



Why Do Some U.S. States Support Elders Better than Others?

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Americans live in an aging society. As the Baby Boomers born after World War II move into retirement, older people will become a larger segment of the U.S. population for at least the next two decades. Demand for federally funded Social Security and Medicare benefits will grow, and the U.S. states will also face big challenges. Our research shows that some states will do better than others in providing attractions and supports that matter for America's graying citizens.

What Do Older Americans Want and Need?

Older Americans are not all the same, of course. People's goals and values have been shaped by various life experiences, and successive stages of later life bring different needs to the fore.

- Retirees under age 75 (often called the "young-old") frequently look for relief from decades of demanding work. The more affluent, especially, may move to escape icy, gray winters and find outdoor recreational opportunities in warm, sunny climates.
- Others among the young-old may be more concerned with enhancing life's meaning with new kinds of work, hobbies, or volunteering they could not find the time to pursue earlier.
- Less affluent retirees may cherish locales where they can live safely on reduced incomes. Overall, U.S. elderly households have about half the income they had before age 65.
- For the "old-old" beyond age 75, access to high-quality medical care becomes important; and as time passes, the availability and quality of long-term care facilities may also matter. States vary in the availability of such facilities and, surprisingly, even in the average quality of their medical care financed through Medicare.

How States Vary in Friendliness to Seniors

We have measured five dimensions along which U.S. states vary in their attractiveness and support for the elderly: affordability and safety; high quality medical care; access to long-term care of high quality; opportunities for recreational lifestyles; and the presence of supportive communities and chances for meaningful pursuits. As it turns out, some states do much better than others on each dimension, and different sets of states are more suitable for certain senior citizens, depending on values and motivations and needs at different life-stages.

- Arizona and Florida, for example, offer more attractive opportunities for elderly recreational lifestyles than do Kentucky or West Virginia.
- Minnesota and Montana turn out to offer greater opportunities for making meaningful contributions in supportive communities than do Arizona and Florida.
- Kentucky and West Virginia offer greater affordability and safety than, for example, Hawaii and New Hampshire.
- But elders in Maine and New Hampshire are healthier and enjoy higher quality medical care delivered through Medicare than do elders residing in Kentucky and West Virginia.
- Finally, Connecticut and North Dakota do a better job of providing accessible and high quality long-term care than do California or Nevada.

Overall, states that do well on some dimensions often fall short on others. America's southwestern and (some) southeastern states offer attractive outdoor recreation, while northern states rank high for offering community support and opportunities for meaningful elder pursuits. States along the diagonal line from Southeast to North Central America generally offer better combinations of affordability and safety. Northern states do best at sustaining elder health and offering high quality medical care through Medicare, while accessible and high-quality long-term care is most available in the northeastern and north-central states.

What are the Real-Life Consequences?

Not all good things go together, so both seniors and the states face different trade-offs.

- When new retirees move (all or part of the time) to states offering attractive recreational opportunities, "fun in the sun" initially makes for a win-win situation. Younger retirees find the outdoor opportunities they want, and state economies get a boost from Social Security and other pension checks spent by relatively healthy seniors who do not draw heavily on public services. But as retirees age, they need more state-supported services, including partly state-financed Medicaid to cover for long-term care. Because recreationally attractive states generally do less well at providing excellent medical and long-term care, aging people may belatedly realize that they would be better off in the states they left earlier in life, especially if they also have family members there.
- Similar trade-offs hold for states that excel at offering safe, inexpensive neighborhoods for the less feeble elderly residents. These states, too, often fall short at funding the best medical and long-term care for the oldest people.
- A more stable win-win situation through all phases of old-age tends to exist in states that offer supportive communities and many chances for meaningful avocations. In fact, the stable presence of aging men and women in these states tends to reinforce the overall civic orientations that scholars have documented for states such as Minnesota and Montana.

Our research suggests important lessons both for state officials and for Americans entering their golden years. States need to plan not just to attract younger, healthier retirees, but also to fund and assure the continuing supports needed by the oldest Americans. At the same time, people considering where to live in retirement need to think ahead – so as to avoid discovering, too late, that a "fun in the sun" state lacks the community supports and good care so important in the final years of life.

Read more in Charles Lockhart and Jean Giles Sims, *Aging across the United States: Matching Needs to States' Differing Opportunities and Services* (Penn State University Press, 2010).