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Mature Markets--Elderly Growth Patterns in US Counties

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MATURE MARKETS--ELDERLY GROWTH PATTERNS IN US COUNTIES

The explosion of the elderly population has added a new dimension to demographic change in all parts of the country. Due to increased longevity and the graduation of large birth cohorts into elderhood, most communities witnessed an increase in their senior populations over the past two decades. The 1990 census enumerated 31.1 million people, aged 65 and older--a 22% increase since 1980. Pervasive senior growth presents new opportunities for marketing elderly-oriented products and services. However, an effective strategy requires paying heed to the diverse "elderly markets" that are emerging. This diversity is strongly linked to geographic distribution patterns that are associated with the new senior growth. These patterns can be seen in a detailed analysis of 1990 census materials.

As shown in Map 1, there are wide variations in recent elderly growth across the nation's 3141 counties. The fastest growing elderly counties are clustered around the coastal regions along with the Southwest and Mountain West. These include economically prosperous areas as well as those that hold strong amenity attractions for seniors. In contrast, a broad swath of counties in the nation's heartland--including the rust belt, farm belt, and oil patch states--witnessed slow gains or even declines in their elderly populations over the 1980s. As with their working-aged populations, these areas' economic performances did little to help them retain or attract elderly populations.

Areas with fast-growing senior populations are excellent targets for a focus on the more well-off "youthful" elderly. Many of these are retirement areas that attract long-distance elderly migrants. Although elderly migration rates are not high, these moves tend to direct large numbers of retirees to distinct destinations. Long-distance retirement moves have been increasing and are especially popular among "sixty-something" couples who have both the financial resources and wanderlust to relocate during their early elderly years. Therefore, areas

that attract large numbers of them can boast a concentration of active consumer-oriented seniors who are financially better off than their nonmobile and older counterparts.

Other fast-growing senior counties increased their numbers of young, prosperous elders through "graduation." Often located in affluent suburbs, smaller metropolitan areas or exurban territory, these counties have built up sizable working-aged populations in recent decades who have now begun to graduate into seniorhood. As with the migrant elderly, these "graduates" tend to have better than average incomes, live with a spouse, and look forward to an active recreation-oriented post-retirement period.

The counties listed in Table 1 have grown the fastest in their elderly populations during the 1980-90 decade (among counties with a minimum of 10,000 people). They typify the fast-growing elderly markets in several respects. Many are located in traditional retirement community areas in the states of Florida and Arizona--and in other, more recent retirement magnets, in the South Atlantic coastal states and the Mountain West. Some of these counties lie within heavily senior-oriented metropolitan areas. Examples are Hernando County (inside the Tampa-St. Petersburg, Clearwater MSA), the counties of St. Lucie, Collier, and Marion (comprising the Fort Pierce, Naples, and Ocala MSA's respectively). Other counties lie adjacent to retirement magnet metros (like Flagler County adjacent to Daytona Beach, MSA; and Indian River County adjacent to Fort Pierce, MSA). Still other counties are located away from metropolitan areas but have strong scenic or amenity attractions (Summit County in Colorado, Beaufort County, South Carolina).

Yet most of the counties with exceptionally large elderly growth (greater than 50%) are not traditional retirement counties or recreational centers. The strong elderly growth occurred via the "graduation" mechanism discussed above. Many graduating seniors were in-migrants during their working-aged years and hence selective on "good" demographics. These areas are disproportionately located in the states of Nevada, Alaska, Colorado, New Mexico, Utah, California, and Texas although other Pacific and Mountain West states are represented. These

counties are located within small metropolitan areas, the suburbs of larger metropolitan areas, and in exurban territory adjacent to metropolitan areas. In addition, growing, suburban counties in all parts of the country can be found on the "senior magnet" list. These include Fayette and Gwinnett Counties in suburban Atlanta, several counties in suburban Washington, DC, Howard County in suburban Baltimore as well as several not shown on Table 1 (for example, St. Charles County in suburban St. Louis, Anoka County in suburban Minneapolis-St. Paul, Macomb County in suburban Detroit, and Bucks County in suburban Philadelphia).

As an alternative strategy from targeting the senior population, it might be tempting to focus on counties with large shares (percentages) of the population, aged 65 and older. However, this strategy would merge together elders with different demographic characteristics. A glance at Map 2 suggests why. Counties with large shares of the 65-plus population can be found in the retirement communities of Florida and Arizona that attract large numbers of elderly in-migrants--as well as counties in the nation's mid-section that have registered only small gains or losses of their elderly populations. The latter counties have high elderly shares because they have lost even greater numbers of their working-aged populations. The elderly who remain in these areas tend to be older, less affluent, and more dependent than those discussed above.

A better strategy for targeting shares of elderly might focus on the separate age categories: 65-74, and 75 and older. This is because the social and demographic characteristics associated with each category are quite different. About 18 million Americans lie in the former, younger elderly age group. Most of them live in married-couple households in comparison with the older group, are in good health and generally better off financially. They are a prime target for consumer goods and services associated with avocations, recreation and travel. The latter, older-aged category is more beset with health problems. Because women survive longer than men, they make up a larger share of this group and tend to live alone, with relatives, or in institutions. This group is more apt to be interested in health care services.

Not only do the younger "yuppie" elderly differ from the post-75 group on key demographic characteristics, but they also differ in geographic location. This is demonstrated in Tables 2 and 3 which display counties with the highest shares of each group. Areas with high young elderly shares tend to be the kinds of counties that have grown recently in their elderly populations (discussed above). This is because long-distance migrants and recent elderly "graduates" contribute to this segment of the elderly population. Therefore, the familiar list of retirement centers and fast-growing elderly places show a strong concentration of the "yuppie" elderly population.

In contrast, counties with large shares of the older elderly population tend to be areas that have experienced sharp nonelderly declines and even slow recent growth in their younger elderly populations. They tend to be located in parts of the country that have shown sustained economic declines and are more likely to be located outside of metropolitan areas. Exceptions to this generalization are a few traditional retirement centers that attracted these now older elderly populations during their younger post-retirement years. These areas (such as the Florida counties of Sarasota, Pasco, and Pinellas) continue to show high concentrations of both young and old elderly groups.

Although the majority of U.S. counties increased their elderly populations over the 1980-90 decade, this is not the case with all. Broad stretches of territory in the nation's farm belt, oil patch, and industrial heartland experienced population declines during the 1970s and 80s among the working aged population--thus reducing the pool of potential "graduates" into the elderly years. In many of these areas large numbers of "younger elderly" retirees have also relocated to sunnier, more amenity-laden environments.

Table 4 displays those counties (with populations greater than 10,000) that suffered greatest elderly losses over the 1980s. The greatest declines are shown, particularly, in nonmetropolitan counties in several southeastern and southwestern states. Also included in this group are counties that encompass the central cities in some of our largest metropolitan areas--

including St. Louis City, Bronx, New York and (not shown in Table 4) Manhatten, New York as well as the counties including Boston, Massachusetts, New Orleans, Louisiana, Newark, New Jersey. These counties, like many rural areas with deteriorating economies, have lost large numbers of middle-aged populations in recent decades. All of these counties are losing elderly populations. The parallel losses of nonelderly population leave them with high elderly population shares. However, the residual elderly populations in these places tend to be older seniors with the "less select," demographic characteristics associated with this age bracket.

Counties with declining elderly populations will become less rare as the 1990s decade wears on. This is because the tiny birth cohorts of the Depression are poised to enter their sixties--drastically shrinking the sizes of new "graduation classes" into seniorhood. This means that the current, large lucrative of "yuppie elderly" will also begin to shrink as these now, younger seniors progress into their less consumer-oriented "seventy-something," "eighty-something" years. However, because long-distance migration tends to diminish during these years, savvy marketers will be able to target new products to these seniors in their current locations, as they continue to age-in-place.

TABLE 1: COUNTIES RANKED BY GROWTH IN 65+ POPULATION,1980-90

RANK	Gr65+	COUNTY	AB	MSA NAME
1	266.7	Flagler	FL	
2	186.1	Hernando	FL	TAMPA-ST. PETERSBURG-CLE
3	166.4	Nye	NV	
4	159.5	Fayette	GA	ATLANTA, GA MSA
5	155.6	Matanuska-Susitna	AK	
6	145.9	Summit	CO	
7	143.7	Kenai Peninsula	AK	
8	134.6	Anchorage	AK	ANCHORAGE, AK MSA (Ancho
9	131.0	Los Alamos	NM	SANTA FE, NM MSA
10	127.0	Washington	UT	
11	125.5	Mohave	AZ	
12	121.2	Clark	NV	LAS VEGAS, NV MSA (Clark
13	116.3	Douglas	NV	
14	115.7	Douglas	CO	Denver, CO PMSA
15	113.1	St. Lucie	FL	FORT PIERCE, FL MSA
16	111.0	Collier	FL	NAPLES, FL MSA (Collier)
17	109.0	Okaloosa	FL	FORT WALTON BEACH, FL MS
18	106.7	Marion	FL	OCALA, FL MSA (Marion)
19	101.9	Indian River	FL	
20	101.1	Beaufort	SC	
21	100.4	Pitkin	CO	
22	99.1	Fairbanks North Star	AK	
23	96.1	Okeechobee	FL	
24	95.9	Gwinnett	GA	ATLANTA, GA MSA
25	94.9	Virginia Beach city	VA	NORFOLK-VIRGINIA BEACH-N
26	94.8	Brunswick	NC	
27	94.4	Fairfax	VA	WASHINGTON, DC-MD-VA MSA
28	94.3	Arapahoe	CO	Denver, CO PMSA
29	94.0	Horry	SC	
30	93.6	Lyon	NV	
31	92.0	Yavapai	AZ	
32	91.5	Columbia	GA	AUGUSTA, GA-SC MSA
33	91.5	Brevard	FL	MELBOURNE-TITUSVILLE-PAL
34	91.1	Chesterfield	VA	RICHMOND-PETERSBURG, VA
35	90.5	Santa Rosa	FL	PENSACOLA, FL MSA
36	88.8	Charlotte	FL	
37	87.5	Howard	MD	BALTIMORE, MD MSA
38	86.6	Sandoval	NM	
39	84.5	Citrus	FL	
40	83.9	St. Johns	FL	JACKSONVILLE, FL MSA
41	83.1	Hood	TX	
42	82.8	Highlands	FL	
43	82.3	Carson City	NV	
44	82.2	Clay	FL	JACKSONVILLE, FL MSA
45	80.9	Lee	FL	FORT MYERS-CAPE CORAL, F
46	80.9	Nevada	CA	
47	77.8	Davis	UT	SALT LAKE CITY-OGDEN, UT
48	77.5	Prince William	VA	WASHINGTON, DC-MD-VA MSA
49	76.9	Juneau	AK	
50	76.9	Martin	FL	FORT PIERCE, FL MSA

TABLE 2: COUNTIES RANKED BY SHARE AGED 65-74, 1990

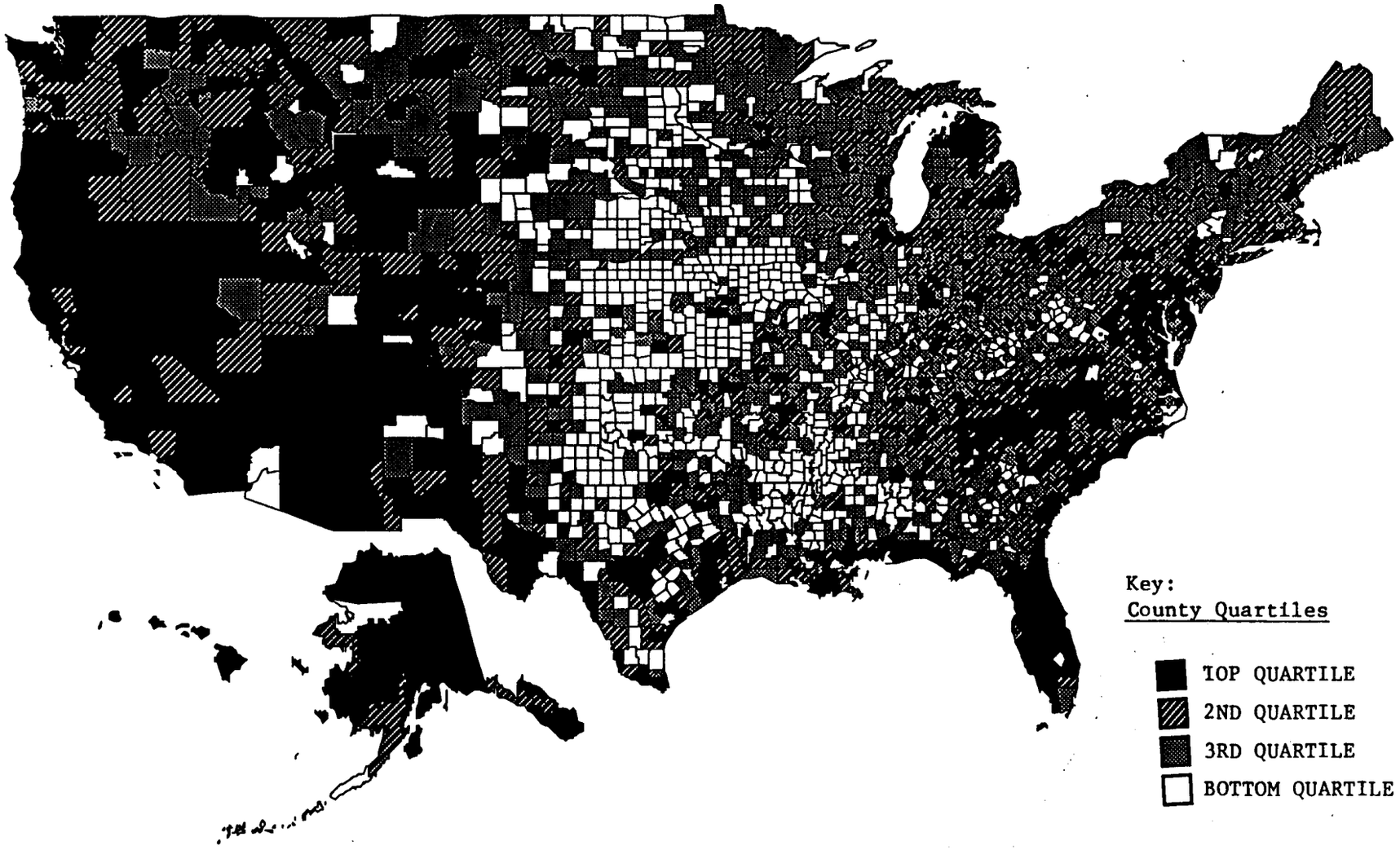
RANK	VALUE	COUNTY	AB	MSA NAME
1	21.1	Hernando	FL	TAMPA-ST. PETERSBURG-CLE
2	20.9	Charlotte	FL	
3	20.6	Highlands	FL	
4	19.8	Citrus	FL	
5	19.5	Llano	TX	
6	19.1	Flagler	FL	
7	18.9	Pasco	FL	TAMPA-ST. PETERSBURG-CLE
8	17.9	Sarasota	FL	SARASOTA, FL MSA (Saraso
9	17.1	Indian River	FL	
10	16.7	Martin	FL	FORT PIERCE, FL MSA
11	16.5	Baxter	AR	
12	16.2	Lake	FL	
13	16.1	Roscommon	MI	
14	15.7	Curry	OR	
15	15.6	Manatee	FL	BRADENTON, FL MSA (Manat
16	15.6	Northumberland	VA	
17	15.5	Sharp	AR	
18	15.3	Lee	FL	FORT MYERS-CAPE CORAL, F
19	15.2	Yavapai	AZ	
20	15.1	Van Buren	AR	
21	14.9	Iron	MI	
22	14.8	Lancaster	VA	
23	14.6	Sumter	FL	
24	14.4	Marion	FL	OCALA, FL MSA (Marion)
25	14.4	Alcona	MI	
26	14.4	Collier	FL	NAPLES, FL MSA (Collier)
27	14.3	Izard	AR	
28	14.2	Mohave	AZ	
29	13.9	Aitkin	MN	
30	13.9	Lake	CA	
31	13.8	Kerr	TX	
32	13.8	San Juan	WA	
33	13.7	St. Lucie	FL	FORT PIERCE, FL MSA
34	13.7	Polk	NC	
35	13.6	Vilas	WI	
36	13.6	Jefferson	WA	
37	13.5	Benton	MO	
38	13.5	Pinellas	FL	TAMPA-ST. PETERSBURG-CLE
39	13.5	Palm Beach	FL	WEST PALM BEACH-BOCA RAT
40	13.5	Marion	AR	
41	13.3	Volusia	FL	DAYTONA BEACH, FL MSA (V
42	13.3	Moore	NC	
43	13.3	Gillespie	TX	
44	13.2	Stone	MO	
45	13.0	Tillamook	OR	
46	13.0	Marshall	OK	
47	12.9	Garland	AR	
48	12.9	Trinity	TX	
49	12.9	Macon	NC	
50	12.9	Pacific	WA	

TABLE 3: COUNTIES RANKED BY SHARE AGED 75+, 1990

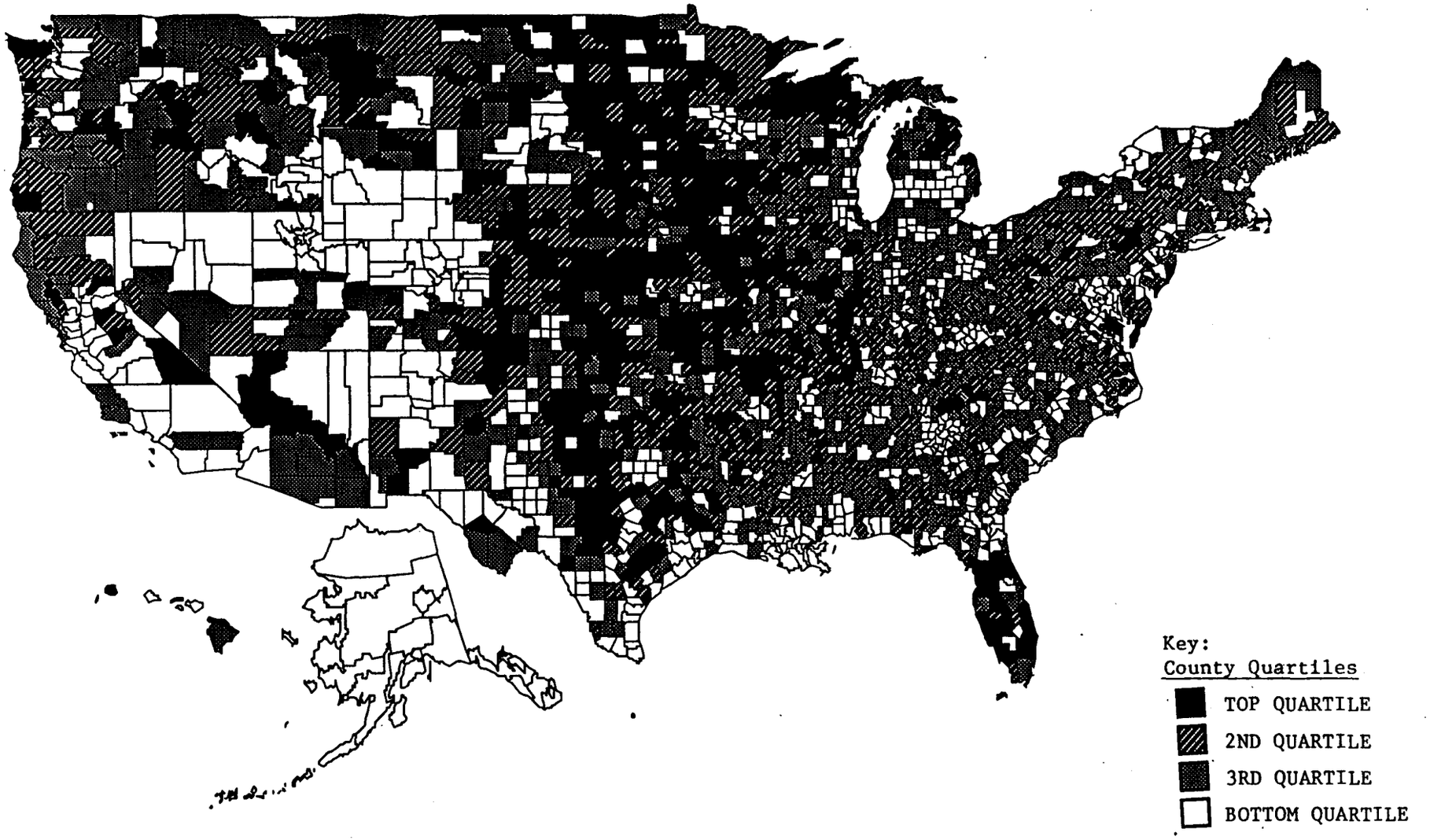
RANK	VALUE	COUNTY	AB	MSA NAME
1	14.5	Llano	TX	
2	14.2	Sarasota	FL	SARASOTA, FL MSA (Saraso
3	13.6	Cloud	KS	
4	13.4	Pasco	FL	TAMPA-ST. PETERSBURG-CLE
5	12.9	Highlands	FL	
6	12.9	Charlotte	FL	
7	12.7	Baxter	AR	
8	12.5	Pinellas	FL	TAMPA-ST. PETERSBURG-CLE
9	12.5	Manatee	FL	BRADENTON, FL MSA (Manat
10	12.3	Monona	IA	
11	12.2	Marion	KS	
12	12.2	Marshall	KS	
13	12.1	Iron	MI	
14	12.1	Bosque	TX	
15	12.1	Comanche	TX	
16	12.0	Kiowa	OK	
17	11.8	Linn	MO	
18	11.8	Cottonwood	MN	
19	11.6	Sharp	AR	
20	11.6	Montgomery	IA	
21	11.6	Greene	IA	
22	11.6	Izard	AR	
23	11.6	Hughes	OK	
24	11.6	Calhoun	IA	
25	11.5	Cedar	MO	
26	11.5	Citrus	FL	
27	11.5	Lavaca	TX	
28	11.4	Brown	KS	
29	11.4	Fayette	TX	
30	11.3	Custer	NE	
31	11.3	Lake	FL	
32	11.2	Gogebic	MI	
33	11.2	Mitchell	IA	
34	11.1	Lancaster	VA	
35	11.1	Gillespie	TX	
36	11.1	Grundy	MO	
37	11.0	Faribault	MN	
38	11.0	Eastland	TX	
39	11.0	Sac	IA	
40	10.9	Saline	NE	
41	10.9	Polk	NC	
42	10.9	Kerr	TX	
43	10.9	Yellow Medicine	MN	
44	10.9	Palm Beach	FL	WEST PALM BEACH-BOCA RAT
45	10.8	Swift	MN	
46	10.8	Lawrence	IL	
47	10.8	Carroll	MO	
48	10.8	Wilson	KS	
49	10.8	Martin	FL	FORT PIERCE, FL MSA
50	10.7	Red River	TX	

TABLE 4: COUNTIES RANKED BY PCNT DECLINE, 65+ POPULATION,1980-90

RANK	VALUE	COUNTY	AB	MSA NAME
1	-24.7	Madison	LA	
2	-17.4	St. Louis city	MO	ST. LOUIS, MO-IL MSA
3	-15.2	Falls	TX	
4	-15.2	Humphreys	MS	
5	-14.0	Alexander	IL	
6	-12.4	Bradley	AR	
7	-11.5	Perry	AL	
8	-11.4	Claiborne	MS	
9	-11.2	Greene	AL	
10	-11.1	La Salle	LA	
11	-10.4	Kiowa	OK	
12	-10.3	Wilbarger	TX	
13	-10.2	Lee	AR	
14	-10.2	Hempstead	AR	
15	-9.6	Monroe	AR	
16	-9.5	Blaine	OK	
17	-9.5	Nevada	AR	
18	-9.5	Holmes	MS	
19	-9.4	Phillips	AR	
20	-9.1	Limestone	TX	
21	-8.8	Montgomery	MS	
22	-8.6	Lincoln	AR	
23	-8.3	Tallahatchie	MS	
24	-8.1	Quitman	MS	
25	-8.1	Desha	AR	
26	-8.1	Tillman	OK	
27	-7.6	Chicot	AR	
28	-7.5	Ritchie	WV	
29	-7.5	Craig	OK	
30	-7.4	East Feliciana	LA	
31	-7.3	Bronx	NY	New York, NY PMSA
32	-7.3	Wilson	KS	
33	-7.2	Lewis	WV	
34	-7.1	Bates	MO	
35	-7.0	Brown	KS	
36	-7.0	Robertson	TX	
37	-6.9	Keokuk	IA	
38	-6.8	Coahoma	MS	
39	-6.7	Young	TX	
40	-6.7	Noxubee	MS	
41	-6.6	Noble	OK	
42	-6.4	Franklin	LA	
43	-6.4	Franklin	KS	
44	-6.3	Natchitoches	LA	
45	-6.3	De Soto	LA	
46	-6.1	Eastland	TX	
47	-6.0	Bolivar	MS	
48	-6.0	Red River	TX	
49	-5.8	Linn	MO	
50	-5.7	Pemiscot	MO	



MAP 1: PERCENT CHANGE IN 65+ POPULATION, 1980-90



MAP 2: PERCENT AGE 65+ IN 1990