RURAL RETIREES IN MICHIGAN:
ISSUES AND OPPORTUNITIES
Findings From Focus Groups Meetings

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PREFACE

This paper is a part of a series of reports of the activities conducted under a grant from the Fund for Rural America, U.S. Department of Agriculture. Funds for the three year grant entitled “Enhancing Rural Economies Through Comprehensive Extension, Research & Partnering Approaches Using Multi-County Clusters in Michigan With Application to National Rural Settings” were received by Michigan State University’s Department of Agricultural Economics in March, 1998. The major goal of the grant is to increase economic development activity in four clusters of rural counties in Michigan through the utilization of the resources of the Michigan State University Extension Service, Michigan Agricultural Experiment Station, and other resources of Michigan State University. Various local, state, and federal public partners as well as the private sector are to co-sponsor projects.

This paper represents the first stages of a continuing project to explore the utilization of retirement community human resources in rural Michigan and to develop Extension programs to meet their needs. Future activities include focus groups, labor supply analysis, a conference, and perhaps a rural academy to be developed by Michigan State University and its partners.

13 pages
INTRODUCTION

The Fund for Rural America/Enhancing Rural Economies (FRA/ERE), a project funded by a USDA grant and co-sponsored by Michigan State University (MSU) Extension and Agricultural Experiment Station, facilitated four retirement focus groups meetings in the I-75 Cluster in March and April, 2000. These meetings were planned during the initial meeting of the Retirement Conference Steering Committee on November 17, 1999. The I-75 Cluster comprises five counties (Cheboygan, Otsego, Crawford, Roscommon, Ogemaw) and is so-named because the interstate highway I-75 bisects each county. One if its main characteristics that plays an important role in the economies of this region is the rapidly increasing in-migrating retiree population. The focus group meetings were held on March 2, in Indian River for the Cheboygan/Otsego Focus Group, March 7 in Grayling for the Crawford/Roscommon Focus Group, March 15 in Harrison for Clare Focus Group, and April 3 in West Branch/Ogemaw Focus Group.

The objectives of the focus group meetings were to: 1) explore in detail issues of key concern to the I-75 Cluster’s retirement community, 2) gain insight into sub-group dynamics within the diverse retired population, and 3) obtain participant input in planning future project programs and events. A representative cross-section of the different segments of the I-75 retired population attended the meetings. This paper highlights the major concerns of the retirees in the region and outlines the important policy issues relating to this retiree population.

CONTEXT

The U.S. has been thought of as a nation of the young, but by the middle of the 21st century, America’s elderly population growth will become so rapid that there could be more persons who are elderly (65 or over) than young (14 or younger). The elderly population has grown substantially in the 20th century; the number of persons aged 65 or over has jumped by a factor of 11 (U.S. Census Bureau, 1995). Consequently, the elderly, who comprised only 1 in every 25 Americans (3.1 million) in 1900, made up 1 in 8 (33.2 million) in 1994 (more than 34.4 million according to the census data of 2000). The Census Bureau's "middle series" projections report that the elderly population will more than double between now and the year 2050. By the time the baby boom generation enters their elderly years (between 2010 and 2030), as many as 1 in 5 Americans could be elderly during that period, and the number of elderly will grow by an average of 2.8 percent annually.
This national trend is also true for Michigan. With its elderly population accounting for well over 12% of its total population, Michigan’s northern lower peninsula is home to one of the most highly concentrated and rapidly growing retirement populations in the United States. The USDA Economic Research Service has designated each of the five the I-75 Cluster counties as retirement-destination counties, or non-metro counties with 15 percent or more net in-migration in a decade (Cook and Mizer, 1994). Many of these “retirees” are not elderly, not 65 or over. In fact, many of them are in their 50s and even 40s. Nevertheless, because of this influx, median age of this cluster’s counties is greater than the median age in Michigan as a whole by more than seven years (42.7- vs. 35.3-years in 1996) and this gap is projected to double by 2020 (McPherson, 1997).

With this national trend at the background and the baby boom generation about to get into their retirement years in the next one or two decades, the development of retiree educational and social programming will become a major undertaking for universities and social service institutions for many years in the future. As it was reported in our Staff Paper #99-69, this sector of servicing seniors is relatively new as most current programs have been in operation under ten years, and those organizations which do offer programs represent a very small percentage of the total number of available institutions.

In recognition of the tasks ahead, the FRA/ERE Project, using the state-wide network of Extension county offices of Michigan State University and local partners, has facilitated four retirement focus group meetings in the I-75 Cluster in year 2000. The focus groups are teams of interested people who are intent upon establishing a pilot program which eventually may serve as a model for other Michigan and US communities in identifying the expectations and creating events in which their community’s seniors will actively participate.

**MAJOR FINDINGS OF THE MEETINGS**

1. The retiree population is in fact heterogenous, and exhibits variations by age, race, socio-economic status, and residence. Although the I-75 Cluster has experienced a large influx of amenity seeking retirees from urban areas, its retirement population includes also those who age-in-place, seek assistance, and are less wealthy and migrated to the region for social and family reasons. The needs, demands and expectations of the various subgroups in the I-75 retiree population vary in character and intensity.

2. In-migrating retirees of the I-75 region tend to be relatively young, married, well-educated, and affluent professionals from urban areas who are attracted to the area’s natural amenities and rural lifestyles. Many are early retirees in their 50s. These individuals tend to be socially and recreationally active, and include many who wish to become involved in civic activities or pursue business opportunities.
3. Many retirees, especially those from urban areas, are experiencing difficulties in adjusting to their new surroundings and meeting others with like backgrounds and interests. Some of them are having feelings of isolation and experiencing sort of depression. To the contrary, long-term resident retirees do not seem to know the difficulties their recent in-migrating counterparts are having in gaining acceptance in their new communities.

4. The existing government and church organizations, the only systems in place, are inadequate in serving the needs of the retirees. The traditional community associations (i.e. Rotary, Lions, Elks Clubs) had not developed appropriate models to involve sufficiently the in-migrating retirees in local affairs or activities to utilize their resources.

5. In addition to the poor access to information about: local services and programs, many of the retirees find that local public services to be lacking or below the standard to which they had been accustomed to in urban areas.

6. Widowed female retirees feel or perceive that here is a prejudice against widows, and often felt excluded. Some have a host of financial concerns associated with their widowhood.

7. Many senior retirees with health plans were only partially covered by prescription drugs and there are many have no coverage at all.

**PROFILE OF PARTICIPANTS**

All in all, about 50 retirees, 26 women and 24 men of whom 8 were couples, attended the focus group meetings. Eleven of the participants identified themselves as widowed, of whom the majority were women, and 7 others said they were single. While the majority of the retirees (28) have retired for more than 10 years, only 3 of the participants said they were contemplating to retire soon. Twenty three participants were recent in-migrants who had lived in the area for less than five years; 25 participants were aging in place, having lived in their area for 20 or more years; 2 (a couple) said they had lived in the area for 12 years.

Participants had diverse occupational backgrounds. Education (teaching and administration) was most commonly cited. Auto-related employment and state and local government were comparatively well represented occupations. Other occupations included: sales/retail management, banking/insurance, the military, homemaker, farmers, manufacturing, construction, and low skilled labor.

The most cited hobbies and activities, ranking in order of frequency, include: outdoor recreation (hunting and fishing, walking/hiking, snowmobiling, skiing and golf), volunteering/civic involvement (clubs or associations, boards and committees, or local government), arts and crafts (sewing, crocheting, macrame, knitting, quilting, upholstering, and oil painting) woodworking, gardening/yard work, church activities, travel, reading computer/internet, family history/genealogy, cooking, birdwatching, games (cards, puzzles and
CONCERNS AND IMPLICATIONS

Newcomers

Concerns

In-migrants were mostly former residents of urban counties in Southern Michigan who had a tradition of vacationing in the I-75 region. Several had retired to second homes. They said they were attracted to the region by its natural amenities and environment, and slower, less hectic pace of life. Family or personal ties to the area were also cited as factors influencing the decision to migrate. In-migrants tended to be relatively young, married professionals with means. Many had retired early. Most wanted to be active, mentally stimulated and involved in their community.

Recent newcomers, especially those from urban areas, tended to be vocal in expressing the difficulties they had experienced in adjusting to their new surroundings. They found it very difficult to meet others with like backgrounds and interests. Both opportunities (activities, events, etc.) and places to meet others were limited. Participants spoke of feelings of isolation and referred to a difficult settling in process. Several said they had experienced bouts of depression after first moving to the area. Although important and helpful to several, it was readily apparent that existing affinities and organizations such as churches, clubs and associations (i.e. Lion’s and Rotary Club, local union chapters) or local senior centers do not adequately meet the social and personal needs of most in-migrating retirees. Moreover, many of them said they missed the cultural amenities they had grown accustomed to in urban areas but which were lacking in the rural I-75 region. This included a lack of shopping, cultural events, educational enrichment programs, and libraries/recreation centers.

Many newcomers felt that local communities could be more welcoming. Several said that few local residents went out of their way to acknowledge or interact with them. Newcomers also felt that their resources and capabilities were not adequately appreciated or utilized. Although participants said that opportunities for retirees to volunteer and become involved existed, it took a lot of individual effort and perseverance to discover or take advantage of these opportunities. The Retired Senior Volunteer Program (RSVP) Otsego County represented a notable exception. Several of the Otsego participants said RSVP was a big part of their successful transition to retirement and a new community.

A lack of communication and information was a commonly cited problem by newcomers. Most communities in the I-75 region do not have any support structures to welcome or orient newcomers and provided very little information, if any, that might assist the transition into retirement or a new community. More specifically, participants said they had poor access to information about: local services, programs and service providers, opportunities to volunteer or
become involved on boards and committees, local clubs and associations, community resources and attributes, medical services available locally (especially specialized care), job opportunities for seniors, and local activities and events.

They also noted that they found local public services to be lacking or below the standard to which they had been accustomed to in urban areas. This is a commonly observed problem in rural areas. Because of their relatively small populations and a limited tax/revenue base, many rural communities are unable to provide the same scope, level or quality of services as those generally found in urban areas. They tended to be very concerned about inadequacies in the local health care system. With respect to medical facilities, they were especially concerned about limited specialized care options locally and inadequate hospital and nursing home facilities.

Recent retired in-migrants were much more vocal than long term resident retirees in expressing personal concerns and difficulties. This is because they must cope with a dual adjustment process. In addition to adjusting to the lifestyle changes associated with retirement, they must also cope with a host of lifestyle changes associated with getting settled and gaining entry into a new community. Something of a consensus emerged among the participating in-migrants in the focus groups that there was a very difficult and often demoralizing three year adjustment process before one became comfortable and engaged in the community. The recent in-migrant segment of the I-75 retirement population is clearly a group with special needs.

**Implications:**

Newcomers clearly found that the opportunity to meet and interact with other retirees with similar backgrounds and to discuss issues of mutual concern to be a rewarding experience. Additional activities and events which enhance retirees’ ability to meet and interact would be beneficial. The focus groups indicated strong demand for such programming. Several participants discovered common interests and bonds with others in the focus groups and vowed to keep in touch. Participants in the West Branch focus group, which targeted recent in-migrants, expressed an interest in reconvening the focus group as a discussion group and exchanged phone numbers.

**Widowed or “Suddenly Single” Retirees**

**Concerns**

A significant number of focus group participants—mostly women—had lost a spouse. Widowed participants of the focus groups signaled strong needs for companionship, opportunities to meet others, and to be active and involved. Some said they perceived a prejudice against widows, and often felt excluded or like “third wheels” in groups. Others said there were a host of financial concerns associated with widowhood.
Implications:

In addition to forming support groups for retirees who lose spouses, service providers may have to have programs which might assist the widowed. For example, AARP has developed companionship programs that may be replicable locally. Also, the Area Agency on Aging in Alpena (Region IX) coordinates RSVP and Foster Grandparents programs in the region.

Long-Term Resident Retirees (Aging-In-Place)

Concerns

Having established a network of friends and associations and being well integrated into their communities, long term resident retirees were much less vocal than in-migrants in expressing personal and social adjustment problems. Most tended to focus on single, community-oriented issues such as protection of the natural environment, farms or natural resources and economic development issues, and were less focused on personal concerns. But the lines between recent in-migrants and recent long-term resident retirees tended to blur when discussing quality of life issues associated with retirement and information needs.

In discussions, long term residents who had only recently retired tended to join in with recently retired newcomers in expressing a desire to stay active and engaged, be involved in community affairs, and develop new interests and challenges. Several of the long term residents were active in local government or served on boards and committees. Although not having to adjust to a new community in retirement, long term residents still have to adjust to the often unfamiliar lifestyle of retirement itself.

Long term resident retirees also joined with in-migrants in expressing a need for improved communication and information. This included better dissemination of information on events and activities, retirement service providers and their programs, volunteering opportunities, and topics of concern such as preventive health care and financial management.

Long-term resident retirees did not seem taken aback by the sometimes bitter comments of in-migrants concerning their difficulties in gaining acceptance in their new communities. Their reaction was more that of discovery or surprise. After hearing newcomers’ comments of in-migrants, one long term resident who participated in the Indian River Focus Group vowed to make a greater effort in reaching out to newcomers. Several others echoed their support of this idea.

Implications:

Long term resident retirees indicated that they found the focus group discussions to be rewarding and interesting. Many also expressed an interest in future retirement programs. This suggests that programs that create increased opportunities for retirees to meet interact will be beneficial in lowering perceived barriers between in-migrant and long term resident groups.
Senior Retirees

Concerns

Although comparatively less represented overall, older retirees were well represented in the Clare Focus Group. Older retirees tended to focus on financial, medical and insurance issues. Several were concerned about access to health care facilities and with the quality of care they received. The high cost of prescription drugs was an issue of grave concern. Several participants had (or knew of others who had) health plans that only partially covered prescription drugs. Many senior citizens have no coverage at all. One participant said that he no longer took prescription drugs because they were too expensive. Also, several of the Clare participants said that they found it difficult to understand what their health insurance did and did not cover. Others said they had experienced problems in being billed for medical services before their insurance providers made payments.

Some of the older retirees said they found it increasingly difficult to maintain a their accustomed activity level or to keep up around the house as they slowed with age. The Hayes Senior Center clearly played a key role in the lives of the Clare County participants. But transportation and mobility were issues of deep concern. Several were concerned that an inability to drive and the high cost of bus transport would preclude them from attending the Senior Center in future.

Implications:

The older retirees who participated in the focus groups responded favorably to having an opportunity to discuss issues. Senior Centers would seem to be an ideal venue in which to hold workshops and seminars on key issues of concern to older retirees, as well as hold additional events and activities.

Most of the older retirees said they had migrated to the I-75 region after retiring many years previously. This highlights an important issue for local governments to consider. Although the economic benefits of in-migrating retirees to retirement-destination communities are well documented, as retirees age their needs and demand for services such as assisted housing, medical care and transportation also change. As the current retirement population ages and more retirees migrate into the I-75 region, local communities may have to bear an increasingly large burden in providing services to older retirees unless the retirees come with large personal resources.

Low-Income Retirees

Concerns

Since income-oriented questions were not asked in the focus groups it was relatively difficult to identify low income retirees. However, insights derived from focus group discussions suggest that financial limitations greatly constrain the ability of low income retirees to pursue their retirement goals, and in some instances, may compromise their ability to lead optimally healthy
One participant in the Clare County focus group who was contemplating retirement lamented her limited financial resources and wondered how she was going to get by in retirement. Several participants in the Indian River focus group identified financial concerns as a key concern and obstacle in achieving their retirement goals, and at least one participant regretted that before retiring she hadn’t better understood the implications of living on a fixed income.

**Implications:**

Retirement planning and financial management education programs for recent and prospective retirees would seem to be the most effective programming option in assisting low income retirees. Enhanced access to information about available retirement assistance programs would also be beneficial. Finally, income considerations did not affect the need expressed by most retirees to be active and engaged, and to identify new interests and challenges. Future conference (and senior academy) planning activities should include income provisions to ensure that low income retirees will not be excluded.

**PROGRAM PRIORITIES**

**Service Provider Focus Group**

The four retirement focus groups generated significant insight and input into the issues of key concern and demands of the I-75 retirement community that will greatly inform future programming. But the project needs more consultation with the retirement service providers in the I-75 region. The input and partnership of service providers will be critical in planning and developing the future conference and programs. Top priority should be given to ensuring that the Service Provider Focus Group planned for near future is a success.

**Information Clearinghouse**

A strong demand for improved communication plus access to retirement and community-related information cut across each focus group. Necessary and useful information identified by participants included:

1) Descriptions of available retirement services, programs, and service providers (i.e. what they are, how to access them, who to contact, etc).
2) Descriptions and contact information on available public services.
3) A community resource guide (i.e. information about local government, boards and committees; clubs and associations; cultural and social amenities; things to do).
4) A medical services guide (local facilities; emergency services; local physicians and specialists);
5) Opportunities to volunteer.
6) Local events and activities.
7) Job opportunities for retired citizens.
Although the content of such a retirement information system must be determined, several participants thought an information clearinghouse should be expanded to include information on issues of key concern to retirees. Preventative health care, insurance and tax issues and tips for home builders were among the topics suggested. The Retirement Conference represents an ideal venue to test and develop the information system idea, as well as to disseminate information.

Who should compile and keep the information and how to disseminate it to retirees are more difficult issues that need to be resolved. Local MSU Extension offices are natural information providers. But retirees are generally not traditional Extension clients. However, once established an information service might be promoted in local newspapers, by Public Service Announcements with local cable providers and existing newsletters. One participant suggested that senior centers could fill this role. Although necessary outlets for disseminating information, senior centers do not seem to attract a sufficiently wide spectrum of the I-75 population. Focus group participants indicated that they were involved with a variety of organizations and associations, suggesting that information should be disseminated and/or mailing lists compiled with the help of a variety of partners. A couple of participants wondered what had become of “welcome wagons”. A service such as this might be particularly useful for retired newcomers.

**Discussion/Issue Groups**

Most focus group participants responded favorably to having an opportunity to meet and discuss issues with others in a relaxed setting. Many expressed a desire for more such meetings. Almost all the issues and topics discussed in each focus group generated interest from other participants. Informal discussion, issue, and/or arts and crafts groups would seem to be an effective and low cost way to increase opportunities for retirees to meet and interact locally. However, these meetings would have to be structured, promoted and administered in some way in order to be sustainable. The success team model that was presented at the Grayling focus group, or variations on that theme, holds promise in this respect.

**Senior Academy**

There was some interest in a possible senior academy, particularly among recently retired newcomers with occupational backgrounds in education. But the more immediate focus of participants seemed to be on improving volunteering opportunities, information resources, and opportunities to meet others locally. Computer and Internet training generated significant interest-- perhaps because these classes have been offered by area high schools at low cost.

Participants in both the Grayling and West Branch focus groups indicated that Kirtland Community College in Roscommon offered courses of interest. But access to Kirtland was limited due to transport constraints. Moreover, it had no outreach services to neighboring counties. Because it is the institution of higher education in the region (including a satellite program in Otsego County) and has an existing menu of courses and programs of interest, Kirtland Community College might partner in a potential senior academy.

One participant wondered why seminars and topics on different issues could not be organized
in local township or meeting halls. Overall, participants seemed to favor more informal and loosely structured discussion or interest groups. This preference gave the impression that most participants would be unwilling to travel a great distance for enrichment courses, thus strengthening arguments that any senior academy should have a decentralized structure. However, since the focus groups did not specifically address the academy issue, it needs to be explored in greater detail at the proposed future conference.

**Retirement Conference**

The planned Retirement Conference represents an ideal opportunity to improve communications and exchange information between I-75 retirees, service providers and local leaders. Focus group participants signaled a strong demand for an information clearinghouse or community resource fair at the Conference. At a minimum, information about the retirement services that are available and how to access them, community resources (including health care facilities and providers) and attributes, volunteering opportunities, and existing clubs, associations, boards and committees should be included. An information component to the conference would provide a springboard in establishing a more permanent and sustainable retiree-issue communication system.

The Conference also represents an ideal opportunity to introduce or initiate volunteer programs. One option is to introduce established volunteer programs. For example, the Area IX Area Agency on Aging could be contacted prior to the Conference to explore options in establishing RSVP programs in Cheboygan, Roscommon and/or Ogemaw Counties. Other potentially useful programs might also be established. Local AARP chapters might also be contacted to see if there are other existing volunteer programs that could be initiated in the region.

Locally developed volunteer programs and associations could also be developed and introduced. For example, Otsego County established a Volunteer Center that serves similar functions as RSVP for persons 55 and under who did not want to be viewed as senior citizens. Participants suggested youth mentoring and school reading volunteer programs. One participant in the Indian River focus group formed an environmental protection group that quickly grew to 146 members. Similar senior action groups could be initiated at the conference as could more informal discussion and interest groups that follow the success team model.

**Program Content**

While stressing that the Conference should be fun and should include entertainment, the focus group participants identified several possible program elements for the planned Fall Retirement Conference. Their suggestions are grouped into themes (financial/legal, aging issues, health care, arts and crafts, community and economic development, recreation, special interest and entertainment) and suggested topics under each item are presented below.

- **Financial/legal**: managing (or stretching) limited retirement resources; wills and trusts; social security issues; financial concerns of the widowed, insurance and tax issues.
• **Aging:** stages of retirement; “rightsizing” one’s house; independent living; nursing home issues; adult day care; driving courses for seniors, and how to protect oneself from senior scams.

• **Health care:** accessing specialized and emergency care (facilities and specialists in the area, where to go, where to look); coping with chronic illness; preventative health care; high cost of prescription drugs; insurance and procedural issues (coverage, forms, bill payment).

• **Arts and crafts:** sewing, quilting, knitting, macrame/crocheting, woodworking and oil painting.

• **Community and economic development:** how seniors can organize to use their clout, environmental preservation, economic/tourism development, smart growth/proper land use, and preserving quality of life. *(Note: Topics such as these might be a means to draw local government officials and community leaders to the conference.)*

• **Recreation:** hunting and/or fishing; light exercise programs recreational trails; golf; and birdwatching.

• **Special interest:** travel; literature discussion groups; gardening; computers/internet; and card games.

### Community Stress Associated with a Changing Population Structure

The focus groups revealed a strong undercurrent of tension between in-migrating retirees and local residents. In some cases, an “us versus them” mentality was apparent. Competing and often conflicting interests and priorities between these groups are clearly one source of tension. Whereas many in-migrants tend to focus on procuring the social and cultural amenities and public services needed to support their retirement lifestyles, local residents tend to focus on economic development and employment growth objectives. For example, in the Grayling focus group that was mostly attended by retired long term residents one participant complained that retirees and in-migrants were unwilling to pay higher taxes for needed improvements to the educational system and physical infrastructure. But in the West Branch focus group that was attended by recent in-migrants, a couple of participants complained that local residents were unwilling to pay higher taxes for necessary public services such as an EMS vehicle or public library since these were viewed as “luxuries”. Focus group participants also identified an environmental protectionist interest group among in-migrants (as well as other retirees). This group typically seeks to limit development and growth in order to protect the natural environment and quality of life that attracted them to the region in the first place. Despite differing motivations, this group of in-migrants would seem to share a common interest with local residents who perceive the rapid influx of in-migrants as threat to region’s natural environment and traditional quality of life, and thereby also seek to limit growth.

There are also other factors that are likely to exacerbate tensions between in-migrants and
local residents. Income difference is one likely source of tension. The influx of relatively wealthy and well-educated retired professionals, many of whom move into expensive retirement homes, in a low income region such as the I-75 region Cluster is bound to cause tension. Population change and growth is another source. Several recent in-migrants in the focus groups clearly harbored some lingering bitterness and resentment towards local residents as a result of their difficulties in gaining acceptance in their new communities. But by the same token, a retired lifelong resident of Otsego County said she felt threatened by the rapid influx of retirees to the region. Seeing so many new and unfamiliar faces in the community made her more reserved and less outgoing.

CONCLUSION

All indications are that the influx of retirees into the I-75 region is continuing unabated, and has probably picked up in pace. Programs which increase the flow of information between communities and retirees, enhance the ability of retirees to meet and interact and increase their ability to become involved in volunteer activities and local affairs should ease some tensions by fostering more effective utilization of retiree resources. But other tensions will intensify or emerge with continued population growth and structural change.

Over the longer term, it will be important for I-75 communities to manage growth better. In the I-75 region more extension programs such as leadership training, community planning/visioning and smart growth, land use, work options for retirees, and personal growth programs are needed.
Bibliography


