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Retirement Transition Migration: Implications for Rural Development

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Abstract

Recent literature suggests that the increasingly blurred relationship between paid employment and retirement facilitates a retirement transition period, a life course stage which may involve a change of residence. The role of pre-retirement mobility in the repopulation of rural areas has, however, received relatively little academic scrutiny from UK geographers. This article draws upon findings from a two-year study conducted in three UK case study areas. It examines the extent of pre-retirement age (aged 50-64) migration into rural communities and the impacts this type of movement has upon economic activity, social and community engagement and service provision. It is argued that while this under-researched group offers significant potential to support the social and economic sustainability of rural communities (at least in the short and medium term), there are notable regional variations which are likely to have important long term implications for rural communities as this cohort ages in situ.

Keywords: lifecourse migration, middle-age, retirement, rural economic and community impacts, U.K.

1.0 Introduction

It is increasingly recognised that life histories representing an orderly sequence of life events (such as education, employment, family formation, empty-nesters, retirement) have been replaced in many cases by a greater diversity of, and fluidity between, stages in the life course. This is perhaps most notable at the traditional retirement stage of a person's life. Early retirement and flexible retirement options mean that the move into retirement is no longer the abrupt life course stage undertaken at the state pension eligibility age that it once was. Instead, there is evidence of a retirement transition whereby the expectation of retirement acts as a catalyst for behavioural changes, including a change of residence. In this article we consider this retirement transition stage of the life

course and, in particular, examine pre-retirement age (aged 50-64 years) in-migration to remote rural areas of the UK. Specifically, we assess the implications of retirement transition in-migration for rural development. It has long been acknowledged that in-migration can represent an economic and social asset for rural areas. It may, for example, bring in those with entrepreneurial abilities who subsequently establish new rural businesses with job creation potential. In-migrants enhance purchasing power within the rural economy and bring new opportunities for social and community engagement. A key question to ask here is, to what extent do pre-retirement age in-migrants and therefore those at potentially a retirement transition stage of the life course represent an asset to the economic and social regeneration of peripheral rural areas?

This article is organised into five parts. In the first we review the academic literature relating to the retirement transition concept and calls for mid-life to be recognised as a distinct stage in the life course for migration research. We then turn to explore the potential consequences of rural mid-life in-migration for destination areas focusing on job creation and business start-ups, local expenditure patterns, and community engagement. Second, our case study research is introduced. The rationale behind the selection of three case study areas is explained, their characteristics are outlined and our primary data collection approach is described. Third, we examine the mobility patterns reported in the case study areas, focusing upon in-migration and, in particular, moves associated with pre-retirement age in-migrants. In section four, we focus specifically on the potential impacts of this cohort of in-migrants upon their destination communities: in relation to entrepreneurial activity and/or job creation; local expenditure patterns; and community involvement. Finally, in section five, we reflect on the usefulness of a mid-life stage of the life course and the importance of the retirement transition concept for aiding our understanding of rural in-migration and its consequences for rural development.

2.0 Retirement Transition, Rural In-migration and Potential Impacts for Rural Development

The relationship between migration and age has long been acknowledged. Millington (2000), for example, demonstrates that the importance of labour market stimuli upon mobility declines with age, while Bures (1997), Clark et al. (1996) and Stockdale (2006a) all demonstrate that the migration behaviour of pre-retired migrants is similar in many respects to that of retirees. Indeed Clark and Davies (1990), Walters (2002), Geist and McManus (2008), Plane and Jurjevich (2009) and Nedomysl (2010) argue that migration studies should focus on a migrant life course stage, and a continuum of life course changes, rather than specifically a migrant's chronological age. Wulff et al. (2010) call for mid-life to be taken as a new life stage in migration research, while Geist and McManus (2008) explain that "... the family life-cycle perspective on adulthood as a staged progression through an orderly sequence of life events has given way to a life course perspective that emphasizes the variability of timing and sequencing of life events, and examines the social underpinnings of diversity in life trajectories" (p. 283). Bailey (2009), in his "lifecourse matters" paper, stresses a need for research to "... resonate with a fluidity and fleetfootedness that seems to be the way of lifecourses" (p. 413). Bailey et al. (2004) demonstrate the interconnections between different aspects of an individual's life, such as employment, parenting, marital status and intergenerational links, and their effects on mobility decisions. As a result, research must be alert to how "... mobility decisions are taken in the context of the linked lives of the household" (p. 1619).

Within this context, the concept of a retirement transition (Hayward et al., 1994) is important, corresponding as it does to the mid-life stage that Wulff et al. (2010) call for migration research to focus on. The retirement transition concept acknowledges that the shift from employment to retirement is no longer an abrupt life course stage. Instead, from a life course perspective, the expectation of retirement acts as a catalyst for change, including a change in residential preferences as well as changing attitudes to work, health, lifestyle and marital relations (Carter et al., 1997; Lehr et al., 1998). The term therefore refers to the behavioural changes affecting those at mid-life as they 'prepare' for the retirement stage of their lives.

The concept of a retirement transition has received relatively little academic attention in migration research with the exception of Bures (1997) and Stockdale (2006a). This is surprising given that the counterurbanisation trends of the last forty years have largely been associated with mid-life migrants. It would appear that, while migration researchers have acknowledged the role of migrant (chronological) age, they have failed to incorporate a life course perspective to migration research. In her analysis of US Census data, Bures (1997) concludes that the 55-64 aged (or retirement transition) cohort share the 65-74 age cohort's residential preference for less populous and amenity-rich areas, but importantly, their preference for such areas is more pronounced. Similarly Stockdale (2006a), using UK household survey data, found that the 50-64 age cohort favoured traditional retirement and highly scenic rural environments. In many cases the move involved an urban-rural relocation and was motivated by quality of life and retirement considerations.

Those at a retirement transition stage of their life course often seek paid employment in bridging jobs (part-time working and self-employment) before completely exiting the labour force (Green, 2006; Marshall et al., 2001; Quinn & Kozy, 1996; Stallman et al., 1999; Yeandle, 2005). The entrepreneurial expertise possessed by this group could, therefore, represent a considerable asset for the rural areas attracting such life course stage in-migrants (Allen, 2004; Lowe & Baker, 2006; Stockdale, 2006b). It is alleged that business start-ups by older groups are more likely to survive (Loretto & White, 2006) and Oughton et al. (2003) confirm that many rural small businesses have been started by middle-age in-migrants. Others take a more cautious stance. Green (2006), for example, argues that older people often use self-employment as a means to supplement their income which, while beneficial to the individual, is likely to have a limited impact on rural economic regeneration because this self-employment is a personal or household activity, not an enterprise intended to develop into a business employing other people.

Nevertheless, research in Canada (Marshall et al., 2001) and the United States (Quinn & Kozy, 1996; Stallman et al., 1999) suggests that rural areas may benefit from the in-migration of mid-life, and therefore potentially retirement transition, households. Overall, it is widely recognised that older groups, but not specifically pre-retirement age or mid-life migrants, can have a positive effect on local economic development. As such, several programmes seek to encourage in-migration of elders. For example, in Japan, Government departments encourage urban retirees to relocate to the northernmost island in the country; Hokkaido (Murakami et al., 2009) and some US states have introduced retiree-attraction programmes (Brown & Glasgow, 2008; Reeder, 1998). Skelley (2004) estimates that, in the US, it takes 3.7 new manufacturing jobs to equal the economic impact of one new retiree household and Serow (2003) alleges that retiree in-migration creates 0.5 jobs per migrant. Jauhiainen (2009) too acknowledges that if retiring baby-boomers can be encouraged to return to the

rural periphery of Finland they can be a trigger for local economic development. Researchers in the UK are also acknowledging that older age in-migrants may represent an asset (rather than a burden) for local economic development. Atterton (2006), for example, makes the case for "... renewing the local population by deliberately drawing in sufficient numbers and types of pre-retirees, in addition to 'making the most of' those pre-retired who have already arrived" (p. 35), with Stockdale (2006b) and Bosworth (2008; 2010) highlighting the job creation potential of in-migrants to rural England. Most recently, Bosworth and Willett (2011) demonstrate that the likelihood of entrepreneurial in-migration is influenced by migrant motivations and perceptions of rurality. In-migration is not necessarily a catalyst for the economic regeneration of all rural areas: the impacts are spatially variable.

The economic consequences of rural in-migration may be felt in other ways too. A decade ago the UK Government claimed that average pensioner's incomes are growing faster than average earnings (DSS, 2000). Lowe and Speakman (2006) claim that today's retirees, for example, are the most affluent this age group has ever been and Gilbert et al. (2006) noted that a new acronym has emerged—*woopies* (well-off older persons). The financial position of today's older age groups have been boosted by private and occupational pensions, individuals capitalising upon rising property prices and a larger proportion of the population investing in the stock market (ignoring for the moment the recent global financial and economic crises). According to Baker and Speakman (2006) people over the age of 50 will account for the majority of expenditure in several sectors of the UK economy by 2043.

It is not just in economic terms that in-migration, and potentially retirement transition in-migrants, may make a contribution to rural development. They may also make a significant contribution to the social fabric of rural areas. Previous research associates high rates of participation and volunteering with those aged over 50 and reports that older rural in-migrants become quickly involved in their destination community and represent a major driving force in community activities and organisations (Brown & Glasgow, 2008; Erlinghagen & Hank, 2006; Fortuijn et al., 2006; Le Mesurier, 2006; Plunkett Foundation, 2004; Warburton & McLaughlin, 2005). Pre-retirement age in-migrants therefore represent a sizeable reservoir of potential community 'volunteers'.

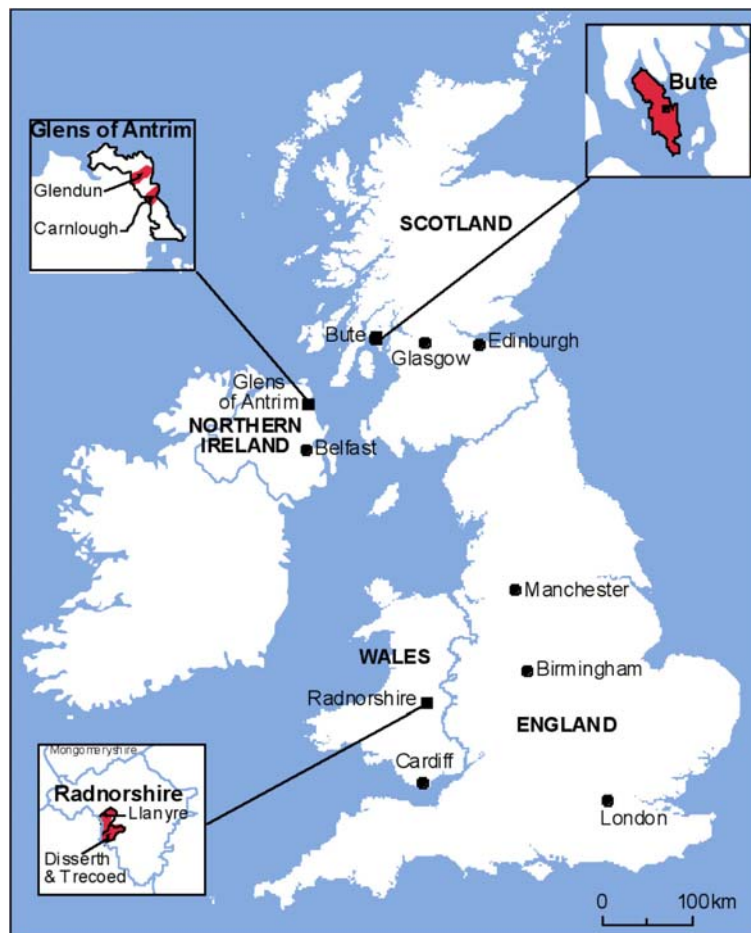
Notably absent from research studies is a systematic investigation of retirement transition rural in-migration and the possible consequences of such in-migration for rural development. Based on the literature reported above one would expect such migration to represent a considerable asset for the economic and social wellbeing of rural destination communities. However, is this borne out in three UK study areas?

3.0 Methodology and Data

The research was conducted in three rural areas of the UK which, in their national contexts, are relatively remote; the Glens of Antrim (Northern Ireland), Radnorshire (Mid-Wales), and the Isle of Bute (Scotland) (See Figure 1). All three study areas were selected on the basis of an analysis of the 2001 Census of Population (ONS), which showed that these areas had recorded an in-migration rate by those aged 45-59 years above the (respective) national rural average. The Census data age category 45-59 corresponded most closely to a retirement transition phase in the life course; however, in the remainder of this article we define the pre-retirement age cohort as aged 50-64 (that is, the cohort immediately below the UK state retirement age of 65). In their national contexts the three study areas have in common an older population, a greater proportion

of the population in the over 60 age cohort, and a long standing trend of out-migration by younger age cohorts. In common with other relatively remote rural areas with outstanding scenic environments and proximity to small towns, they also share fragile economic structures with above average employment in primary industries, low wage economies, and above average youth unemployment (SAC, 2006). They are, however, not homogeneous. For example, the Glens of Antrim population has the lowest mean age: Northern Ireland's population is the 'youngest' of the four nations in the UK. Bute has the oldest population profile, with a third of the 2001 population being over the age of 60, compared to only 20 percent in the Glens of Antrim. Radnorshire has experienced notable population growth in recent decades whereas the populations of the other two areas have declined.

Figure 1: Location of study areas.



A 'drop off and collect' household survey was conducted in each area. The 12-page household survey was designed to capture household level data, including data on household migration history, family and/or household businesses and household participation in community activity, as well as individual data on work, employment and other socio-economic characteristics. A random list of target addresses was generated from the most recent edited electoral register. In addition, a purposive sample of households, targeting the pre-retirement age group (aged 50-64 years), was identified and surveyed via a postal survey. This sample comprised persons living in the study areas who had first registered with a local GP since 2000 when aged 50 or above. This postal survey was

administered by national agencies responsible for patient registration data. In total 650 questionnaires were completed, with a response rate of 64 percent and 22 percent obtained respectively for the 'drop off and collect' and postal surveys. Of those, 199 households agreed to be interviewed. A sub-sample of 33 households was purposively sampled to include all major life course mobility types and a range of ages, household composition and length of residence. The semi-structured interviews, which incorporated a life history approach, were undertaken with non-mover and migrant households. These interviews sought to more fully understand the households' migration histories at different stages of the life course. Semi-structured interviews were also held with 12 national and local public and voluntary service-providers, across the three study areas in order to ascertain perceptions of rural in-migration, and retirement transition in-migration in particular.

4.0 Pre-Retirement Age In-Migration

The survey invited respondents to provide information about their household's residential history. Responding households were classified as having made: 'no-move', households that had lived at the same address since the current household was formed; 'local moves', households which had moved a distance of no more than 15kms to their current address; and 'non-local moves', households which had moved a distance of at least 15kms to their current place of residence. In Bute, this distinguishes between moves 'within' and 'onto' the island. Figure 2 displays household mobility in each of the three study areas. Particularly notable is the high level of mobility in Bute and Radnorshire where just four and six percent of surveyed households respectively were classified as non-movers (compared to 40 percent in the Glens of Antrim). Non-local moves are most evident in Radnorshire where approximately two-thirds of all migrant households relocated over a distance of at least 15kms, with most of these moves being over a much longer distance.

Figure 2: Household mobility per study area.

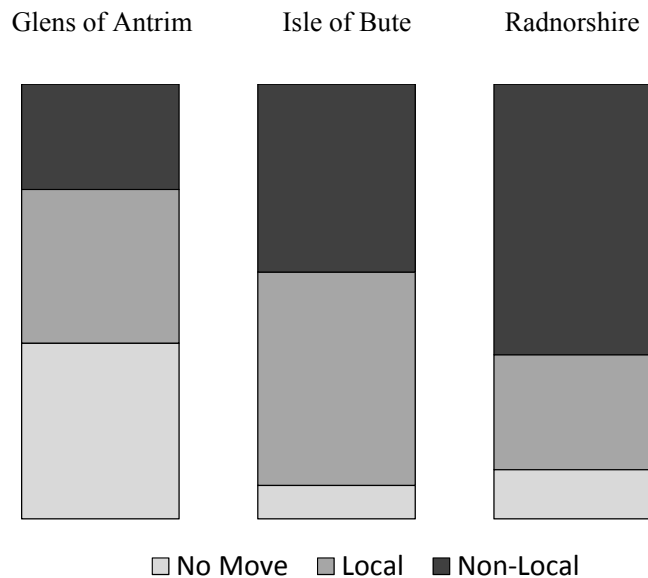


Table 1 draws upon data from the three study areas to compare mobility patterns at different stages of the life course. Our data shows that movers under the age of 50 are much less likely to make a non-local move than the over 50s and that

the pre- and post-retirement age cohorts have very similar mobility characteristics.

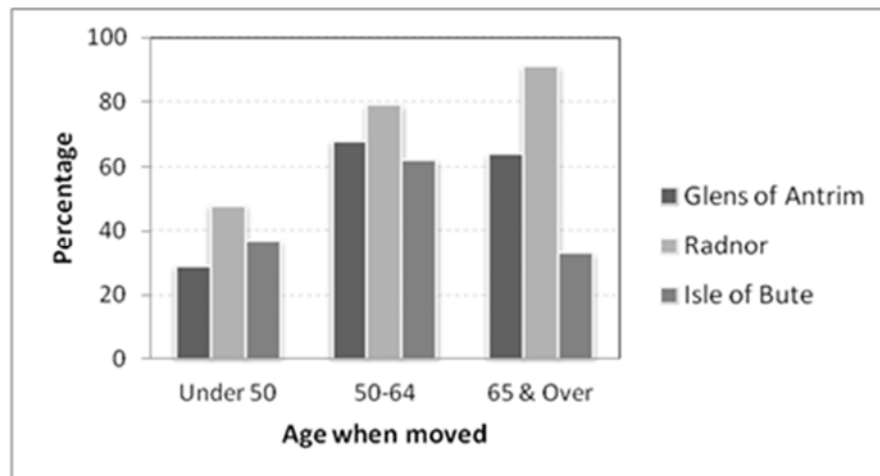
Although post 50 year old in-migration is observed in all three study areas (See Figure 3) there are notable geographical variations. At least two-thirds of moves undertaken by those aged 50-64 and 65 and over at the time of their move in the Glens of Antrim and Radnorshire involved a relocation over a distance of at least 15kms (that is, a non-local move). This pattern is repeated in Bute only among those moving when aged 50-64. Local, within island, moves were more likely for the over 65s. Thus, with the exception of post-state pension eligibility age moves in the Bute sub-sample, in-migration into our study areas is associated with pre- and post- retirement age cohorts. Almost half of the moves (49 percent) onto Bute and almost three quarters of the moves into Radnorshire (72 percent) involved a move of at least 80 km. In the remainder of this article we define in-migrants as households which have undertaken a non-local move into the study area, and non-migrants as those having undertaken a local move or classified their household as a non-moving one in the questionnaire survey.

Table 1. *Mobility Flows – Head of households’ age at time of move (all study areas)*

	Under 50	50-64	65 and over	Total
Local move (within 15kms)	154 (63%)	40 (28%)	23 (30%)	217 (47%)
Non-local move (at least 15kms)	92 (37%)	101 (72%)	54 (70%)	247 (53%)
Total	246	141	77	464

Chi-Square = 52.9 (statistically significant at 99% level with 2 df).

Figure 3: Proportion in-migrant households by age of householder at time of move.



Our survey data found evidence of a 'retirement transition' affecting in-migration flows to these rural areas. Overall, 46 percent of pre-retirement age in-migrants were motivated by actual or impending retirement, with a further 27 percent motivated by quality of life reasons. These motivations were the most common across all three study areas although their relative importance varied (See Table 2). Generally, pre-retirement age in-migrants moved as a couple and had no children living at home, suggesting they were 'empty nesters'.

Table 2. Motivations for in-migration by those aged 50-64 at the time of their move

	Glens of Antrim	Isle of Bute	Radnorshire	All areas
Employment	-	3%	5%	4%
Housing	-	3%	2%	2%
Health	-	3%	7%	5%
To be nearer adult children	-	-	9%	5%
To be nearer parent/s	13%	3%	4%	5%
Personal	-	-	2%	1%
Planning for retirement	27%	10%	16%	16%
Actual retirement	47%	33%	23%	30%
Quality of life	13%	37%	25%	27%
Other	-	7%	7%	6%

Radnorshire has attracted a significant counter-urban flow of in-migrants from England with no previous connection to the area, due to the relative affordability of housing and land. Over half of pre-retirement age in-migrants had no prior connection to the area at all. In contrast, the vast majority of pre-retirement age in-migrants to Bute and the Glens had a prior connection with the area, including previous residence, holidays or second-home ownership. A recurring theme in the interview data was that this retirement transition stage of their life course was an enabling period, allowing residential or quality of life aspirations to be fulfilled, be it to retire to a holiday home, escape the rat race, enjoy the outdoors, return to their or a parent's area of upbringing, or through a property sale and purchase/downsize to secure greater financial security. A selection of interview excerpts to illustrate motivations for moving to rural areas include the following:

It was definitely a conscious decision to get out of the rat race. I think we'd both had enough ... When I go back now it's an absolute nightmare: too many people, too many cars, the pace is wrong. I just hate it. [Radnorshire]

To be able to walk out of the front door and walk down a country lane, beside a river and see dippers in the river and the birds flying around.... We've seen red squirrels in the garden. ... You can see the stars over here ... You can see the weather! We see the clouds coming down here [through the glen].... [Glens of Antrim]

We had ten days [holiday] on Bute We liked it so much in that ten days, we bought a place [as a holiday home]. And so eventually we decided that we would retire here. [Isle of Bute]

I came [to Bute] <in the 1970s> [to visit a friend] and I just fell in love with it and I still love it. I just love the island; I don't care what the weather is like. When it's rough and stormy I love it, I just love it. [Isle of Bute]

The children had effectively flown the nest. ... We found ourselves in a position [like others] who take early retirement, in that money was tied up in the house. I said 'look, I think we could put ourselves in a much better [financial] position, perhaps see another part of the country ... - let's downsize. [Radnorshire]

Cornwall, Devon was very expensive We looked in Norfolk as well. ... In this area we could afford to buy this sort of size of house. [Radnorshire]

5.0 The Impacts of Pre-retirement Age In-migration to Rural Areas

In this section, attention turns to the possible impacts of pre-retirement age in-migration to rural areas. Impacts are assessed in terms of entrepreneurial activity and job creation, rural expenditure, and involvement in local groups and activities. Throughout we draw comparisons with the in-migration of other age cohorts and with non-migrant households. Specifically, we ask to what extent is pre-retirement age in-migration (and therefore those at a possible retirement transition stage of their life course) an asset to rural communities?

5.1 Economic Impacts and Job Creation

Approximately 40 percent of households surveyed were retired couple households at the time of the move, and 60 percent of heads of households were retired immediately following the move. Early retirement was, therefore, an important enabler. This is further substantiated by pension data: 38 percent of pre-retirement age in-migrants were in receipt of a pension prior to the age of 60. Over and above the state pension (where respondents were of an age to receive it), two thirds received a pension arranged by their employer, one third were in receipt of another type of private personal pension, and 27 percent received an income from personal investments. Compared to other in-migrant age-groups, pre-retirement age householders had a less mobile work history with 44 percent having spent the majority of their working life with one employer. It is perhaps because they had been employed for most of their working life with one employer that they were both able to retire prior to the state pension age and had adequate financial plans in place for early retirement. It is also interesting that 18 percent of this cohort were self-employed prior to moving, a proportion that fell to 13 percent immediately following the move. By comparison, among those heads of households who moved when aged under 50, a quarter had been self-employed prior to moving, rising to 26 percent immediately after the move. Among this younger age cohort of in-migrants it would appear that, in some cases at least, the move into a rural area coincided with or facilitated a move into self-employment. While pre-retirement age in-migration does, therefore, bring some entrepreneurial activity into rural areas as measured by self-employment rates, it is significantly less than that arising from the in-migration of younger households. At the same time, however, among a cohort where 60 percent are

retired following the move, a 13 percent self-employment rate is not insignificant. No notable differences were observed between the three study areas.

The 13 percent of heads of households who were self-employed following their move gave planning for retirement and quality of life motivations as explanations for their move. The 'planning for retirement' motivation is consistent with the literature which suggests that at the retirement transition stage of the life course some move into 'bridging jobs' before finally exiting the workforce. 'Bridging' can involve a move into self-employment. While this entrepreneurial activity has the potential to be beneficial to the rural economy at least in the short term; it is unlikely to represent a long-term source of rural economic regeneration.

Across the three study areas, 144 businesses were owned or part-owned by respondents to the survey. This number is not surprising because business ownership and self-employment is quite common in most rural areas of the UK, especially areas where agriculture remains important. 35 percent (numbering 51) of these businesses were owned or part-owned by in-migrant households. Proportionately, 18 percent of in-migrant households (irrespective of the migrant's age at the time of their move) owned a business as compared to 27 percent of non-migrant households in our sample¹. However, of these 51 only 12 (24 percent) were owned by pre-retirement age in-migrants. Instead the majority were owned by a younger age cohort of in-migrants (aged under 50 years at the time of the move).

Overall, the most common types of businesses owned by in-migrant households were in the agriculture, fishing or forestry (25 percent), other (22 percent), accommodation and food services (16 percent) and arts and crafts (14 percent) sectors. Due to the small numbers involved it is impossible to state whether or not a particular business sector is associated with pre-retirement age in-migrants. Overall 27 (53 percent) of the total in-migrant businesses were run from home with a further nine (18 percent) run from a single site elsewhere in the local area.

Amongst in-migrant households, the 51 businesses employed 106 persons, including the migrant business owner (See Table 3). The majority of jobs (78 percent), however, were associated with in-migrant businesses owned or part-owned by the under 50s. Just 19 jobs (representing 1.58 jobs per business) were associated with businesses owned or part owned by a pre-retirement age in-migrant. By comparison, 352 persons were employed in businesses owned by non-migrant households (an average of 3.78 jobs per business). Many businesses owned or part-owned by pre-retirement age in-migrants employed no-one other than the in-migrant themselves and operated as essentially one person/ self-employee businesses as explained in the interview quote below:

In the first number of years that I came here I operated just a small human research consultancy business but that was just me. And I can think of two other people that have come to live here that are working on their own from home. But not employing anyone ... It would be that people moving in are working as self-employed; it's them themselves. It's not bringing employment. [Glens of Antrim]

¹ It is acknowledged that as in-migrants are older, many at the time of the survey were of post-retirement age, and as such were less likely to own/part own a business than non-migrant households.

Where jobs for others were created they tended to be filled by family members. One interviewee in the Glens of Antrim explained, "So we've got our cousin-the chef and one of the commi chefs is another cousin. One of the barmen is our cousin who lives up the road there and the rest are just local people". Businesses owned by pre-retirement age in-migrants were found to be the most likely to employ family members.

Table 3. *Job creation in businesses owned or part-owned by in-migrant households: Age of head of household at time of move and number of people employed*

	Under 50	50-64	65 and over	Total
FT family member	36 (43%)	11 (58%)	2 (50%)	49 (46%)
PT family member	18	4	1	23 (22%)
FT Non-family	12	3	0	15 (14%)
PT Non-family	6	0	0	6 (6%)
Casual/ temporary	11	1	1	13 (12%)
Total jobs	83	19	4	106
Average number of jobs created per business	2.24	1.58	2.0	2.1

In Radnorshire, the representative of a local regeneration partnership interviewed told us that most in-migrants to the area that set up a business did not employ people from outside their immediate household, and did not have a desire to expand their business so that they had employees. In-migrant households, and especially pre-retirement age in-migrant households, are not, therefore, particularly associated with job creation in rural areas. On a more positive note the very fact that these individuals employ themselves mean that they are not 'taking jobs away from local people', a common accusation thrown at incomers to rural areas, and they bring another household with purchasing power that can be spent locally.

It is not just business ownership that has an economic impact for rural areas. In-migrant households can make other potential economic contributions to the rural destination area, such as through employing others, for example, cleaners or gardeners. Our survey recorded that 59 (23 percent) in-migrant households pay for such services on a regular basis (See Table 4), a similar proportion to non-migrant households. In-migrant households with the lowest incomes (under £10,000 per annum) very rarely pay for such services, but otherwise there was no relationship between household income and the likelihood of paying for these services. However, age at the time of the move, not migrant status, was a significant determinant. A greater share of the 65 and over, post-retirement age, in-migrants pay for these services: 41 percent compared with just 13 percent among the under 65s. Such 'domestic' services tend to be low skilled and low paid. Arguably the increased use of such services by older cohorts is unlikely to have much of an economic impact on the rural economy overall, but the additional income to the households where an individual is employed in this part of the service sector could be what makes it possible for them to remain living in a remote rural area with limited job opportunities.

Enhanced spending in the local economy represents another potential impact of in-migration for rural areas. Might in-migrants and pre-retirement age in-migrants in particular, be more likely to purchase goods and services in their local area? For our three case study areas combined, the in-migrant sample had a modal pre-tax income per household of £10-£20,000 per annum: this accounted for 38 percent and 46 percent respectively of pre- and post-retirement age households. The modal income associated with those aged under 50 at the time of the move was substantially higher at £30-£50,000 per annum (31 percent).

Table 4. *Services paid for by in-migrant households on a regular basis (all study areas).*

	Under 50	50-64	65 and over	Total
Cleaner	3	10	8	21
Gardener	4	11	13	28
Child-minder/ baby sitter	4	0	0	4
Carer	1	3	1	5
Other	0	1	0	1
Total (proportion of all in-migrant households)	12 (13%)	25 (24%)	22 (41%)	59 (23%)

Regarding local expenditure patterns there is little evidence from Table 5 that in-migrant households as a group are more or less likely to use local services or shops than non-migrants. Indeed, with the exception of low cost items such as milk, our data points to considerable leakage out of the rural economy irrespective of migrant status.

Overall then, in-migration seems to bring limited explicit economic benefits to rural areas, and any identified, such as job creation in businesses owned or part-owned by in-migrant households, are more likely to be associated with younger age groups than by pre-retirement age in-migrants. The following section explores how pre-retirement age migrants make a positive contribution to their host community in other ways.

Table 5. *Proportion purchasing within the local rural area (all study areas)*

	All households	In-migrant households	Pre-retirement age in-migrant households
Main food shop	50%	43%	49%
Milk	74%	70%	74%
Petrol/ diesel	50%	44%	43%
Post Office	51%	45%	41%

5.2 Wider Benefits of In-Migration

The academic literature suggests that older in-migrants contribute to the development of social capital through participating in community activities and

volunteering in local groups and charities. Our household survey found that many households were regular participants in a variety of activities but that pre-retirement age in-migrant households were more likely to frequently participate in social or fundraising activities and special interest groups (See Table 6). In-migrants, especially older in-migrants, to our study areas therefore get involved in local groups and activities and thus contribute to the social vitality of their community.

Table 6. *Proportion of households claiming to frequently participate in local groups (all study areas)*

	In-migrant households		Non-migrant households	
	All	50-64	All	50-64
Social or fundraising	25.8%	30.1%	22.7%	13.9%
Sports and fitness	17.6%	20.4%	20.5%	27%
Church or religious group	28.8%	27.9%	36.7%	35.1%
Community or parish council	6%	7.5%	5%	2.7%
Special interest group	23.6%	32.3%	13%	18.9%
Local business association	4.7%	5.4%	5%	2.7%
Club/ activity for elderly	8.2%	5.4%	3.9%	2.7%

Our survey recorded that approximately 15 percent of all responding households contained at least one adult who frequently participated in charitable or voluntary groups. However, as noted in Table 7, this varied by age group and by migrant status. Non-participation rates were highest for the non-migrant group, and increased with age. Participation rates were highest among the in-migrant group, with frequent participation being noticeable higher among the pre- and post-retirement age cohorts. This may simply reflect the fact that older—often retired—residents are more likely to have the time to volunteer. Non-migrants in the older age groups are more likely to have family living in the area and if they, for example, provide informal care for grandchildren they do not have time to devote to voluntary activities. It is worth noting that volunteering by pre-retirement age migrants was particularly pronounced in the Glens of Antrim (57 percent) and the Isle of Bute (38 percent). The number of hours spent undertaking voluntary activities per month varied considerably. The under 50s in the non-migrant group actually gave the most volunteer hours, often to activities associated with children (parent-teacher associations, sports clubs etc.). Therefore, age *per se* is not a predictor of making this type of contribution to community life.

Approximately one quarter (24 percent) of all households that responded to the survey contained at least one adult who held a position of responsibility in a local group, such as, chair, secretary or committee member. On Bute and in Radnorshire there was very little difference in the proportion of adults from in-

migrant and non-migrant household samples holding unpaid positions of responsibility in their local community but in-migrants into the Glens were almost twice as likely to do so than non-migrants. What is interesting, however, is that within the in-migrant sample, it is pre-retirement age in-migrant households that are most likely to take on such responsibilities: 36 percent of such households had at least one household member in a position of responsibility and of those that held such positions, 53 percent were in the pre-retirement age cohort.

Table 7. *Participation in voluntary and charitable groups by age group at time of move to current address and migrant status (all study areas)*

		Under 50	50-64	65+
In-migrants	Frequently participates	15.7%	18.3%	19.6%
	Participates (frequent and occasional participation)	32.8%	33.3%	21.6%
	Does not participate	67.4%	66.7%	78.4%
Non-migrants	Frequently participates	16.5%	10.8%	9.5%
	Participates (frequent and occasional participation)	28.5%	24.3%	19%
	Does not participate	71.5%	75.7%	81%

The importance of older people, in-migrants and non-migrants, to community and civic life was commented upon in our interviews with local service providers, particularly those representing the voluntary sector. During an interview conducted in Radnorshire we were told:

The majority [of volunteers] are older people themselves. I would say fairly newly retired people that have wanted to use either what they've used in their professional life and want to carry that on or want to do something different. I would say that most are in that fifty to seventy-ish bracket.

An interviewee with another voluntary group, this time in the Glens of Antrim, also made reference to this topic, telling us, "If I'm answering your question honestly, it probably is a predominance of older, maybe nearly retired people or people who have retired early. From fifty up [who volunteer for us]".

This contribution to community life was also reflected upon within the context of the voluntary sector being increasingly expected to play a more prominent role in service provision. During an interview conducted on Bute it was noted that, "There's already very strong evidence that the voluntary sector cannot only deliver it [services] at a lower cost but actually at a better quality".

It is also worth highlighting that, overall, only one-in-four pre-retirement age in-migrants had relatives living in the destination area. Most, therefore, had no family living nearby and the move at this life course stage involved leaving adult children, and therefore potential family support systems, behind in their former

place of residence. While the absence of nearby family support may not be significant at present, might it become problematic as migrants advance from the generally healthy mid-life/retirement transition stage to later-life? What will happen if they are widowed or develop debilitating health problems?

6.0 Conclusions

We have combined recent calls for mid-life to be taken as a new life course stage in migration research with the concept of a retirement transition. It alleges that the expectation of retirement acts as a catalyst for change, including a change of residence. Pre-retirement age (50-64 years) in-migration to rural areas was examined for evidence of a retirement transition and, in turn, the implications of such in-migration for rural development were assessed.

Pre-retirement age in-migration was observed in each study area and involved a sizeable counter-urban flow. Evidence to support a retirement transition at this life course stage was obtained with many making the move in preparation for actual or impending retirement, and mid- and later-life quality of life residential preferences. However, in contrast to the literature which suggested a shift into 'bridging jobs' before completely exiting the labour market, our rural in-migrants were more likely to have undertaken 'early retirement'. Accordingly the economic impact of pre-retirement age in-migration was limited (relative to younger age cohorts and non-migrants) in terms of entrepreneurial activity and job creation. Businesses that were established by this cohort were essentially one-person ventures, and when they did employ others these tended to be family members. No differences were observed between migrant status nor age for local expenditure patterns, and indeed the evidence presented suggests considerable leakage out of the rural economy. By comparison, pre-retirement age in-migrants were found to make a considerable contribution to the rural community. Many were active volunteers in local and community-based activities and groups.

The considerable social contribution of pre-retirement age in-migrants participating in a retirement transition stage of the life course is in contrast to their more limited contributions to the rural economy. Such a community role is increasingly important in the UK as the voluntary sector is set to take on greater importance in the delivery of services as part of the current government's *Big Society* policy agenda. Rural areas attracting pre-retirement age and retirement transition in-migrants would seem particularly well placed to deliver this agenda. However, in the absence of family support in the destination area, the ageing in place of these in-migrants raises questions regarding the need for, and delivery of, specific services for older people in rural areas. In the future, there may well be a tendency to over-rely on volunteers, many of whom are older persons themselves, to the detriment of the delivery of efficient and effective services for older people.

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