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Retirement migration of Rhode Islanders, 1967–1979

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VITAE

Elizabeth Barber Gould was born in Columbus, Ohio. She grew up in Springfield, Ohio, and was graduated from Springfield High School. She received her undergraduate education at Bryn Mawr College, Bryn Mawr, Pennsylvania, earning a Bachelor of Arts degree in Political Science, with a concentration in Political Theory.

She has participated in many anthropological field studies with her husband, an anthropologist, including two years with the Tolowa Indians in northwestern California; more than three years with the Aborigines in the Western and Central Deserts of Australia; and six months with farmers in northeastern Finland just south of the Arctic Circle.

She was editor and originator of the *Asian and Pacific Census Forum,* a publication of the East-West Population Institute, Honolulu, Hawaii. She has edited a number of books and other publications in the field of population and census-taking. She has also served as Cruise Demographer for three Discovery Cruises sponsored by the American Museum of Natural History, New York; she lectured to passengers about the populations of Tahiti, Samoa, the Marquesas and Tuomotus, and other islands of the Pacific.

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Chapter I

Introduction and Overview

This research addresses issues that are only beginning to be recognized as important in industrialized society, namely, the behavior and activities of a heretofore almost invisible demographic group: the elderly. What was until recently a small and relatively powerless constituency is now growing faster than any other age group (U.S. Bureau of the Census, 1983b; Uhlenberg, 1987). Its higher proportion of the total population is a result primarily of lower fertility rates following the Baby Boom and secondarily of a decline in old age mortality (Preston, 1984a: 435). This pattern of an aging society is apparent not only in the United States but also in virtually every other industrialized country in the world (Martin, 1991: 527).

Many social issues arise in connection with the increased numbers of older persons, including health care, housing and welfare needs, right-to-die legislation, and the effective use of the talents and experience of older persons. A vigorous national debate has already begun concerning the appropriate expenditure of governmental resources on the elderly and the necessity of ordering budget priorities so that generational equity is ensured (Preston, 1984a; Duncan and Smith, 1989). This debate will probably gain even more prominence in the decades to come, as the Baby Boom population "bulge" begins to move into its retirement years at the beginning of the twenty-first century.

The demographic issues concerning the elderly have in the past been primarily questions of mortality, such as life expectancy, causes of death, and characteristics associated with lower mortality rates. Increasingly, however, as the elderly begin to occupy a more dominant position in society, and as their political influence is felt by other age groups, dif-

ferent questions need to be addressed. One of these newer questions has to do with the distribution of the elderly population and with the associated activity of migration, as the elderly choose new destinations, many of them in the Sunbelt, and new living arrangements, often having little to do with the location of other family members. Research attention has not been focused on the migration of older persons until recently, as migration was thought to be associated primarily with economic activity and labor force participation.

This research examines the migration behavior of older persons in Rhode Island and attempts to understand the factors that influence the decision to make a move in the later years of life. A modernization framework is employed, and it is hypothesized that those with a more modern orientation are more likely to change their location, especially if retirement has occurred and they are no longer tied to the labor force.

Elements of modernity are identified along a number of dimensions, including work, family, and ethnic affiliation. More modern attitudes and behaviors are expected to be associated with fewer children, higher levels of education, greater occupational status, and less self-identification with location-specific ethnic groups. Those with more modern orientations are expected to show greater lifelong investment in human capital (especially with regard to education) and greater attention to planning for the future, so that by the time they reach retirement age, they have the resources, the information-gathering skills, and a relative independence from family obligations to permit them to relocate in a new destination.

More traditional older persons, on the other hand, are expected to have less identification with the work role and more with family and religious/ethnic roles. When they retire, other non-work roles are already in place that can be expanded to compensate for the loss of the work role. They are thus less likely to sever community ties and to move to another location.

The migration of the elderly is a fairly recent phenomenon for several reasons. The first, and most obvious, is embodied in the historical description of the process of modernization. Pre-industrial societies--that is, societies in which the main economic activity was agriculture--were strongly oriented toward the family. Both production and consumption activities took place largely within the family unit, and the family decided on the use of labor and the allocation of resources. Economic activities were closely associated with location, since farming required ownership of or at least use rights to land. As industry began to emerge, however, factories employed workers as individuals rather than as families or family members. Young adults from farm families moved to industrial centers to take factory jobs, and ties to both family and place of origin began to diminish (Goode, 1982).

Factory jobs required that an individual live within commuting distance of the factory, which was usually located in an urban area. Industrialization thus contributed to the declining influence of the family by introducing geographic separation and economic independence for factory workers. As geographic mobility became associated with upward mobility in the occupational sphere, families dispersed, and generations found themselves at great distances from each other. Some careers involved multiple moves, and the location at retirement was not necessarily the place with which the individual or couple felt the strongest social ties. This new situation introduced an element of choice and preference into the question of where to live after separation from the labor force. With the advent of pensions, which represented portable income, retired persons could spend the remainder of their lives anywhere they preferred or could afford.

Another distinguishing feature of modernization is the substitution of institutions to perform functions that were previously the responsibility of family members. The Social Security Act is just over half a century old, and only in the last decade have people begun to retire after spending an entire working life contributing to the Social Security system. Medicare, the government program that pays substantial medical costs of the elderly, is

even newer, having been established in 1965. Both Social Security and Medicare have reduced the financial dependence of older persons on family members and have contributed to the freedom of residential choice for the elderly.

In addition to weaker ties to place caused by industrialization and greater independence from family members made possible by institutional supports, other factors have made the migration of older persons possible or even likely. Among these, the most important are health and money. Retirement age has been arbitrarily set at age 65 for about a century, even though life expectancy has increased dramatically. The average person now has many more years to live after he or she leaves the work force. And they are healthier years, too, as medical advances have eased the burdens of some degenerative diseases and as awareness of lifestyle factors has allowed individuals to take more responsibility in maintaining good health (Duncan and Smith, 1989).

An important consideration in studying the migration of older persons is financial well-being, both assets and income from pensions. Previous research has shown that income is positively associated with post-retirement migration (see, for example, Longino et al., 1984; Biggar, 1981; Biggar et al., 1984). With Social Security benefits now indexed to increase as the cost of living rises, and with greater participation in private pension plans, the elderly can expect income to continue to rise in the future. Moreover, the trend toward female labor force participation, which began in the 1960s, means that both husband and wife may now contribute to pensions plans. As more dual-income couples retire, both partners will receive pension income, and household income will increase. Income independence is associated with independent living arrangements, as increasing affluence may be used to buy privacy and to maintain one's own household (Kobrin, 1976; 1981). If older persons can maintain independent households, they need not be constrained by location but may choose to set up new households anywhere, including in a Sunbelt destination.

An examination of the trends in health and income enables us to make predictions about the prospects for elderly migration in the future. If trends toward higher income and better health continue, we would expect to see higher rates of migration of older persons. What was once an uncommon occurrence ought to become an increasingly familiar activity in decades to come. It is apparent that a better understanding of the determinants of this type of migration is an important research objective.

Before turning to a description of the study itself, I will look briefly at the questions that motivate research on this topic. Why is elderly mobility worth studying? The elderly constitute a minority in society, and movers, too, are a minority. So it would appear that studying a phenomenon that affects such a small subset of the population would merit little research attention, whether from sociologists, demographers, anthropologists, economists, or geographers. But the subject of elderly migration has ramifications that extend far beyond the individuals who move or do not move. It forms a social and spatial system and affects families and places, both origins and destinations (Cribier, 1980). Moreover, it involves lifestyle changes and adjustments in roles that must be confronted by everyone who survives to retirement age. With increased female labor force participation, both men and women in the future will face retirement and the decisions and adjustments that accompany it. From these issues flow policy considerations that address the needs of the elderly and the impact of elderly migration on sending areas and receiving areas (Biggar et al., 1980: 225, 229-30; Longino and Crown, 1990).

Elderly migration may, in fact, be the final playing out of the modernization process, and it may be one more shift in the structural changes that began with specialization and differentiation. In many areas of society the substitution of institutional supports for what were previously family functions has been in place and operating for some generations. But the final stage of the life cycle--the post-retirement period--has been in existence for a relatively short time. It was created by improvements in life expectancy and societal

changes that made it socially acceptable for older persons to withdraw from the labor force while they were still in good health.

Changes in the distribution of the elderly affect the age structure of both sending and receiving areas. A new supply of recent retirees rejuvenates the retirement community while at the same time slowing down the aging of the sending community. Insofar as retirement destinations attract certain types of retirees, migration also affects the distribution of wealth. Retirees who elect to leave industrial cities to return to their rural origins may bring needed revenue in the form of pension income to dying rural communities (see Gould, 1988, for an example of a marginal rural community in northern Finland that derives a substantial proportion of its revenue from pensioners' incomes.)

Migration research has broad implications for society because it involves more than the mere movement of individuals from place to place with the collective results showing a pattern of population distribution and trends over time. Individuals are members of families, of ethnic groups, and of social networks, and they maintain ties whether their residences are in the same neighborhood or separated by great distances. Migration must be considered when assessing the welfare of the elderly population because it impinges on such questions as intergenerational relations, living arrangements, and the care-giving functions of families that cannot be supplanted by institutions. Much has been written about the needs of the elderly and the services, especially medical services, that they require, and much of this literature has assumed that an influx of older persons is a burden to the receiving community. But with the relatively recent increase in the income of older age groups, the elderly may in the future be a welcome source of jobs and income for cities and towns, which may find it advantageous to attract newcomers who bring their portable pension incomes with them (Longino and Crown, 1990).

A final issue that demonstrates the importance of elderly migration and distribution focuses on the appropriate use of human resources. With retirement comes leisure time for

most people, and amenity migration may be the move of choice in order to maximize opportunities for leisure. But, as Kingsley Davis points out, such leisure is a "dubious paradise" (Davis, 1988: 191). He says that "most human beings fare poorly under conditions of perpetual recreation...[A] policy of universal retirement of the elderly overlooks a frequently observed truth--namely, that work organizes people's lives" (Davis, 1988: 192). Moreover, says Davis, a retirement policy such as that found in the United States is "frightfully expensive," not only because of payments to maintain the retired population but also because of production forgone (Davis, 1988: 192). The waste of human resources in terms of the experience, energy, and capability of the elderly is likely to become an important national question in the 21st century. Those communities that have attracted larger number of retirees will benefit most from devising and instituting policies and programs that use the talents of the elderly in such a way as to assure their self-esteem, status, and purpose.

1.1 Elderly Mobility in Rhode Island

This study attempts to identify some of the characteristics associated with the mobility of older Rhode Islanders. It uses a longitudinal data set collected by the Population Research Laboratory of Brown University. Since Rhode Island has one of the highest proportion of elderly in the country, it is a particularly appropriate data set for studying older persons.

The organization of this study is sketched briefly below. Chapter 2 discusses the theory that underlies this study. Modernization theory provides the framework for this analysis, because it shows the relationships between individual characteristics and modern behaviors such as retirement migration. The literature on economic motivation for migration is reviewed for its relevance to elderly migration, and previous research on older movers is summarized. Data sources are discussed and assessed.

Chapter 3 expands on the theoretical outline sketched in Chapter 2 and specifically addresses retirement and the status of the elderly. The position of older persons in non-Western societies and in historical contexts is briefly explored, and the changes in status that accompany modernization are noted. The concept of retirement is discussed and defined, and the effect of retirement on the status of the elderly is explored. The problems of using a single definition of retirement are addressed, and recent changes in legislation affecting age at retirement are described.

The implications of retirement for intergenerational relations are outlined, and it is suggested that because retirement of persons in good health is such a new stage in the life cycle, norms for intergenerational relations are still in the process of being formulated. The location-specific aspects of the status of the elderly are also examined.

Chapter 4 focuses on the research problem, the data set used for analysis, the hypotheses proposed, variables chosen to test the hypotheses, and the methodology employed. Previous research based on the Rhode Island Health Survey (RIHS) is discussed, and relevant results are briefly summarized.

Chapter 5 discusses the selection of the subsample of older persons from the RIHS and describes this subpopulation in detail. Demographic characteristics, such as age, sex, fertility, and marital status, are examined, as are other characteristics that pertain to the concept of modernization. These include education, occupational status, religion, and membership in a Rhode Island ethnic group. Other topics included in the discussion are labor force status, health, home ownership, duration of residence, networks of friendships, satisfaction with aspects of current life, and nationality of self, spouse, parents, and in-laws. The different types of mobility (local, short-distance, and long-distance) that can be distinguished in this data set are described and discussed.

Chapter 6 uses the characteristics of the subsample as the basis for a bivariate examination of mobility and modernization. Variable specification is spelled out in detail, and

cross-tabulations are performed between all variables chosen and the mobility variables. Both past mobility (that is, duration of residence prior to the first interview) and recent mobility (moves between interviews in the longitudinal study) are explored, and patterns begin to emerge that identify strong relationships and permit preliminary generalizations to be made about the characteristics associated with the tendency of older Rhode Islanders to move or to stay in the same place.

The multivariate analysis, discussed in Chapter 7, uses logistic regression to examine the relationship between mobility and characteristics related to modernity and traditionalism. Logistic regression was chosen as the method of analysis because it is most appropriate for dealing with a dichotomous dependent variable. Several models are formulated to allow examination of both long- and short-distance moves, and modernization characteristics are entered as explanatory variables. Also employed is the technique of event history analysis, a method of using longitudinal data that permits examination of the timing and sequence of life-history events. In this case, retirement and mobility are the events of interest: Does release from the labor force in fact trigger mobility among older persons? If so, what kinds of mobility might be expected? Logistic regression wastes important information in the data set because it uses as its dependent variable a simple yes-or-no response: Did the individual make a move during the period of observation or not? The timing of the move with respect to retirement is not assessed. Event-history analysis, however, makes use of timing information by creating segments of time for each individual in the data set. This can strengthen the evidence for making causal inferences about the effect of one life-history event upon another.

Chapter 8 introduces a contextual approach to the analysis. A random sample of cases is selected, and the questionnaires are examined to explore the range of patterns involving retirement and mobility. The results highlight the discontinuity between conceptual definitions and actual behavior, and they demonstrate the diversity of motivations and circumstances.