinion.

### **Social and Health Factors**

A large majority (89.1%) responded that the elderly are likely to maintain clean homes and neighborhoods.

The responders (75.6%) view the elderly as active volunteers in community projects.

Slightly over half (52.5%) of the responders thought that the elderly would increase religious activity in the city, while a significant group (40.2%) had no opinion.

The concern that a large number of elderly would overburden health care providers in the area was not held by 76.9% of the population.

Another large segment (80.5%) did not believe that parks and golf courses would become crowded by the incoming population of elderly.

## **VI**

### **Discussion**

The results of this study indicated that the creation of a continuing care retirement community on a portion of the closed Army base, Ft. Ord, California, is well supported by local businesses and public officials. Responders indicated a strong belief that such a development will improve the economic and employment status of the area and that the increased elderly population will contribute positively to the political and social activities of the city. Past studies cited here appear to support these anticipated effects.

## REFERENCES

- Bennett, D.G. (1993) *Retirement Migration and Economic Development in High-Amenity, Non-metropolitan Areas*. **The Journal of Applied Gerontology**, 12(4): 466-481.
- Clifford, W.B., Heaton, T., Fuguitt, G.V. (1981-82) *Residential Mobility and Living Arrangements Among the Elderly: Changing Patterns in Metropolitan and Nonmetropolitan Areas*. **International Journal of Aging**, 14(2): 139-155.
- Glasow, N. (1991) *Socioeconomic Impacts of Retirement Migration in Appalachia* in **Change in the Mountains: Elderly Migration and Population Dynamics in Appalachia**. Sanders-Brown Center on Aging, University of Kentucky. Occasional Publication Number 2.
- Haas, W.H., III (1991) *The Grey Peril? Implications for Politics, Health and Service Delivery in Change in the Mountains: Elderly Migration and Population Dynamics in Appalachia*. Sanders-Brown Center on Aging, University of Kentucky. Occasional Publication Number 2.
- Litwak, E and Longino, C.F., Jr. (1987) *Migration Patterns Among the Elderly: A Developmental Perspective*. **The Gerontologist**, 27(3): 266-272.
- Longino, C.F., Jr. (1991) *Elderly Migration in Appalachia* in **Change in the Mountains: Elderly Migration and Population Dynamics in Appalachia**. Sanders-Brown Center on Aging, University of Kentucky. Occasional Publication Number 2.
- Longino, C.F., Jr. (1988) *The Gray Peril Mentality and the Impact of Retirement Migration*. **The Journal of Applied Gerontology**, 7(4): 448-455.

Rowles, G.D. and Watkins, J. F., eds. (1991) **Change in the Mountains: Elderly Migration and Population Dynamics in Appalachia**. Sanders-Brown Center on Aging, University of Kentucky. Occasional Publication Number 2.

Sastry, M.L. (1992) *Estimating the Economic Impacts of Elderly Migration: An Input-Output Analysis*. **Growth and Change**, winter: 54-79.

Wiseman, R.F. (1991) *Direct and Indirect Economic Impacts of Elderly Migration on Selected States Within the Appalachian Region* in **Change in the Mountains: Elderly Migration and Population Dynamics in Appalachia**. Sanders-Brown Center on Aging, University of Kentucky. Occasional Publication Number 2.