

The Elderly Population of South Florida 1950-1990

Charles F. Longino, Jr. and Philip J. Perricone
Wake Forest University

Florida ranks fourth among the states in population size (Haub and Yanagishita, 1989), behind California, New York and Texas. It ranks first, however, in the proportion of its population aged 65 and over (U.S. Senate Special Committee on Aging, 1986). Nearly 18% of Florida's residents are aged 65 and over as compared with 12% nationally. This makes Florida a bellwether for a nation growing older. With the oldest state population, the trends among its older citizens are often regarded as an indicator of the future for other states.

Such generalizations can be challenged, however, when one examines the details of the elderly population of South Florida. It is a complex, diverse population that includes large segments of the poor and the rich, those aging in place as well as domestic and foreign migrants. It also includes a substantial ethnic diversity, consisting primarily of Hispanics and Jews. It is a population segment that is growing and redistributing itself geographically within South Florida (Sheskin, 1991).

This article investigates the elderly population of South Florida. First, the growth of this population is traced from 1950 to 1990. Second, its distribution among the South Florida counties over time is examined. Third, the manner in which migration patterns help to explain distributional differences in elderly population characteristics in South Florida is analyzed. Fourth, interstate migration to Dade/Monroe Counties is considered. Finally, the question of the impact of elderly migration on South Florida is discussed in the context of Florida as a bellwether state for a nation growing older.

Data on the south florida elderly

The elderly is defined here as a subpopulation age 60 and over. The reader should be aware, however, that no universal age of admission to the elderly population exists. The most frequent ages are 60 and over and 65 and over. Demographers have preferred 65 as an entry age, and

gerontologists have often preferred 60 because, the entitlement age used by the Administration on Aging.

The data reported here are from published census reports from the 1950, 1960, 1970, 1980, and 1990 censuses and from the 1980 Sample A census microdata file, a sample of individual census records on computer tape for use by survey researchers.

Because the number of persons living in Monroe County (the Florida Keys) is so small, this county was combined with Dade County (metropolitan Miami) in the microdata files. This arrangement protects the privacy of Monroe County residents without altering substantially the aggregate characteristics of Dade County residents in Table 4.

The growth of the elderly population in south florida

Monroe (the Florida Keys), Dade (Miami), Broward (Fort Lauderdale) and Palm Beach Counties, the four Southeastern Florida counties that contain the largest continuously urbanized area in the state, are collectively referred to as "South Florida." In Table 1, the number of persons age 60 and over in South Florida is compared with those in Florida as a whole in the decades since the end of World War II. Growth is measured by percentage change in population during the previous decade. Although the number of older persons in Florida has grown rapidly since 1950, the growth has slowed. In the 1950s, the number of older persons in Florida grew 121.1%, but by the 1980s it grew only 34.3%. Growth has been greater in South Florida, but the gap narrowed during the post-war years until, in 1990, South Florida, for the first time, had a growth rate (15.7%) lower than that of Florida as a whole (34.3%).

Because of the more rapid growth of South Florida's older population until the 1980s, the proportion of Florida's elderly population residing in South Florida gradually increased from 1950 to 1980. In 1950, 25% of Florida's elderly citizens lived in the four Southeastern counties. This proportion grew to 30% in 1960, to 36% in 1970 and 1980, then declined to 31% in 1990. The South Florida region is no longer leading the state in elderly population growth.

Table 1					
Elderly (Age 60+) Population Growth, 1950-1990					
	1950	1960	1970	1980	1990
State of Florida					
Number	345,981	765,087	1,348,291	2,253,437	3,025,566
% Change*	--	121.1	176.2	167.1	34.3
South Florida					
Number	86,432	231,968	478,796	811,115	938,320
% Change*	--	268.4	206.4	169.41	15.7
% of State Population Age 60+ in South Florida	25.0	30.3	35.5	36.0	31.0
* Percentage change since the last census. Source: US Bureau of the Census, 1983, 1991.					

Another shift of major proportions occurred during this period *within* South Florida. In Table 2, the number of older persons in the four South Florida counties is compared. The numbers have increased with each new decade for each county. The most rapid proportional growth rate, as indicated by the decade percentage change, occurred in Broward County between 1950 and 1960. Although Broward experienced the greatest growth between 1950 and 1970 of the three counties with continuous reporting, Palm Beach County has sustained its growth rate at a higher level from 1970 to 1990. In all the counties where change can be measured, the greatest growth occurred in the decade following World War II. Since then, although it remained substantial, the rate of growth has declined steadily in Broward and Dade Counties; and between 1980

Table 2
Elderly (Age 60+) Population Growth in Four South Florida Counties

	1950 N	1950-60 % Change	1960* N	1960-70 % Change	1970 N	1970-80 % Change	1980 N	1980-90 % Change	1990 N
Palm Beach	15,356	163.0	40,382	102.2	81,650	112.8	173,746	47.3	255,984
Broward	9,709	480.0	56,314	171.0	152,613	89.8	289,716	9.5	317,109
Dade	59,182	128.6	135,272	75.6	237,521	40.9	334,589	7.1	358,422
Monroe	2,239	--	--	--	7,012	86.3	13,064	32.0	17,238
% of S. Florida Elderly (60+) in Dade County	68.5		58.3		49.6		41.3		38.2

* Data compiled using SMSAs.

Sources. US Bureau of the Census, 1952; 1961; 1973; 1983; 1991.

and 1990 it declined throughout South Florida. Broward County grew the fastest before 1970, but Palm Beach County surpassed it during the 1970s.

Although South Florida, as noted earlier, accommodated an increasing share of Florida's older population from 1950-1980, the degree of dominance of Dade County decreased during that time. In 1950, Metropolitan Miami housed over two-thirds of the older residents of South Florida. By 1980, it sheltered only 41% and declined further to 38% in 1990. As older Floridians concentrated ever more heavily in South Florida, there was a shift of proportional growth north to Broward and then to Palm Beach Counties during this period. Miami still anchors the older population of South Florida because of its size, but the more dramatic growth is taking place elsewhere.

There are popularly-stated reasons given for this population shift. The most commonly voiced speculation reflects the changing nature of Dade County since 1960. A local one-liner captures this lay wisdom: "Miami was once as far south as one could go without leaving New York, and now it is Uncle Sam's nearest Caribbean neighbor." The more rapid growth of the older population in metropolitan Ft. Lauderdale and metropolitan Palm Beach to the north is also frequently attributed to the visibility in the media of violent personal and property crimes in Dade County. Because there are no surveys that definitively resolve this issue, it remains a commonplace subject of speculation (Sheskin, 1991).

Florida, south florida and interstate migration of the elderly

The earliest study of migration stream patterns of the elderly (Friedsam, 1951) examined interregional moves between 1935 and 1940, the first time that a migration variable was included on the census. Friedsam reported that the Pacific Coast and South Atlantic regions were the most frequent destinations of older interregional migrants and that migrants to the South Atlantic came mostly from east of the Mississippi. These findings have been remarkably stable.

The census question on mobility asks where a person lived five years before the census. The 1955-1960, 1965-1970 and 1975-1980 migration periods showed very similar patterns (Flynn, 1980; Flynn, Longino, Wiseman and Biggar, 1985). Interstate flows were quite channelized (Wiseman, 1979). That is, half the interstate migrants, despite their origin, were flowing into only 7 of the 50 states. Florida dominated the scene, in all 3 decades, receiving about one-quarter of interstate migrants aged 60 and older. California maintained its second position throughout with one-half to one-third of elderly interstate migrants. Arizona, Texas, and New Jersey held third, fourth, or fifth places in 1970 and 1980 (Rogers and Watkins, 1987). Florida, quite literally, was and still is in a class by itself as an elderly migration destination.

Although only Florida, California, and Arizona attracted large streams from states outside their regions, their major recruitment areas differed (Flynn, Biggar, Longino, and Wiseman, 1979; and Longino, 1982). It is as if a great divide stretching south from Lake Michigan creates two drainage systems of aged interstate migration: east to Florida and west to Arizona and California. This is the same pattern that Friedsam (1951) had glimpsed in the 1940 census.

It is also interesting to examine migration at the sub-state level in Florida. An elderly migration study (Area Agency on Aging, 1985) identified the state sources of migrants to Dade and Monroe counties from Sample A of the 1980 census PUMS files. There are no comparable studies for the other South Florida counties. Table 3 lists the 39 states that contributed migrants to Miami and the Florida Keys. Because of possible sampling errors, no attention should be given to states contributing fewer than 5% of migrants to Florida. The remaining states are few: New York (45.0%), New Jersey (12.4%) and Florida (11.4%). Illinois approaches the cut-off with 4.3%. The streams are very focused on the New York metropolitan area, which includes northern New Jersey. Where the migrations from sub-state units were sufficient, they were also identified. The major metropolitan areas in the sending states tend to contribute disproportionately to migrants entering the Miami metropolitan area. In addition to those in New York and New Jersey, there were Los Angeles, Atlanta, Chicago, Baltimore, Boston and Philadelphia, which

is not surprising because more than half of elderly migration nationally is between metropolitan areas (Longino, 1990; Longino, Wiseman, Biggar and Flynn, 1984). The two most important findings from Table 3 are that more than half the migration of older persons to Dade and Monroe Counties is from only two states, New York and adjacent New Jersey, and that Florida itself contributes only about a tenth of the older migrants to metropolitan Miami.

Table 3
Elderly Migration (Age 60+) to Dade and Monroe Counties
1975-1980

Geographical Area*	Number	Number	Percent ¹
Alaska		40	
Arizona		40	
California		640	
Los Angeles	320		
Colorado		40	
Connecticut		760	
Delaware		40	
District of Columbia	280		
Florida		4,720	11.4
Georgia		640	
Atlanta	240		
Counties near Tallahassee	200		
Illinois		1,800	
Chicago	1,160		
Suburban Cook County	400		
Indiana		360	
Marion County	200		
Kentucky		160	
Louisiana		40	
Maine		40	
Maryland		800	
Baltimore	280		
Massachusetts		1,160	

Table 3
Elderly Migration (Age 60+) to Dade and Monroe Counties
1975-1980

Geographical Area*	Number	Number	Percent ¹
Boston	360		
Michigan		680	
Suburban Wayne County	200		
Minnesota		160	
Mississippi		40	
Missouri		80	
Nebraska		80	
Nevada		80	
New Hampshire		120	
New Jersey		5,120	12.4
Suburban Jersey City	1,040		
Newark	480		
Newark Suburbs	200		
Elizabeth	640		
Linden/Union	280		
Rahway	200		
Atlantic County	280		
New Mexico		80	
New York		18,640	45.0
Counties nearest New Jersey	200		
Bronx County	2,200		
Kings County	4,880		
New York County	3,560		
Queens County	3,840		
Suburban Westchester County	840		
Suburban Rockland County	400		
Suburban Nassau County	1,400		
Suburban Suffolk County	280		
North Carolina		400	
Ohio		1,160	
Oregon		40	
Pennsylvania		1,680	
Pittsburgh	480		

Table 3
Elderly Migration (Age 60+) to Dade and Monroe Counties
1975-1980

Geographical Area*	Number	Number	Percent ¹
Philadelphia	960		
Rhode Island		40	
South Carolina		280	
Suburban Charleston	200		
Tennessee		40	
Texas		600	
Houston	200		
Virginia		200	
Washington		40	
West Virginia		40	
Wisconsin		200	
Wyoming		40	
TOTALS		41,400	100.0

* Only substate units contributing 100 or more persons are identified.

¹ Only those areas contributing more than 5% are listed.

Source: Area Agency on Aging for Dade and Monroe Counties, 1985.

Dade County and the Keys received 41,400 migrants, mostly from out of state, in the final years of the 1970s. During the same period, 36,000 departed these two counties for other destinations. But in this case, most (57%) were going to other parts of Florida. The report did not show Miami losing any of its older population through net out-migration. Rather, there was a circulation of state migrants.

If a study were available, how would Broward and Palm Beach Counties differ from the elderly migration patterns found in the study of Dade and Monroe Counties? Informal examinations of census data and studies of the Jewish elderly (Sheskin, 1987) suggest that out-migration from Dade County has contributed to the growth of the older populations in these two nearby counties. It further suggests that the interstate origins of migrants are similar to the origins of those who enter Dade County. Nor is there reason to expect that the population characteristics of interstate

migrants to Broward and Palm Beach counties are very different, in aggregate, from those entering Dade County, except that a higher percentage of those to Miami are Hispanics.

The aging of florida's elderly and retirement migration

One of the most fascinating aspects of Florida's older population is its relative youthfulness. The state has always felt very vulnerable because of the short fuse on aging in place. If Florida's older population aged 10 to 15 years without retirees moving in or out of the state, there would be a crisis of major proportions in the health care and service sectors. The steady and massive infusion of recent, and therefore more youthful, retirees keeps this from happening; it holds back the tide of aging in place. This means that without retirement migration keeping the age structure balanced, the nightmare scenario probably would occur. Rather than looking upon older migrants as a threat, what has been called "the gray peril" mentality, they should be seen as an important and necessary prophylactic against the rapid growth of the oldest old in Florida.

What will happen to Florida when the proportion of older persons in the United States stops growing? We are entering a period of nearly 20 years when the older population will grow more and more slowly until it bottoms out and then begins to grow rapidly as baby boomers retire. The depression-era babies, when fertility rates were the lowest, are entering the retirement ages during the next decade.

Florida has garnered about a quarter of older inter-state migrants during each of the past three decades. It probably will do the same in the future. But, during the past several decades, the older population was growing; and the number of migrants to Florida increased considerably over the three-decade period (from 208,000 in 1955-60, to 269,000 in 1965-70, to 437,000 in 1975-80). The national growth rate of the older population is about double that of the general population again in 1990. In the future, however, the pie will be growing at a much slower rate; and the one-quarter slice of the migration market that Florida has received will not grow numerically as it has in the past. This change will raise a very

important question. Will the flow of new migrants be enough to rejuvenate the state's older population? That is a question that should concern Florida planners.

Table 4 suggests that the process has begun and that these important questions will need to be examined in the very near future. In Dade/Monroe Counties and in Broward County there were decreases in the 60-74 age group of 6,510 (2.7%) persons and 20,299 (10.7%) persons, respectively between 1980 and 1990. During this same period, these three counties experienced increases in the age 85 and over group of 46.7% and 110.9%. While Palm Beach County experienced a net increase of 36,226 persons in the 60-74 age group, a rate of growth of 28.7% over the period, this was relatively small compared to the increase of 132.8% in the age 85 and over group. It should be clear that if this trend continues, both the demographic and social character of South Florida's elderly population would change and significant social engineering would be required.

The same process can be seen in the redistribution of Florida's older population within the state. In those counties that are can attract retired migrants, older populations will continue to be youthful. For places like St. Petersburg and parts of South Florida that have lost some of their luster to new out-of-state retirees, populations will inevitably age in place and place a heavier demand on health and other services.

The gray peril mentality always assumes that the very old are also poor. This is not so, and Florida is a good example. The socioeconomic characteristics of persons in Florida age 75 and over are somewhat more positive than is the case for this age group nationally. Nearly a tenth more have incomes more than double the poverty level, and they are more likely to have income from assets that have been accumulated during their working years. More own their homes and are married and living independently, and Florida in-migrants in this age group also have slightly higher levels of education. Persons who can afford to move long distances when they retire tend, on the whole, to be better off than those who cannot; and the characteristics of older migrants to Florida are even more positive, on average, than those of older migrants in general. If the

median age of Florida's older population rises during the next two decades, it does not mean that they will be as poor as persons of the same age nationally.

The impact of older migrants on south florida

The population characteristics of older Florida in-migrants are more positive than the in-place older population (Longino, Biggar, Flynn and Wiseman, 1984). Because of the flood of Florida in-migrants and the relatively small flow back to the same major sending states, Florida receives more older migrants of almost any census characteristic than it sends, including more of the very old, widowed, and poor (Longino, 1984)

Table 4					
Elderly Distribution by County, 1980 and 1990,					
Age Group	1980		1990		1980-1990 % Change
	N	%	N	%	
Dade/Monroe					
60-74	240,896	69.0	234,386	64.2	-2.7
75-84	87,766	25.1	100,722	27.6	14.8
85 +	20,525	5.9	30,119	8.2	46.7
Total 60 +	349,187	100.0	365,227	100.0	4.6
Broward					
60-74	210,674	72.7	190,375	60.0	-10.7
75-84	67,217	23.2	101,713	32.1	51.3
85 +	11,864	4.1	25,021	7.9	110.9
Total 60 +	289,755	100.0	317,109	100.0	9.4
Palm Beach					
60-74	126,221	72.6	162,449	63.5	28.7
75-84	39,843	22.9	75,115	29.3	88.5
85 +	7,912	4.5	18,420	7.2	132.8
Total 60 +	173,976	100.0	255,984	100.0	47.1
Source: US Bureau of the Census, 1980, 1991.					

For this reason, Florida's health and service planners argue that their state is a loser in its exchanges with New York and other major sending states (Duggar, 1985). Most Florida in-migrants, however, have had very positive characteristics. Looking only at the numbers tends to hide that fact. Clearly the Sunshine State benefits not only from its in-migrants but also from its out-migrants. In-migrants rejuvenate and enrich the older population, while out-migrants tend to remove from it some of the most needy members.

The Area Agency on Aging (1985) study of older migrants probed the counterstream issue by comparing the characteristics of migrants to and from Dade (and Monroe) County from other places in Florida (Table 5). They found that older migrants into Dade County were more likely to be age 75 or over, poor, nonwhite, Hispanic, and living with children; whereas those leaving Dade County were more likely to be higher-income whites living independently. As a result, a small shift in the population characteristics of Dade's older inhabitants may be occurring.

The impact of Hispanic elderly migration in Miami is especially interesting because it tends to be filtered through the informal supportive services of the extended family. Gelfand (1989), in his study of older Salvadorans, reported that immigration created needs that were not intrinsically part of normal aging. Older migrant Salvadorans are more dependent on adult children for assistance related to adjusting to a foreign society, such as language translation, financial assistance, housekeeping, transportation, advice, and English tutoring. The same is no doubt true among older Cuban migrants to Miami.

Are family ties as strong among Hispanics who have lived in the United States for an extended period of time as they are among newcomers? Extended family values may not originate from tradition alone, but more from a defensive adaptive response by dependent and vulnerable migrants attempting to cope with a new culture and society (Cohler and Grummebaum, 1981; Gelfand, 1989). Whether from tradition or from coping, however, if extended family values are stronger among newcomers, then there should be more differences in family living arrangements between older Hispanic interstate migrants and those from abroad. This, is indeed

Table 5
Characteristics of Elderly Intrastate Migrants
to and from Dade/Monroe Counties, 1975-1980.

Migrant Characteristics	In-Migration		Outmigration	
	N	%	N	%
Demographic				
Age 75+ (D)	1,680	35.6	3,960	19.5
Male	2,000	42.4	9,560	46.6
Female	2,720	57.6	10,960	53.4
White	4,400	93.2	19,960	97.3
Black (D)	200	4.2	360	1.6
Hispanic (D)	1,160	24.6	760	3.7
Married	2,560	54.2	13,680	66.7
Widowed (D)	1,440	30.5	4,960	24.2
Live Alone (D)	640	3.6	3,160	15.4
Live Independently	3,240	68.6	17,000	82.8
Live With Child (D)	840	17.8	1,680	8.2
Live In Institution (D)	160	3.4	440	2.1
Disabled (D)	640	13.6	2,320	11.3
Socioeconomic				
College (1+ yrs.)	1,320	28.0	4,920	24.0
Own Home	2,640	55.9	16,400	79.9
Below Poverty Level (D)	680	14.4	1,200	5.8
On Public Assistance/SSI (D)	680	14.4	960	4.7
Mean Personal Income (1979 income in 1983 dollars)	\$10,430		\$11,725	
Total Migrants	4,720		20,520	
D = Dependence Indicator				
Source: Area Agency on Aging, 1985.				

the case (Biafora and Longino, 1990). The social isolation that is more characteristic of elderly residents of Dade County may be the result of elderly Hispanic migration. The social support provided to Hispanic elderly by family members may perpetuate isolation from the larger non-Hispanic community, but, if so, helps to meet the needs generated by this isolation.

By far, the economic impact of older migrants on Florida, and on South Florida, is positive. Longino and Crown (1990) estimated the dollar transfers between states as a result of elderly migration over 1985-1990. Florida, heading the list, was expected to receive more than \$6 billion of pre-tax annual income in 1990, just from its older migrants. Out-migrants from Florida in that year were expected to take nearly \$1 billion with them, leaving a positive balance of over \$5 billion. South Florida certainly benefited from part of this bounty. Seen in economic terms, elderly migration impact is both positive and massive in Florida.

It must be remembered that the older population is not evenly distributed throughout South Florida. It is concentrated in certain census tracts. In Dade County, the census tracts containing 3,000 or more persons age 65 or older are found on Miami Beach and in North Miami. Most census tracts in the county contain fewer than a thousand older persons. Social impact, therefore, whether positive or negative, may be largely a local matter.

South florida, the elderly and the future

How can we assess the assertion that Florida is a bellwether for a nation growing older? Can the trends and characteristics of the older population in South Florida be taken as a national indicator? We think not.

The benefits that Florida and South Florida receive from the income transfers of older migrants spur the economy and provide a cushion against economic downturn. In about thirty years retirement income from Social Security, pensions, and investments will be a major contributor to the national economy. At that time, will it provide a cushion against the effect of fluctuating unemployment rates in the labor force? If so, then Florida can provide a model. In many other respects, however, the

characteristics of the baby boom cohort, when it reaches retirement age, will be so different (in education, marital and work history, and in its inheritance from its parents' generation) that the past will provide little guidance. It seems to us that the concerns for health, income maintenance, family and lifestyle that characterize the older population of Florida are similar in principle to the concerns of past and future generations. The private/public policy mix that will produce future incentives to retire later or to bundle social and other supports differently will continue to address these basic concerns. Certainly, a look at the history of the past thirty years should alert us to the futility of seeking models that would extend the same distance into the future. The older population of South Florida is interesting more for its diversity and complexity than as a guide to the future.

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