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Good Riddance to the Rat Race

Today's retirees are looking for the good life in all the small places

By Nisha Ramachandran

Lutz, Fla., was a simpler place when Bill and Jane Robbins moved there in the late '60s. Orange groves, cypress trees, and pastures surrounded the couple's home. And the drive to nearby Tampa, where Bill worked as an electrical contractor and Jane held a job as a secretary, was short. The couple thought they would never leave.

All that changed as their retirement years approached. Lutz had grown rapidly over the past 30 years. In place of orange groves and pastures, the Robbinses found their home surrounded by gated communities and big-box stores. That idyllic drive to Tampa? It was replaced by a harrowing commute, on traffic-congested highways. So after a few retirement years filled with irate drivers and rushed neighbors, the Robbinses started searching for a slower pace of life.

They found it in Thomasville, Ga. Just 30 minutes from the Florida state capital in Tallahassee, the city is a throwback to another era. Once a weekend-getaway spot for the rich and powerful--President Dwight Eisenhower was known to play golf at a local country club--Thomasville still sports a small-town feel. Lush oak trees and quaint Victorian houses dot its landscape, home to roughly 20,000. The city is also amenity rich for its small size; a newly revitalized downtown includes an eclectic mix of restaurants and high-end stores and a top-notch hospital, which will soon boast a \$22 million cardiovascular center. "We're just tickled pink with what we've found," says Bill, who moved to a 4-acre farm with his wife last year. "Between the country atmosphere and the down-home attitude, I've enjoyed my time here."

The quiet life. Bright lights, big city Thomasville certainly is not. While larger metropolitan areas like Las Vegas or Tampa are still retiree magnets, smaller cities and towns have come increasingly into vogue. Indeed, the fastest-growing metros for seniors are now in the small-to-medium-sized range, according to an analysis of the 2000 census by Brookings Institution demographer William Frey. Locales like Myrtle Beach, S.C., and Naples, Fla., consistently make lists of the best places to retire; both saw their 65-and-over populations increase by more than 60 percent from 1990 to 2000.

Driven by the desire for less congestion, lower crime, and cheaper house prices, many are leaving the cities for smaller places. Of those who lived in metropolises with populations of 5 million or more, one third retired to cities of between 1 million and 5 million, according to a study of census data by Charles Longino, a Wake Forest University sociology professor. A slightly smaller share moved to cities with even smaller populations.

Dave and Molly Freitag are typical of this new breed. Feeling trapped by the rapid growth around their Bellevue, Wash., home, the Freitags moved to tiny Prineville, Ore., last year. With a population of around 8,000, Prineville is a tight-knit community. "If you go into the hardware store and you don't have your dogs with you, they ask you where your dogs are," says Dave. The low cost of living was another draw: The median price of a single-family home in the county was just \$129,240 in 2005, compared with \$321,100 in Seattle and \$172,800 in Tampa.

Of course, there are downsides to living in a small town. Prineville residents only recently got high-speed Internet access. And while new Thomasville transplant Joe Ann Hinrichs enjoys having a larger garden, she still misses easy access to department stores like Macy's. Still, of the sprawl and development she left behind, she says: "It's nice to visit, but you don't want to live there."

But those who make the shift don't often leave the urban life far behind. The new hot spots are those that have an intimate, cozy atmosphere but offer a wide range of cultural and recreational activities. Also popular are the "micropolitan" towns like Prineville and Thomasville. These communities typically have populations between 13,000 and 182,000 and are close to traditional metropolitan areas, with activities galore.

Finding an active community was "an absolute essential" for Ben and Pam Lenz, who moved from Sea Cliff, N.Y., to a retirement development next to Oberlin College in Oberlin, Ohio. "We are interested in everything," says Ben. "We will go to ballgames, go to see a kung fu movie; we'll go to almost everything and give it a chance." The couple knew they wanted to maintain an active lifestyle after they retired, and the college town afforded them all the amenities they wanted. A local conservatory in town offers the chance to see operas and listen to symphonies. Seniors can also audit classes at Oberlin free of charge. So far, the couple have taken classes in astronomy and art history.

In part, this move to small but active communities reflects how retirees are viewing this new phase of their life. "Many people are looking for a more varied existence than what people looked for 20 or 30 years ago," says Warren Bland, author of *Retire in Style*. "For the moment, Americans are living longer and healthier than previous generations, and they tend to be vital, whether it's going to the local symphony or golfing. They want things to do."

That may be particularly true of the wave of baby boomers set to retire over the next few years. Also at the top of retiree wants: Sixty-six percent of boomers indicated they would move for a better sense of community, according to a study recently conducted by developer Del Webb.

Silverthorne, Colo., may offer a glimpse into this future. It may not have a large retiree population yet, but its 55-and-over population is soaring--up 27.5 percent from 2000 to 2003. Many of its new residents are second-home owners, who hope to one day use their vacation houses as their retirement homes. A survey of the city done by the Northwest Colorado Council of Governments found that 28 percent of second-home buyers bought with the intention of retiring there.

Ski bums. That's partly because Silverthorne offers soon-to-be retirees an active lifestyle filled with skiing in the winters and hiking and biking in the summers plus a vibrant social circle. The lifestyle is attractive to younger retirees, like Fran Lazarus and her husband, Barry, who retired eight years ago in their early 50s. The two discovered Silverthorne on a ski trip shortly after they stopped working and fell in love with all the area had to offer. Now living full time in Summit County, just outside town, the Lazaruses are involved with the Over the Hill Gang International, a ski group for older adults. They also host potlucks and go hiking with other retirees. "We feel like it's a new passage, a new rite of life," says Fran.

For their part, smaller communities are starting to recognize the wave of retirees who may come their way. The Thomasville Chamber of Commerce recently hired a consultant to study the pros and cons for retirees living in the city. Among the findings: the need for a more diversified mix of housing. A condo development is now in the works, replacing an abandoned hotel above the storefronts on Broad Street, the city's main drag. "When people think of Thomasville," says chamber President Don Sims, "I want them to think retirement."