

# Understanding what makes senior towns in Iowa 'smart'

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Cars parked next to businesses in downtown Bancroft, Iowa, in 2023. Credit: Marian Krzyzowski, a visiting scholar at ISU and the retired director of the University of Michigan's Economic Growth Institute.

With the youngest baby boomers sliding into retirement, adults aged 65 and older are expected to outnumber children by 2030. The demographic shift will be a first in U.S. history. But many rural areas, especially in the

Midwest and Great Plains, are already experiencing this.

Researchers are looking to small towns in Iowa to understand how some support aging in place better than others. Their findings, published in *Journal of Rural Studies*, could help communities plan for the future and preserve a high [quality of life](#) for all residents. David Peters, professor of rural sociology at Iowa State, co-authored the paper with Ilona Matysiak, a visiting scholar at Iowa State and associate professor of sociology at Maria Grzegorzewska University in Warsaw, Poland.

"Aging in place is a multidimensional concept," says Matysiak. "It's not just about services, like a nursing home or hospital. It's also about relationships with other people, social capital and the possibilities of community participation."

The researchers define "smart senior towns" as communities where seniors can live on their own, "safely, independently and comfortably." They say being a smart senior town is a good development strategy overall.

Matysiak and Peters emphasize "smart senior towns" care about their [older residents](#). But the seniors in these towns also mentor and create spaces for new leaders and ideas.

"Seniors can really help the community prosper and thrive," says Peters. "They have the time to volunteer, and they're often influential people in the community who have a repository of knowledge about the town and can lend their advice and reputations to local projects. They also often have money saved up to invest in foundations and projects."

The researchers used data from the U.S. Census and [Iowa Small Towns Project](#), which has surveyed residents from 99 small towns in Iowa every ten years since 1994. The survey questions relate to quality of life, use of

local services, perceptions of community leaders, [social capital](#), civic engagement and community attachment. For this study, Matysiak and Peters focused on small towns with a higher percentage of people aged 65 and older compared to other rural communities.

## **Smart senior towns vs. vulnerable senior towns**

The researchers found smart senior towns scored higher on every quality-of-life dimension compared to the "vulnerable senior towns." Some of the largest differences were related to the quality of medical services (65% vs. 35%) and shopping for daily needs in their hometown (65% vs. 38%). Smart senior towns also scored higher on quality housing, child services, recreation and entertainment venues.

Part of these differences may be related to population size. The researchers found smart senior towns had on average 2,030 people compared to 866 in vulnerable senior towns.

"A larger town can support a grocery store, a restaurant or two and maybe some cultural events. For a town of 900, it's a little more difficult," says Peters.

Older adults from smart senior towns also rated their communities as safer, better kept and as places having more going for them. Poverty rates were nearly identical but median household incomes and home values were significantly higher in smart senior towns. This suggests there are more resources to support community foundations and fund local services and improvement projects.

## **Older vs. younger residents**

"While this paper focuses on the opinions of residents 65 and up, we

thought it was also important to know what younger residents think," says Matysiak. "Do these smart senior towns only provide a good quality of life for older people or are they smart for all residents?"

The researchers found differences between the two [age groups](#) in smart senior towns for all quality-of-life dimensions they measured. Residents under 65 more often used services elsewhere and were generally less satisfied with local leadership. They also perceived their community as less trusting and supportive and less likely to be as inclusive for new residents and open to new ideas.

## Recommendations

Based on the outcomes from their study, the researchers recommend small towns:

- Partner with neighboring communities to share costs for services, programs and events
- Recognize that [older people](#) have agency and are active contributors to the quality-of-life in their communities
- Involve younger people and newcomers in local decision making and show support for change

Peters says he recently gave a presentation in a northern Iowa town that was in the process of opening a hog processing facility. At the end, a group of retirees on the local library board approached him to ask about resources to learn Spanish. They were anticipating an increase in Spanish-speaking students in the town and wanted to start a bilingual after-school reading program at the library.

"The narrative of these small towns is often that there's anger or fear about newcomers, but here's this town with people who were very open and caring and wanted to help move the community forward," says

Peters. "I think it speaks well to the Iowa spirit and what's possible in our [small towns](#)."

**More information:** Ilona Matysiak et al, Conditions facilitating aging in place in rural communities: The case of smart senior towns in Iowa, *Journal of Rural Studies* (2023). [DOI: 10.1016/j.jrurstud.2023.01.005](https://doi.org/10.1016/j.jrurstud.2023.01.005)

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