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# THE GOLDEN RUSH:

HOW PUBLIC LANDS DRAW RETIREES AND CREATE ECONOMIC GROWTH



Center for  
**Western Priorities**

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## INTRODUCTION & SUMMARY

Retirees are 3X more likely to move to Western counties with protected lands



Where seniors are moving  
55+ ▶



HIGH PROTECTED PUBLIC LAND



LOW PROTECTED PUBLIC LAND



Relocating retirees provide a key economic development opportunity for towns and cities in the West. As more baby boomers reach retirement each day, retirees moving from other states and regions bring new spending into local economies and a demand for jobs to meet their needs.

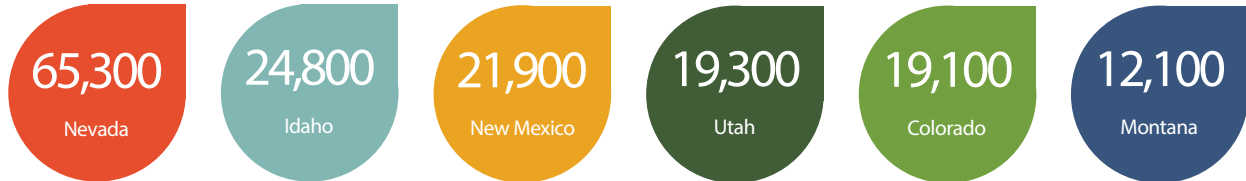
New research presented in this report shows that not only are more seniors settling in the West but also that Western counties with protected public lands are attracting more retirees. **In fact, seniors relocating in the Western U.S. are three times more likely to settle in a county with more protected public lands than one with fewer protected lands.**

More than 500,000 seniors relocated in the Western United States between 2000 and 2010.

Because of the easy access to natural beauty and protected public lands, Western communities are uniquely positioned to entice retirees and the economic development that they bring. One-third of seniors who move within the U.S. are choosing to locate in Western towns and cities, creating new jobs in their wake.

## Jobs Created in Western States by In-Migrating Seniors (2000-2010)

Source: Calculation from the Center for Western Priorities



In the sweepstakes to attract relocating retirees, America's spectacular public lands provide a unique and enduring competitive advantage to Western towns and cities. New peaks, canyons, and rivers will not be created, and healthy habitat for elk, deer, and trout is irreplaceable.

In this report, we describe and quantify retirees' growing attraction to Western counties with protected public lands, assess how retirees stimulate the economy, and provide four case studies of Western cities that have successfully leveraged their natural amenities to attract more seniors.



# PUBLIC LANDS: NOT YOUR PARENTS' RETIREMENT DESTINATION

Today's retirees are getting outdoors, visiting America's natural wonders like Yellowstone and the Grand Canyon, hiking in the West's outdoor spaces and passing on an outdoor heritage to their grandchildren.

As Maria Dwight, an expert on aging and retirement, put it, "Retirees today are looking at it with a sense of adventure as opposed to a sense of inevitability. They may not weigh the pros and cons in terms of days of sunshine or number of golf courses, but rather the number of hiking and biking trails, the opportunity for educational enrichment, and the caliber of the art and restaurant scene."<sup>2</sup>

These trends are also playing out in data from land management agencies. According to the National Park Service, sales of America the Beautiful Senior Passes have spiked in recent years (Figure 1).<sup>3</sup> The \$10 lifetime pass offers free admission to America's public lands, including national parks, monuments, and wildlife refuges for seniors over the age of 61.<sup>3</sup> Between 2007 and 2014, the federal government sold 3.7 million Senior Passes, generating over \$37 million to enhance recreation experiences on public lands.<sup>4</sup>

This week another 70,000 baby boomers will reach the age of retirement.<sup>1</sup> The same happened last week, and will happen again next week all the way until 2030 when the final Boomers have turned 65 years old.

Many of these retiring Americans will choose to stay put, but large numbers will relocate into new communities. Multiple attributes will play into one's retirement decision: cost of living, health care facilities, crime rates, weather, access to the outdoors, cultural opportunities, continuing education, and community atmosphere, among others. But public opinion research shows that many seniors choose to live in the West because of the healthy, outdoor lifestyle it affords (Figure 2).

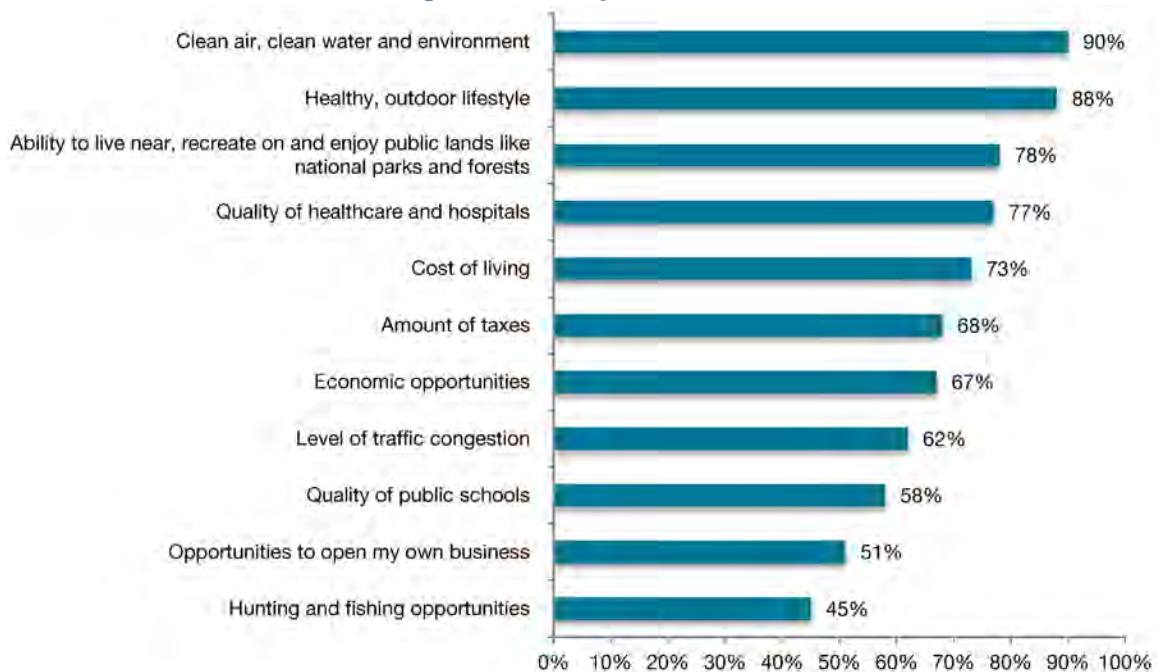
**Figure 1 – Annual America the Beautiful Senior Pass Sales: 2007-2014<sup>4</sup>**

2007	2008	2009	2010	2011	2012	2013	2014
395,597	384,930	455,461	495,608	477,055	500,446	515,238	508,647



Public opinion research by Colorado College's State of the Rockies Project determined that seniors in six Western states ranked "clean air, clean water and environment," a "healthy, outdoor lifestyle," and "ability to live near, recreate on and enjoy public lands like national parks and forests," at the top of their list of reasons to live in the West (Figure 2).<sup>5</sup> These rank higher than factors commonly associated with retirement, including quality healthcare, taxes, and economic opportunities.

**Figure 2 – How seniors over the age of 65 answer when asked, "Which of the following is a factor in your decision to live in the West?"**



So, it's not surprising when communities that have not traditionally been associated with retirement are beginning to rank high on lists of top retirement destinations. For example, five Western towns – Grand Junction, Colorado; Las Cruces, New Mexico; St. George, Utah; Santa Fe, New Mexico; and Bend, Oregon were listed in the AARP's 2012 Best Places to Retire. In their rankings, AARP highlighted the outstanding access to nearby forests, monuments, and parks provided by each location.<sup>6</sup>

## COUNTIES WITH PROTECTED PUBLIC LANDS DRAW MORE RETIREES

New research from the Center for Western Priorities supports a growing body of evidence that protected public lands are a major factor drawing people to live in the West, including relocating seniors entering their retirement years.\*

To determine the impact of protected public lands on retiring seniors, we analyzed U.S. Census data and calculated senior migration into Western counties, comparing migration into counties with more protected public lands against those with less protected public lands.

Between 2000 and 2010 more than 500,000 seniors migrated into Western counties, both from outside of the Western U.S. and from other Western counties. These relocating seniors were **three times more likely** to settle into “high protected public lands counties,” defined as the top half of Western counties ranked by total permanently protected public lands within their borders.

### Retirees are 3X more likely to move to Western counties with protected lands



Where seniors are moving  
55+ ▶



HIGH PROTECTED PUBLIC LAND



LOW PROTECTED PUBLIC LAND



Senior migration rates – the proportion of counties’ senior population that has migrated into the county – into “high protected public lands counties” are also significantly higher. Indeed, the average senior migration rate into Western counties with more protected public lands is 7 percent, meaning that for every 100 seniors in counties with more protected public lands, seven have in-migrated within the previous decade. The senior migration rate into “low protected public lands counties” is 5 percent.

\* This research is informed by a series of economic analyses from Headwaters Economics investigating local economies in the Rocky Mountain West and the impact of protected lands.<sup>7/8</sup>

## RETIREEES ARE A BOON FOR LOCAL ECONOMIES

Americans who have recently reached retirement age, and the millions more who will soon follow, provide a valuable economic development opportunity for towns and cities. Retirees who relocate are generally healthier, wealthier, and better educated than retirees who plan to stay put.<sup>9</sup> They often arrive at their new homes with disposable incomes, having sold their residences in more expensive urban areas and elected to resettle in rural, less expensive communities.<sup>10</sup>

Migrating retirees stimulate the economies of their adopted state and towns. They bring in accumulated wealth, investment income, and aging-related payments. This “non-labor income” is one of the fastest growing sources of income in the Western United States.<sup>11</sup>

The influx of retirees is also an important job creator. According to an analysis by the University of Georgia, it takes only 1.8 in-migrating retirees to create one job; in other words, for every 100 retirees relocating to a new community, 55 new jobs are generated.<sup>12/13</sup> Thus, seniors relocating to Western states created nearly 300,000 jobs between 2000 and 2010 (Figure 3).

**Figure 3 – Jobs Created in Western States by In-Migrating Seniors (2000 - 2010)**

	Total senior migration, 2000 - 2010	Jobs
AZ	255,400	141,900
CA	-172,800	-96,000
CO	34,400	19,100
ID	44,600	24,800
MT	21,800	12,100
NM	39,400	21,900
NV	117,600	65,300
OR	78,500	43,600
UT	34,800	19,300
WA	78,300	43,500
WY	3,700	2,100
<b>WESTWIDE</b>	<b>535,700</b>	<b>297,600</b>

### Methodology and Definitions

- The migration rate is the number of additional residents in a given “age cohort” due solely to migration between 2000 and 2010, divided by the total number of residents in that same cohort in 2010.<sup>14</sup> County migration rates for all Western counties were averaged to calculate the average rate across the region.
- Western states include: Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oregon, Washington, Utah, and Wyoming.
- Counties were split into two categories: “high protected public land counties” and “low protected public land counties.” If 3.9 percent of a county’s land area is protected, then it was classified as a “high protected public land county.” A county with less than 3.9 percent protected was classified as a “low protected public land county.” There are 207 counties in the West classified as “high protected public land counties” and 207 counties in the West classified as “low protected public land counties.”
- Protected national public lands include national parks, wilderness areas, national monuments, wildlife refuges, conservation areas, recreation areas, wild and scenic rivers, waterfowl production areas, wildlife management areas, research natural areas, and areas of critical environmental concern.<sup>15</sup>
- For the purpose of this study, seniors are classified as anyone 55 years and older.

And just as counties with more protected public lands attract relocating seniors, these counties are also associated with higher non-labor income levels. Seniors are not responsible for the entire infusion of non-labor income, but retirees – particularly those with the means to relocate – are a key contributor as they bring accumulated wealth to pay for their retirement years.

In fact, investment incomes are more than twice as high in “high protected public lands counties” than in “low protected public lands counties.” Similarly, aging-related payments – Social Security and Medicare – are doubled in counties with more protected public lands.

**Figure 4 – Higher Levels of “Non-Labor Income” in Counties with More Protected Public Lands: 2000-2010 Average**

Senior-Related Non-Labor Income	High Protected Public Lands Counties	Low Protected Public Lands Counties
Investment Income (average dividend, interest, and rental income per county)	\$1,808,167,000	\$865,886,000
Aging-Related Payments (Social Security and Medicare)	\$384,502,000	\$188,155,000

Incoming seniors, particularly those with investment income, provide a significant economic infusion into local economies. Retirees stimulate multiple parts of the local economy and create jobs in industries like health services, construction, housing, banking, restaurants, and entertainment sectors.<sup>16</sup>

“Boomers are much wealthier. They will pay for upgrades and a lot of premiums that add to the bottom line of the builder.”<sup>17</sup>

- Jeff Handlin,  
president of Oread Capital & Development LLC  
in Centennial, Colo



# CASE STUDIES: FOUR RETIREMENT DESTINATIONS WHERE PROTECTED LANDS ARE A MAJOR DRAW



Organ Mountains Sunset / flickr  
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## Las Cruces, New Mexico: Doña Ana County

Percent of county with protected public lands: **20.5%**  
Senior migration rate: **14.2%**  
Senior migration rate in New Mexico: **7.5%**

Las Cruces, situated along the Rio Grande River, is the largest city in southern New Mexico and the state's second largest city after Albuquerque. Las Cruces is the principal population center for Doña Ana County, where 20.5 percent of the acreage of the county is protected public lands, including White Sands National Monument, Prehistoric Trackways National Monument, San Andres National Wildlife Refuge, and the newly designated Organ Mountain-Desert Peaks National Monument just east of the city.

Doña Ana County and Las Cruces have become a magnet for retiring seniors. Approximately 14 percent of the county's population over 55 has relocated into Doña Ana, nearly twice the state average.

AARP has highlighted Las Cruces as one of the 10 "best sunny places to retire," where the cost of living is below the national average and an enormous network of protected public lands surrounds the city. The City of Las Cruces advertises robust seniors-oriented programming, including outdoor recreation on nearby protected lands.<sup>18</sup>

## Grand Junction, Colorado: Mesa County

Percent of county with protected public lands: **18.0%**  
Senior migration rate: **16.5%**  
Senior migration rate in Colorado: **3.0%**

Grand Junction is the county seat of Mesa County and ranks in the top 50 Western counties by total senior migration rate.

Almost a fifth of the county, which is situated along the West Slope of the Rockies, is protected public lands, including Colorado National Monument, five National Forest units, and two wilderness areas. The city sits at the confluence of the Colorado and Gunnison rivers, and placed sixth in Outdoor Life's 2012 list of the 35 best hunting and fishing towns in the US. The city was also named in AARP's 2012 list of best places to retire.

Aging-related payments have grown by 37.3 percent in the last 10 years and investment income has grown by 11.5 percent, pumping money into the growing healthcare and construction sectors. Indeed, the top 10 largest employers in Grand Junction include three separate medical centers.



Seth Lemmons / flickr Creative Commons

## Boise, Idaho: Ada County

Percent of county with protected public lands: **43.8%**

Senior migration rate: **15.2%**

Senior migration rate in Idaho: **12.0%**

Cradled at the edge of 2.2 million acres of National Forest, Boise residents enjoy broad access to public lands. Seniors eyeing an active retirement have taken notice – more than 15 percent of the city’s 55-and-older population have moved in from elsewhere, higher than the Idaho average.

Along with extensive federal public land access, retirees seeking moderate, less strenuous urban recreation benefit from the city’s close collaboration with BLM and USFS. For example, in 2014 construction began on a 12.6 mile trail easement connecting city parklands to nearby national public lands.<sup>19</sup> This prioritization of public interconnectivity has put Boise in the top 20 most bikeable cities in the nation.<sup>20</sup>

## St. George, Utah: Washington County

Percent of county with protected public lands: **30.8%**

Senior migration rate: **36.4%**

Senior migration rate in Utah: **7.2%**

With 35 miles of paved bike trails, over 300 days of sunshine per year, and protected public lands out the back door, it’s not surprising that St. George has been repeatedly highlighted by AARP<sup>21</sup>, Fortune<sup>22</sup>, and CNNMoney<sup>23</sup> as one of the best places to retire in the United States.

According to *Fortune*, “For those drawn by the outdoors, St. George is exactly where you’d place it if you had the choice: a mere 10 miles from Snow Canyon State Park, 45 minutes from Zion National Park, and three hours from the north rim of the Grand Canyon.<sup>24</sup>”

Washington County has over 479,000 acres of protected lands, drawing seniors seeking an outdoor lifestyle aided by proximity and ease of access to trails and other recreation areas. Over 36 percent of the seniors in St. George have recently located to the area, a significantly higher figure than Utah’s senior migration rate of 7.2 percent.

## CONCLUSION



Our findings add to a growing body of literature showing protected public lands provide an important competitive advantage to Western communities.<sup>25/26/27</sup> Research has shown, for example, faster job growth and higher per capita income increases in counties with more protected public lands.<sup>28</sup>

In-migrating retirees are adding a permanent, steady economic benefit for communities in close proximity to public lands. As shown above, retiring seniors are three times more likely to settle in a county with high protected public lands than in counties with low protected lands. In the process, they create 55 jobs for every 100 new retirees and bring significant non-labor income into communities.

Looking forward, communities that prioritize public land conservation can leverage this advantage and attract retirees – and soon-to-be-retirees – seeking active aging. This means pursuing a balanced approach to land management, promoting and marketing public lands, and investing in retiree-friendly infrastructure, from accessible trailheads to geriatric health centers.

It also means supporting policies on the local, state, and national scale that promote the economic values of protected public lands: for recreation, for tourism, and, increasingly, for the delight of active, outdoorsy retirees.

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