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Will Boomers bust up their small towns?

Sequim's population is about 7,000. They'd like it to stay that way.

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SEQUIM, Wash. -- Bryce and Gail Fish are worried. So is Bill Nagler, owner of the Oak Table Cafe in this small town in northwest Washington, nestled on the Strait of Juan de Fuca.

What has them concerned is that the peaceful retirement the Fishes have enjoyed here, and the leisure Nagler, 53, is looking forward to, might be in jeopardy because of an expected invasion of retiring Baby Boomers.

"It is already getting bigger," said Bryce Fish, 63, talking about the changes he is seeing in this town of about 7,000 people where he and his wife retired from Wisconsin. As he munched on a local specialty--a ham and shrimp sandwich--he and his wife talked about the pleasures of their small town.

The Fishes enjoy the mild climate and the lack of heavy rainfall thanks to the nearby Olympic Mountains. They also like making regular trips on their 45-foot boat docked at the John Wayne Marina, named after the film star who vacationed here.

Big problem now is elk

Right now, Fish said, the town's biggest problem is marauding elk from a local herd.

"They can destroy your whole lawn," he said.

But their pleasant way of life could be coming to an end.

All across the country, towns like Sequim--small, rural and offering lots of activity possibilities--are becoming potential retirement places for Boomers seeking a different kind of life after they leave the workforce.

Experts say the Boomers--who are much more likely than their parents to have worked for more than one company and to have moved frequently--won't necessarily retire as their parents did.

They say that the leading edge of the Boomers--those born between 1946 and 1965--show signs they will shun sedentary retirement beside a golf course in Florida or Arizona, and instead seek out places where they can continue active lifestyles.

Gearing up for retirees

Housing already is being built in various places nationwide to cater to retiring Boomers.

"We are in a lot of non-traditional retirement places," said Dan Rexford, an executive vice president of Erickson Retirement Communities, a developer in Catonsville, Md.

Among places attracting Boomers are Buffalo and Lander, Wyo., Townsend, Mont., and here. Some are moving to the centers of major U.S. cities.

Driven by marketing research, shops are already being built. Sequim just got a Home Depot, for example.

AARP has noted the shift.

"They have not just changed jobs, they have changed careers," said Clare Hushbeck, an economist and senior legislative representative for AARP. "These people feel that they are their own creators."

AARP estimates there are 76 million Baby Boomers, and Hushbeck pointed out that with such a large number it is hard to generalize about how they will spend their retirement years.

"Some will have second houses, others will work until they drop," she said.

Hushbeck also said the Boomers would retire in stages, changing work patterns and lifestyles gradually.

"It is a multiphase period of life," said Ellen Freudenheim, author of the new book "Looking Forward: An Optimist's Guide to Retirement."

Freudenheim spent 18 months talking with 200 people age 50 to 90 about retirement. She calls what she heard about a "retirement zone," rather than a cold turkey switch from workplace to golf course.

With people living longer, more are experiencing new things.

"You remain a parent, but the pattern of parenting changes," she said. "Your children may be middle-aged people, but they are still your children."

During her research, she met people over 50 who were taking up dancing for the first time. Others became devotees of adventure tourism, which includes things like mountain climbing and extreme sports, and one woman in her late 50s started running marathons.

People she encountered who retired to Park City, Utah, became bored with skiing for fun and took jobs as instructors.

3 groups of Boomers

"We are seeing a real generational shift as the Baby Boomers start to retire," said Richard Gollis, a marketing executive with the Concord Group, a real estate advisory firm in Newport Beach, Calif.

His research led him to conclude that there will be three distinct groups among new retirees.

The first will be those who take the well-paved path to a traditional retirement, perhaps by the beach or golf course.

"Arizona and Florida are not going away," he said.

The second group are people who will continue to live where they have been living but seek different types of housing and more leisure time activities. Annual AARP member surveys consistently show that staying put is the retirement choice of about 85 percent of people.

"But they might sell the house and move into a condo, or a rental," Gollis said.

Finally there will be those--usually the most affluent Boomers--who will go to a non-traditional retirement destination, such as Sequim, or buy a second home and split their time between wherever they have been and a different place.

The new place usually is dictated by the sort of activities they want to pursue. Freudenheim found people, for example, who were planning to move into the center of major cities to take advantage of cultural activities.

And then there is Nagler of the Oak Table Cafe.

Nagler came to Sequim more than 30 years ago when his family left the South Side of Chicago and its International House of Pancakes franchise for small-town life here.

Over lunch recently, Nagler noted how little things changed in his restaurant over the years.

"I used to play Guy Lombardo and Benny Goodman music," he said. "Now it is Sinatra and things like that."

He paused, considering the demographic shift taking place.

"I'll have to start playing the Beatles soon," he said with a smile. "It will be kind of nice when the old people are my age."

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