

Center on Aging

Research Report

**Aging as an opportunity: Retirement migration
patterns and community development in
Nemaha County, KS**

February 2008

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1. Introduction

This report focuses on the second phase of a research project which investigated aging in place in rural Kansas, seeking to demonstrate how local socioeconomic characteristics, including development legacies, local economic structure and cultures influence the patterns of aging. The first phase of the project was exploratory research on the local challenges of aging in place by conducting two community case studies in Kansas. The case study sites, Smith Center in Smith County and Yates Center in Woodson County, were selected after multivariate statistical analysis of the local patterns of aging.¹ We were able to conduct some exploratory interviews at a third case study site: Sabetha in Nemaha County (Figure 1). This place was not selected at random, but was chosen because Nemaha County is the only retirement migration destination county in Kansas, as defined by the Economic Research Service (ERS) at the United States Department of Agriculture (USDA) (Figure 2). Our preliminary finding was that, in Sabetha, people see aging through a very different perspective than they do in similar, yet declining communities, such as Smith Center or Yates Center.

Hence, we extended the original research project to Nemaha County, and in the second phase we concentrated on this non-traditional retirement migration destination (RMD). The significance of this lies in the fact that RMDs are usually in high amenity areas. Being a retirement migration destination is a significant boost for the local economy and can turn declining rural communities into popular, growing places (Serow 2003; Glasgow and Brown 2006). Our preliminary findings confirmed that retirement migration occurs in Nemaha County, and the infrastructure and services are prepared to handle this. This was an unexpected result compared to common knowledge about rural communities in Kansas that are not in metropolitan hinterlands, and do not have a larger (12,000-15,000) core settlement.

¹ The selection procedure included three steps. First we investigated four county-level variables: proportion of 65+ population in 1990 and 2000, and median age in 1990 and 2000. Counties were selected if their score in at least three of the four categories were at least two standard deviations higher than the state average. This was because we wanted to select the most aged places. Second, counties were filtered out if the population of the central place was less than 1,500 in 2000: we wanted to have a central community large enough for at least some economic and social diversity. Finally, in step three, simple random selection was used to select the two case study communities, keeping in mind that those communities had to be at least two counties apart from each other to minimize spatial autocorrelation.

Figure 1. Community case study sites

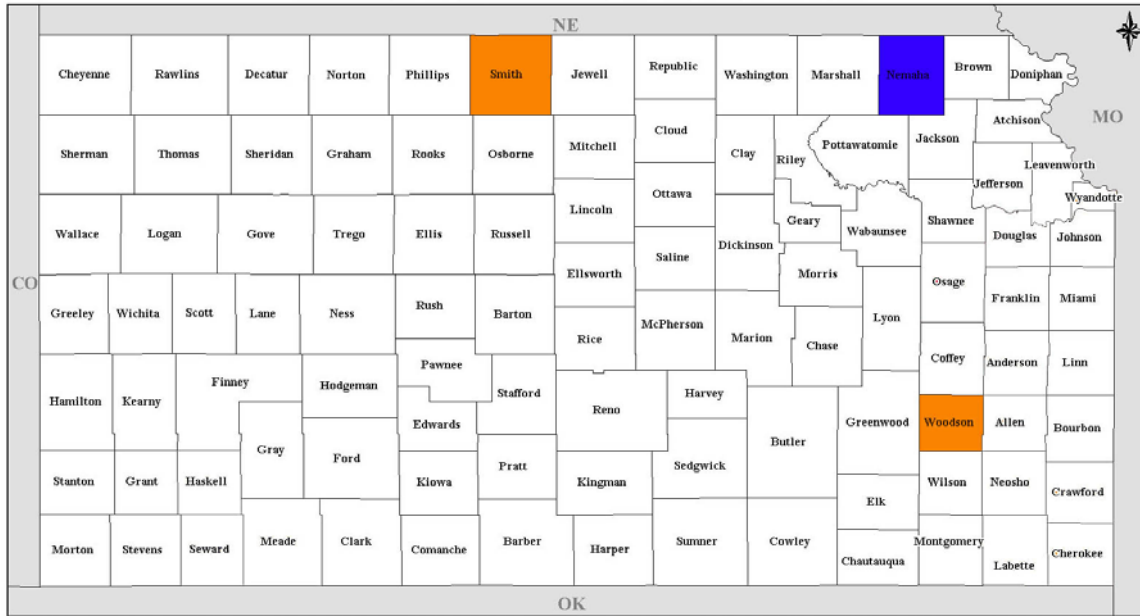
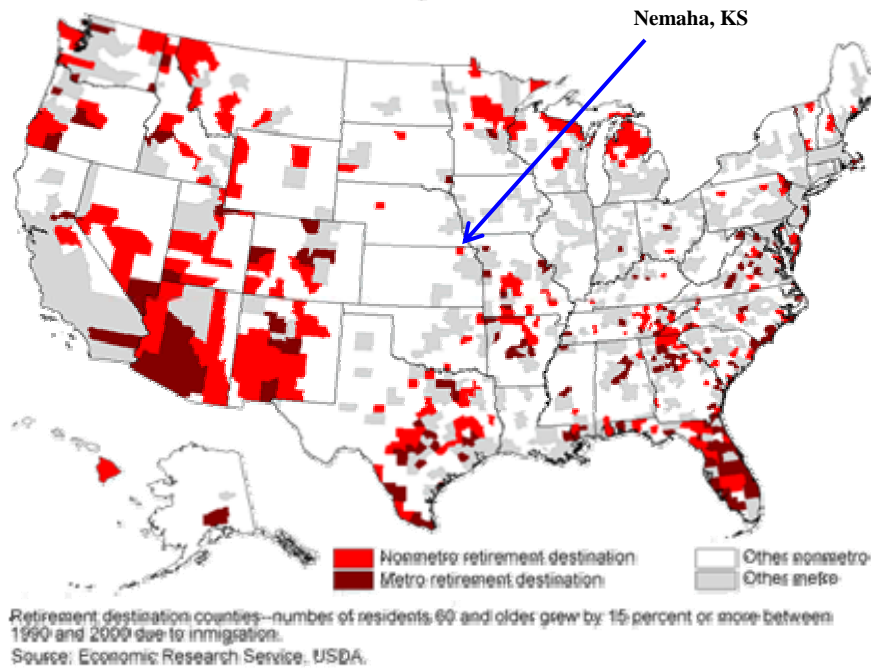


Figure 2.

Retirement destination counties, 2000



We conducted a detailed, systematic analysis of the socioeconomic structure and population trends of Nemaha County. Our expectation was that a detailed analysis of the county's socioeconomic characteristics, including the perceptions and views of the local communities, could help to construct a community development model based in a Kansas context. This could be a useful tool for small towns in the state currently struggling with aging, population decline, and economic problems.

The case study consisted of the analysis of time-sensitive, aggregated municipality statistics, non-participant observation, content analysis of the local and regional media, and interviews with key informants.² The triangulation of research methods and data collection techniques helped to gain an accurate picture of community structure and development. The unit of analysis was the county, however our work focused on both Sabetha (pop. 2,547 and the center of retirement migration flow) and Seneca (pop. 2,124 and the county seat). This is unusual settlement morphology because in most rural counties, population is concentrated in one central place.

This research report is a comprehensive study of all cases we investigated in Kansas. Local challenges of aging and development will be discussed with respect to Smith and Woodson counties too, but the focus will be on Nemaha County. The report has three major sections. First is a brief discussion on rural aging to contextualize our research. Second is the county comparison between Smith, Woodson and Nemaha counties using aggregated statistics and census data. Third will be the detailed discussion of aging and community development in Nemaha County where we address the following questions: (1) Is there a peculiar socioeconomic structure in Nemaha County triggering retirement migration? (2) Does aging and retirement migration provide community development opportunity for Nemaha County? (3) What can we learn from the Nemaha County case in terms of constructing a model which helps other rural places?

² We conducted 14 interviews with key informants in Nemaha County. In this report we use the previous 7 interviews in Smith and Woodson counties as well to elaborate the context of local aging challenges.

2. The social demography of aging in place in rural areas

Population aging, defined in the US as an increasing proportion of people age 65 and above, is a general demographic trend in many societies. It has a number of socioeconomic implications both at the national and local levels of social organization, including its impact on further demographic change, elderly well-being and poverty, community development, and economic growth. The demographic dynamics behind aging reflect a complex web of societal processes, albeit with relatively simple demographic root causes. Declining mortality and the related increase in longevity have extended the life period of humans over 65. While this seems the most obvious cause, it is declining fertility that makes the real difference in age composition at the national level. Fewer births mean fewer young people and therefore a higher proportion of people in the older age categories.

Besides mortality and fertility, the third determinant of demographic change is migration. While there are spatial differences in fertility and mortality, migration is the most important contributor to differences in aging across geographic areas (especially smaller areas). Migration and aging are connected in retirement migration and in aging in place. In retirement migration, (usually well-off) retirees move into certain communities. Through aging in place, the out-migration of younger generations leaves the older people behind, modifying the age composition of the area. Further, the community also loses the generation whose fertility behavior is the key to future population replacement. It is this pattern of aging in place that is most visible in rural Kansas today.

There are a number of social concerns generated by the process of population aging. The provisioning of national healthcare and Social Security are among them. However, rural small towns may have particular disadvantages when it comes to dealing with the changes brought about by aging in place. The history of out-migration from rural communities is well documented (Longino and Haas 1993; Longino and Smith 1998; Redford 1998). Younger people usually move out of rural areas for economic reasons. Either job opportunities in urban areas appear better, or there just are not enough jobs available in rural areas to employ them all. Further, increased levels of education contribute to this pattern. Rates of education and college completion have been rising steadily since WWII (U.S. Bureau of the Census 2000). Younger people who move out of rural areas to attend college are more likely not to come back. This is

because rural areas have few jobs for these people with their newly acquired skills. It is also possible that the consolidation of agriculture has also created barriers to entry for new, younger farmers.

For whatever reason rural out-migration of the young occurs, it both creates and combines with rural population aging to have severe consequences for the rural community. Some of these differences are greater levels of poverty (Glasgow 2003; Glasgow and Brown 1998; Krout and Coward 1998), worse average health status (Coward et al 1994; Glasgow 2003; Krout 1986; Wallace and Wallace 1998), difficulty in the public and private provision of services (Coward et al 1994; Krout 1986; Krout and Coward 1998), changing family structures (Glasgow 2003; Stoller 1998), transportation and housing issues (Kihl 1993), and general risks of community sustainability (Kulcsár and Bolender 2006). However, research is scant as to exactly what causes these differences between rural and urban areas. Some argue that it has more to do with the characteristics of rural people than it does with the rural area itself. Others contend the reverse. In any case, though trends in aging related issues in rural and urban areas are converging, there are still significant differences that warrant attention (Glasgow 2003).

While this research investigated the community development challenges regarding aging, it is important to emphasize that aging itself is not a problem. Population aging is a general demographic trend, which might have both positive and negative consequences. The balance of these consequences is contingent on community capacity to deal with this phenomenon. Thus, it is very important to study aging in the context of local economic and social capacity. The increasing proportion of elderly population does impact local culture, social organization and economic structure, but the outcome of this process varies significantly. To design and implement effective policies regarding aging, decision makers have to understand these trends and their origins as well as their future course.

3. County comparisons

Each of the three case study locations is smaller than the average Kansas non-metropolitan county (Figure 3). Also, like many non-metropolitan Kansas counties, all three locations have undergone general trends of population decline over the second half of the twentieth century. Coinciding with this population decline, all of the case study locations are older proportionally than the average non-metro Kansas county, but Nemaha is younger than the other two (Figure 4).

This probably stems from the different types of aging that each location is experiencing. While Smith and Woodson counties are aging in place due to the out-migration of their young, Nemaha County is aging through retirement migration. This is plainly obvious in Figure 5, where we can see a much higher in-migration rate in Nemaha County in the 85+ age group. The literature suggests that retirement migration destinations tend to have younger overall populations because retirees and the jobs they create tend to both retain and attract new younger and middle-aged in-migrants as well.

Figure 3. Total population, 1950-2000

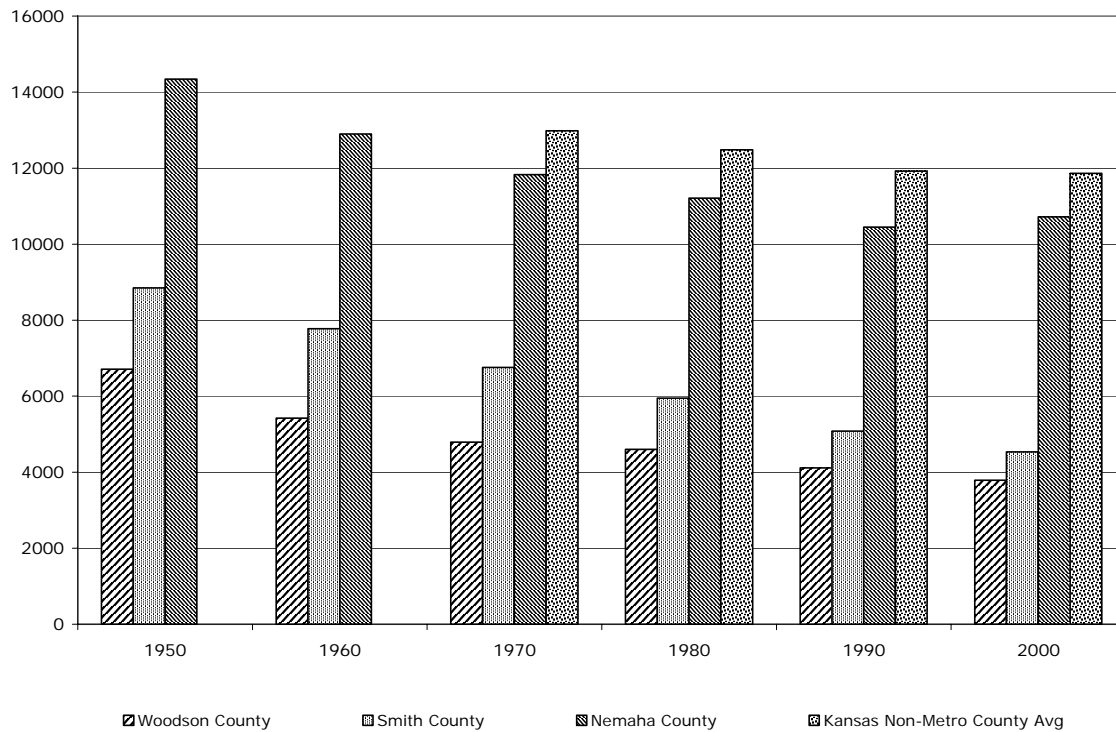


Figure 4. Percent age 65+, 1970-2000

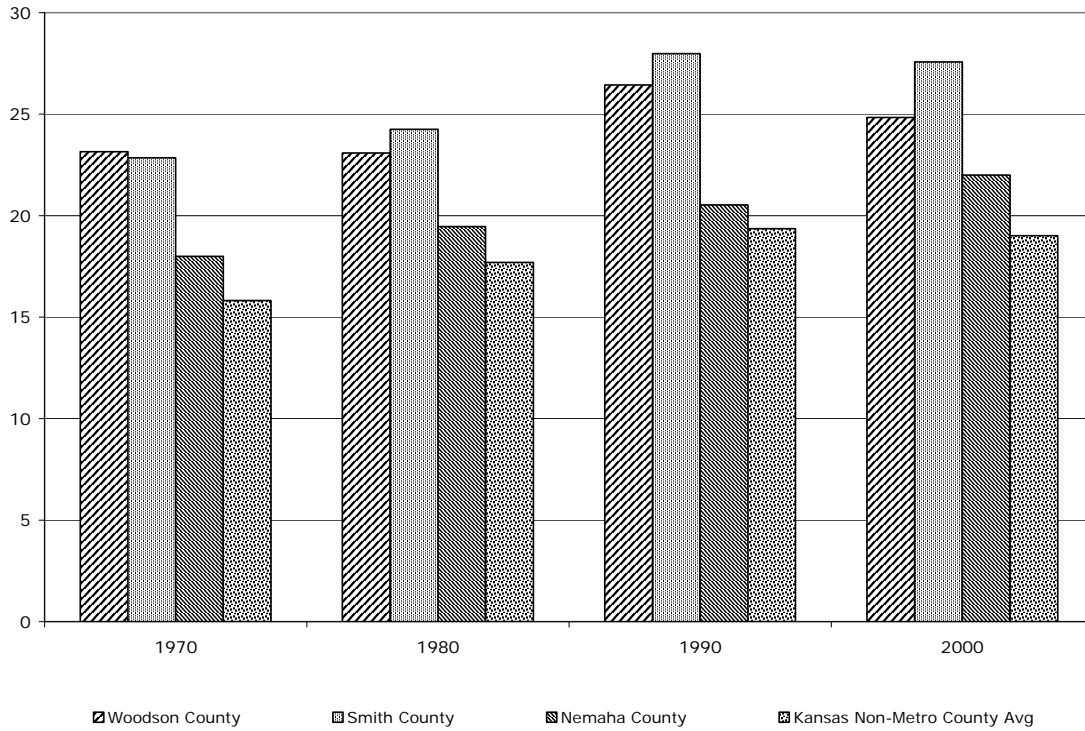
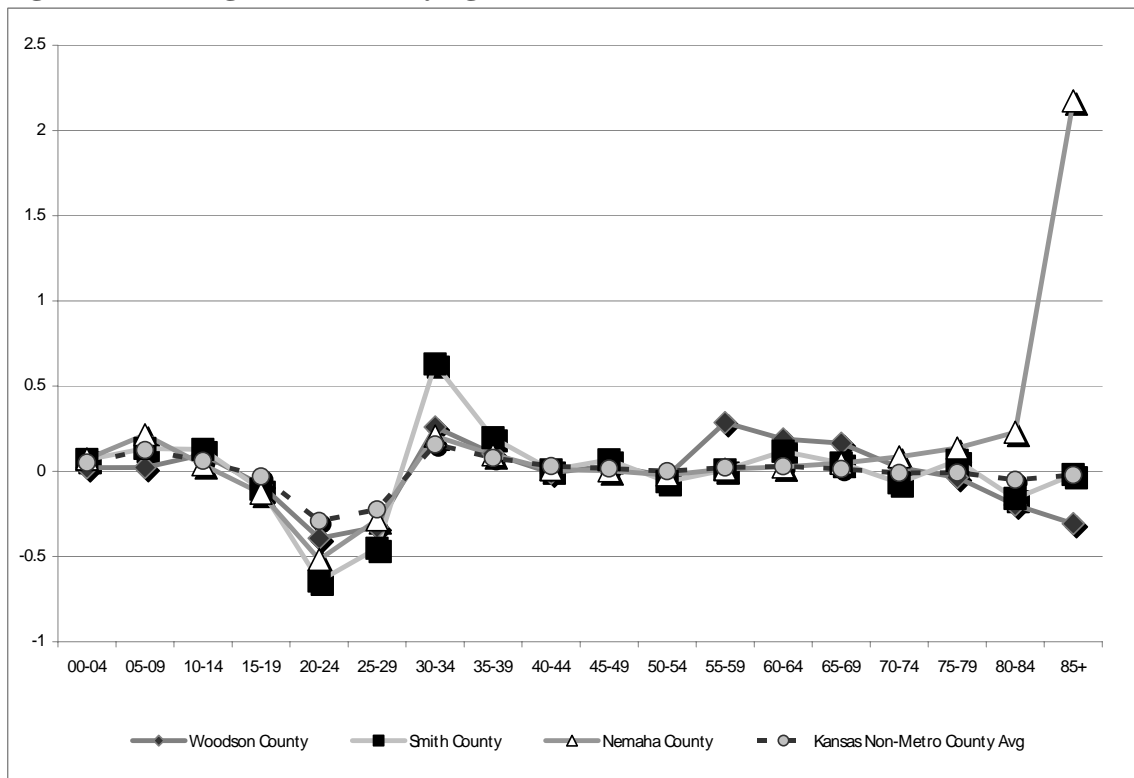
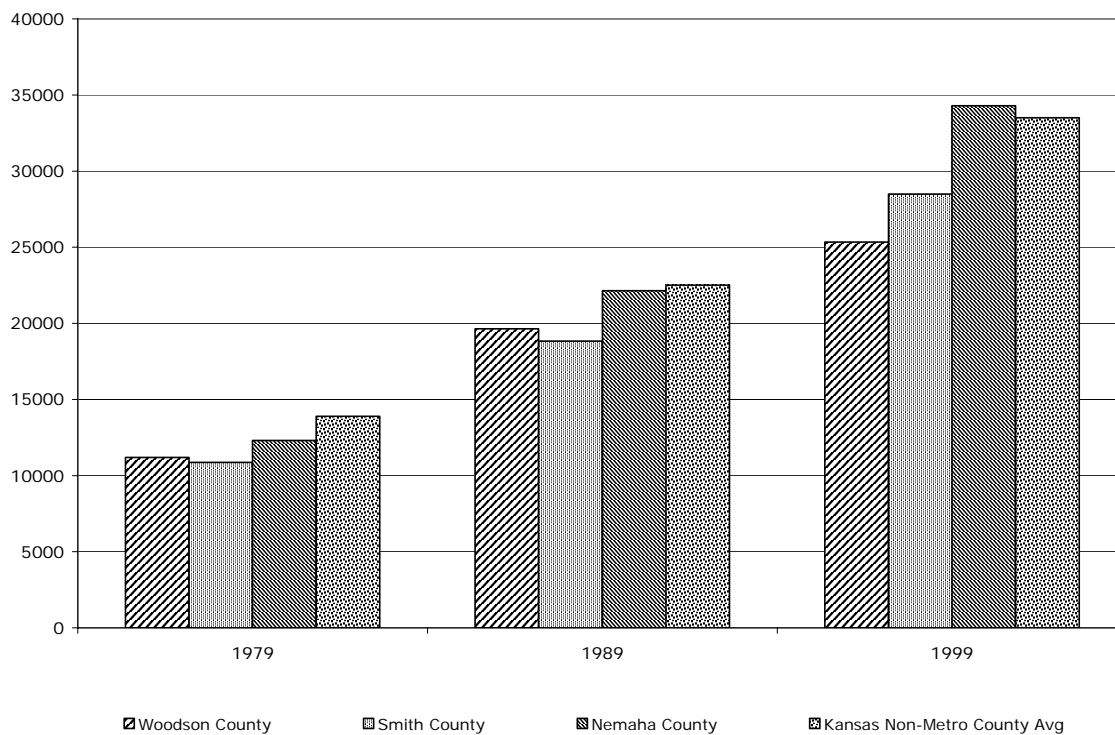


Figure 5. Net migration rates by age, 1990-2000



Employment rates have fluctuated somewhat in the three locations. However, they have kept a fairly constant relationship since the late 1970s. Nemaha County has had the highest employment rate, with Smith County and Woodson County next in order. In any case, all three areas shared with the rest of non-metro Kansas in the employment boom related to the population turnaround of the 1970s. At the same time, unemployment rates have been much less consistent with Woodson County being the hardest hit. Like unemployment, poverty rates in the three counties also follow different patterns. A notable finding is that over time, Nemaha County was doing better and better, and by 1999 poverty rate fell behind the Kansas nonmetropolitan average. Median household income has also steadily risen in each county since the late 1970s (Figure 6). While all three counties were very close in 1979, they spread out a bit in the 1980s and 1990s. As of 1999, Nemaha County actually had a higher median household income than the average Kansas non-metro county.

Figure 6. Median household income



Figures 7 and 8 show the percent of total employees working in farming and manufacturing in the case study counties. Overall, farming as a percent of total employment has declined in the study areas. This follows the general pattern observable in the rest of non-metropolitan Kansas and other agricultural states. New farming equipment and progressive farm consolidation has led to a decline in the labor inputs necessary for agricultural production. Manufacturing as a percent of total employment has appeared to grow rapidly in Nemaha County with a similar, but slightly less pronounced pattern in Smith County. Overall, manufacturing makes up a much larger percentage of employment in Nemaha County than in the other two areas, which became an important characteristic of the county as we later found out.

Figure 7. Percent of employment in farming

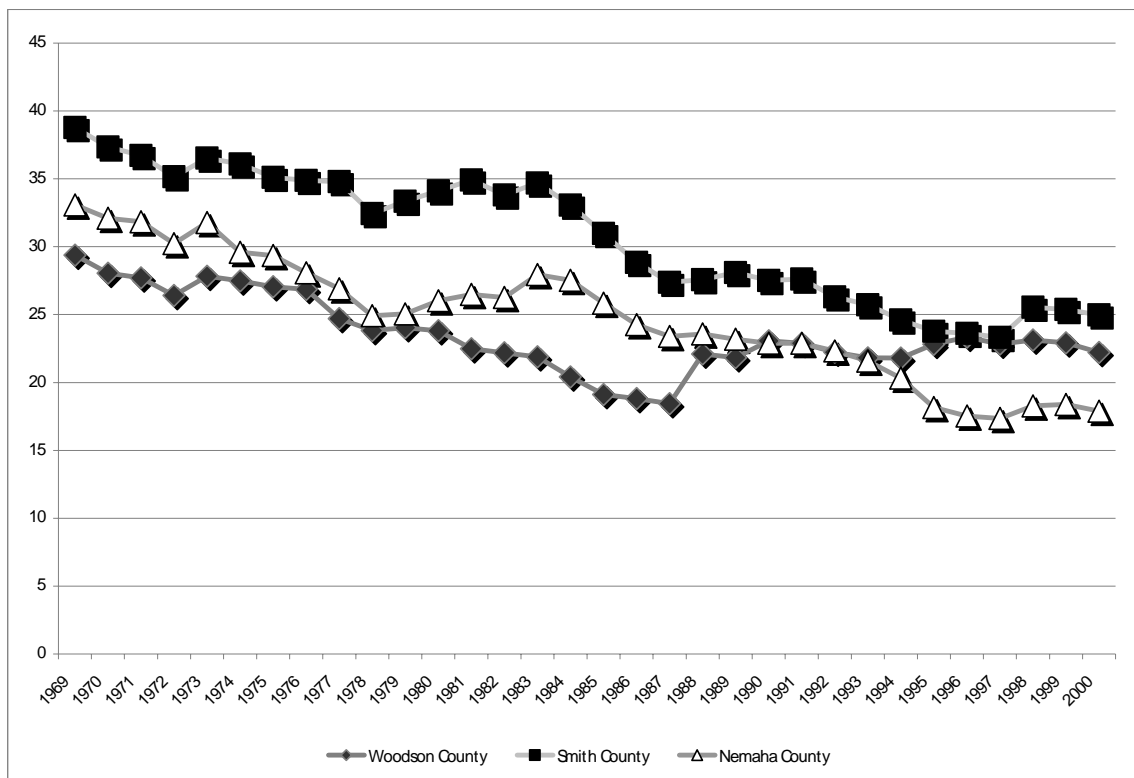
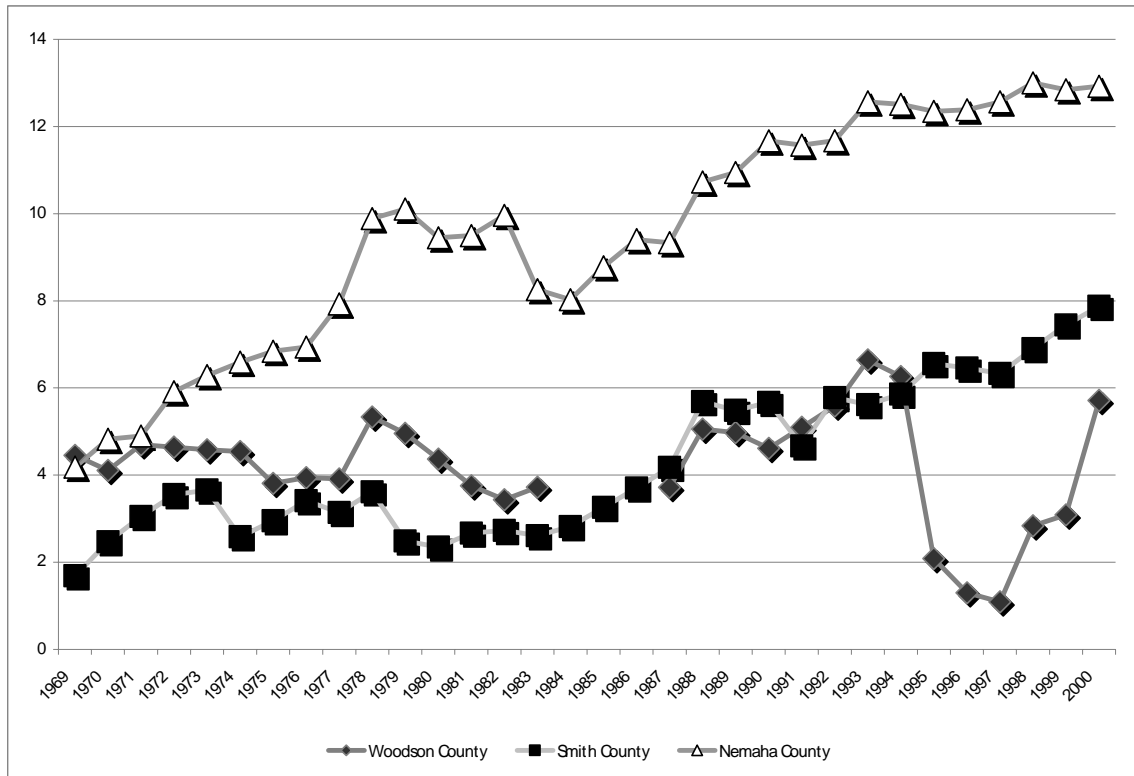


Figure 8. Percent of employment in manufacturing



Employment in retail and services has followed fairly similar patterns across the three counties. Retail employment as a percent of the total fell then leveled off through the 1970s and 1980s before rising slightly in the 1990s. Services have generally risen as a percentage of employment in the three counties. The overall trend in both Woodson and Smith counties is a decline in agriculture while jobs in other sectors remain steady or rise slightly. Smith County does seem to be doing a little better at replacing the agricultural jobs with employment in services and some manufacturing. However, both seem to be having difficulty replacing the jobs lost with agricultural restructuring. This could contribute to the same types of problems that other Great Plains agricultural communities are having with population loss and community sustainability. Further, through the same mechanisms of economic decline leading to the out-migration and lack of in-migration of the young, Smith County and Woodson County are becoming older through aging in place.

4. Nemaha County and its larger places

Nemaha County, in contrast to Smith and Woodson counties, seems to be effectively replacing its lost agricultural jobs primarily with service and manufacturing jobs (Figure 9). As will be discussed, this is an important characteristic of community sustainability. Not only have jobs been created to take the place of farm work, but also per capita incomes have tended to stay higher than the nonmetropolitan Kansas and nonmetropolitan US averages (Figure 10). This means that, on average, a person in Nemaha County makes a little bit more money than the average person in rural areas in Kansas and the country as a whole.

Figure 9. Employment by major sector in Nemaha County (actual numbers)

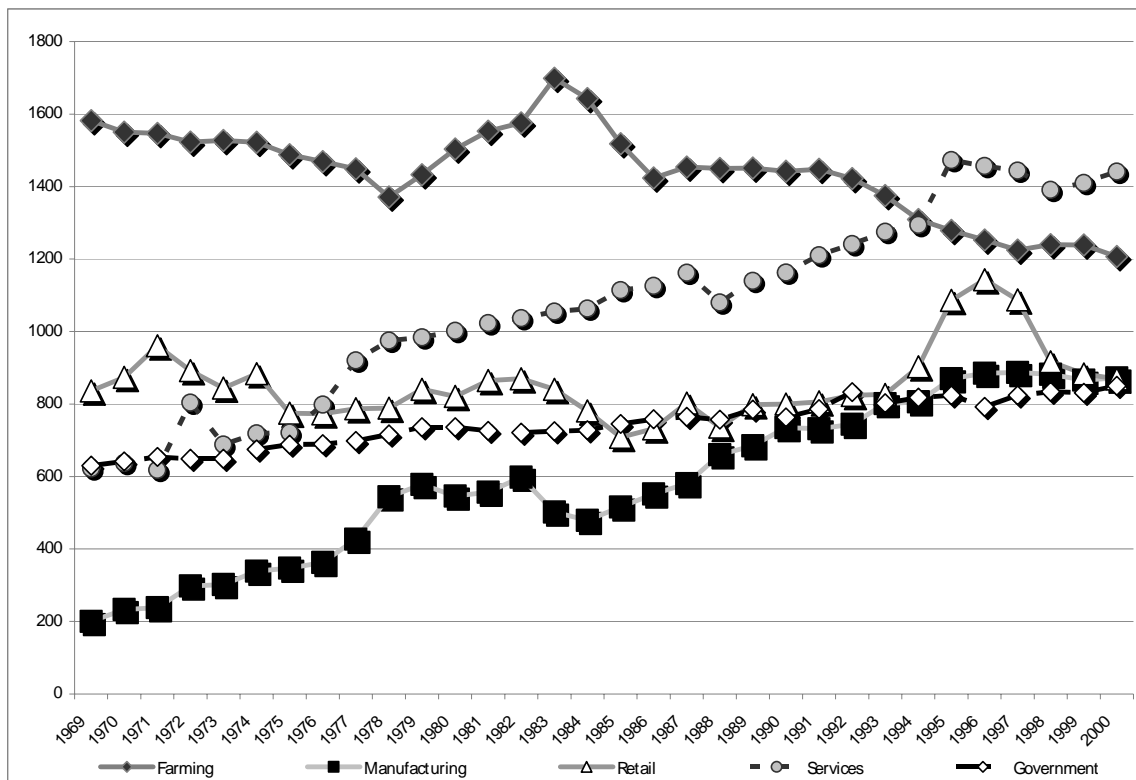


Figure 10. Per capita income in Nemaha County (in 1982-1984 constant dollars)

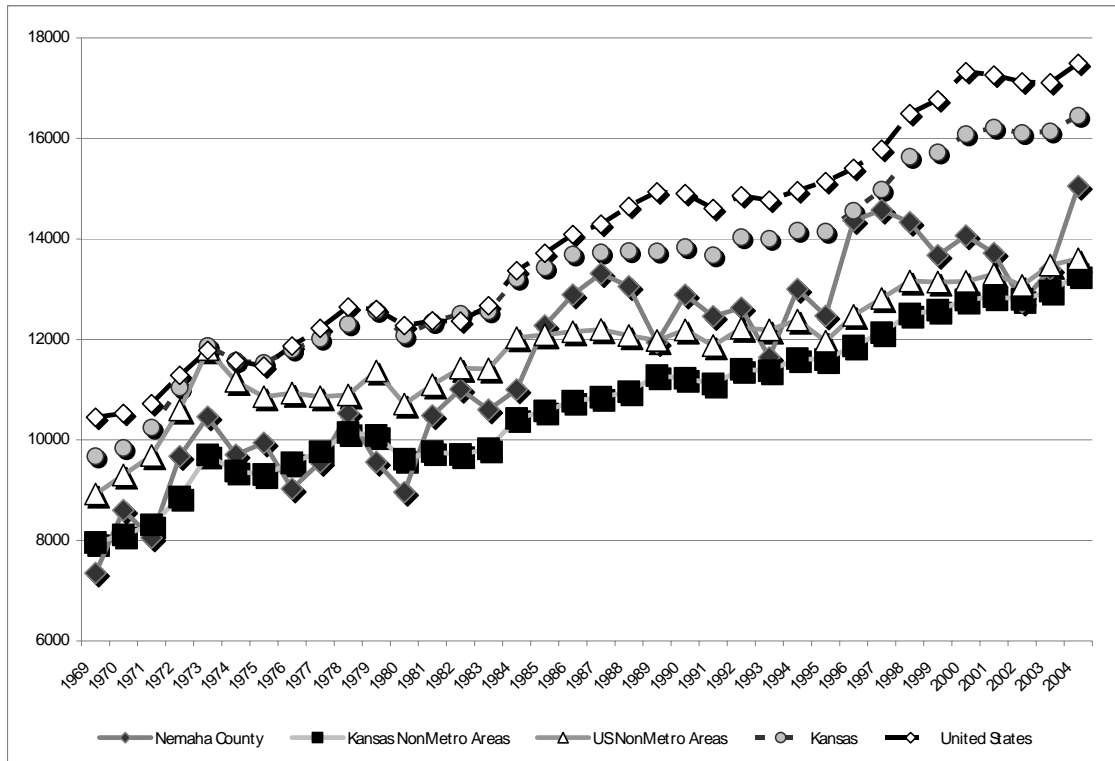


Figure 11. Population distribution in Nemaha County by place

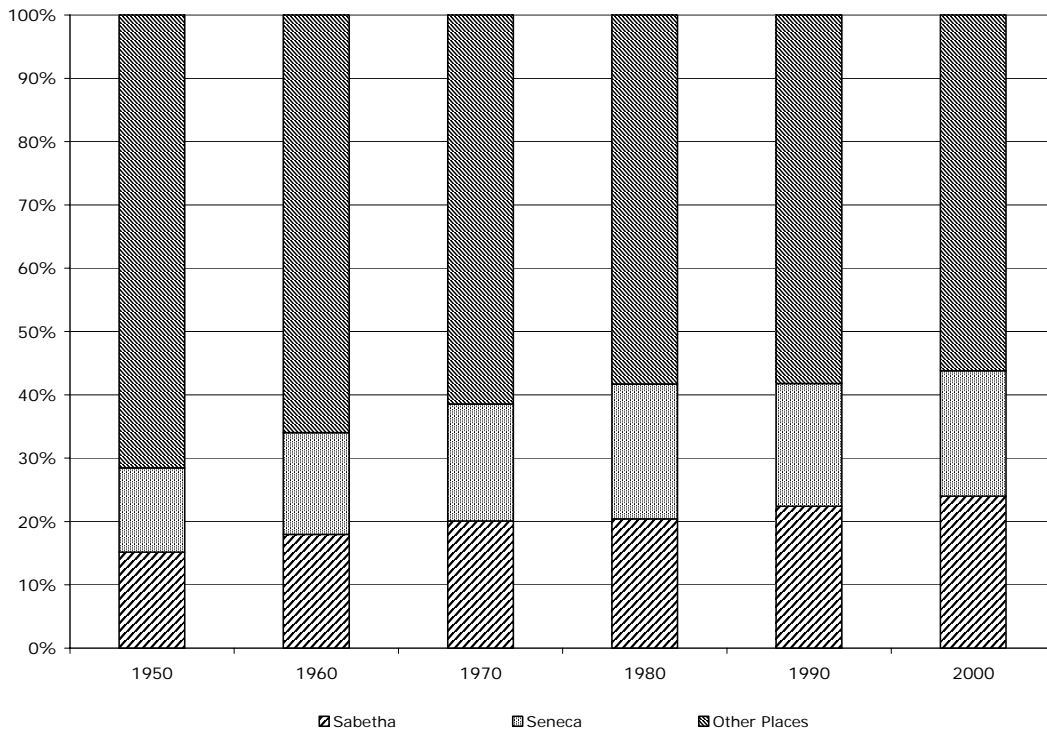
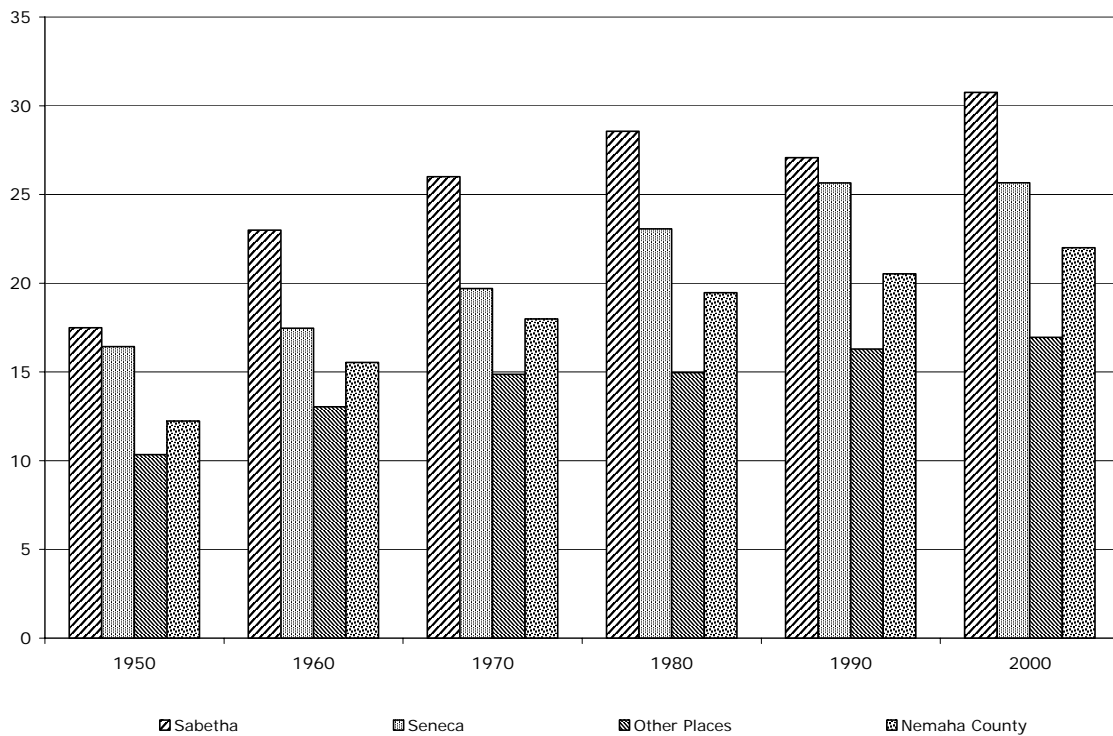


Figure 11 shows the relative distribution of the population by place in Nemaha County. Together, Seneca and Sabetha (the two largest places) have accounted for almost 30% to about 44% of the total population of the county. Unlike many non-metro Kansas counties, however, the population center seems to be split between these two places. Many Kansas counties have only one central place (usually the county seat) that has the majority of the people surrounded by much more scarcely populated hinterlands. Nemaha instead has two central places (about a half-hour drive from each other) with the population core split fairly evenly between them.

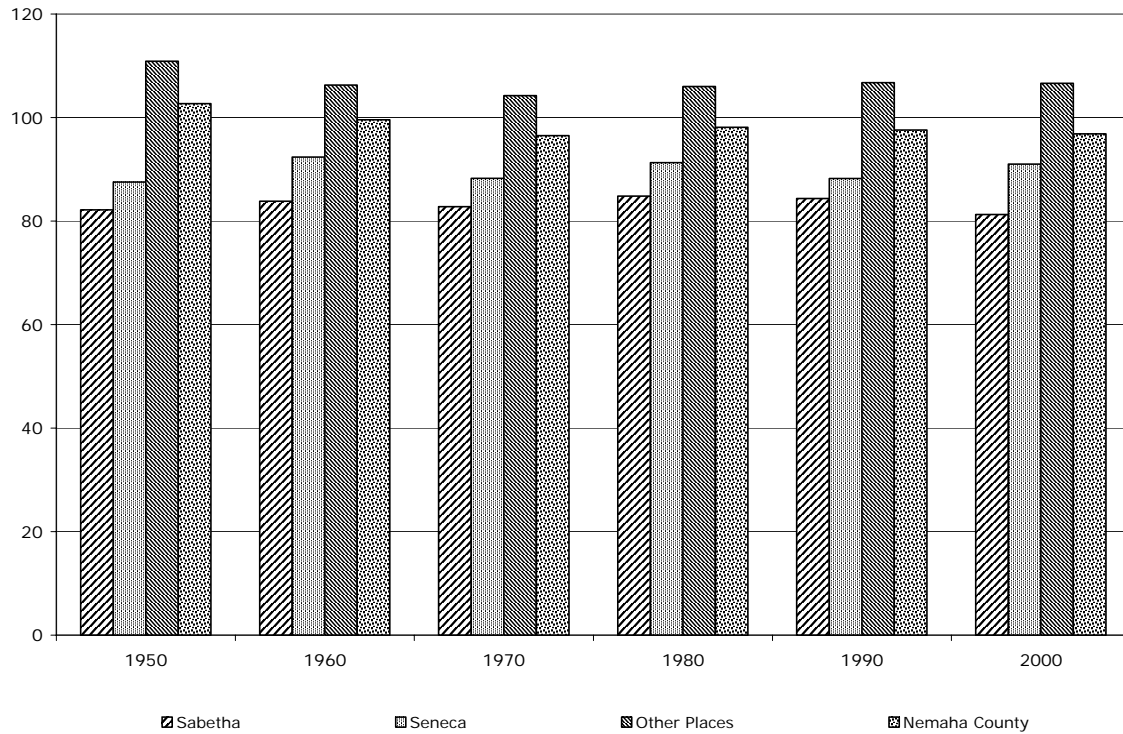
Figure 12. Percent age 65+ in Nemaha County by place



These central places are proportionally much older than their surrounding areas (Figure 12). Of the two, Sabetha has been consistently older, but both have aged at a fairly rapid pace over the second half of the century. Of interest also is the sex ratio in these areas. Due to women’s comparative life expectancy advantage, as populations age, they also tend to “feminize” or contain a greater proportion of women compared to men. Figure 13 presents the sex ratios (or number of men per one hundred women) in Nemaha County and its places. As can

be seen, there are proportionally far fewer men in Sabetha and Seneca compared to the other places in the county. These two charts together support the idea that aging and retirement migration are mostly confined to the two largest places in Nemaha County, Seneca and Sabetha.

Figure 13. Number of males per 100 females by place



The fact that Sabetha and Seneca are the centers of retirement in-migration is also supported through information obtained on people's residence five years previous (Figure 14). As can be seen, the proportion of the population living in the same house (non-migrants) is much lower in Sabetha and Seneca than in other places in 1990 and 2000. Further, the proportion coming from outside the county (the total of the top three bars, including those from abroad, which is very small) is slightly larger in Seneca and quite a bit larger in Sabetha. This means that, while both places are receiving more migrants on average than the surrounding areas, Sabetha is probably gaining a bit more.

Figure 14. Residence five years previous in Nemaha County and larger places

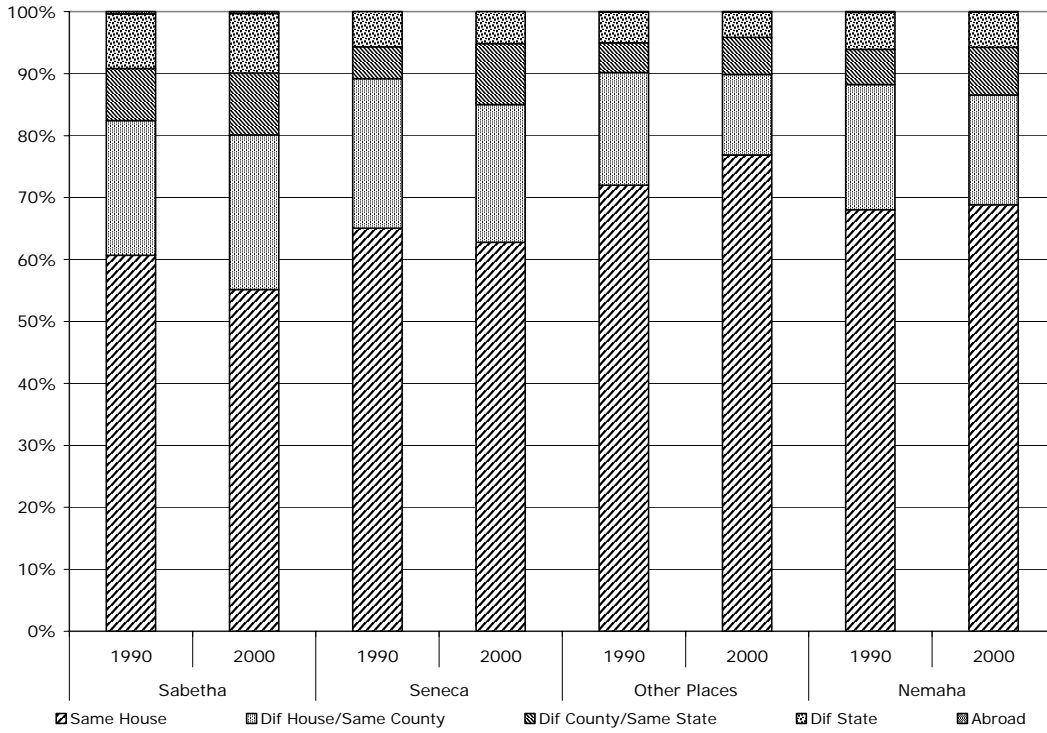
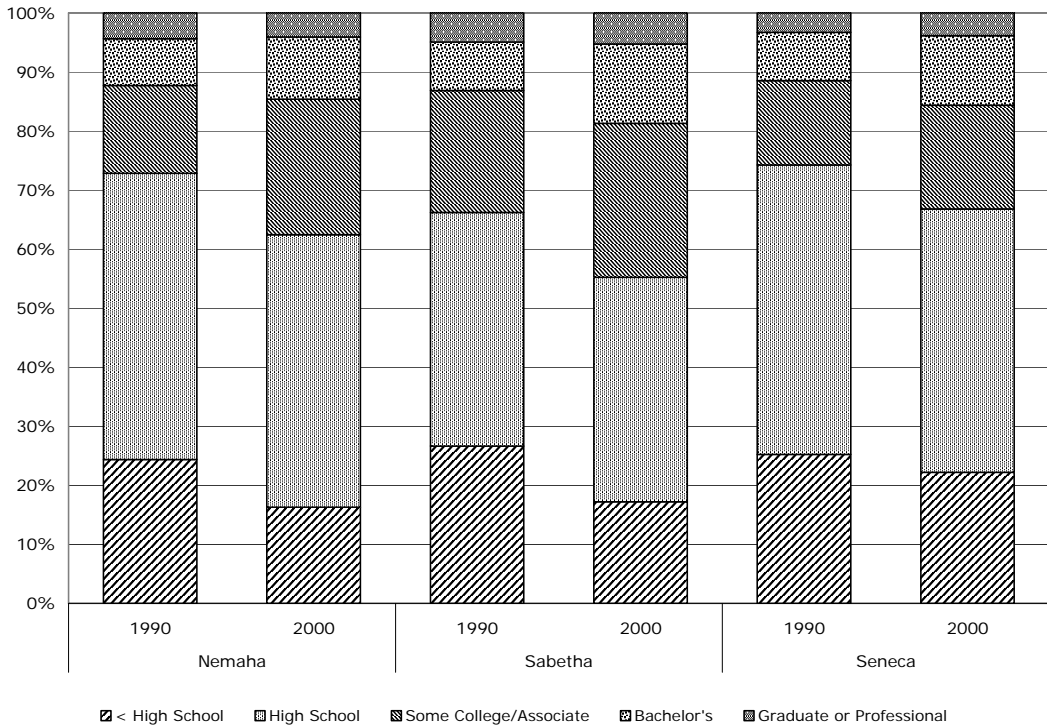
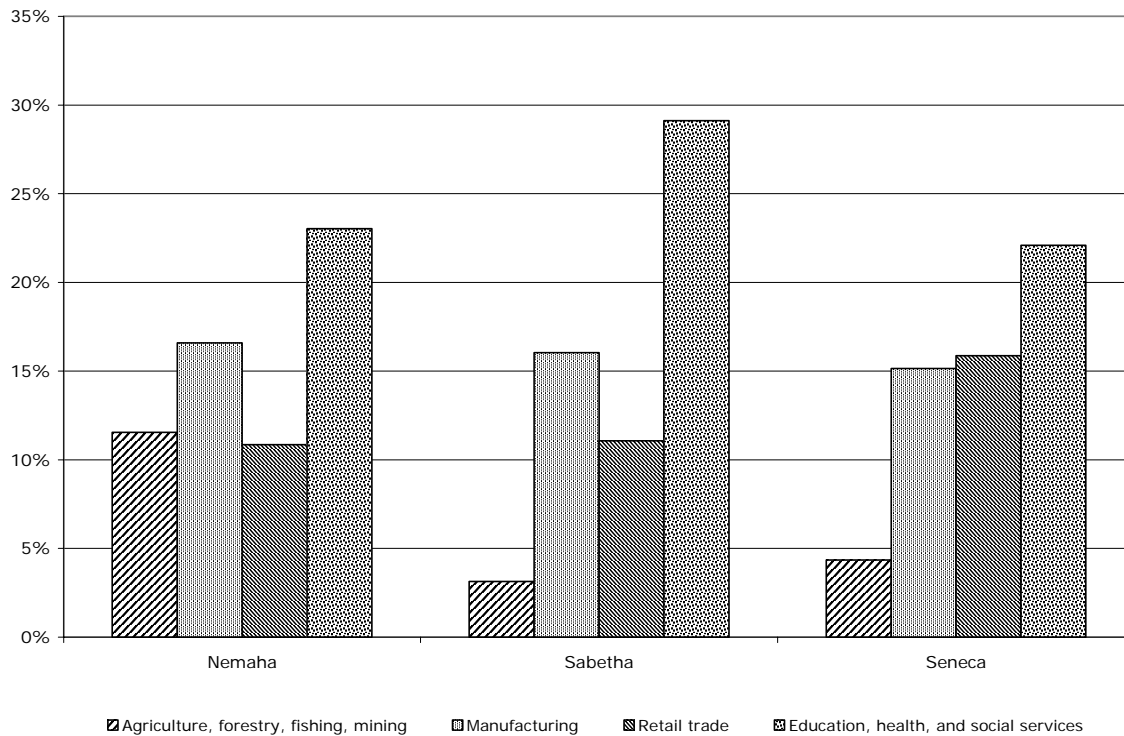


Figure 15. Educational attainment in Nemaha County and larger places



In general, the population of Sabetha has higher rates of education than Seneca or Nemaha County as a whole (Figure 15). One possible reason is that, though both towns have extensive health and elder care services, Sabetha health facilities do employ more people. Based on the educational needs for employees in health care, Sabetha would then need a larger number of people with professional and technical degrees. Comparing employment and unemployment rates, we see that Sabetha looks worse off than Seneca or Nemaha County. However, this is probably due to the larger number of retirees in Sabetha. Retirees are, by definition, out of the labor force. Adding people to the population who are not working can artificially lower the employment rate through mathematical relations without having a meaningful impact on the real labor market situation of the area.

Figure 16. Percent employment by industry in Nemaha County and larger places, 2000

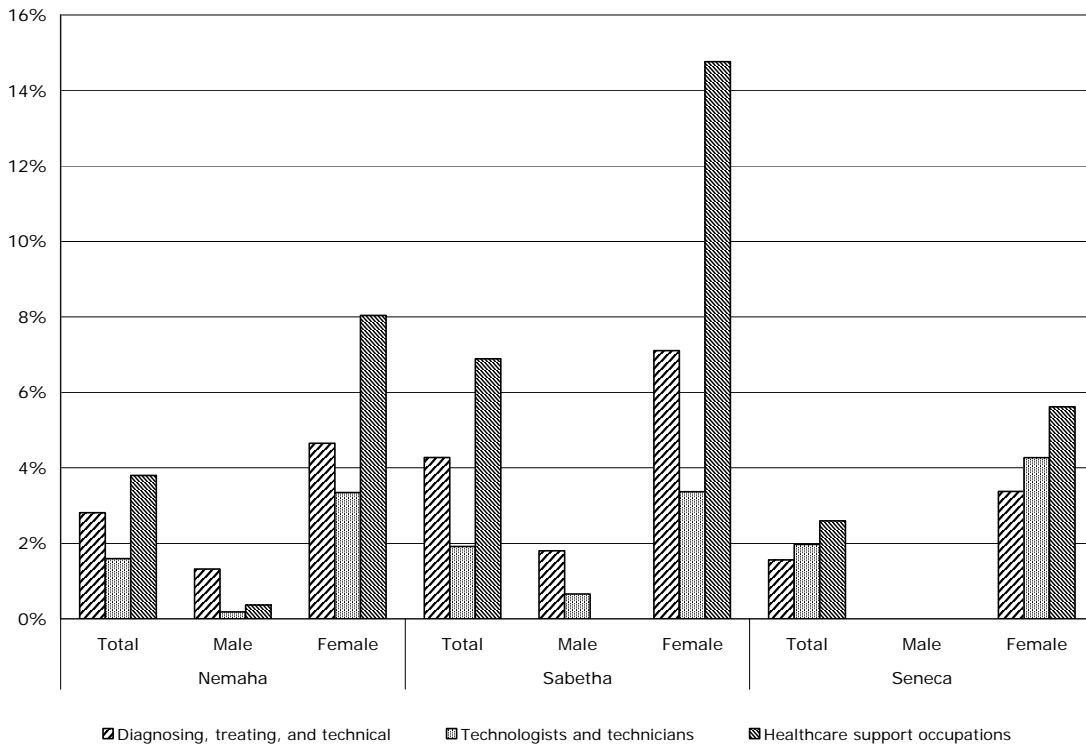


As previously discussed, Sabetha and Seneca rely much more on health service employment than agriculture when compared to the county as a whole (Figure 16). Taken with the previous graphs showing the general economic structure in the county, we can propose that as agriculture loses importance in the county, manufacturing and health services move in to pick

up the occupational and population slack. We acknowledge the fact that agricultural work takes very different kinds of training from manufacturing and health services. However, neither Seneca nor Sabetha were very involved in agriculture in 2000 (Figure 16), or even in 1990 (data not shown). Because farming was not as important in these places, it is possible that they were able to build up a population of more highly educated people to handle the new specialized jobs caused by and contributing to the area becoming a retirement migration destination.

As a final note, we include a chart showing the sex distribution in health services by sub-sector in Nemaha County and its two largest places (Figure 17). As we can see, women make up a much greater proportion of the people employed in health services of any kind in the area. Because manufacturing (the other main occupation in the area) employs primarily men, Nemaha County is in a peculiar situation. There are jobs there both for professionally and scientifically trained men and for medically and professionally trained women, besides the subsequent clerical and administrative positions. This means that, unlike many other non-metro Kansas counties, there are opportunities in Nemaha for both adult members of a family unit.

Figure 17. Percent employment by sex by sub-sector in healthcare, 2000



5. Impressions on the ground in Nemaha County

This section draws on information gathered on our case study visits to Nemaha County. Due to space considerations, actual quotes from key informants will not appear here. Instead, we provide our overview of the situation by drawing from interviews, visual impressions, and analysis of the local media.

As previously discussed, Nemaha County does not hold a particular advantage in terms of natural amenities (generally perceived as the main drivers behind retirement migration) over other rural Kansas counties. When we first visited the county, our interview subjects were somewhat surprised to hear that Nemaha County is a designated retirement migration destination, despite being well aware of the increasing proportion of elderly residents. While not famous for natural amenities, the county does, however, have a number of features that can help explain its retirement migration flow. These features include the healthcare system, business structure, employment and the local community culture.

One important feature Nemaha County has is its highly developed healthcare and elderly care system. This includes state-of-the-art hospitals and rehabilitation facilities, senior outreach programs, assisted living facilities and a variety of nursing homes. The largest nursing home, the Apostolic Christian Home in Sabetha, had room for over a hundred residents at different levels of care. Seneca also has several nursing homes and has recently opened a brand new assisted living community that is part of a national franchise.

The residents of the area reinforced our initial impression that it is these facilities, especially the nursing homes that are contributing to the influx of older people. Based on the age specific net migration rates of the area, it appears that people are not moving into Nemaha County as a first move after retirement. If that were the case, we would see higher net migration

rates for people in their early to mid-sixties. Instead, we see that people are migrating in at ages at and beyond 85. Hence, it seems that what is occurring in Nemaha County is not a conventional retirement migration process. These people are mostly coming primarily for the nursing homes and assisted living facilities. While this might not seem like a vehicle for economic growth in the conventional sense (that is affluent retirees creating demand for services causing subsequent economic growth), it is a very important indirect contributor to the economic health of the county.

People today are able to choose where they want to retire, and that applies to choices in later years about nursing homes and assisted living facilities. Nemaha County has those facilities, but so do other counties. So we might ask, why here and not somewhere else with nursing services? The answer may lie in the religious nature and family orientation of the communities. Sabetha seems to be largely Apostolic Christian while Seneca is primarily Catholic. We heard a number of people directly cite religious networks for why people they knew had moved to town.

Families provide additional networks through which older and younger people could reduce the difficulties involved in migration. In many migration situations, people in a destination place that can provide information and support can be very helpful. This seemed to be the case in Nemaha as it was popular opinion that most of the elders in the local nursing facilities had family members in town. Family and church networks thus seem to operate on a permanent basis, i.e. keeping people connected to their hometown even when they are living in another part of the country. As our key informants noted, it was local roots bringing people back and not general marketing. Apparently, these roots provide enough impetus to utilize aging as a community development opportunity.

This could be related to another way in which local family structure affects population in the area. Many of the local businesses are family owned. This not only provides incentives for

older in-migrants through a preferred shopping environment, but also creates resources for local families. Keeping at least part of the family in Nemaha County helps in making independent living possible for seniors by providing a social network of help. At the same time, elderly migrants coming back to families and faith-based communities are less likely to oppose age-sensitive local initiatives, such as school bonds.

Nemaha County is doing well in terms of health and community services for older people, but we could also ask why younger people are staying there as well. Many of the same religious and family reasons also apply to younger people. Family businesses can provide at least some jobs for college educated kids, creating a kind of business person replacement cycle. Also, as already noted, younger people, as well as elders, found the local religious community an attractive kind of cultural amenity for the area. Family businesses also help to keep money in the community. This is in stark contrast with absentee owned businesses that tend to channel profits away. This is especially important in farming, where successful family farms can serve to insulate the area from the deleterious effects of consolidation through corporate buyout.

Another factor deals with employment. In addition to nursing homes both places in Nemaha have extensive employment opportunities. Some participants even noted that there are more jobs than people. Both Seneca and Sabetha had at least one moderately large manufacturing plant and several smaller industries. The importance of this fact is twofold. First, retaining the manufacturing industry helps avoid agricultural dependence, a common problem for the rural Great Plains. The problem is that when farming becomes too dominant, consolidation and mechanization can create a decline in employment opportunities. Second, these industrial factories employ people at various educational and technical ranges, providing jobs for college graduates. Combining agriculture and industry (primarily male occupations) with health services

and education (primarily female ones) creates a situation whereby there are job possibilities for families. This leads to increased retention of the young (and thereby economic stability) and to the in-migration of others.

Generally, while Nemaha County shares many of the characteristics of rural Kansas, our key informants did not mention any dramatic service shortages. Entertainment might not match with what is offered in urban areas, and the variety of restaurants is not very broad, but people have no problem driving even an hour for certain amenities. It seemed to be a price that many people were willing to pay. So in general, Nemaha County looks like a quite successful case in retaining population and preserving a diverse economic structure. The real question is, though, can this be a model for other communities?

6. Conclusion

This study sought to discover what aging in place and retirement migration look like in a rural Kansas context. As the literature suggests, we found that aging in place can be associated with the out-migration of the young, difficulty in the provision of services, and economic and public administration decline. Aging can definitely contribute to a negatively reinforcing spiral of rural de-development. At the same time, the main problem is not necessarily aging, but the differences in communities' capacity to deal with it, especially if their capacity is being diminished by the same forces that started the local aging trend in the first place. Smith County and Woodson County are good examples of places struggling with the reality that many rural areas will face in the coming years.

The literature suggested that retirement migration does not only turn aging into an opportunity, but can also be a strong driver of economic growth. While this is generally true, our findings on retirement migration do not fit exactly with existing literature. The only retirement destination in Kansas, Nemaha County, seems to be drawing people not with natural, but with health service, business, religious, and cultural-value based amenities. In this way, this is not retirement migration in the sense the literature suggested. It is post-retirement, need-based migration with preferences for certain cultural characteristics facilitated by strong social networks.

Further, it seems that retirement migration is indeed contributing to community development, but also not in the usual way. The economic benefits that older people are providing are not through consumerism, but instead through a demand for health services that is helping to support the local economy as farming jobs decline. Health services combined with education, manufacturing, agriculture, and local culture create a community that offers opportunities to a wider range of people, and the subsequent diversity in business structure makes it more sustainable, or at least better equipped to address the common challenges of rural Kansas.

In a way, the differences between Nemaha, Smith, and Woodson Counties are not that large. All three were typical agricultural areas. However, through a variety of historical developments Nemaha County ended up with a good combination of economic and business activity in the right areas to remain sustainable. This emphasizes the importance of development legacies or path dependence that shape the fortunes of places over a long period of time.

The question we asked at the beginning of the project was whether there is a “Nemaha Model” of community sustainability, a model that can be adapted by other Kansas communities.

It looks to us that there is no readily available model, as Nemaha County has too many unique characteristics. However, we believe that there is much here to learn, and two things are especially important.

First, there is a complex interaction of factors in order for a place to become a retirement destination. Talking to people in Smith County and Woodson County showed us that some community leaders have seriously considered becoming a retirement destination as a feasible local development strategy. To this end, many cite the fact that their town offers safety, local culture, and a small-town atmosphere that should appeal to retirees. These characteristics are not unique, though. While many rural places in Kansas offer the same appeal, only Nemaha County became a designated retirement destination, reaching a threshold over which the in-migration of retirees is considered as a trend and not as a sporadic event. Nemaha County has a particular package of many peculiar socio-economic factors, including the right services, culture, and business structure to carve out a particular niche that appeals to older people looking to make later life moves. The chances of another small, rural Kansas place being able to intentionally develop such a combination seems very remote, especially because the characteristics of Nemaha County are products of long term historical trends.

The second thing deals with the complexity of the definition of a retirement destination. The typical picture usually focuses on natural amenities. However, Nemaha County's amenities are more business and culture based. This is instructive as Nemaha would normally be lumped together with counties in Florida and Arizona under the category of "retirement migration destination." This really obscures the diversity of factors that can lead to a county becoming a retirement destination. While the unique conditions of Nemaha County prevent us from creating a universal model of development based on retirement migration, the fact that Nemaha County is

unique in instructive. The fact that Nemaha County became a retirement destination without considerable natural amenities should encourage local communities to try to identify their own strengths that may help start their own retirement migration streams. Also, in the future researchers should strive to keep this diversity in mind as we continue to do research on retirement migration and community development. It may open doors for new development directions in small towns across the country.

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