SEASONAL MIGRATION OF THE ELDERLY: MINNESOTA SNOWBIRDS

William J. Craig

Winter migration of the elderly from the North to warmer places is a significant and growing phenomenon. Minnesota is a leading generator of such "snowbird" activity. Statewide cross-section surveys of 3,036 elderly households revealed an increase from 9.2% rate of snowbird activity in 1988 to 10.5% in 1989. Most travelers choose the three coldest months to be gone, but those snowbirds who will be gone four months or more begin leaving in the fall. Arizona is the most popular destination for Minnesotans, followed by Florida, California, and Texas. Over one third of snowbirds go the South. Snowbirds and others who travel outside the state are younger than their sedentary counterparts, and are better off financially, in better health, more often retired from a white-collar job, in more regular contact with family and friends, and more involved in volunteer work. What distinguishes snowbirds from other travelers is that a higher percentage are married, more engaged in regular physical activity, and more live in rural areas and small towns. Their leaving has a small impact on the state as a whole, but a much larger impact on rural communities.

INTRODUCTION. Northern winters can be dreadfully cold and most adults spend these frigid days and long nights dreaming about warm places with plenty of sunshine. Many Minnesota seniors are taking advantage of their retirement freedom to spend most of the winter out of state (Fig. 1). They go to southern states, joining flocks of other seniors from the cold north. These seasonal migrants are called "snowbirds."

Cross-sectional surveys of Minnesota's senior population were conducted to help answer questions about the snowbird phenomenon. How many people take advantage of this good life? How fast is the number growing? Where do they go? When do they leave and how long are they gone? What is the difference between those who make this seasonal migration and those whose winter travel is short-term? Or those who remain at home? What is the impact of the absence of the snowbirds on Minnesota and the impact of their roosting on the southern communities? Answers to these questions will be useful for developing public

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conducted in the southern states. Longino and Marshall (1990) have summarized this knowledge in a recent review article. Snowbirds are white, married, retired, better educated, of higher income, and healthier than their nonmigrating counterparts. These findings are based on comparisons of snowbird surveys with census data for all elderly. An analysis restricted to data from the census does not permit differentiating among the various classes of elderly who do not migrate, notably between those who travel for shorter periods of time and those who do not travel at all. Only one other study is based on a cross-sectional survey of elderly at their home state. Krout (1983) surveyed the elderly in a rural New York county. His findings were similar to those described here, did not differentiate more than two categories of elderly, did not look at more detailed demographic characteristics, and did not ask about destinations or travel patterns.

This Minnesota study adds to earlier research on snowbirds. Detailed questions about travel patterns and travel destinations provide a complete picture of the rate of snowbird activity, the timing of their travel, and the range of destinations. Surveys in 1988 and 1989 indicate the rate of growth of snowbird activity. The statewide survey allows comparison of urban and rural participation rates. It is based on a cross-sectional survey to allow a direct and detailed comparison of three types of elderly: snowbirds, other travelers, and the sedentary elderly. I can estimate the impact of the snowbird phenomenon on the sending community by combining data from other studies with data from this survey.

Two studies based on the 1980 U.S. Census place this Minnesota study in context. Gober and Mings (1984) showed two major destinations for seasonal migrants, Florida and Arizona. The divide between those destinations runs through the center of the country with Minnesota, Iowa, Missouri, and Arkansas each split between Florida and Arizona (or sometimes Texas). Hogan (1987) showed more Minnesotans than residents of any other state as seasonal migrants in Arizona; a slightly smaller number of Minnesotans were in Florida. Because these two studies were based on data collected on April 1, well after most snowbirds have returned home, they probably underestimated the magnitude of the snowbird phenomenon.

**METHODOLOGY.** Snowbird questions were part of the Minnesota Senior Study, conducted by the Amherst H. Wilder Foundation in conjunction with 13 Minnesota area agencies on aging (Fischer, Mueller, Coo-
ing since it began in the 1960s and continuing growth has been confirmed in Arizona (Ingley, 1990). If the metropolitan area had a comparable 14% increase, the state rate would rise from 9.2% in 1988 to 10.5% in 1989 and the number of seniors leaving the state would increase from 76,000 to 86,000.

TRAVEL BEHAVIOR OF SNOWBIRDS. On average, the snowbirds we interviewed had been taking such trips for more than seven years. The average time out of Minnesota is nearly 11 weeks, but the range is quite wide. The length of stay depends on when they leave (Fig. 2). Those leaving in the fall are gone for long periods of time, up to seven months for those leaving in September and October. Those leaving in January are much more likely to be gone for only two to three months. Nearly everyone returns by March or April.

The departure pattern cannot be explained strictly by temperature (Fig. 2). January is the most popular month for departure, but November is second because many stay home for Christmas and Hanukkah. Another reason for Minnesotans to delay their departure is a state homestead law that substantially reduces property taxes for homeowners who can declare that they lived in their home on January 2. For example, the taxes on a $68,000 home would drop from $2,040 to $680. Only recently has the state relaxed its requirement of a physical presence on January 2, and this fact has not been widely publicized.

Nearly a third of the Minnesota snowbirds go south to Arizona (Fig. 3). Another third are evenly divided between Florida and California. Texas accounts for 14% and other southern states (including Hawaii) for another 10%. Only 6% go to cold states, usually in the midwest or in the mountains, and 4% either go abroad or travel around the United States.

Hogan and Steinnes (1989) have shown that seasonal and permanent migration to Arizona, at least, have different determinants and hence represent different phenomena. Nevertheless, both types of migration

![Fig. 2. Month of departure and duration of absence for snowbirds.](image)

![Fig. 3. Destination of Minnesota snowbirds, 1988.](image)
streams probably develop in the classic pattern of a few early pioneers contacting people back home and describing the wonders of their new setting. The Arizona Republic (1990) speculated that the first snowbirds were drawn by images from Arizona Highways. I spoke with snowbirds who "discovered" their seasonal destination through many sources: neighbors who were also snowbirds, children who had settled elsewhere, business travel, and birthplaces and former residences.

Faculty members at Arizona State University have been studying snowbirds for several years and can supplement our information about them. Hogan (1987) found that Minnesotans are the largest single group of U.S. snowbirds in that state, accounting for 11% of its seasonal residents. Hogan found three strong predictors of the states that send migrants to Arizona: proximity, January temperature, and income level. Arizona is closer to Minnesota than Florida or California, its winters are much warmer, and Minnesota income levels are high enough to afford the trip and the cost of living while there.

Arizona scholars have found most seasonal migrants living in relatively inexpensive housing and spending moderate amounts of money. Only 8% lived in hotels or motels while nearly half lived in a mobile home, travel trailer, or recreational vehicle (Fifield, Happel, and Hogan, 1986). The Arizona scholars estimate the average monthly household expenditure to be roughly $1,200 (Happel and Hogan, 1990).

Living in a place you own, whether a condominium or a mobile home, is a part of keeping expenses down. In our survey, one-quarter (28%) of Minnesota's snowbirds lived their winters in a place they owned. For those who roost in Arizona, 36% lived in a place they owned.

WHO ARE THE SNOWBIRDS? Approximately 52% of Minnesota's elderly households traveled outside the state in 1988. Just over 9% satisfied our definition of snowbirds. What makes these snowbirds different from travelers who spent one week or more outside the state and from those who never leave the state? Results are presented in Table 1.

Conventional wisdom and the published literature (Longino and Marshall, 1990) say that people travel while they are younger, when they have the money, while they are more fit, and that they stop traveling later in life. These results appear largely true in this study, though not entirely. Roughly 80% of elderly Minnesotans who travel (snowbirds and other travelers) are under age seventy-five; only 57% of the nontravelers are this young.

<table>
<thead>
<tr>
<th>TABLE 1</th>
<th>PERCENTAGE OF MINNESOTA SENIORS IN 1988 HAVING SPECIFIED CHARACTERISTICS</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Snowbirds* (N = 139)</td>
</tr>
<tr>
<td>Total sample</td>
<td>9</td>
</tr>
<tr>
<td>Married</td>
<td>75</td>
</tr>
<tr>
<td>&lt;75 years old</td>
<td>78</td>
</tr>
<tr>
<td>Income $12,000/yr.</td>
<td>24</td>
</tr>
<tr>
<td>Income $25,000/yr.</td>
<td>28</td>
</tr>
<tr>
<td>Health good or excellent</td>
<td>74</td>
</tr>
<tr>
<td>Regular vigorous activity</td>
<td>66</td>
</tr>
<tr>
<td>Drive/own car</td>
<td>91</td>
</tr>
<tr>
<td>More than high school education</td>
<td>41</td>
</tr>
<tr>
<td>White-collar career (incl. clerical)</td>
<td>63</td>
</tr>
<tr>
<td>Live in open country or cities &lt;2,500</td>
<td>66</td>
</tr>
<tr>
<td>Live in Twin Cities area</td>
<td>38</td>
</tr>
<tr>
<td>Live in nontraditional housing</td>
<td>17</td>
</tr>
<tr>
<td>Own second home in Minnesota</td>
<td>15</td>
</tr>
<tr>
<td>Volunteer work</td>
<td>88</td>
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<td></td>
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<td>Source: Compiled by author.</td>
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</tbody>
</table>

* At 95% confidence level. For the worst case, where the response distribution is near 50/50, the sampling error for Snowbirds = ±8.4; for Other travelers = ±3.5; for Stay Home = ±3.6; and ±2.5 for Total.

Annual household income defined as combined income of respondent and spouse, if any.

Two-thirds of the sedentary population have low incomes, but only one-quarter of the snowbirds have annual incomes under $12,000. Being a snowbird does not require large amounts of money. Nearly three-quarters have an annual income of under $25,000, and 72% receive a majority of their income from either a pension or Social Security. An article in the Minneapolis Star Tribune, Klauda (1987) noted that "snowbirds generally defy the image of wealthy retirees. Most have set aside money for recreation vehicles (RVs) and trailers, but are noted for clipping coupons and using senior citizens' discounts offered by local drugstores, supermarkets, and restaurants."

Three-fourths of elderly Minnesotans who travel count their own health as good or excellent, and 60% participate in a vigorous activity two to three times a week. But only 61% of the sedentary Minnesotans say that their health is good or excellent, and only 41% participate in vigorous activity. Approximately 90% of the snowbirds and other travelers own and drive a car compared to only 71% of the nontravelers.

Snowbirds and other travelers are not merely younger versions of the
sedentary group waiting to run out of steam and money. Snowbirds and travelers are better educated and have worked in jobs that would inspire more interest in the outside world. Half of the sedentary elderly have less than a high school education, three-quarters of the snowbirds and other travelers have a high school degree or more. Roughly 60% of the traveling elderly worked in white-collar jobs, compared to only 41% for the nontravelers.

Snowbirds also differ from other travelers in marriage status, activity level, and residential location. Three-quarters of snowbirds are married, compared to just over half for other travelers. People who will be away from home for an extended period no doubt feel more comfortable doing this with someone they know and love.

Snowbirds tend to be active. This characteristic of snowbirds was identified by Sullivan and Stevens (1982). Snowbirds are even more likely to participate regularly in vigorous activity than other travelers. We defined regular activity as 20 to 30 minutes, two to three times per week, and gave examples of what we meant by vigorous: "hiking, jogging, walking, tennis, biking, or swimming." Two-thirds of the snowbirds participated, compared to under 60% of the other travelers. This need to be active is better accommodated during winter in warmer climates. McHugh and Mings (1991) described the RV (recreational vehicle) parks outside Phoenix as loaded with recreation facilities and programs.

A higher percentage of the elderly in rural areas are snowbirds, whereas those living in the Twin Cities metropolitan area are more likely to take shorter trips. Only 8% of the elderly in the Twin Cities were seasonal migrants, but other parts of the state had rates as high as 15%. Perhaps the wide variety of cultural, sports, and other activities in the Twin Cities entice the elderly to stay home in winter and forego extended trips away from Minnesota.

**SNOWBIRDS AS RESIDENTS OF MINNESOTA.** Snowbirds spend most of the year in Minnesota. Three-quarters of all elderly live in single-family homes as opposed to apartments or other quarters. Those who travel must find someone to look after their house while they are gone. A large portion of the snowbirds has solved this problem by living in nontraditional quarters, such as townhouses, condominiums, and mobile homes (Table 1).

Fifteen percent of the snowbirds already own a second home in Minnesota, nearly twice as high a percentage as any other group and twice the state average for this age group. It is as if owning a second home had prepared them for living away from home.

One would think that personal ties would influence a household’s willingness to travel. This supposition proves to be untrue. The traveling elderly are more likely to have regular contact with friends or family members than the nontravelers. In fact, 88% of the snowbirds and 86% of the other travelers have contact with family and friends weekly or more often, but only 78% of the sedentary elderly have contact this often. For snowbirds, this regular contact can continue in the winter location when friends and neighbors travel together, children visit, or people get together at self-planned "Minnesota Nights" and reunions organized by commercial promoters. These findings support the view that snowbirds are interested in the outside world and are gregarious.

Seniors contribute to their communities in many ways, and are especially active as volunteers. Only 59% of the sedentary are involved in volunteer work, compared to 77 and 79% respectively of the snowbirds and other travelers.

**IMPLICATIONS.** The magnitude and growth of seasonal migration have impacts both on the sending and the receiving states. The impact on individuals clearly is positive or they would stop making their winter treks. The impact on receiving states also is largely positive, but the best that can be said for the sending states is that snowbird activity is, in fact, seasonal; migrants spend the majority of their time at home. The snowbird phenomena devastates rural Minnesota in the winter months.

Because most studies have been conducted in receiving states, much is known about the impact of snowbirds there. Most of the impacts are positive. Snowbirds bring large amounts of cash, adding, for example, $500 million to the Arizona economy (Happel and Hogan, 1990). They demand few social services (Longino and Marshall, 1990; Monahan and Green, 1982). They contribute to local churches and volunteer activities (The Arizona Republic, 1990). The single clear negative impact on receiving communities is their effect on the housing market, driving up local prices (Monahan and Greene, 1982). Other negative impacts may be seen in an urban infrastructure (e.g., sewer systems and hospitals) that is overbuilt to handle winter population peaks. These problems are caused by the seasonal nature of this migration and are not likely to ease. Many see the Phoenix area, for example, as uninhabitable in August as Min-
Minnesota is in January. Nearly three-quarters of the snowbirds in the Phoenix area said they are not even considering becoming permanent residents (The Arizona Republic, 1990).

The economic impact of snowbird activity is relatively small on the state of Minnesota, but the impact is substantial on many small communities. Using a typical household expenditure of $1,200 per month (Happel and Hogan, 1990), an eleven-week average duration, and the 1989 estimate of the number of snowbird households, I calculate that Minnesota snowbirds are spending nearly $150 million each year outside Minnesota. This figure represents only 0.2% of the Gross State Product (MCEA, 1989). But the economic impact of these elderly migrants is significant in rural Minnesota; 30 of the state’s 80 outstate counties gain 20% or more of their personal income through transfer payments, especially Social Security (Bureau of Economic Analysis, 1990). Because people stop traveling when their health fades, Minnesota must bear the health and social service costs of these elderly without getting the economic benefits of the healthy retirement years.

Noneconomic impacts can be just as severe. Klauda (1989, 1990) found formal and informal social groups in small towns disbanding for the winter months because the membership was depleted. Social service agencies scramble to find replacement volunteers. Clearly, life changes for those who are left behind in rural Minnesota.

SUMMARY AND CONCLUSIONS. Seasonal migration from Canada and the northern United States to warmer climates is an important aspect of life among those over age 60. The Arizona focus may be unique for Minnesota snowbirds, but the size, travel schedule, and personal characteristics of the Minnesota snowbird population should be representative of most cold winter places in North America.

Part of the increase of snowbird activity from Minnesota comes from growing opportunities and growing awareness. Another part comes from changes within the state’s elderly population; people now retiring are more likely than their predecessors to have the education and the career characteristics of snowbirds. We can expect a moderate growth in the actual number of seasonal migrants for the next 20 years, but then the baby boomers will begin retiring and the number of snowbirds will explode. The sedentary elderly population who do not leave the state are older and have less of every type of resource than snowbirds and other travelers. Snowbirds were more likely than other travelers to be physically active, married, better educated, and live in small communities.

This analysis leads to a general statement that snowbirds are likely to be married couples looking to escape the physical restrictions and boredom of winter in rural communities. Their departure may benefit them and the receiving states, but it has the opposite effect on their home community. Already isolated and with limited activities in winter, these rural communities suffer from the loss of some of their most affluent and vigorous people. They can take consolation only in the fact that the loss is, indeed, seasonal, and snowbirds return home to their nests for most of the year.

NOTES

1 This article is based on two newsletter articles by the author: "Snowbirds Head South," and "More Snowbirds, More Money." Both appeared in the CURA Reporter, Center for Urban and Regional Affairs, University of Minnesota—the former in December 1989, the latter in December 1990.

2 In 1991, changes were made to the tax laws which reduced this disparity.

LITERATURE CITED


