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Cultural Commentary: Where Do We Go From Here?

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Our favorite cousins from Tampa visited this summer. We went sailing in Buzzards Bay (best wind in the world) and no one got sea sick. We had a big lobster bake. Not only did these “lifer” southerners vacuum out the last scraps of lobster meat from the tiniest crevices of the beasts, but they polished off three pounds of steamers, leaving behind only the actually inedible bits. We even survived the Braintree merge on the way into Boston and enjoyed our surly-waiter treatment at Durgin Park. Given the success of our visit, my wife and I were surprised when, during the ride to Logan, they asked “So when are you retiring to Florida?”

“Why would we retire to Florida?” I asked. But my cousins were ready for this.

“You have noticed how many people move from places like Boston and Detroit to the sunny south, haven’t you? How many times have you heard a Floridian say ‘I can’t wait to get out of this warm weather so I can retire to Massachusetts?’”

They had us there, though we were put off that they had lumped together Detroit and Boston. The pattern they cited is undeniable. According the U.S. Bureau of the Census, Florida is exploding with American migrants, actually with retirees from countries all over the globe that suffer from any sort of winter. As it turns out, so are Arizona and California.

It started us thinking about the possibility of moving from our beloved Marshfield to retire. After all, we are both in our early sixties, so planning for a possible retirement move seems prudent. We then did what anyone who has an internet connection would do; we Googled “best places to live” and sorted through the results.

What luck! We wouldn’t have to move far. In fact, just a few miles north of where we live now is Milton, just voted by Boston Magazine a “Best Place to Live” in Massachusetts, and by Money Magazine as one of the “Top 5 Places to Live in America.” Who’d a thunk! To us Milton has been completely invisible, a town marked only by highway signs seen briefly on our drives into Boston on the Southeast Expressway. We’d have to check it out. Call us cynics, but we are not ready to take the word of Boston or Money Magazines, even if their evaluations are clearly affirmed on the web site of the Town of Milton.

Assuming we wanted to stay in Massachusetts, we had to also consider the 2009 rankings of “Most Livable Cities” produced by Forbes Magazine. Worcester. Really! Ninth in the country, in fact. The ranking seems solidified by the assertion on the city’s web site that it has been “named an All-American city five times.” See how important it is to keep an opened mind? However, we were somewhat put off by the WBZ report at the time of the rankings that at least one resident of Worcester, when told of the good news about her city, responded “That’s a joke! This is a ghost town, there’s nowhere to shop.” Of course, top-notch shopping is not high on our list of must-haves for retirement. Perhaps we’ll take it up.

What if we were willing to leave Massachusetts, if only by a little bit? Good luck! New Hampshire has been identified, more than once recently, as the “Most Livable State” in America. Morgan Quinto Press makes a living at this ranking business, using in its calculations positive factors like household income, homeownership, job growth and educational attainment and negative factors such as rates for crime, poverty, infant mortality...
and unemployment. With any luck we won’t need to worry about employment opportunities, but who can tell these days? And the Morgan Quinto folks also rank New Hampshire fifth among the “Healthiest States” with neighboring Vermont number one. (For this ranking they’re considering the availability of medical care, smoking rate and like that.) Health. That would be good to have as we grow old. Perhaps we can live on the border between New Hampshire and Vermont, in Barton or Hinsdale say, and get the best of both states. New Hampshire! And they have a few miles of coastline wedged between Massachusetts and Maine. Too bad about the Old Man of the Mountain, though.

Once you are willing to leave New England, however, things get really bewildering. Pittsburgh has been showing up on lots of lists as “America’s Most Livable City.” Places Rates Almanac and The Economist, for example, agree on this. Lots of these rankings lean heavily on economic indicators, such as housing costs and employment opportunities, but they also like quality of life factors such as open space, culture and ease of getting around. I’ve been to Pittsburgh, and you can forget about the old stereotype of the steel producing city. That’s over with. It’s a nice city. Three rivers right in town, very good music and museums, and less than half an hour in any direction you can find really good deer hunting. But while we don’t have to move to Florida just for the weather, living through Pittsburgh winters in our seventies is a deal breaker.

You may have noticed by now that some of the sources of these picks may not have your priorities in mind when they go about ranking places for livability. In fact, some seem downright biased in their judgment about what matters to regular folks. Take, for example, the selection of Chapel Hill by the 2009 “Mayors’ City Livability Awards Program.” First on their list of criteria was “Mayoral Leadership.” No kidding. If a place doesn’t have top notch mayoral leadership, we’re not retiring there. I guess that eliminates from consideration Hoboken, Secaucus and Jersey City whose mayors, along with a handful of Rabbis from New York City, were recently arrested on corruption charges. I wonder if Rabbi-corruption levels should count against a city’s eligibility for inclusion on our list of places to retire.

At this point my wife and I have taken to digging out information that we think is unbiased, and which reflects our wishes and needs. For that we are using data from government sources, such as the 2009 edition of the Statistical Abstract of the United States, produced by the U.S. Bureau of the Census. (http://www.census.gov/compendia/statab/) Consider these tidbits.

It would be expensive to stay in Massachusetts. We have the ninth highest cost of living index in the country (the District of Columbia is the most expensive), and the northeast in general is an expensive place. Only in California and in the District of Columbia does housing cost more per unit than is the case in Massachusetts, Connecticut, New York and New Jersey. As of 2006 (the most recent figures in the 2009 Statistical Abstract of the United States), the median value of a housing unit in Massachusetts was $370,400, while in California it was over $535,000. Florida was a relative bargain at $230,600. Of course, that includes lots of trailer parks. Want the least expensive housing? Move to Mississippi where the median value was $88,600. In line with these costs, vacancy rates are lowest in the most expensive places in the country. In 2007 the vacancy rates were 1.9% in Boston–Cambridge, but 7.4% in Orlando. By the way, if we decide to move to Worcester we might have some trouble finding the right place. Its vacancy rate in 2007 was just 0.5%. Maybe things have opened up since then.

There are other quality of life issues that should be considered, like the company you can keep. In 2006, 15.6% of Massachusetts residents had advanced degrees
(highest in the nation, save the District of Columbia), while in Florida the figure was just 8.9%. If this matters to you, you might want to avoid Arkansas (6.2%) and Mississippi (6.1%). And we admire good citizenship. The highest voter turnout rate for any state belongs to South Dakota (62.1%), while Massachusetts isn’t bad at 50%. We’re sort of in the middle of the pack here, but a bit better than the national average of 43.6%. Florida, is not so hot on this. Only 38.4% of Floridians voted in 2006, one of the lowest rates in the country. Also, Florida is pretty closely split by party affiliation, with Democrats outnumbering Republicans by a few percent. Obama won the 2008 presidential contest by 9% in Florida, but by 34% in Massachusetts. That might feel odd to us.

Florida, Arizona and California are getting older as retirees move to these warm weather states. In 2007, 17% of the residents of Florida were over the age of 65, while in Massachusetts the figure was 13.5%, just higher than the national figure of 12.6%. As a couple who very soon will be counted in that figure, we might like the company of people our age, but we also want access to good health care. In Massachusetts the figures suggest we would be in a good place. In 2007 Massachusetts had 461 physicians per 100,000 residents of the state, highest in the nation after the District of Columbia which, for some reason, had the outlandish rate of 799 physicians per 100,000 residents. (Perhaps this is why health care legislation takes them so long to pass down there.) Given the high percent of older Americans who live in Florida, it must make for some problems that they have had such a low rate of physicians in residence (243 per 100,000 population).

Lastly, what about the weather? After all, that is what started all this talk. Yes. We admit the weather is nicer in Florida. In 2006, for example, Massachusetts experienced 43.3 inches of snow, hail, ice pellets and sleet. Florida had none. But the weather is also worse in Florida. For every day that we have to stay indoors to stay warm and out of the storms, they have one that they have to stay indoors to keep from parboiling or frying.

After all the comparing, we are still looking for reliable data on the number of friends and family who live nearby, or foods and scenery that make us feel at home. Just consider the lobsters, the steamers and the reliable winds on Buzzards Bay. There seem to be no tables of data for them.

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