

Headline: Retirees breathe new life into fading towns

Byline: Mark Sappenfield Staff writer of The Christian Science Monitor

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(LINCOLN, CALIF.) Jim Lehman makes for a peculiar sort of superhero. When he takes off

his large, rectangular glasses, he still looks like the semi-retired tax accountant that he is. His daily to-do list consists of learning golf and meeting with the local Kiwanis Club. And he is not wearing a stitch of spandex.

But make no mistake, Mr. Lehman is saving this town.

He is saving it every time he motors down to Fifth Street for lunch at Beermann's or attends a meeting of the local Chamber of Commerce. More than the rich deposits of clay that first brought thick-wristed workers to this foothill town a century ago, or the lumber trucks that rumble down Highway 65 with more frequency than Old Faithful, seniors like Lehman are now Lincoln's lifeblood.

The same is true in Gadsden, Ala., and Hanna City, Ill. Shorn of the old-line industries that once gave them prominence, increasing numbers of cities and states are turning to retirees for economic growth.

It is, in many ways, a reversal of traditional thought, which long feared that elderly residents would strain services, particularly healthcare. Instead, it is by luring those residents - a new generation of retirees more interested in staying connected than in escaping into isolation - that many of these cities have begun to regain a measure of their former prosperity.

"Attracting retirees is probably the best type of economic development," says Gene Warren of the consulting firm Thomas, Warren, and Associates in Phoenix. "Every study shows that retirees are a tremendous benefit to the community where they settle."

The American Association of Retirement Communities estimates that one relocating retiree can have as great an economic impact on a community as three to four factory workers. The logic behind it is simple: Retirees are, in general, wealthier than working people, and therefore spend more money in the community. A study by Thomas, Warren, and Associates, for instance, suggests that residents 50 and older brought \$2.7 billion to Florida in 2000 and cost the state only \$1.3 billion in services.

As a result, several states - from Mississippi to Kentucky to Louisiana

- have created statewide programs to attract seniors, and cities all along the Gulf Coast and into the mid-Atlantic have ramped up programs of their own.

"The word is starting to get around, especially in the sun belt," says Mark Fagan, a sociologist at Jacksonville State University in Alabama. "Seniors spend a lot of money on goods and services and start creating revenue and jobs right away."

Big changes for a small town

In Lincoln, the change during the past decade could hardly have been more dramatic. Like countless rural towns that speckle the open spaces from the Sierras to the Mississippi, Lincoln was on a path to oblivion.

For generations, people had come here for the clay, which ran thick and rich in veins of earth beneath the Sierra scrub. But by the early 1990s, that was no longer enough. The towering grain silo along Route 65 had become a decrepit vault. The train that skirted beneath its shadow no longer even stopped in town. And the windows of historic Victorian storefronts slowly became frosted with the gray dust of disuse.

Tom Cosgrove recalls the year he was elected to the city council: 1995. The town had budgeted for 45 building permits that year, but didn't get that many requests. The city budget was roughly \$11 million. Whenever people came to the council looking for money, "the answer was easy," he says. "It was always, 'No.' "

This year, Lincoln will approve 1,500 building permits. Its budget has grown to more than \$50 million. And in those eight years the town has added a waste-treatment plant, renovated its city hall, created a recreation department, and is transitioning from a volunteer to a full-time fire department. As other cities deal with deficits, Lincoln has shrugged off recession.

"We're still in an economic-growth mode," says Mr. Cosgrove.

He is quick to point to a variety of factors that have made 15,000-resident Lincoln the second-fastest-growing city in the state: sprawl from Sacramento and a nearby Hewlett-Packard facility. But the influx of retirees is the most apparent - and perhaps significant - difference.

It wasn't until developer Del Webb decided to build a retirement community here that the town began to stir. As he shears an already

close-cropped head, barber Wes Heryford estimates that as much as half his business comes from Sun City Lincoln Hills. "It's helped me out quite a bit," says the hair-cutter, talking and trimming with equal alacrity. "Most of them have money, and they spend it in the community."

Around the corner, a new office building is going up. Down the street, Cafe Buonarotti is poised to open, and soon the old grain silo could be a mall with office space and Mrs. Fields cookies. "I think it's all pluses," says Mr. Heryford.

These boomers stay active

While the newcomers' money has brought financial security to Lincoln, their interest in the community has also had an impact. Accountant Lehman, for instance, doesn't plan on giving up his practice entirely, and his wife returned to substitute teaching since they came to Sun City Lincoln Hills four months ago. He has already joined the Chamber of Commerce and is looking at other local clubs.

"I could just kick back and not do anything, but I enjoy it," says Lehman. "It's good to be involved with the community."

He chats with a new neighbor over lunch, and the wheels of civic involvement begin to churn. In his five weeks in Lincoln, M.R. Rieser has joined the local Odd Fellows chapter and attended a meeting of the Chamber of Commerce.

Now, he's talking about joining a task force that will try to get golf-cart access to downtown Lincoln. His wife, Jane, works as a full-time travel agent out of their home and hints at maybe opening an office in Lincoln one day. Already, she has joined the Lincoln Art League, and is holding an open house for a girl who sells candles in town.

"We're never ever leaving this place," says Jane, looking content with a broad smile and a straw hat. "It's so beautiful, and it has that small-town feel."

This, experts say, is a very different generation of retirees from the one before it. Increasingly, they do not want to disappear into a desert sanctuary. Rather, they want to remain active and connected. The trend has made Lincoln Hills - close to Sacramento and the Bay Area - the fastest-growing of Del Webb's 10 retirement communities nationwide. And the trend, officials say, is just beginning.

"You're going to see more of these springing up around the country,"

says Judy Bennett, spokeswoman for Sun City Lincoln Hills. "People are looking to keep up social, professional, and family ties.... It's a whole new mind-set."

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