

AN ABSTRACT OF THE THESIS OF

Marilyn Barlow-Pieterick for the degree of Master of Science in Family Resource Management presented on April 24, 1995. Title: A Comparison of the Attributes of Nonmetropolitan Preretirees Who Plan to Age in Place to Preretirees Who Plan to Inmigrate: For Use in Designing Community Revitalization.

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Abstract approved:

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A growing number of nonmetropolitan communities have chosen to pursue nontraditional avenues for economic development including the promotion of the nonmetropolitan area to older adults who may choose to migrate after retirement. The purpose of this study was to help community leaders in nonmetropolitan areas make informed decisions if they choose to revitalize their town through the aid of immigration and retention of retirees, by knowing what infrastructure to plan for based on the neighborhood, housing, and support service preferences of future nonmetropolitan retirees. This prospective study compared two populations: preretirees who planned to migrate to nonmetropolitan areas during the first 10 years of retirement and preretirees who planned to age in place in nonmetropolitan areas upon retirement by (1) age integrated/age segregated neighborhood preference; (2) housing tenure and structure preference; (3) support service preference of a hospital and/or family members; and (4) the socio-demographic variables of marital status, health status, current income level, and number of sources of retirement income.

An age stratified random sample of preretirees from two states ($N = 1,175$), Oregon and Utah, was included in the study. Statistical analyses included descriptive

statistics and chi-square and one t-test to test nine null hypotheses. Migrant respondents differed in their preference for neighborhoods with older residents ($p = .00000$), preference to rent ($p = .00002$), and tendency to feel that family in the community was important ($p = .00031$). Migrants differed significantly in their marital status ($p = .01292$), in that more were unmarried. With regard to health status ($p = .02752$), more age in place reported excellent and fair/poor health as opposed to migrants' very good and good health. Nonmetropolitan community leaders interested in economic revitalization through the attraction of and retention of elderly retirees may want to consider including in their community the following: housing that tends to be more age segregated than age integrated, single family dwellings that can be rented, a hospital, and formal support services that may be needed if the informal support of family and friends is not available.

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A Comparison of the Attributes of Nonmetropolitan Preretirees
Who Plan to Age in Place to Preretirees
Who Plan to Inmigrate:
For Use in Designing Community Revitalization

by

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A THESIS

submitted to

Oregon State University

in partial fulfillment of
the requirements for the
degree of

Master of Science

Completed April 24, 1995
Commencement June 1995

Master of Science thesis of Marilyn Barlow-Pieterick presented on April 24, 1995

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I understand that my thesis will become part of the permanent collection of Oregon State University libraries. My signature below authorizes release of my thesis to any reader upon request.

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ACKNOWLEDGMENTS

I would like to extend my sincere appreciation to several wonderful people whose guidance and support have helped to make this thesis a reality. I want to thank Dr. Jeanette Brandt, my major professor, for supporting my decision to undertake this project within such a short time frame and for keeping me on track. Special appreciation goes to Dr. Geraldine Olson, Chair of the Department of Family Resource Management, for her guidance as well as her support in helping me to obtain financial assistance so that I could secure this degree.

My sincere appreciation goes to Dr. Sally Bowman, one of my committee members, for her continual support. (I still can't believe that you edited my entire thesis and met to discuss changes in less than 24 hours!) I would also like to thank Dr. Michael Beachley for being a prodigious and very supportive committee member.

Financial support provided by the Oregon Laurels Graduate Scholarship and the Eric Englund Post-Graduate Scholarship was greatly appreciated.

Thanks to Kate, who spent hours helping with page and table layout as well as thesis changes (thanks also to Kate's family, Steve, Emilie, Sam and Clara, who put up with the inconvenience) and to Hannah, my colleague and friend, who always had words of encouragement ("After Wednesday everything will be fine.").

Very special words of love and appreciation go to my husband, Ed, and my children, Jacqueline and Jared, as well as my parents, for their support and understanding throughout all of my endeavors. You mean more to me than words can say.

Last, but not least, I would like to thank my dear Aunt Catherine, who started preparing me for this project years before i ever dreamed it would be an option.

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CHAPTER I
INTRODUCTION

Problem Statement

In the 1980's natural resource-based industries, particularly agriculture, declined. Concurrently, industrial restructuring of the nonfarm economy began, due to the expansion of the U.S. and world economies. Both of these changes severely disadvantaged nonmetropolitan areas (Deavers, 1991). Compared to metropolitan areas, nonmetropolitan employment expanded at a slower pace; nonmetropolitan unemployment rates were regularly higher, in relation to metropolitan areas; income levels widened for the first time since W.W.II between nonmetropolitan and metropolitan areas; and nonmetropolitan poverty rates increased dramatically and have remained high (Deavers, 1991). The advantages of less expensive labor and land found in foreign countries, as well as the high value of the dollar, contributed further to the loss of a competitive edge by nonmetropolitan areas in the global market (Parker, 1991). Increasing efficiency and complexity in manufacturing processes reduced the number of workers needed, while increasing the demand for highly skilled workers, which hurt nonmetropolitan employment (Parker, 1991). New industries found the general status of the less educated nonmetropolitan labor force unattractive, forcing these

nonmetropolitan workers to depend on the vulnerable natural resource and goods producing industries for the preservation of high concentrations of nonmetropolitan jobs (Parker, 1991). Added to these problems, the size and dispersal of the population base has been a major detriment to those nonmetropolitan communities trying to improve their economic conditions (Gillis, 1991). Rurality is in itself a crucial factor (Parker, 1991). Gillis (1991) reports that small rural communities with relatively small population bases are generally at a disadvantage relative to urban centers in providing public facilities, including roads, sewer and water systems, educational institutions, family services, and public transportation, all important for supporting economic development. Parker (1991) adds that, "Low population densities, small size, distance from metro areas that serve as business and finance centers, and a distinct rural culture, all a part of being rural, seem to explain why" (p. 15).

A growing number of nonmetropolitan communities have chosen to pursue non-traditional avenues for economic development (Castle, 1991), including the promotion of the nonmetropolitan area to older adults who may choose to migrate after retirement. The utilization of retirees for economic development is currently a hot topic (Haas, 1990). Retirees represent a major source of income for small communities, due to stable pensions as well as investment incomes (Summers & Hirsch, 1985). From 1968 to 1975, the leading source of income for more than 1,000 counties nationwide was pensions and Social Security payments. According to Summers and Hirsch (1985), at least half of all retirees also possess additional income from other nonwage sources, such as property income and investments.

During the years of 1980-1986, an estimated net migration of approximately one million people moved into nonmetropolitan retirement counties, and many of these were younger people, according to Beale (1988). Larger populations of older people create jobs in the trade and service areas, and these jobs are often filled by younger people (Beale, 1988). Kuehn (1986) suggested that many retirees feel that smaller communities can provide the mix of goods, services, and amenities that they, as retirees, want at a price that is affordable to them. Retirement migration into nonmetropolitan areas is becoming the growth industry of the 1990's (Longino and Crown, 1990).

While inmigration of retirees can be positive economically for nonmetropolitan areas, what do these retirees want from the new location in terms of support services and housing structure and tenure preferences? How do the socio-demographic characteristics of inmigrating retirees compare to the socio-demographic characteristics of retirees who plan to age in place?

Purpose of the Study

This prospective study compared two populations: preretirees who planned to migrate to nonmetropolitan areas during the first 10 years of retirement and preretirees who planned to age in place in nonmetropolitan areas upon retirement. The purpose of this study was to help community leaders in nonmetropolitan areas make informed decisions if they choose to revitalize their town through the aid of inmigration and

retention of retirees. By knowing what infrastructure to plan for based on the preferences of future nonmetropolitan retirees for neighborhood, housing, and support services, community planners and developers can make choices which would both enhance their chances of attracting nonmetropolitan migrants, while at the same time meeting the needs of their future aging in place retirees. The comparison of socio-demographic characteristics of the two populations was done to broaden the information base of not only the community leaders but also that of the townspeople, housing developers, and those who work in the field of gerontology.

Objectives of the Study

The objectives were to differentiate preretirees who plan to age in place in nonmetropolitan areas and preretirees who plan to migrate to nonmetropolitan areas after retirement by:

1. comparing neighborhood preference in the first 10 years of retirement through
 - a. age integrated/age segregated neighborhood preference;
2. comparing housing condition preferences in the first 10 years of retirement through
 - a. housing tenure preference, and
 - b. housing structure preference;
3. comparing preferred support services in the first 10 years of retirement through
 - a. access to a hospital in the community in which they live, and
 - b. family members living in the community in which they live; and

4. comparing the socio-demographic variables through
 - a. marital status,
 - b. health status of respondent,
 - c. current income level, and
 - d. number of sources of planned retirement income.

CHAPTER II

REVIEW OF LITERATURE

This chapter begins with a general discussion of migration theory continuing into a more specific description of migration of the elderly based on the retrospective literature. This is followed by an introduction of the prospective approach to the study of elderly migration, in which two studies are reported. A review of the retrospective and prospective literature regarding demographics and locational preference during retirement, pertinent to the variables in this study, follows. Lastly, because the results of this study may be useful in the economic development of nonmetropolitan areas, a review of studies that examine the effect of retirees on the economic base of nonmetropolitan areas is included.

With the current increasing longevity of the population over age 65, there is a growing potential for retirees to spend longer periods in retirement. Most retirees tend to age in place, but a certain percentage of retirees choose to migrate, and often the destination of this population is a nonmetropolitan area.

A prospective view of preretirees was chosen for this study. This prospective view was chosen in order to better understand the socio-demographic characteristics and locational preferences of preretirees with plans to age in place and those with plans to migrate who may potentially reside in the same location. Specifically, those who plan to age in place after retirement in a nonmetropolitan area and those who plan to migrate to a nonmetropolitan area during the first 10 years of retirement are the target populations of this study.

Many of the studies of locational preferences have been retrospective. Biggar, Cowper and Yeatts (1984) reported on national elderly migration patterns during the years 1955-1960 and 1965-1970, and Fuguitt and Tordella (1980) discussed population redistribution trends in nonmetropolitan areas due to elderly net migration. Glasgow (1985) described the impact that elderly metropolitan outmigrants had on their rural destinations, and Litwak and Longino (1987) reported differences in three basic types of elderly migration. Wiseman discussed the reasons why older people move (1980), and Lee developed a theory of migration in 1966 and later applied this formulation to elderly migration (1980). Sullivan (1985) discussed differentials between seasonal and permanent migration to retirement communities; Serow (1990) reported on the economic implications of retirement migration; and Summers and Hirsch (1985) examined retirees as a growth industry for rural areas. However, Pampel, Levin, Louviere, Meyer, and Rushton (1984) and Mileham (1993) developed models based on prospective studies that built from the factorial method of Rossi and Nock (1982) designed to study judgments and decision making. Although my study builds from the prospective studies of both Pampel et al. (1984) and Mileham (1993), the information provided by retrospective studies regarding locational decisions made by retirees was also invaluable. The retrospective information provided background regarding the past migration patterns of the elderly, how past migrants have differed from past "stayers," and how elderly migrants have impacted their areas of destination.

Migration Theory

Migration as a theory was first discussed by Lee (1966) in his article entitled, “A Theory of Migration.” This theory built on the earlier work of Ravenstein in 1885, as cited by Lee (1966). Migration was defined by Lee (1966, p. 49) as “...a permanent or semipermanent change of residence” (p. 49). Distance of move was not part of the definition; however, four variables which influence the decision to move were discussed: (1) factors associated with the area of origin, (2) factors associated with the area of destination, (3) intervening obstacles, and (4) personal factors. Lee (1966, p. 51) felt that the energy needed to make a move, which varies from person to person, had to be enough to “...overcome the natural inertia which always exists.” There are stages in the life-cycle which lend themselves to limiting migration, and, there are stages in which migration occurs with more frequency, such as entering the labor force, marriage, or the death of a spouse.

Lee (1966) developed several hypotheses about the volume of migration, the development of stream and counter-stream migration patterns, and the characteristics of migrants. He suggested that the more diverse the areas within a territory, the greater the volume of migration, not to mention the diversity of the people within an area, which can act to increase migration. Diversity breeds specialization, and specialization influences migration. The volume of migration is also dependent on the difficulty of the intervening obstacles that might face a migrant. Economic fluctuations affect migration volume such that during times of economic expansion new businesses begin and competition is fierce for employees, requiring worker recruitment. Both volume and rate of

migration will be positively affected by the economic development of an area.

The ideas of stream and counterstream are similar to Ravenstein's (as cited by Lee, 1966) current and counter-current. Lee (1966, p. 55) reported that migration happens within well defined routes in the direction of very specific destinations. "... [F]or every major migration stream, a countersream develops." However, few people will leave their destination area to join a counterstream if the place of origin is less attractive than the place of destination. Economic conditions can influence migration streams in that during boom times few people who have chosen to migrate to the great industrial centers will make a countermove. Times of depression will influence people to return to place of origin.

Lee's (1966) main point regarding the characteristics of migrants was that migration was selective in that migrants did not represent a random sample of the population at the place of origin. The reason for this selectivity was due to the fact that people respond differently to the positive and negative factors in their areas of origin and destination; they have different capacities to overcome the obstacles to migration; and different personal factors, such as resistance to change and awareness of conditions elsewhere. Migrants could be selected positively or negatively for migration, according to Lee (1966). "By positive selection is meant selection for migrants of high quality and by negative selection the reverse" (Lee, 1966, p. 56). The degree of positive selection as described by Lee (1966) was increased with the difficulty of intervening obstacles, such that intervening obstacles would tend to weed out the people most weak or incapable of migration. Distance of migration could be an obstacle for some, and it was noted by Lee (1966) that as the migration distance increased the migrants completing

the migration became an increasing “superior” group. Life-cycle stage migration was additionally reported by Lee (1966) to be important to the selection of migrants. Life-cycle stage migration signifies that people who get married tend to move away from their family homes as do those people who enter the work force. These forms of migration tend to happen at certain well-defined ages, which not only helps define age selection but also other types of selection such as family size. One last point made by Lee (1966) was that migrants tend to have characteristics, even before they migrate, that are similar to the characteristics of the population at the place of destination. Also, migrants never completely lose some of the characteristics that they share with the population at origin.

Lee’s (1966) theory of migration has several limitations: a) it is outdated; b) it cannot be generalized to the whole population because it does not specifically address the migration of the elderly; and c) it is economically deterministic. Perhaps because the elders were not always considered part of the economic process, they were not given much consideration in early formulations of migration theory. In historical agricultural societies or those societies where workplace and residence had no unequivocal separation, the elderly stayed in one place, continuing to work and gradually relinquishing control of the farm to their children. It was the children who did not inherit the farm in these societies who moved to find work in other locations (Lee, 1980). Migration of the elderly, if it occurred, involved short distances to accommodate an elder who might go to live with a child in an independent residence away from the farm.

Biggar (1980), building on Lee’s (1966) work, addressed not only elderly migrants but also elderly “stayers” and elderly “local movers.” Thus, part of Biggar’s

(1980) theoretical contribution was that any move, regardless of distance, was considered migration. Biggar (1980) made this distinction because of demographic differences between the distinct subpopulations of elderly people. Biggar (1980) noted that elderly migration draws from upper socio-economic status levels and that this tendency increases positively as the distance of the migration increases. Intercommunity migrants were found to voluntarily seek locations with "...more favorable climates and better recreational, social and health service levels" (Biggar, 1980, p. 89). Elderly migrants tended to belong to more independent households, to be White far more often than Black, and to be retired with higher income and education levels than non-migrants.

Intracommunity (local) movers frequently must deal with involuntary moves precipitated by a crisis such as death of a spouse, declining income levels, or a decline in health, to any or all of which the elderly are very vulnerable (Biggar, 1980). In her study, Biggar (1980) drew randomly a 5% sample ($N = 14,191$) of the elderly (60 years and older) from the 1970 1 in 100 Public Use Sample tapes. From this data set selected demographic, socio-economic, and housing items were tested to determine differences in patterns between movers. Biggar (1980) found that local movers were least likely to be married, had the highest incidence of widowhood, and received more welfare income and less income from other sources, such as pensions and/or savings. Stayers were the most likely to have independent households, and this group had the highest likelihood of having income from jobs or business. In addition, according to Biggar (1980), the highest percentage of elderly who were married was found among the group labeled stayer.

Wiseman (1980), in his article pertaining to the development of migration theory, reasoned that the high level of residential stability among the elderly indicated a lack of desire for residential change. He also maintained that the overall conceptualization of elderly migration is that those who are robust in health and economic status tend to migrate to retirement communities in search of amenities, both climatic and recreational. Those who age without the advantages of good health and high economic status will remain residentially stable until they are forced to relocate locally due to an increased need for assistance.

Wiseman's (1980) behavioral model of elderly migration assumes that all people are possible migrants and that individuals continuously reappraise their residential situation with respect to their needs, desires, resources, and perceptions of potential outcomes. This continuing reevaluation encompasses several related decisions according to Wiseman (1980): the decision to move, the decision of where to move, and the decisions about housing unit type and living arrangements. Consideration of residential change can be stimulated by one or more of several triggering mechanisms, but those elderly who are more satisfied with their residence than dissatisfied will not move. For those who choose to move, a new set of decisions will have to be made, and these decisions will be influenced by lifestyle, housing preferences, resource endowment, information about the destination area, and local opportunities.

Litwak and Longino (1987) described three stages of elderly migration: (1) migration at retirement, (2) migration if the elder experiences a disability of some sort, and (3) migration due to a chronic disability. Generally the first move takes place at the time of retirement. The elderly migrant at this stage generally has an intact marriage, he

or she is relatively healthy, and he or she has sufficient retirement income to make a move. The reasons for relocation involve attraction of certain amenities, friendship network maintenance (Wiseman, 1980), and the ability to make a move from one place to another (Litwak & Longino, 1987). Typical migrants at this stage would be moving to the Sunbelt Region of the United States, and they tend to be younger, healthier, wealthier and have more incidence of intact marriage than migrants in the second stage of migration, counterstream.

The second move, as described by Litwak and Longino (1987), begins to occur when older people develop chronic disabilities, which may make everyday tasks difficult to complete. If a spouse is available to help, a move may be delayed but if an elderly person is alone, for example due to widowhood, he/she may generally decide to move closer to his/her children to attain the help he/she requires. The more disabled a person is, the closer the he/she must live to his/her help. Formal caregiver organizations cannot adequately substitute for informal caregivers when it comes to doing household tasks for people with moderate disabilities (Litwak & Longino, 1987). Friends who may also be frail may find it difficult doing household chores for the disabled person on a long-term basis, but family members, especially children, with a long history of past exchanges of help with the disabled person can be the perfect solution. People moving in search of family assistance can often be found in the migration counterstreams (Litwak & Longino, 1987).

The third stage of migration occurs, according to Litwak and Longino (1987), when the older person begins to suffer from more severe forms of chronic disability. At this time, institutional care may be necessary. This type of move can occur at the second

stage if the elderly person does not have children to fall back on for help. Litwak and Longino (1987) report that limited kin resources are generally the motive for the third move, and most third moves are local rather than long-distance.

Seasonal migration to and from fixed-base retirement communities, as reported by Sullivan (1985), appears to be an alternative lifestyle for healthy, White, married, well-educated retirees who are attracted by the amenities of the retirement community but are inhibited from relocation on a permanent basis. Personal factors that can influence seasonal migration over permanent migration include ties to children and the communities of origin that remain the primary home for many seasonal immigrants. Facilitating factors which promote seasonal migration, according to Sullivan (1985) are: education, income, absence of health restrictions on activities, and a partner with whom one can travel.

Over time, the percentage of elderly in the general population has increased due to better health care and longevity. Incomes have increased as has education (Atchley, 1994). The elderly in our society often retire with many years of life ahead of them, and some of them are choosing to migrate to other states to enhance the time that they have available to them while they remain healthy. Thus, there has been a general transition from the historical occurrence of working on the farm until you were not able to work any longer, then, either staying on the farm or moving a short distance to a child's home to await death, to our current scenario, where many elderly can either choose to stay where they are for their elder years or move as they wish. This history reflects the path that the theory of migration has taken, as it pertains to migration of the elderly.

Prospective Approach

Pampel et al.'s (1984) Prospective Study

Pampel and colleagues from the University of Iowa and the University of California conducted a prospective relational study of 170 Iowans, 55 through 64 years of age. The purpose of the study was to examine the influence of multiple attributes belonging to hypothetical potential retirement locations upon the migration decision making of a sample of preretirees considering retirement migration.

In Phase I of the study, determinations were made concerning which attributes were most influential in the decision of whether or not to migrate and if migration were selected, what the destination would be. The 10 locational attributes that emerged were separated into four categories: geography, locale, community, and economic conditions. The geographic locational attributes were composed of climate (southwestern, southeastern, or northern), terrain (flat, mountains nearby, or high rolling hills), and nearness to sea or lakes (coastal location, many lakes nearby, or long distance to lakes and sea). The attribute of locale was made up of travel time to close relatives (less than one half-hour, one to two hours, or more than six hours) and travel time to health services (less than one-half hour, one-half hour to one hour, or one to two hours). Community locational attributes included location (rural, urban, suburban), population of nearest metropolitan area (20,000-50,000; 100,000-300,000; 1,000,000 or more) and age mix of neighborhood (older retired, recently retired, or mixture of young and old). Economic conditions encompassed local cost of living (10% lower than present location, same as

at present location, or 10% higher than at present location) and nationwide inflation (low-5% per year, moderate-10% per year, high-20% per year).

In Phase II of the study, respondents were asked to rate their interest in moving from their present location to any of 27 hypothetical locations after retirement. The 27 hypothetical locations were not specifically described in Pampel et al.'s paper (1984); however, the locations were created from combinations of the 10 locational attributes identified in Phase I (see Figure 1).

Analysis of Locational Attribute Preferences

Climate most influenced the destination preferences. Locations with southwestern climates rated the highest and locations with northern climates rated the lowest; however, the ratings were quite varied. A number of respondents favored their own climate (northern) to other options.

Locations with lakes nearby were rated higher than coastal locations, or locations separated from lakes or seas. Although respondents gave high ratings to locations with mountains in comparison to other types of terrain, the effect was not statistically significant ($p < .05$). Basically, respondents were not found to indicate a strong preference for geographic features different than their own.

As travel time to comprehensive, quality health services and travel time to nearest close relatives increased, interest in moving decreased. Pampel et al. (1984) saw this as a major deterrent to migrating from the current location.

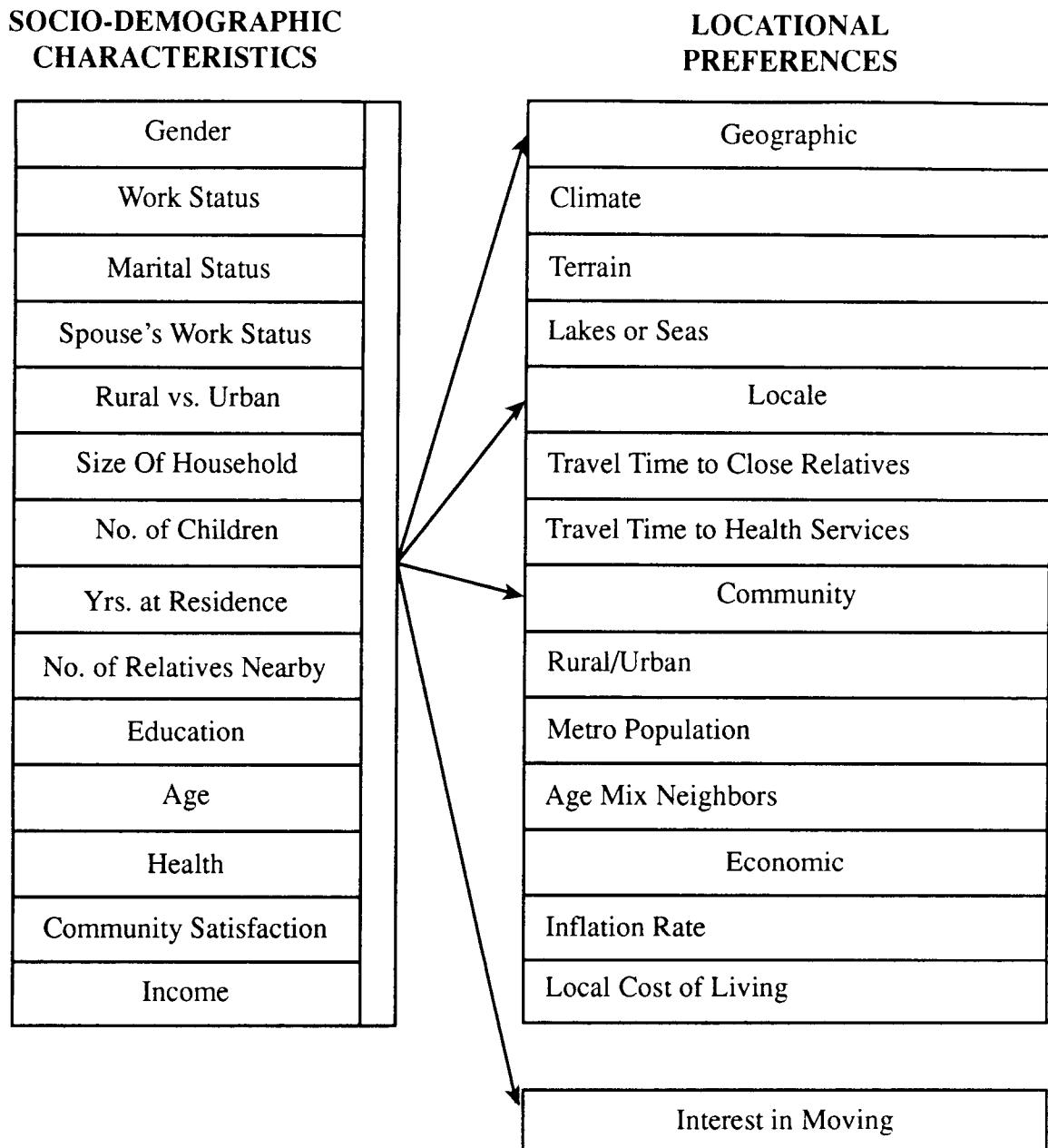


Figure 1: The model depicting Phase II of prospective study by Pampel, Levin, Louiviere, Meyer, and Rushton (1984).

Respondents preferred nonmetropolitan locations. In fact, as the population of the nearest metropolitan area increased, interest in moving there decreased. Neighborhood population age distribution significantly affected the ratings. Age segregated neighborhoods with mostly older retired people were preferred, while least liked were neighborhoods with a mixture of younger and older families.

Local living expenses as well as a nationwide inflation outlook affected moving interest. Locations with 10% lower living expenses were slightly preferred to locations with the same living expense as the respondents' current location. However, for locations with 10% higher living expenses than the current location, interest in moving decreased substantially. Similarly, interest in moving decreased significantly when the nationwide inflation rate increased.

Analysis of Socio-demographic Characteristics

The next analysis determined if differences in either the decision to move or preferences for specific destination characteristics varied due to the respondents' social and demographic characteristics. The respondents' socio-demographic characteristics were used as independent variables for the Pampel et al.(1984) model, and the locational preference measures were used as the dependent variables.

Pampel et al.'s (1984) analyses indicated that with 14 independent variables held constant and 11 dependent variables, there were four significant regression coefficients. Regression analyses determined the effect of the 14 socio-demographic variables on the 10 locational preferences from Phase I as well as interest in moving.

The results from climate and the results from nearness to sea or lakes were discussed. Two of the selected socio-demographic characteristics had a significant ($p \leq .05$) effect on climate. High satisfaction for current community reduced the interest in moving to a new area with a differing climate from the northern climate of the sample surveyed. When community satisfaction was held constant, respondents who were long time residents of their current community preferred a southwestern climate. Perhaps, as Pampel et al. (1984) speculated, long exposure to their current climate made a warmer, drier climate more attractive to the respondents.

The relationship of socio-demographic characteristics and nearness to bodies of water demonstrated that those respondents who were less involved in family affairs had a greater preference for areas with lakes nearby. Pampel et al. (1984) described this relationship as indicating that those who are less involved in family affairs are those respondents who were single or those who had few children.

The significant locational factor categorized under locale was travel time to close relatives. Two socio-demographic variables were significant in predicting the preference for a destination which includes nearby relatives. Females and those with poor health had a greater preference for living close to relatives.

The preferences of the respondents in Pampel et al.'s (1984) study that were significant cannot be generalized to the U.S. population as a whole. Pampel et al. (1984) reported that the small differences between socio-demographic characteristics and locational factors might have been the consequence of the homogeneity of the sample. Also, the sample's relatively stable preferences across socio-demographic groups might indicate that individual differences were associated with variables that went unobserved

and consequently unmeasured. The researchers identified the need for additional studies to be performed using heterogeneous samples. Pampel et al. (1984) suggests continued examination of the relationship of socio-demographic characteristics and personal locational preferences in order to increase insight into current aging migration decision processes.

Mileham's (1993) Prospective Relational Study

Mileham compared attributes of preretirees to the importance of locational preferences perceived by the preretirees during the first 10 years of retirement. Mileham used a 1990 survey of 1,003 preretirees, aged 40 through 64, in Idaho, Oregon, and Utah for her analysis. This age span was designated to compare those people close to retirement with those who might not be retiring for some time. The survey was conducted by the Western Regional Agricultural Experiment Station Committee (W-176).

Dependent Variables

Respondents were asked to rate their preference for level of medical services (see Figures 2 and 3) and the importance of employment opportunities, living near family, warm temperatures in the location of choice, seasonal changes in the location of choice, and medical facilities. Each of these variables was measured for preference in the first 10 years of retirement. Four additional dependent variables, low cost of living, convenience and care, personal enrichment, and recreational facilities, were measured

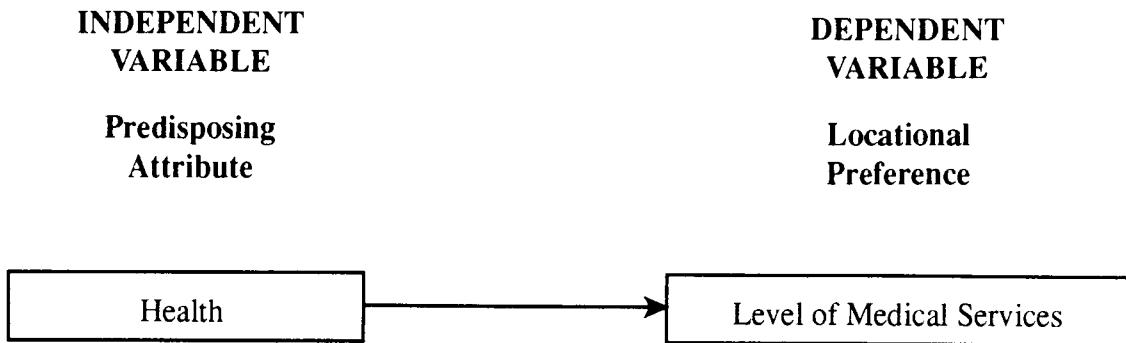


Figure 2. The model of health status affecting level of medical services by Mileham (1993).

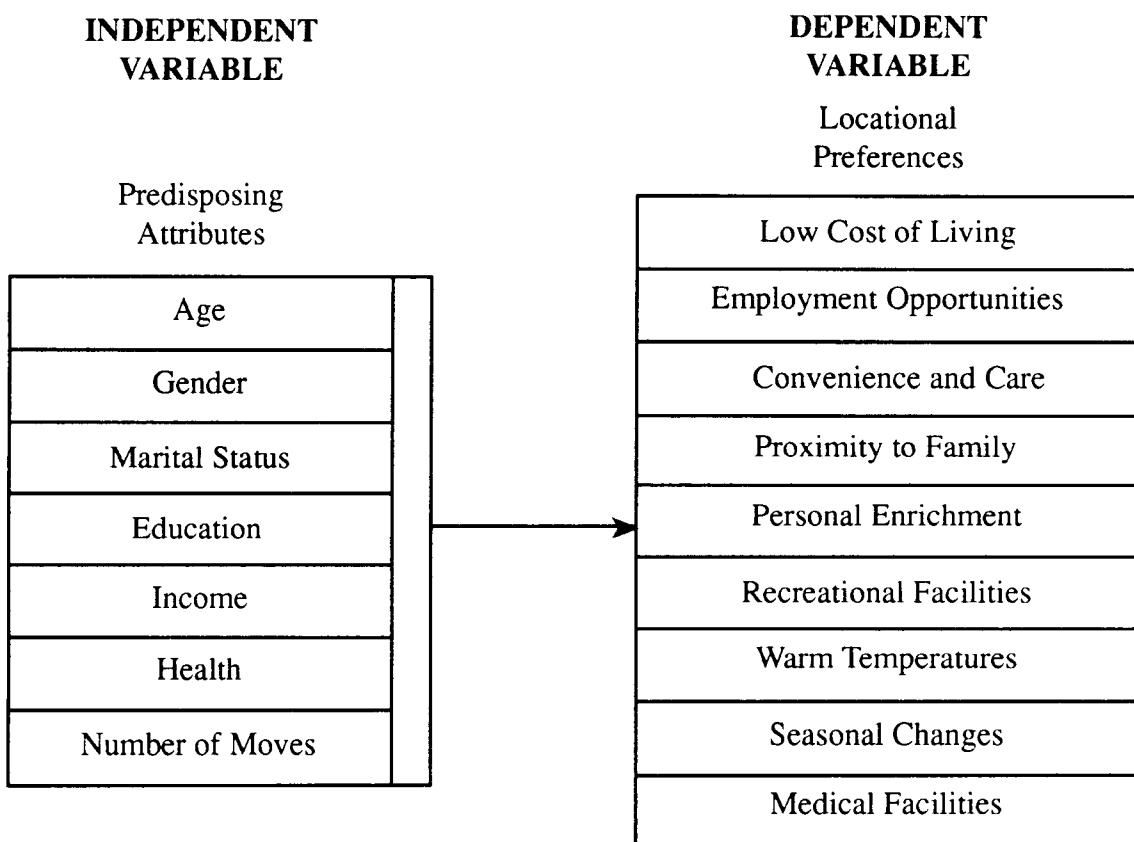


Figure 3. The model of predisposing attributes affecting locational preferences during the first 10 years of retirement by Mileham (1993).

by a composite score. To be examined in the overall response, respondents were required to have answered both of the discrete items under the low cost of living category. The remaining three composite variables, convenience and care, personal enrichment, and recreational facilities, required a 50% response rate from respondents on items within each composite variable. Means were determined for the responses on each discrete item of a variable. Use of this procedure maintained the consistency in measurement of both the composite and the single item locational preference variables.

Chi-square tests were completed on the six categorical independent variables. Analysis of variance (ANOVA) examined the relationship between the continuous variable age and the other six independent variables. A Newman-Keuls multiple range test was used to determine which means were significantly different.

Low cost of living was determined by a composite score. This variable measured the importance of both low cost of living and low utility rates in the first 10 years of retirement. The convenience and care variable was based on a composite score. Determinants of this variable included the level of importance for the following: (a) convenient air transportation, (b) shopping malls, (c) medical facilities, and (d) public transportation. The first 10 years of retirement was the time frame used for the preference. The importance of educational opportunities, library facilities, preferred place of worship, volunteer opportunities, and cultural opportunities constituted the variable personal enrichment. This variable was a composite score and measured preferences during the first 10 years of retirement. Recreational facilities was a composite score. It measured the importance in the first 10 years of retirement of fishing, boating, camping, skiing, tennis, golf, swimming, and spectator sports.

Independent Variables

The following variables were considered predisposing attributes: (a) gender, (b) marital status, (c) education, (d) income, (e) respondent's health, and (f) number of previous moves. Single item measures, either dichotomous or categorical, were used for measurement. Age was measured as a continuous variable.

Findings

Three variables, gender, education, and income, were significantly related to low cost of living. Low cost of living was found to be important to females, to those people with a lower income, and to those reporting less education. The importance of low cost of living decreased as income increased and as the level of education increased. Gender and income were found by Mileham (1993) to be significantly related to the perceived importance of employment opportunities. Female respondents and those respondents with lower incomes desired employment opportunities more often than male respondents. Of the seven predisposing attributes, only age and gender were significantly related to the amenities of convenience and care. Female respondents, as well as older respondents, showed a preference for this composite variable. In Mileham's (1993) study, importance of medical facilities received the highest mean score while access to transportation had the lowest mean score. Mileham suggested that the low score for transportation may be due to the fact that respondents may not perceive the importance

of public transportation during the first 10 years of retirement because they see themselves as active and self-sufficient. Three predisposing attributes were found to be significant in relation to proximity to family. The three relationships were: (1) as the age of the respondents increased, perceived importance of proximity to family increased; (2) proximity to family was found to more important to females than males; and (3) as the number of moves increased, the perceived importance for proximity to family decreased. In addition, those respondents who moved with more frequency had higher incomes that would facilitate access to family when the desire or the need arose. Gender and education were significantly related to personal enrichment. Females preferred personal enrichment opportunities more than males, and this level of preference increased as the level of education increased. The variables age, gender, income, and education were significantly related to the importance of recreational facilities during retirement, according to Mileham. As the age of the respondent increased, the perceived importance of recreational facilities decreased. This relationship may have been influenced by the fact that the recreational choices offered were participatory outdoor activities, rather than broader leisure and recreational activities. Male respondents perceived recreational facilities as more important than female respondents. As income increased the perceived importance of recreational opportunities also increased. Respondents at both the lower and higher end of the educational spectrum felt that recreational opportunities were relatively unimportant. However, those respondents with some college education or the completion of a bachelor's degree perceived recreational opportunities to be very important. Age, marital status, and number of moves were significantly related to warm temperatures. The preference for warm temperatures increased as the

age of the respondent increased. Warm temperatures were also preferred by those respondents reporting that they were divorced, separated, or never married. Lastly, respondents who had not experienced a move rated the importance of warm temperatures higher than respondents who had moved one or more times. Health was the only predisposing variable that was significantly related to the importance of seasonal changes. Age was the only characteristic that was significantly related to medical facilities. As the age of the respondent increased, the perceived importance of medical facilities also increased. No significant difference was found in the desired level of medical service by health status in Mileham's (1993) study. This is not a surprising finding, because 92% of the respondents reported that their health was "good" or "excellent." The skewed distribution in the self-reports of health status meant that there was no variation to explain.

A Review of Retrospective and Prospective Literature Pertaining to the Variables in Current Study

Age Integrated/Age Segregated Neighborhood Preference In The First 10 Years of Retirement

Two important studies indicate that preretirees' prefer age-integrated neighborhoods. Tripple & Makela (1989) found preretirees' choice was a neighborhood mix of all ages; however, there was a slight increase in preference for an older mix of neighbors after the first 10 years of retirement. Malroutu (1992) reported that respondents who desired to be homeowners during retirement preferred neighborhoods with people

of all ages during the first 10 years of retirement. In addition, he reported that respondents with higher incomes and those respondents who felt that they were residing in a house of appropriate size for their household were more likely to prefer neighborhoods with people of all ages during the first 10 years of retirement.

Housing Conditions Preferences In the First 10 Years of Retirement

Housing Tenure

Preretirees prefer to own their own homes, according to 90% of the respondents in a study done by McFadden and Makela (1990). This finding was also demonstrated by Tripple and Makela (1989) who reported that in their sample, 68% of preretirees had homes with existing mortgages, 21% had no mortgages, and 10% were renters. Junk and Junk (1988) reported that 93% of retirees want to own the home in which they retire.

According to Magrabi, Chung, Cha and Yang (1991), data from the 1988 Consumer Expenditure Survey indicate that home ownership rates increased to almost 80% among the 55 to 75 age category and then decreased slightly. Regarding households with members in the 75 and older age category, 73% were home owners. Magrabi et al. (1991) suggest that this finding indicates a strong preference for aging in one's own home.

Johnson-Carroll, Brandt, and Sward (1993) found that preretiree female respondents who were self-reported heads of household were less likely to be homeowners and were more inclined to live in smaller, lower value housing than male heads of household. People who reported being single or never married also reported living in lower quality housing. According to Johnson-Carroll et al. (1993), those respondents in their study with a family income of \$25,000 to \$34,999 were less likely to own a single family detached dwelling, and those respondents reporting income of \$50,000 or more were more likely to own a single family detached dwelling. Morris and Winter (1993, p. 112) state that "...the single most important aspect of housing in the United States, aside from pure questions of shelter, is single-family home ownership." Morris and Winter (1993) also reported that renters tended to be more dissatisfied with their housing than owners and that this dissatisfaction was due mainly to the lack of ownership than to specific differences in their actual housing.

Housing Structure

Housing can be the biggest expenditure facing a retiree, often running about 31% of total expenditures (Longino & Crown, 1990). According to studies by McFadden and Makela (1990) and Tripple and Makela (1989), 77% of preretirees expressed a preference for a detached, single-family dwelling. Townhouses were the second preference, with the exception of Colorado and Missouri where multiplexes were second. A mobile home on an owned lot was the next choice, followed by mobile homes on rented lots, apartment complexes and least favored, recreational vehicles.

Most older people in the United States have adequate housing (Glasgow & Beale, 1985). Where housing deficiencies do exist, they are most commonly found among the rural elderly. Although that housing may have structural defects or inadequate kitchen facilities and sewage disposal, a higher proportion of rural elderly are homeowners than urban elderly.

A study by McFadden and Brandt (1993) revealed that 80% of the respondents questioned preferred to live in a single family detached dwelling during the first 10 years of retirement, and 90% were living in a single family detached dwelling at the time of the study. Three percent of the respondents in the study who were residing in multi-family housing preferred living in a single family detached dwelling during the first 10 years of retirement. Ten percent who were currently residing in single family detached homes reported that they would prefer multifamily housing during the first 10 years of retirement.

Preferred Support Services In the First 10 Years of Retirement

Access to a Hospital in the Community in Which They Live

Even the healthiest elderly must consider the future possibility of some sort of long term disability, and this is of particular concern for those elderly who do not have family living nearby (Crispell & Frey, 1993). Preretirees, regardless of whether they

plan to age in place or migrate to another area, desired medical facilities in their community (Junk & Dillman, 1990; Longino, 1994; Malroutu & Brandt, 1992; Tripple & Makela, 1989). Most preretirees want general practitioners, a few specialists, and a hospital with limited surgical capacity (Junk & Junk, 1988). According to Malroutu and Brandt (1992) and Bryant and El-Attar (1984), older preretiree respondents considered medical facilities more important than younger respondents. Kivett (1988) found that rural elderly felt that the unavailability of a hospital in their community was of no concern. Respondents reported that, if necessary, emergency transportation to a hospital was available with friends or family.

The rural migrant and the lifelong resident may have divergent expectations regarding health care services due to their dissimilar backgrounds, according to Aday and Miles (1982). Inmigrating elderly bring with them values and attitudes that may contrast with the prevailing rural norms of self-sufficiency combined with the importance of informal support networks (friends and family). It is important to note, however, that these inmigrating elderly often have the ability to effect significant and drastic changes in the destination community structure itself to enhance their well-being and satisfaction.

According to Haas and Crandall (1988), it is not always clear whether or not elderly migrants, in particular, search out communities with substantial medical services, or whether the indigenous health systems respond to an increased service demand due to immigration and grow appropriately. Glasgow and Reeder (1990) reported that local governments within nonmetropolitan retirement counties spent 11% less on public health and hospitals than did nonmetropolitan counties in general. Speculation was that

“...economies of scale and more cost efficient provision of public health and hospital services” (Glasgow & Reeder, 1990, p. 446) enabled nonmetropolitan retirement counties to spend less for public health and hospitals. They also reported that expenditures on health care and hospitals rose in nonmetropolitan retirement counties as these counties matured, relative to the amount of time as a retirement destination and the proportion of elderly in the population of the county.

Family Members Living in the Community in Which They Live

Generally, both rural and urban elders have at least one child living within 30 minutes of them (Krout, 1986). Longino (1994) found that 40% of retirees wish to be within a 15 minute walk to the home of their children or grandchildren. This desire to be close to family increases with age. Crispell and Frey (1993) reported that the percentage of elderly parents living within 25 miles of adult children has hovered around 75% for the last 30 years. Glasgow and Beale (1985) reported that migration to nonmetropolitan areas was likely due to ties to relatives or friends.

Malroutu and Brandt (1992) in a study of 702 preretirees reported findings in which family living in the same community in the first 10 years of retirement was generally found to be of little importance. This may be due to the higher socio-economic status, good health status, and high activity levels of this sample. Thus, this group may have the resources to travel to visit relatives or call relatives on a frequent basis. Older respondents were more likely to respond that proximity to family was

important. Junk and Anderson (1993) reported migration of friends and family as a facilitating factor of migration for some retirees.

Socio-Demographic Variables

Marital Status

Nonmetropolitan areas in comparison to metropolitan areas tend to have a higher incidence of marriage among their older residents populations (Krout, 1986). Approximately 56% of people aged 65 and above are either the head of a family or are married to a family householder (Crispell & Frey, 1993). Married elderly couples move with more frequency due to the support and companionship of a spouse (Mileham, 1993). Junk and Anderson (1993) found that migrants to retirement communities were more likely to have intact marriages than were nonmigrants.

Health Status of Respondent

Healthy affluent elderly have generally been more mobile and more likely to migrate to new locations after retirement (Hodge, 1991; Junk & Anderson, 1993; Pampel et al., 1984). Individuals in poor health often choose to age in place as a result of familiarity with available medical assistance; some, however, will seek a healthier environment (Mileham, 1993). Younger retirees are generally healthier than older

retirees (Hodge, 1991). Longino stated, "...retirement migrants are young and in reasonably good health" (1994, p. 30).

After the age of 45, chronic conditions begin to accumulate, according to Crispell and Frey (1993). Twenty-four percent of people in the 65 to 74 age range have hearing impairments, 38% have high blood pressure, and 44% have arthritis. Overall, 62% of the noninstitutionalized elderly aged 65 and over in the United States have no limitations that would interfere with their daily lives (Crispell & Frey, 1993). However, 33% of elderly Americans are unable to work to the extent that they would like to, 16% have a limitation concerning mobility, and 12% have a self-care limitation. Seven percent of American elderly have both mobility and self-care limitations (Crispell & Frey, 1993). Elderly men are less likely than elderly women (65 to 74 age group) to have either mobility or self-care limitations. Women of all ages have a higher incidence than men of chronic conditions such as arthritis, bursitis, and osteoporosis (Crispell & Frey, 1993).

Nonmetropolitan elderly are more likely than metropolitan elderly to need medical or other help due to a higher incidence of chronic disabilities, but they do not experience a higher incidence of acute conditions (Glasgow & Beale, 1985). The nonmetropolitan elderly are less likely than metropolitan elderly to visit physicians for preventative care, but they are more likely to require hospitalization. The length of hospital stay for the nonmetropolitan elderly was not longer, on average, than the metropolitan elderly but the higher frequency of hospitalization of the nonmetropolitan elderly suggests they have preventative care needs (Glasgow & Beale, 1985). Part of the problem is that fewer sophisticated medical procedures are available on an outpatient

basis to rural residents, and consequently any inpatient care requires a drive of greater distances to receive treatment.

Current Level of Income

Current income as well as expected retirement income are major factors in planning for both housing and location decisions at retirement (McFadden & Makela, 1990). If income is inadequate at the time of retirement, the expense of homeownership may become a burden to the retiree.

A 1990 survey of preretirees indicated that those preretirees with lower incomes tended to express a preference for nonmetropolitan communities that had a lower cost of living (Malroutu & Brandt, 1992). Within the same study, median family incomes for preretirees aged 40 through 64 were reported to be between \$35,000 and \$49,999. Respondents who were younger and those with higher incomes rated recreational facilities as important nonmetropolitan characteristics as compared to those respondents who were older and who had lower incomes during the first 10 years of retirement. “Older migrants today have more money than in 1979” (Longino & Crown, 1990, p. 785). Retirement usually brings about a sizable drop in income; the range in income sources is wide, however, and households can vary a great deal in their expenditure patterns (Longino & Crown, 1990).

The four most common sources of income for retirees are: (a) state or employer pensions, (b) Social Security, (c) savings accounts, and (d) individual retirement accounts (McFadden & Makela, 1990). Transfer payments are more important as a source

of personal income to retirees in nonmetropolitan areas than to those in metropolitan areas (Glasgow & Reeder, 1990). Retirement income levels, according to Hodge (1991), relate to the following characteristics: (a) retirees living alone have lower income levels; (b) women tend to have lower retirement income, especially if they are single; (c) those with better health need less health care and other related support services which may affect the flow of contributed income to the community; (d) the older the person the more likely they will need support; and (e) those who worked in the industrial or public service fields for an extensive period generally have sizable private pension incomes.

Number of Sources of Planned Retirement Income

McFadden and Makela (1990) found that preretirees who preferred to retire in small towns and rural areas anticipated fewer retirement income sources than those preretirees who preferred to retire in urban areas. Also, the number of expected retirement income sources was directly influenced by current income level. A majority of respondents anticipated several sources of retirement income. A home was the most commonly held asset of the newly retired. Some retirement areas, with an abundance of money from pensions, investments, and Social Security, are referred to by community leaders as mailbox economies (Longino, 1994). Transfer payments, as a share in total personal income, have risen substantially in the United States, according to Glasgow and Reeder (1990).

Retirees' Economic Impact on Nonmetropolitan Areas

There are approximately 2,441 nonmetropolitan counties in the United States according to Henry, Drabenstott, and Gibson (1987). These counties generally are not economically diverse, and have one type of economic sector most important to them. In order to allow for an accounting of each county's population, income, and employment, these counties are labeled according to the economic base on which they are dependent.

Nonmetropolitan county designations are: manufacturing, mining, farming, government, retirement, mixed, trade, and other (Henry et al., 1987).

Contrary to popular belief, 36% of nonmetropolitan counties depend on manufacturing rather than farming as their economic base. Farming, mining, and manufacturing counties combined, however, do make up the majority (54%) of the United States' nonmetropolitan counties. These counties are "...highly sensitive to the short-term economic events that affect the value of commodities or goods that they produce" (Henry et al., 1987, p. 27-28). The 1980's were difficult times for these counties (Glasgow & Reeder, 1990), due to a strong U.S. dollar and international economic forces, such as lower foreign labor costs and increased international energy supplies coupled with a stagnant world energy demand (Henry et al., 1987).

Nonmetropolitan retirement counties enjoyed robust population growth in the 1970's and steady, continued growth in the 1980's because of the elderly immigrants (Glasgow & Reeder, 1990). These counties seem to weather the effects of short term economic events relatively unchanged. Retirees generally do not require jobs, thus

shielding them from unemployment and wage cuts (Malroutu & Brandt, 1992). McCarthy (1983) presented a typology of nonmetropolitan counties which have experienced an increase in the percentage of older people: (a) accumulation counties: these counties experience a gain in the percentage of older residents due to outmigration of younger residents; (b) recombination counties: these counties report a net migration featuring more elderly immigrants than younger outmigrants; and (c) congregation counties: these counties observe a greater number of elderly immigrants than younger immigrants.

In the 1980's, the population of Americans aged 65 and older grew tremendously. Due to increased longevity and the aging of larger generations than the U.S. had experienced in the past, most counties in the United States experienced an increase in their elderly populations (Crispell & Frey, 1993). In nonmetropolitan areas the percentage of people aged 65 or more is highest in rural towns of under 2,500 people and lowest in large towns and the open countryside (Glasgow & Beale, 1985). Counties with high percentages of people 65 and older are more commonly found in rural than metropolitan areas. This is due to the outmigration of younger people for economic reasons, the immigration of older people due to migration, the increasing longevity of the older populations, or a combination of the three. Any of the aforementioned variables will make a greater impact on a rural area than on a metropolitan area. Rapid growth of a county's elderly population does not necessarily mean that the county will become high in concentrations of older people if the number of younger people who may immigrate to fill newly created jobs grows as well (Crispell & Frey, 1993).

In the last two decades, many older people have moved to small towns and rural areas, and most of these migrants have been between the ages of 60 and 74 years old (Glasgow & Beale, 1985). Above the age of 74, the incidence of outmigration equals the incidence of immigration in the nonmetropolitan areas. This is due to the fact that declining health and widowhood will prompt some people to seek out the support of their children or the services and facilities that more populated areas afford. Litwak and Longino (1987) developed a model of elder migration which describes the various life course pressures and opportunities upon which they believe migration, specifically of those aged or at the stage of retirement, is based. Within the guidelines of their model, the first elder move occurs generally among married people in their 60s. These people are relatively healthy and they have adequate retirement incomes (Junk & Anderson, 1993; Litwak & Longino, 1987). Due to retirement, these people are free to move to an area without having to consider employment possibilities. Attractive amenities including climate, facilities, and services at the destination point help lure these migrants as well as maintaining friendship networks with friends who may already have moved. At this point in their lives, kinship ties can be maintained through telephone calls and periodic visits. Older seasonal migrants, sometimes called snowbirds, also fit into this category according to Atchley (1994). Seasonal migrants generally have two residences, one in their origin community which they use in the warmer months and one in the Sunbelt which they migrate to during the colder months of the year.

A second move, as reported by Litwak and Longino (1987), is not uncommon when older people develop chronic disabilities which can hinder the completion of everyday chores. If a person is married and the spouse assists with the chores, the move

may be delayed but once widowed, older people dealing with disabilities will often move in search of assistance from family. Family support can be some distance away resulting in a portion of the second moves being interstate moves.

A third move to an institution often occurs due to a severe disability or lack of family according to Litwak and Longino (1987). Most third moves occur locally rather than from a long distance, but approximately 10 percent of return migration results in placement in a nursing home presumably closer to family who can arrange placement, visit, and monitor care.

Older people who choose to move from urban to rural areas tend to be more affluent than the nonmigrant, long term elderly populations that they join (Glasgow & Beale, 1985). They are also more affluent than those moving from one nonmetropolitan location to another. Inmigrating retirees, especially metropolitan to nonmetropolitan migrants, bring new sources of income to the host community as well as creating service type employment opportunities for younger workers (Glasgow & Reeder, 1990). Elderly immigration also creates a situation of increased economic consumption (Longino & Crown, 1990) due directly to the expenditure of personal income and indirectly through contributed income (Hodge, 1991). Personal income as described by Hodge (1991) includes the income retirees receive from pensions, investments, savings, employment, etc. This personal income impacts the host community directly through the consumption of goods and services provided by businesses in the retirement community as well as housing consumption. Contributed income, on the other hand, occurs as the result of expenditures made by local institutions and service agencies in order to aid retirees who might require more assistance with health care, home support, housing,

etc. (Hodge, 1991). Contributed income refers to the fact that generally these services obtain funding from outside sources, such as various levels of government, insurance companies, pension funds, non-profit agencies, and private investors.

Contributed income is positive in that it increases the job opportunities and support service level of a host community, and it is also somewhat negative in that an increase in taxes or other fees may be necessary if repayment is required. The expanded amount of residential property taxes paid due to the increase of new homes being consumed by immigrating retirees (Hodge, 1991) may tend to offset some of the contributed income expense if any repayment is required. Also, health care for the elderly is most often financed by private insurance, Medicare, and out-of-pocket expenditures (Crown, 1988). Consequently, most sources of revenue required for the health care demands of the elderly are actually net additions to state income. Another consideration suggested by Crown (1988) is that the increase in demand for public expenditures due to the increase in an elderly population may spur economic growth. The public sector is a major employer and increased public sector demand often leads to an increase in public sector employment. In turn, this increase in employment leads to an infusion of income into the state economy, and this increased income will be felt in practically every sector due to the multiplier effect.

There are two main sources of retirees in a nonmetropolitan area, according to Hodge (1991). These sources include: (a) those people who retire and choose to remain in the community in which they have lived some time previously (age in place), and (b) those people who choose to move to a new community upon retirement (migrate). Generally, retirees as a whole, aged 65 to 74, are in good health and are relatively

comfortable financially (Crispell & Frey, 1993). Most of the people aged 75 years and older are women. This group typically has poorer health, and they tend to live alone, with relatives, or in institutions. They are considered the older elderly, and they present a different scenario than the younger elderly who are more likely to move (Crispell & Frey, 1993; Malroutu, 1992). Although the young elderly may have a tendency to move at a higher rate than the older elderly, the majority of the younger elderly also choose to age in place (Longino, 1994; McFadden & Brandt, 1993). Retirees who age in place will not bring increased personal income to the local community; they do, however, provide a steady source of personal income. Many of today's elderly enjoy not only monthly Social Security payments but also substantial pensions and considerable assets and savings (Crispell & Frey, 1993). As they age, however, most elderly will experience increasing health costs and will require the use of more support services which will stimulate an increase in contributed income to the local economy (Hodge, 1991).

People aging in place in rural areas are more likely to be poor than the people who plan to age in place in urban areas, despite the low poverty rate among urban-to-rural migrants (Glasgow & Beale, 1985; Kivett, 1988). Along with the higher incidence of poverty, Kivett (1988) also reported that the rural elderly were more likely to live in substandard housing and had more service and transportation needs than their urban counterparts. In conversations Kivett (1988) held with older rural adults, three major themes became evident. The observed themes were: (a) friend and neighbor networks were highly valued, (b) long-standing associations with other townspeople were important to the respondents, and (c) there was a sense of private space and freedom that was gained in living in a rural place.

People who choose to immigrate will come to the host community from the encompassing regions as well as from distant communities, often in other states. These immigrants not only bring substantial personal income but also increase the demand for housing in the host community. These retirees are less likely to immediately demand services that will require contributed income (Hodge, 1991), and as reported earlier by Litwak and Longino (1987) and Serow (1990), if these migrants move again at the time of bereavement and/or disability, the host community will not be required to provide the level of support services that it would need if every migrant remained in the area. However, the longer a retirement migrant stays in the host community the better off economically that community will be, everything considered (Crispell & Frey, 1993).

Both types of retiree, aging in place and migrant, are important to the economic well-being of the community. The income of retirees as a group increases over time as a result of both pension and Social Security benefits that increase over time due to cost of living adjustments (Longino & Crown, 1990). Also, retirees may have access to not only the former types of income but also investments, homes, and savings accounts (McFadden & Makela, 1990). Hodge (1991) reports that retirement incomes create a large number of jobs. "The incomes of two retiree households is sufficient to generate one job in the community" (Hodge, 1991, p. 51-52). Expenditures of those immigrating do appear to have a multiplier effect on local business, which is much more extensive than would be expected from income alone (Hodge, 1991; Longino & Crown, 1990).

CHAPTER III

METHODOLOGY

The methodology chapter includes a reiteration of the objectives of the current study and information about Regional Project W-176 from which the data used were gathered. Also discussed in this chapter are the limitations of the study, operational definitions, the proposed prospective relational study, measurement of variables, the null hypotheses, and the types of statistical analyses.

Objectives of the Study

The objectives were to differentiate preretirees who plan to age in place in nonmetropolitan areas and preretirees who plan to migrate to nonmetropolitan areas after retirement by:

1. comparing neighborhood preference in the first 10 years of retirement through
 - a. age integrated/age segregated neighborhood preference;
2. comparing housing condition preferences in the first 10 years of retirement through
 - a. housing tenure preference, and
 - b. housing structure preference;
3. comparing preferred support services in the first 10 years of retirement through
 - a. access to a hospital in the community in which they live, and
 - b. family members living in the community in which they live; and

4. comparing the socio-demographic variables through
 - a. marital status,
 - b. health status of respondent,
 - c. current income level, and
 - d. number of sources of planned retirement income.

Regional Project (W-176)

The data analyzed in this study were from a telephone survey conducted during fall 1993 and winter 1994 that was replicated in two western states, Oregon and Utah. The data collection was a part of an Agricultural Experiment Station Regional Project (W-176) and focused on Morris and Winter's Housing Adjustment Model (1975, 1978).

Telephone Survey Development

The development of the survey instrument was guided by the research objectives. Periodically from fall 1992 through spring 1993 drafts of the questions being developed were mailed to committee members. Telephone conference calls were then held at which time committee members could make input.

The use of Morris and Winter's Housing Adjustment Model (1978) meant that data would be collected on constraints, housing deficits, norms, current conditions, housing satisfaction, propensity to adapt or adjust, and residential mobility. Other data

needed to fulfill the research objectives included: housing transitions, informal and formal support systems, retirement support systems, and financial planning for retirement (See Appendix A).

Oregon State University and Utah State University faculty in the Department of Apparel, Interiors, Housing, and Merchandising, and in the Department of Human Environments, respectively, devised the instrument. After the content of the instrument that would be used in Oregon and Utah was fully developed, faculty from the Oregon State University Survey Research Center made revisions regarding wording and telephone survey format. Once the revisions were completed, the survey instrument was pretested by the College of Home Economics and Education Telephone Survey Lab. Minor revisions were made regarding questionnaire wording and response categories.

Two screening questions were used to determine if the two criteria for inclusion in the data collection were met. The screening questions were as follows: (a) Is there someone in this household who is working full time either in the labor force or through self-employment? (b) Is someone in this household between the ages of 40-65?

Sample Design

The research committee, through consultation with survey statisticians during the writing of the research proposal, decided that in order to permit data comparisons among states and within states, useable returns of 600 respondents per state, 300 nonmetropolitan and 300 metropolitan would be required. From this initial information, a sample of 4,500 Oregon and 4,500 Utah telephone numbers was purchased from

Survey Sampling, Inc. It was estimated that approximately 5-7% of United States' households do not have telephones and would not be represented in the sample.

The 4,500 numbers obtained from Survey Sampling Inc. for each state were based on two different sampling frames: (1) random sample of households including telephone numbers and addresses and (2) random digit dial telephone numbers that help correct for any bias that may arise from the use of listed phone numbers. The first subsample consisted of 1,500 numbers from households including their telephone number as well as their address. The first subsample of each state was further divided into 750 metropolitan numbers and 750 nonmetropolitan numbers. Both the metropolitan and the nonmetropolitan subsamples were divided into five individual randomly generated samples consisting of 100 respondents. The second sampling frame for each state consisted of 3,000 random digit dial telephone numbers of residents. These sampling frames were further divided into 1,500 metropolitan numbers and 1,500 nonmetropolitan numbers. As with the first sampling frame, the random digit dial sample was divided into 10 individual randomly generated samples consisting of 100 each for each state. Oversampling was done in Utah and Oregon for the nonmetropolitan samples to try to reduce nonrandom sample error.

Data Collection

The data were collected in the College of Home Economics and Education Telephone Survey Lab at Oregon State University. Data collection for Oregon began on October 28, 1993 and was completed on December 3, 1993. Data collection for Utah

began on January 3, 1994 and ended February 1, 1994. Based on Dillman's (1978) "Total Design Method" of telephone interviews, a letter was mailed announcing the survey to increase response rate to occupants of both states for the part of the sample for which names and addresses were available. The letter, personally signed in blue ink, was mailed in an individually addressed envelope approximately one week prior to the actual call. The length of the interview averaged 15 minutes. Each sample number was called, if needed, up to 8-10 times at various times during the afternoon, evening, and weekends. An effort was made to recontact respondents who initially refused to be interviewed.

Data Management

The interview was conducted using a Computer Assisted Telephone Interview (CATI) system. The text of all questions appeared on the screen for the interviewer to read. The College of Home Economics and Education Telephone Survey Lab, Oregon State University, and the College of Family Life Computer Lab at Utah State University prepared state data files, a regional date file, and SPSS-X programs to read the files. Because the sampling method reduced nonrandom sampling error for nonmetropolitan Oregon and Utah, weights were calculated for use in inferential analysis. These weights are used so that the data represent the metropolitan/nonmetropolitan 40 through 64 proportion within each state and the population discrepancy between Oregon and Utah. The metropolitan data in Oregon was weighted 2.4596, in nonmetropolitan Oregon 1.0165; and in Utah, metropolitan, .63474. and nonmetropolitan, .10333.

Response Rate

A response rate of 39% was achieved in Oregon and 51.6% in Utah, for a two state response rate of 45%. These return rates are based on the number of completed surveys divided by that number in each state plus the number of respondents who refused to be interviewed. Most of the respondents called did not meet the screening criteria and were labeled as terminates and were not part of the non-response ratio.

Limitations of the Study

1. The data collection was limited to respondents who had a telephone, agreed to participate in the survey, and met screening requirements. There was no information on nonrespondents.
2. The choice of telephone survey limited the length of the questionnaire.
3. The sample selected was age-stratified and ranged from 40 through 64 years of age.
4. It was estimated that approximately five to seven percent of United States households do not have telephones and would not be represented in this sample. Consequently, this sample represents a higher socio-economic status than a completely random sample.

Operational Definitions

The following terms have been defined for use in this study. A single county could belong to more than one of the county labor designations simultaneously.

Aging In Place: Those who plan to remain in their present community upon retirement (Schiamberg, 1993).

Contributed Income: Expenditures made by local institutions and service agencies on behalf of retirees requiring assistance with home care, home support, housing, etc. (Hodge, 1991).

Farming Counties: Nonmetropolitan counties that realized at least 20% of total labor and proprietor's income from agriculture over the 1975-1979 period (Henry et al., 1987).

Government Counties: Nonmetropolitan counties that received 25% of their total labor and proprietors' income from government payrolls (Henry et al., 1987).

Manufacturing Counties: Nonmetropolitan Counties that received at least 30% of total labor and proprietors' income from manufacturing enterprises in 1979 (Henry et al., 1987).

Migration: Intercommunity or long-distance moving, usually for purposes other than housing adjustment (Morris & Winter, 1993).

Mining Counties: Nonmetropolitan counties that received at least 20% of total labor and proprietors' income from mining sectors in 1979 (Henry et al. 1987).

Mixed Counties: Nonmetropolitan counties that meet more than one of the economic base criteria (Henry et al., 1987).

Nonmetropolitan: An area of less than 50,000 people, excluding open country and village residents who live within the official boundaries of a metro area (Glasgow & Beale, 1985).

“Other” Counties: Of the 86 nonmetropolitan counties classified as “other”, half were poverty counties (counties with persistently low per capita income), and half were Federal lands counties (counties with at least a third of their area federally owned) that did not qualify for any of the economic base categories (Henry et al., 1987).

Personal Income: Income from pensions, investments, savings, employment, etc., for goods and services in local businesses and housing (Hodge, 1991).

Retirement County: Those nonmetropolitan counties whose elderly population (60 years and over) grew by at least 15% from net inmigration from 1970-80 (Reeder & Glasgow, 1990).

Rural: An area with a population of less than 2,500 and not adjacent to a metro county (Parker, 1991).

Trade County: A nonmetropolitan county that does not fall into any of the other categories mentioned and may contain trade centers that derive income by providing goods and services to surrounding counties (Henry, et al., 1987).

Transfer Payments: Cash or goods that people receive for which no work is currently performed. Receipt of transfer payments, however, may reflect work performed in the past. For example, elderly people receive Social Security now because they worked earlier in their lives and paid taxes to fund the program. Transfer payment categories are: retirement and disability programs, medical programs, public assistance (welfare), unemployment insurance, veteran's programs, etc. (Hoppe & Ghelfi, 1990).

Proposed Prospective Relational Study

Past prospective relational studies by Pampel et al. (1984) and Mileham (1993) suggested that more research was needed about the locational preferences of preretirees upon retirement. The variables chosen for the current study were based on this previous work (Pampel et al., 1984; Mileham, 1993) and are presented in Figure 4. Current literature focusing on both retrospective evaluation of choices by retirees and the prospective plans of preretirees, cited throughout this thesis, were also used in support of this study. Retrospective studies inquire about past behavior and decisions. In prospective research there is the possibility that respondents may indicate they will pursue a particular action, but in reality may not actually do so. However, prospective research

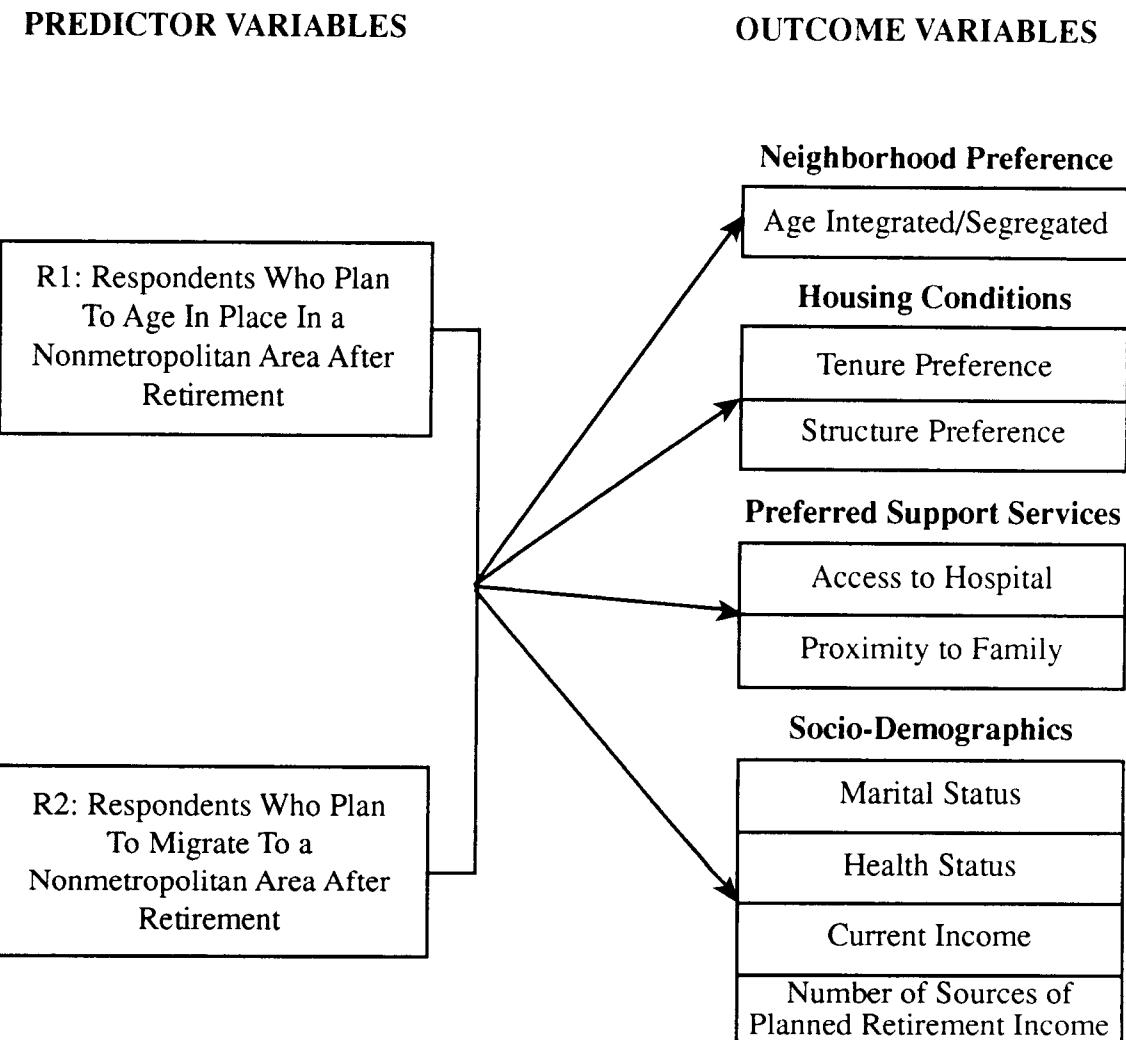


Figure 4: The proposed model of predictor variables affecting preferences in the first 10 years of retirement (outcome variables).

does have its place as a planning tool because a portion of the people who are queried will implement their future choices. This is useful for researchers especially when the information that is being collected may encompass a large group or age cohort who can affect society significantly if they follow through with their plans, as in the case of migration or aging in place.

The variables were selected to enable a comparison between two populations of preretirees: those who plan to age in place in a nonmetropolitan area and those who plan to migrate to a nonmetropolitan area during the first 10 years of retirement. Both socio-demographic characteristics and locational preferences were examined to create a knowledge base for people working with these two populations.

The differences in variables between the current study and the studies done by Pampel et al. (1984) and Mileham (1993) were the result of the differing objectives of each study. Pampel et al.'s (1984) study focused on the destination preferences of respondents in relation to those respondents' current locations, which were varying locations in Iowa. Respondents aged 55 through 64 rated their interest in migrating to hypothetical locations enabling Pampel et al. (1984) to make comparisons between respondents' current locations to hypothetical potential locations.

Mileham (1993) examined the relationship between predisposing attributes of preretirees and those preretirees' perceived importance of locational preferences during the first 10 years of retirement. Mileham's 1993 study was similar to the study done by Pampel et al. (1984), in that both compared socio-demographic characteristics to locational preferences. Mileham (1993), however, chose to use seven predisposing

attributes and 10 locational preferences of preretirees versus Pampel et al.'s 14 socio-demographic characteristics and 10 locational preferences. Also, Mileham's 1993 study examined preretirees, aged 40 through 64, in Idaho, Oregon, and Utah. Mileham's purpose, using a prospective view, was to examine the influence of predisposing attributes upon the decision to either age in place or migrate during the first 10 years of retirement.

The purpose of the current study was to investigate whether the locational preferences and socio-demographic characteristics of two populations were similar or dissimilar: (a) those preretirees who plan to age in place in a nonmetropolitan area during the first 10 years of retirement and (b) those preretirees who plan to migrate to a nonmetropolitan area during the first 10 years of retirement. The model for the proposed study is similar to both Pampel et al.'s (1984) and Mileham's (1993); however, the proposed model examines how two distinct populations compare regarding retirement housing preference, informal and formal support service preferences, and socio-demographic characteristics. Both Pampel et al. (1984) and Mileham (1993) studied locational attributes preferred by preretirees. This study compares the locational preferences and socio-demographic characteristics of two populations of preretirees that have stated a preference for a nonmetropolitan area after retirement. Preretirees, aged 40 through 64, in two states, Oregon and Utah, were sampled.

Measurement of Variables

Predictor Variables

Plan to age in place in a nonmetropolitan area at retirement. Respondents were included in the subsample “age in place” if they responded that they planned to move to other housing (question 17) during the first 10 years of retirement and that this housing would be located either in the same neighborhood or same city/town (question 18b). Also required for this designation was a response that they preferred a nonmetropolitan area of (1) <2500, (2) 2500-10,000, (3) 10,000-20,000, or (4) 20,000-50,000 for city/ town population size (question 19). Respondents could also be classified as age in place if they responded that they planned to stay in current housing (question 17) during the first 10 years of retirement and that this housing was in a nonmetropolitan area (question 19). A choice of (1)-(4) regarding city/town population size would also be required for this category. Both categories of age in place were coded as 0.

Plan to migrate to a nonmetropolitan area at retirement. To be included in the subsample “migrate,” respondents first indicated that they planned to move to other housing (question 17) during the first 10 years of retirement and that the other housing was located in the same state or elsewhere (question 18b). As in the subsample age in place, this group also had to designate that the population size of their preferred destination city/town was within a nonmetropolitan size designation, less than 50,000 in population (question 19). Subsample migrate was coded as 1.

Outcome variables

Age integrated/age segregated neighborhood. Age integrated/age segregated neighborhood preference was measured in five categories (question 20). The categories and coding were (1) neighborhood with people of all ages, (2) neighborhood with mostly younger people (<30), (3) neighborhood with mostly middle aged people (30-50), (4) neighborhood with mostly older people (>50), and (5) neighborhood of only older people. Responses were coded as given.

Housing tenure. Housing tenure preferences were determined for respondents who reported they wanted change and for those who indicated they wanted to maintain their current housing residence pattern. For those respondents who chose to age in place in their current residence (question 5), tenure preference in the first 10 years of retirement was equal to their current tenure. Consequently, if the respondent indicated that he/she was a renter (question 5), tenure preference was equal to (1) want to rent. If the respondent answered (2) owned by you (question 5), tenure preference was equal to (2) want to own.

Respondents who reported that they prefer to change their housing tenure (e.g., want a change from owner to renter or renter to owner [question 18-7]) were included within the variable housing tenure preference. For respondents in the age in place subsample who plan to move within the same city/town and respondents in the plan to migrate subsample, the following procedure determined housing tenure preference. If a tenure change was preferred (question 18-7 = yes) and if the respondent's current tenure (question 5) was owner, then tenure preference during the first 10 years of retirement

would be renter. Again, if a change in tenure was preferred (question 18-7 = yes) and current tenure was renter (question 5), then tenure preference for retirement was owner. However, if no change in tenure was preferred (question 18-7 = no) then current tenure (question 5) equaled preferred tenure. During the first 10 years of retirement, renter preference was coded as (1) want to rent, and owner preference was coded as (2) want to own.

Housing structure. The current structure type was measured by responses to question 8: (1) building of apartments; (2) duplex; (3) mobile home on a lot you own; (4) mobile home on a lot you rent; (5) single family detached dwelling; and (6) other. Response (5) single family detached dwelling was recoded to 1 and the other responses 1, 2, 3, 4, and 6 were recoded 2 = other structure type.

Housing structure preferences were determined for repondents who reported they wanted change and for those who indicated they wanted to maintain their current housing structure type. For those respondents who chose to age in place in their current residence (question 17), structure preference in the first 10 years of retirement was equal to their current structure type. Consequently, if the respondent indicated that he/she lived in a single family detached dwelling, then housing structure preference for the first 10 years of retirement was equal to (1) (question 8-5) single family detached dwelling. If the respondent indicated that he/she was living in other than a single family detached dwelling (question 8-1,2,3,4,6), then housing structure preference for the first 10 years of retirement was equal to (2) other structure type.

For respondents in either the age in place subsample who planned to move within the same city/town or the migrate subsample who indicated that they wanted to

change their current structure type (question 18-5 = yes) and reported that their current structure (question 8) was a single family detached dwelling, housing structure preference was equal to (2) other structure type. Alternatively, if a structure change was preferred (question 18-5 = yes) and current structure type (question 8) was (2) other structure type, then housing structure preference was equal to (1) single family detached dwelling. However, if no change in structure was preferred (question 18-5 = no), then current structure (question 8) equaled the preferred structure during the first 10 years of retirement.

Access to hospital. Access to hospital, an option under informal and formal support systems in your city, was measured and coded in question 21E. Respondents' preferences were coded based on their selection of (1) yes or (0) no, concerning whether or not access to a hospital was preferred during the first 10 years of retirement.

Family members living in community A preference to have family members living in the community (under informal and formal support systems in your city) was measured and coded in question 21A. Respondents' preference indicated by (1) yes or (0) no, in response to whether or not family members living in the same community were preferred during the first 10 years of retirement.

Marital status. Socio-demographic variables in this study included marital status, which was measured in question 28 by respondents selecting (1) married, (2) widowed, (3) divorced, (4) separated, (5) never married, or (6) living with partner. The responses were recoded (1) married or (0) all other choices.

Health status of respondent. In question 27, the health status of respondents ranged from (1) excellent, (2) very good, (3) good, (4) fair, and (5) poor. The responses

were coded as given with the exception of (4) fair and (5) poor which were combined and recoded (4) fair/poor due to low numbers of responses in these latter two categories.

Income. In question 32, current income levels were recoded. Recoded levels included (1) <\$14,999, (2) \$15,000 to \$24,999, (3) \$25,000 to \$34,999, (4) \$35,000 to \$49,999, (5) \$50,000 to \$64,999, (6) \$65,000 to \$74,999, (7) \$75,000 to \$89,999, and (8) \$90,000 plus.

Number of planned retirement income sources. In question 23A-L, the sources of planned retirement income were measured by asking respondents to answer (1) yes or (2) no to each anticipated source of income during the first 10 years of retirement. Based on how many sources each respondent planned to have at retirement, which ranged from 0 to 12 sources, the planned retirement income source mean score was computed. The 12 sources included: (23A) Social Security, (23B) pension plan sponsored by state/employer, (23C) military plan, (23D) employment, (23E) savings, (23F) individual retirement account (IRA), (23G) mutual funds, (23H) stocks and/or bonds, (23I) income from property ownership, (23J) sale of real estate or other property, (23K) annuities, and (23L) paid up life insurance.

Null Hypotheses

- H₀1a)** Age in place preretirees and migrating preretirees do not differ in their neighborhood preferences during the first 10 years of retirement.
- H₀2a)** Age in place preretirees and migrating preretirees do not differ in their housing tenure preference during the first 10 years of retirement.
- H₀2b)** Age in place preretirees and migrating preretirees do not differ in their housing structure preference during the first 10 years of retirement.

- H₀3a)** Age in place preretirees and migrating preretirees do not differ in their preference for the support service of a hospital in the community in which they live during the first 10 years of retirement.
- H₀3b)** Age in place preretirees and migrating preretirees do not differ in their preference for the support service of family members living in the community in which they live during the first 10 years of retirement.
- H₀4a)** Age in place preretirees and migrating preretirees do not differ in marital status.
- H₀4b)** Age in place preretirees and migrating preretirees do not differ in health status.
- H₀4c)** Age in place preretirees and migrating preretirees do not differ in current income level.
- H₀4d)** Aging in place and migrating preretirees do not differ in the number of sources of planned retirement income.

Statistical Analyses

Descriptive Statistics

Descriptive statistics computed on unweighted data were used to describe respondents who plan to age in place in a nonmetropolitan area after retirement and respondents who plan to migrate to a nonmetropolitan area after retirement. Each subsample was described by the outcome variables, which included age integrated/age segregated neighborhood preference, housing tenure preference, housing structure preference, the preferred support services of access to a hospital and proximity to family in the retirement community, marital status, health status, current income, and number of sources of planned retirement income. Respondents were also described by mean age of respondent, gender, educational level, and number of years in present house.

Inferential Statistics

The inferential statistics were computed on weighted data so that the data representation of the aged 40 through 64 nonmetropolitan and metropolitan population in each state and between the two states was accurate. Chi-square tests were computed to test for differences in H_0 1, H_0 2a-b, H_0 3a-b, and H_0 4a-c. A t-test was used to test for mean differences in H_0 4d. The acceptable significance level was .05.

CHAPTER IV

RESULTS AND DISCUSSION

The sample profile contains descriptions of both subsamples of respondents: age in place and migrate, and a summary comparison. Null hypotheses test results then follow, including a discussion of the findings.

Sample Profile

The respondents in each subsample are described by four socio-demographic characteristics. These characteristics are age, gender, educational level, and number of years in present house. The respondents are also described by the outcome variables, which included age integrated/age segregated neighborhood preference, housing tenure preference, housing structure preference, the preferred support services of access to a hospital and family living in the retirement community, marital status, health status, current income, and number of sources of planned retirement income. The two subsamples are then summarized (see Table 1).

Age in Place Subsample

The subsample, age in place, had a mean age of 50 years old. There were more male respondents (55.7%) than female respondents (44.3%). Most (94.5%) of the age in place subsample had graduated from high school. Only 5.5% had an educational level of

Table 1
Descriptive Profiles of Age in Place and Migrate Subsamples

Characteristic	Subsample			
	Age in Place	Migrate		
	n	% ^a	n	% ^a
Age integrated/segregated neighborhood	476		191	
All ages		85.1		72.3
Mostly younger		.4		.5
Mostly middle aged		10.5		14.1
Mostly older		2.5		12.0
Only older		1.5		1.0
Housing tenure preference	479		195	
Rent		8.6		24.1
Own		91.4		75.9
Housing structure preference	479		195	
Single family detached		86.2		80.5
Other structure type		13.8		19.5
Hospital in community	476		195	
Yes		93.1		94.9
No		6.9		5.1

Table 1, continued

Characteristic	Subsample		
	n	% ^a	Migrate
Family in community	472		188
Yes		90.9	77.1
No		9.1	22.9
Marital status	479		194
Married		83.5	70.6
Not married		16.5	29.4
Health status	479		195
Excellent		40.9	39.5
Very good		35.9	38.5
Good		18.0	17.9
Fair/poor		5.2	4.1

Table 1, continued

Characteristic	n	% ^a	Subsample	
			Age in Place	Migrate
Current income status	417			184
<\$14,999		4.8		5.4
15,000–24,999		9.1		6.5
25,000–34,999		20.6		20.7
35,000–49,999		24.5		27.2
50,000–64,999		17.7		17.4
65,000–74,999		8.4		11.4
75,000–89,999		7.4		6.5
\$90,000 plus		7.4		4.9
Gender	479			195
Male		55.7		62.1
Female		44.3		37.9

Table 1, continued

Characteristic	Subsample			
		Age in Place	Migrate	
	n	% ^a	n	% ^a
Educational level	477		194	
11th or less		5.5		4.1
High school		27.7		25.8
Technical school		5.5		1.0
Some community college		8.6		7.2
Associate's degree		5.9		8.2
Some four-year univ.		15.5		11.9
Bachelor's degree		11.7		24.2
Some graduate work		4.6		2.6
Graduate degree		15.1		14.9
Number of years in present house	479		195	
Less than 5 years		28.0		41.0
5–10 years		19.4		23.1
11–15 years		16.3		13.3
16–20 years		15.0		13.8
More than 20 years		21.3		8.7

Table 1, continued

Characteristic	Subsample		
	n	M	SD
Number of planned retirement income sources	477	6.22	1.94
	195	6.42	1.90

Characteristic	Subsample		
	n	M	SD
Age of respondent	479	50 yrs	6.43 yrs
	195	48 yrs	5.93 yrs

n = number in a subsample

M = mean (arithmetic average)

SD = standard deviation

%^a = percentage, percentile (which may not add to 100.0% due to rounding)

11th grade or less. Of those who had graduated from high school, many went on to obtain further education, with 31.4% reporting the attainment of a bachelor's degree or more.

Regarding number of years in present house, 28.0% reported that they had lived in their present house for less than five years, 19.4% reported 5-10 years in their present house, 16.3% reported 11-15 years in their present house, 15.0% reported 16-20 years in their present house, and 21.3% reported living in their present house for more than 20 years. Over half (52.6%) had lived in their present house for over 10 years.

Most age in place respondents (85.1%) preferred to live in neighborhoods with people of all ages during the first 10 years of retirement. Most of the respondents in the age in place subsample preferred to own their house (91.4%) during the first 10 years of retirement. Single family detached dwellings were preferred by this subsample (86.2%).

When asked whether or not a hospital was preferred in the community in which they would live during the first 10 years of retirement, 93.1% of the age in place respondents reported yes. The age in place subsample also preferred having family living in the same community (90.9%) during the first 10 years of retirement.

The majority of the age in place subsample were married (83.5%). Health status was determined by self-report, and excellent health was reported by 40.9% of the respondents; 5.2% reported being in fair to poor health.

Regarding current income status, most respondents (62.8%) reported incomes of between \$25,000 and \$64,999. The income range of \$25,000-\$34,999 was reported by 20.6% of the respondents in the age in place subsample, 24.5% reported being in the \$35,000-\$49,999 current income category, and 17.7% reported that they had a current

income of \$50,000- \$64,999. A few respondents (4.8%) reported current incomes of less than \$14,999 and 7.4% reported a current income of \$90,000 plus. The mean number of planned income sources was 6.22.

Migrate Subsample

The mean age for the subsample labeled migrate was 48 years old. The majority of the migrate respondents were male (62.1%). An educational level of high school graduation was reported by 95.9% of the migrate respondents. A combined percentage of 41.7% of respondents in the migrate subsample reported having a bachelor's degree or better.

Most of the migrate subsample (64.1%) had lived in their present house 10 years or less, with 41.0% reporting that they had lived in the present house for less than 5 years. A majority of migrate preretirees (72.3%) reported that they preferred living in neighborhoods with people of all ages; however, 27.1% indicated a preference for mostly middle aged to only older people in their neighborhoods.

The majority of the respondents in the migrate subsample (75.9%) reported that they would prefer to own their house during the first 10 years of retirement. A single family detached dwelling was preferred by 80.5% of the migrate respondents.

The existence of a hospital in the community during the first 10 years of retirement was important to 94.9% of the respondents in the migrate subsample. Family living in the same community during the first 10 years of retirement was important to

77.1%. A moderate amount of migrate respondents (22.9%) indicated that family living in the same community during the first 10 years of retirement was not important.

Most of the migrate respondents (70.6%) reported that they were married. The majority of respondents in the migrate subsample (78.0%) reported that their own health status was excellent to very good. The income levels of the majority of the migrate subsample was in the range of \$25,000-\$64,999 (65.3%). The one income category containing the most migrate respondents was \$35,000-\$49,999 (27.2%). A current income of less than \$14,999 was reported by 5.4% of the migrate respondents and current income of \$90,000 or more was reported by 4.9% of the migrate respondents. The mean number of planned retirement income sources was 6.42.

Summary Comparison

Of the two subsamples of respondents, age in place and migrate, those who planned to migrate tended to be younger (mean age 48 years old) than the age in place subsample (mean age 50 years old). Both subsamples, age in place and migrate, were characterized by a greater percentage of males than females (55.7% male vs. 44.3% female in the age in place subsample and 62.1% male vs. 37.9% female in the migrate subsample). This may be due to women being eliminated from the survey by the screening question of employment (respondents had to be working full-time). Although more women may be working now than they have in the past, a number of women work only part time. Perhaps women, in especially the older half of the sample, may be either

retired themselves or may not have worked at all, due to patterns of domestic labor in this age cohort (Atchley, 1994).

As a group, the migrate respondents had completed higher educational levels than the age in place respondents. A total of 95.9% of the migrate subsample versus 94.5% of the age in place subsample had graduated from high school and 41.7% of the migrate subsample versus 31.4% of the age in place subsample had obtained a minimum of a bachelor's degree.

A comparison of the number of years in the current residence between the subsamples reveals that the longer a person lives in his or her current house, the less likely he or she is to migrate. For those respondents who had lived in their current house for less than five years, 41.0% planned to migrate and 28.0% planned to age in place. After living more than 20 years in the current house, however, a large difference emerged between the two groups of respondents (21.3% age in place vs. 8.7% migrate).

Regarding preference for age integrated or age segregated neighborhoods in which to live during the first 10 years of retirement, both subsamples greatly preferred age integrated neighborhoods, in other words, neighborhoods of all ages (85.1% of age in place respondents vs. 72.3% of migrate respondents). However, when comparing both subsamples in regard to age segregated neighborhoods, 14% of the migrate respondents preferred to live in neighborhoods with mostly middle aged people compared to 10.5% of the age in place respondents (middle aged people defined as people aged 30 to 50 years old) and 12% preferred to live in neighborhoods with mostly older people in comparison to 2.5% of the age in place respondents.

The majority of both subsamples wanted to own their house (91.4% of age in place respondents and 75.9% of migrate respondents), but of those who indicated a preference to rent during the first 10 years of retirement a larger percentage were migrate respondents (24.1%), and a lesser percentage (8.6%) were age in place respondents. Both subsamples, age in place and migrate, had a preference for living in a single family detached dwelling during the first 10 years of retirement. A higher percentage of migrate respondents (19.5%) than age in place respondents (13.8%) indicated a preference for other structure type during the first 10 years of retirement.

Both the age in place subsample (93.1%) and the migrate subsample (94.9%) overwhelmingly preferred the support service of a hospital in the community in which they would live during the first 10 years of retirement. While the majority of both subsamples of respondents (90.9% age in place vs. 77.1% migrate) reported that they would prefer family living in the same community, 91% of age in place but only 77% of migrate respondents considered existence of family members in the same community important. Looking at this in another way, 22.9% of migrate respondents responded that family in the same community was not important during the first 10 years of retirement, in comparison to 9.1% of age in place respondents who felt the same way.

More of the age in place respondents were married (83.5% vs. 70.6%) than the migrate respondents. Of the nonmarried respondents, 29.4% of the respondents who planned to migrate after retirement were not married. There was a slight tendency for more of the age in place respondents (40.9% vs. 39.5%) to report that their health was excellent. When the three health categories of excellent, very good, and good are assessed collectively, slightly more migrate respondents (95.9% vs. 94.8%) reported

excellent to good health than did age in place respondents. Of those respondents reporting their health status to be either fair or poor, more were age in place respondents (5.2%) than migrate respondents (4.1%).

Current income status ranged from less than \$14,999 per year to over \$90,000 per year. Most respondents from both subsamples (62.8% age in place vs. 65.3% migrate) had current incomes ranging from \$25,000 to \$64,999, but essentially the subsamples were relatively similar in their current income status. Lastly, both subsamples were asked to list the number of sources of retirement income that they planned to have. Both subsamples reported that they planned to have a mean of six sources of retirement income during the first 10 years of retirement.

Null Hypotheses Findings

The null hypotheses were analyzed statistically using Chi-square tests and t-tests on weighted data. The significance level to be used for rejection of the null hypotheses was $p \leq .05$. The results of the analyses are reported in this section.

H₀1a: Age in place preretirees and migrating preretirees do not differ in their neighborhood preferences during the first 10 years of retirement.

There was a significant difference between age in place preretirees and migrating preretirees regarding their neighborhood preferences during the first 10 years of retirement, $\chi^2 = (4, N = 587) = 31.22, p = .00000$. More age in place preretirees (84.7%) than migrating preretirees (69.3%) wanted to live in neighborhoods with all ages of people. More migrants (15.4%) than age in place (11.4%) wanted to live in neighborhoods with

mostly middle aged people. Also, more of the migrants wanted to live in neighborhoods with mostly older (12.8%) and only older people (2.1%) than did age in place (2.3% and 1.1%, respectively). The null hypothesis, H_0 1a, was rejected (see Table 2).

H_0 2a: Age in place preretirees and migrating preretirees do not differ in their housing tenure preference during the first 10 years of retirement.

There was a significant difference between age in place preretirees and migrating preretirees regarding their housing tenure preference during the first 10 years of retirement, $\chi^2 = (1, N = 579) = 18.48, p = .00002$. More age in place preretirees (88.6%) want to own, but only 74.7% of migrants want to own. The null hypothesis, H_0 2a, was rejected (see Table 3).

H_0 2b: Age in place preretirees and migrating preretirees do not differ in their housing structure preference during the first 10 years of retirement.

This hypothesis approaches significance, $\chi^2 = (1, N = 581) = 3.55, p = .05955$, in preretirees housing structure preference during the first 10 years of retirement. The null hypothesis, H_0 2b, was not rejected (see Table 4).

H_0 3a: Age in place preretirees and migrating preretirees do not differ in their preference for the support service of a hospital in the community in which they live during the first 10 years of retirement.

There was no significant difference, $\chi^2 = (1, N = 594) = 1.22, p = .26967$, in preretirees preference for a hospital in the community in which they live during the first 10 years of retirement. The null hypothesis, H_0 3a, was not rejected (see Table 5).

Table 2**Chi-square Test Results for Neighborhood Preference of Age in Place Preretirees and Migrate Preretirees During the First Ten Years of Retirement**

Age Segregated/Age Integrated Neighborhood Preference (H_0 1a)	0 %	1 %	χ^2	df	N	p
All ages	84.7	69.3	31.22	4	587	.00000
Mostly younger	.5	.3				
Mostly middle aged	11.4	15.4				
Mostly older	2.3	12.8				
Only older	1.1	2.1				

0 = Age in Place

% = Percentage, percentile

1 = Migrate

 χ^2 = Computed value of a chi-square test

df = Degrees of freedom

N = Total number in a sample

p = Probability

Table 3**Chi-square Test Results for Tenure Preference of Age in Place Preretirees and Migrate Preretirees During the First Ten Years of Retirement**

Tenure Preference (H_0 2a)	0 %	1 %	χ^2	df	N	p
Want to rent	11.4	25.3	18.48	1	579	.00002
Want to own	88.6	74.7				

0 = Age in Place

% = Percentage, percentile

1 = Migrate

 χ^2 = Computed value of a chi-square test

df = Degrees of freedom

N = Total number in a sample

p = Probability

Table 4
Chi-square Test Results for Structure Preference of Age in Place Preretirees and Migrate Preretirees During the First Ten Years of Retirement

Structure Preference H_02b	0 %	1 %	χ^2	df	N	p
One family home	83.1	76.5	3.55	1	581	.05955
Other structure type	16.9	23.5				
$0 =$ Age in Place		$\% =$ Percentage, percentile				
$1 =$ Migrate		$\chi^2 =$ Computed value of a chi-square test				
$df =$ Degrees of freedom		$N =$ Total number in a sample				
$p =$ Probability						

Table 5
Chi-square Test Results for Preference of Age in Place Preretirees and Migrate Preretirees for the Support Service of a Hospital in the Community in Which They Live During the First Ten Years of Retirement

Hospital Important in Community (H_03a)	0 %	1 %	χ^2	df	N	p
No	6.6	4.3	1.22	1	594	.26967
Yes	93.4	95.7				
$0 =$ Age in Place		$\% =$ Percentage, percentile				
$1 =$ Migrate		$\chi^2 =$ Computed value of a chi-square test				
$df =$ Degrees of freedom		$N =$ Total number in a sample				
$p =$ Probability						

H₀3b: Age in place preretirees and migrating preretirees do not differ in their preference for the support service of family members living in the community in which they live during the first 10 years of retirement.

There was a significant difference between the age in place preretirees and migrating preretirees regarding family members living in the community in which they live during the first 10 years of retirement, $\chi^2 = (1, N = 583) = 13.02, p = .00031$. More age in place preretirees (88.9%) want family living in the same community than do migrating preretirees (77.6%). The null hypothesis, H₀3b, was rejected (see Table 6).

H₀4a: Age in place preretirees and migrating preretirees do not differ in marital status.

There was a significant difference between the age in place preretirees and the migrating preretirees regarding marital status, $\chi^2 = (1, N = 578) = 6.18, p = .01292$. More of the age in place preretirees (79.6% vs. 70.3) were married, while more of the migrating preretirees were not married (29.7% vs. 20.4). The null hypothesis, H₀4a, was rejected (see Table 7).

H₀4b: Age in place preretirees and migrating preretirees do not differ in health status.

There was a significant difference, $\chi^2 = (3, N = 579) = 9.14, p = .02752$, in preretirees' reported health status. More of the age in place respondents reported excellent (41.1%) and fair/poor (7.0%) health. The migrating respondents reported more frequently in the very good (42.2%) and good (19.1%) categories. The null hypothesis, H₀4b, was rejected (see Table 8).

Table 6

**Chi-square Test Results for Preference of Age in Place Preretirees and Migrate
Preretirees for the Support Service of Family Members Living in the Community
in Which They Live During the First Ten Years of Retirement**

Proximity to Family Important (H_0 3b)	0 %	1 %	χ^2	df	N	p
No	11.1	22.4	13.02	1	583	.00031
Yes	88.9	77.6				
0 – Age in Place		% = Percentage, percentile				
1 – Migrate		χ^2 = Computed value of a chi-square test				
df = Degrees of freedom		N = Total number in a sample				
p = Probability						

Table 7

**Chi-square Test Results for Age in Place Preretirees' and Migrate Preretirees'
Marital Status**

Marital Status (H_0 4a)	0 %	1 %	χ^2	df	N	p
Not married	20.4	29.7	6.18	1	578	.01292
Married	79.6	70.3				
0 – Age in Place		% = Percentage, percentile				
1 – Migrate		χ^2 = Computed value of a chi-square test				
df = Degrees of freedom		N = Total number in a sample				
p = Probability						

Table 8
Chi-square Test Results for Age in Place Preretirees' and Migrate Preretirees'
Health Status

Health Status (H_0 4b)	0 %	1 %	χ^2	df	N	p
Excellent	41.1	36.8	9.14	3	579	.02752
Very good	34.2	42.2				
Good	17.7	19.1				
Fair/poor	7.0	2.0				

0 – Age in Place

% = Percentage, percentile

1 – Migrate

χ^2 = Computed value of a chi-square test

df = Degrees of freedom

N = Total number in a sample

p = Probability

H₀4c: Age in place preretirees and migrating preretirees

do not differ in current income level.

There was no significant difference, χ^2 (7, $N = 519$) = 7.73, $p = .35680$, in preretirees' current income status. The null hypothesis, H₀4c, was not rejected (see Table 9).

H₀4d: Aging in place and migrating preretirees do not differ

in the number of sources of planned retirement income.

There was no significant difference ($p = .289$) between the age in place respondents and the migrate respondents regarding the planned number of sources of retirement income. The mean number of planned sources of retirement income for age in place respondents was 6.16, while the migrate respondents' mean number of planned sources of retirement income was 6.43. The null hypothesis, H₀4d, was not rejected (see Table 10).

In this section the findings from the null hypotheses will be discussed and compared to those from previous research studies. The vast majority of previous research regarding the aging in place or migration of the elderly has been retrospective. Recognition is given to the fact that the findings of the retrospective and prospective studies cannot be directly compared given that the prospective findings represent future plans, not perceptions of past behavior. I do not maintain that the plans of the preretirees will become a reality. However, after recognizing that there are differences between the two types of studies, it seems feasible to assume that information from prospective studies can only enhance retrospective studies and vice versa (See Figure 5).

Table 9
Chi-square Test Results for Age in Place Preretirees' and Migrate Preretirees'
Current Income Level

Current Income Status (H_0^{4c})	0 %	1 %	χ^2	df	N	p
Less than \$14,999	5.8	4.2	7.73	7	519	.35680
\$15,000–\$24,999	9.4	6.8				
\$25,000–\$34,999	18.5	23.2				
\$35,000–\$49,999	24.8	29.7				
\$50,000–\$64,999	16.5	13.5				
\$65,000–\$74,999	8.4	10.2				
\$75,000–\$89,999	8.9	8.4				
\$90,000 plus	7.7	3.9				

0 – Age in Place

% = Percentage, percentile

1 – Migrate

χ^2 = Computed value of a chi-square test

df = Degrees of freedom

N = Total number in a sample

p = Probability

Table 10

**Mean Number of Sources of Planned Retirement Income for Age in Place
Preretirees and Migrate Preretirees During the First Ten Years of Retirement
Compared by a T-Test**

		Subsample	
Sources of Retirement Income (H_0^4d)	$p = .289$	0	1
<i>n</i>	388	190	
<i>M</i>	6.1582	6.4304	
<i>SD</i>	1.918	1.792	

0 – Age in Place

n = Number in subsample

1 – Migrate

M = Mean

SD = Standard deviation

p = Probability

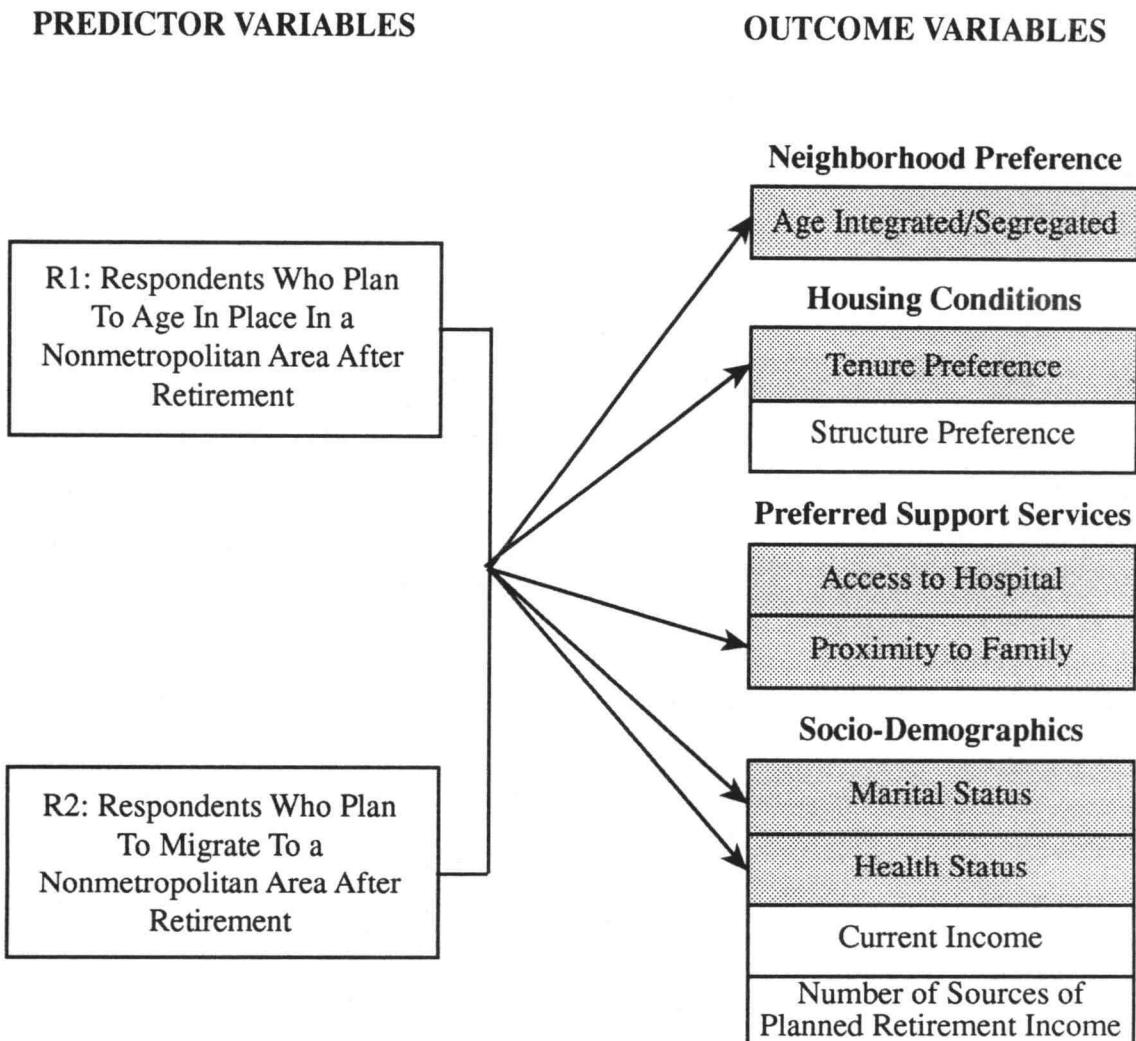


Figure 5: The tested model ($p \leq .05$) of predictor variables affecting preferences in the first 10 years of retirement (outcome variables).

Age Integrated/Age Segregated Neighborhood Preference

A significant difference ($p=.00000$) was found between the subsamples age in place and migrate in regard to this hypothesis. A majority of the preretirees in general reported that they preferred to live in neighborhoods with people of all ages, or age integrated neighborhoods, during the first 10 years of retirement. This finding was also reported by Tripple and Makela (1989).

Nevertheless, in regard to the preferences of those migrants who did not prefer to live in a neighborhood with people of all ages, more of the migrate than age in place respondents indicated that they would prefer neighborhoods that were more age segregated with residents closer in age to themselves. This suggests that people who migrate are often looking for a destination area which is generally occupied by older residents. Massey and Denton (1988) reported that in general, the greater the homogeneity of a group of people, the higher the level of apparent segregation from the remainder of the community. This finding may indicate that migrants to age segregated neighborhoods have a harder time assimilating into the destination community.

Poulin (1984) reports that although there are some who believe that age segregation promotes intimate friendship patterns, his research has not found this to be the case. Poulin suggests that the elderly's interpersonal networks are formed throughout their lifetimes and that the closest friends in terms of intimate friendships are friends of long duration.

Housing Tenure Preference

There was a significant difference ($p=.00002$) between those preretirees who planned to age in place and those preretirees who planned to migrate during the first 10 years of retirement in regard to housing tenure preference. Although the majority of respondents in both subsamples wanted to own the dwelling that they lived in, many more (25.3% vs. 11.4%) of the respondents who planned to migrate stated that they would prefer to rent the dwelling in which they lived during the first 10 years of retirement. This finding varies somewhat from most of the previous prospective studies in that the percentage of preretirees who planned to rent was typically in the range of 7% to 10% (Junk & Junk, 1988; Malroutu & Brandt, 1992; McFadden & Makela, 1990; Tripple & Makela, 1989). In the retrospective studies of elderly tenure status, Biggar (1980), Biggar, Longino, and Flynn (1980), and Biggar et al. (1984) reported that migrant ownership rates were found to be lower for migrants than they were for those retirees who chose to age in place. Aday and Miles (1982) reported that one of the reasons most often cited for elderly migration is that with migration, the migrant relinquishes the burden of home ownership by moving into rental housing.

Urban elderly, in general, were more likely to rent than they were to own their housing, in comparison to rural elderly, according to Glasgow and Beale (1985). For the most part though, a home is the most commonly held asset of a newly retired person according to McFadden and Makela (1990).

Housing Structure Preference

A single family detached dwelling separate from any other dwelling was found to be the preference for the first 10 years of retirement for both the age in place preretirees and the preretirees who planned to migrate. The hypothesis was almost significant ($p = .05955$) and seemed to indicate a change in migrate preference for a housing structure other than a single family detached dwelling. This may follow the higher desire to rent. The majority preference in both subsamples, age in place and migrate, was for a single family detached dwelling. This finding supports previous research conducted by McFadden and Brandt (1993), McFadden and Makela (1990), and Morris and Winter (1993).

Importance of Hospital in Community

Both subsamples of preretirees, age in place and migrate, overwhelmingly preferred to have a hospital in the community in which they lived for the first 10 years of retirement. Consequently, no significant differences were found between the subsamples. This finding supports previous research conducted by Junk and Dillman (1990), and Junk and Junk (1988).

Importance of Family in Community

Although most of the respondents in either subsample, age in place or migrate, preferred to have family members living in the same community as themselves during the first 10 years of retirement, which substantiated studies done by Litwak and Longino (1987), Morrison (1990), and Pampel, et al. (1984), significantly more (22.4% vs. 11.1%) of the respondents who planned to migrate at retirement did not indicate the importance of having family members living in the same town during the first 10 years of retirement. This finding was similar to findings reported by Colsher and Wallace (1990), Fuguit and Beale (1993), Haas and Serow (1993), and Malroutu and Brandt (1992).

Kinship migration or the migration toward family at the time when assistance is needed occurs with more frequency later in the post-retirement time period. The findings from this study consider a window of time up to 10 years after the occurrence of retirement when most people are still active and independent, and, once again, this study was conducted using preretirees, so the findings are only speculative. A brief discussion, however, has been included regarding kinship migration, due to the fact that if some sort of debilitating emergency were to occur, which affected these respondents and required relocation, there is a high probability that relocation would occur closer to family. Kinship migration findings have been documented by Cantor (1979), Junk and Anderson (1993), Litwak and Longino (1987), Malroutu and Brandt (1992), and Serow

(1990). Both the metropolitan and the nonmetropolitan aging in place elderly populations have been reported to have kinship ties that are strong for the most part (Lee & Lassey, 1980).

Marital Status

In this study, more preretirees (29.7%) who planned to migrate at the time of retirement than preretirees who planned to age in place (20.4%) reported that they were not married ($p = .01292$). Biggar (1980) reported that, regarding the elderly population, the highest percentage of married respondents, in a comparison between migrants and stayers (age in place), was among the stayers. General migration selectivity for the entire population indicates that single persons are more mobile than married persons; however, among the elderly population, it is important to note that couples are more mobile than singles, according to Biggar (1980). Glasgow and Beale (1985), Litwak and Longino (1987), and Serow (1990) reported that those retirees who participate in the first postretirement move, often referred to as amenity migration, are most commonly married.

Additionally, Glasgow and Beale (1985) reported that more nonmetropolitan elderly live as married couples, while the majority of metropolitan elderly live with relatives other than a spouse and that the ratio of men to women among the nonmetropolitan elderly (75 men per 100 women) was higher than the ratio of men to women among the metropolitan elderly (68 men per 100 women). The more even ratio

of men to women in the nonmetropolitan areas contribute to the higher proportion of married couple households, according to Glasgow and Beale (1985).

Health Status

Health status was obtained in this survey by self-report. There was a significant difference found between the two subsamples, age in place and migrate, with respect to health status. More respondents who planned to age in place after retirement reported that their health was excellent or fair to poor. Migrate respondents reported, with more frequency, that they considered themselves to be in the very good and good health categories. Younger retirees are usually healthier as a group; but migrants tend to be younger and healthier than age in place retirees (Hodge, 1991; Longino, 1994).

Most postretirement amenity movers were relatively healthy, as opposed to stayers (Junk & Anderson, 1993; Litwak & Longino, 1987; Serow, 1990). Health plays a major role in motivating long-distance elderly migration, as reported by Litwak and Longino (1987). Those in better health tend to have higher rates of migration and move farther than those who are less healthy, all else being equal (Patrick, 1980). On the other hand, poor health may either inhibit migration or, because of poor health, the person may be forced to seek a healthier climate or environment (Patrick, 1980). A person of poor health may also be forced to migrate to get access to care, either within an institutional setting or from relatives or other social support networks that are unavailable at the person's current location, according to Patrick (1980). Many second postretirement moves are made due to the development of chronic conditions that make everyday tasks

difficult. At this point people move closer to family in order to get access to the help that they need. These moves are sometimes referred to as kinship moves or counterstreams (Litwak & Longino, 1987). Third moves generally happen when people suffer from severe forms of chronic disability, and they do not have children to care for or assist them, so institutionalization may become necessary. Most third stage moves are local rather than long-distance moves (Litwak & Longino, 1987).

Rural elderly are more prone to chronic health conditions that limit activity. Nonmetropolitan elderly are more likely to need medical or other help due to an increased occurrence of chronic disabilities but do not have an increased occurrence of acute conditions (Glasgow & Beale, 1985). Declining health will often encourage people to pursue health services and facilities found in urban areas and/or to move closer to children in search of assistance (Glasgow & Beale, 1985). Declining health can also influence a change in the type of residence needed, according to Junk and Anderson (1993), another factor that can influence migration.

Current Income Status

There was no significant difference between the two subsamples in regard to this variable. This is interesting in itself because prior research has shown that the migrants are typically more wealthy than the people who plan to age in place (Biggar, 1980; Biggar, et al., 1984; Bryant & El-Attar, 1984; Crown, 1988; Glasgow & Beale, 1985; Longino & Crown, 1990; Serow, 1990) .

Number of Sources of Retirement Income

There was no significant difference between the two subsamples in regard to this variable. This finding supports past research conducted by Hodge (1991) and Summers and Hirschl (1985). However, studies reported by Aday and Miles (1982), Biggar (1980), Biggar, et al. (1984), Biggar, et al. (1980), Bryant and El-Attar (1984), Crown (1988), Glasgow and Beale (1985), Hoppe (1991), and Serow (1990), indicate that elderly migrants tend to have higher retirement income than the elderly retirees they join at destination areas. The disparity between the two groups of findings may be due to the possibility that past migrating retirees may have belonged to a higher socio-economic level than the age in place retirees they joined.

CHAPTER V

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

Summary

This study focused on preretirees who may either want to age in place or migrate to nonmetropolitan areas during the first 10 years of retirement. I chose nonmetropolitan areas because during difficult economic times, nonmetropolitan areas lose relatively more jobs; lose more young families, who often go in search of work to metropolitan areas; and lose more opportunities for economic development due to their lack of proximity to metropolitan areas than do the larger more diverse metropolitan areas. Efforts at revitalization in nonmetropolitan areas are often unsuccessful, due to the rurality of the nonmetropolitan city or town. One revitalization effort, however, that appears to be working for some nonmetropolitan areas is the attraction of retirees into their area. Retirees generally have a stable source of retirement income due to pensions and Social Security payments that are tied to the Consumer Price Index, savings, and investments. Consequently, jobs are not required to attract these retirees. Also, the migration of the elderly to specific areas creates somewhat of a multiplier effect economically in that retirees often spend their money locally, and this consumption works in effect to expand the economy. Younger families come into the area to fill jobs that are created by the needs of the town as it grows.

Some community leaders have been concerned that if the elderly come into an area, they will drain the resources of the town's support services, especially medical

related services, as they age. It is true that the elderly do develop chronic health problems with age; however, these problems can vary drastically in severity. Retrospective studies have shown that those retirees who do migrate tend to be relatively more healthy than the aging population that they join at the destination area, which could indicate that these immigrants would not tend to use the health services much at first. Litwak and Longino (1987) reported that these immigrants will often choose to return to the area of origin if they do become unable to care for themselves or if they lose a spouse due to death. Even if they do choose to stay in the destination area, they often have private insurance, Medicare, or even savings to pay for medical expenses. This means that the destination area must be responsible for expanding medical facilities if needed, but even these expenses can be recouped partially through the immigrant broadened tax base.

The question then becomes, since most retirees age in place, what are these elderly migrants like and how do they compare with the aging in place elderly population that they may choose to join? I chose to study preretirees versus retirees because I felt that this might be a way to help nonmetropolitan towns and cities plan more efficiently if they wished to attempt to attract retirees to their area, while still retaining those retirees who preferred to age in place.

Due to the fact that this study was done using a prospective approach, the findings are speculative, in that it is unknown whether or not respondents will actually act on their reported preferences for the first 10 years of retirement. This is especially true for the preference to migrate. However, Colsher and Wallace (1990) reported that an expressed intention to move is strongly predictive of a subsequent actual relocation. The migration theory by Lee (1966) provided the theoretical framework for this thesis.

Pampel et al's (1984) and Mileham's (1993) prospective studies provided the basis for the desire to study preretirees versus retirees. Due to the scarcity of prospective literature regarding the elderly, the selection of variables in the current study was directed by a review of literature that detailed retrospective studies concerning the locational decisions of retirees.

I chose nine variables with which to compare the two groups: preretirees who plan to age in place during the first 10 years of retirement and preretirees who plan to migrate during the first 10 years of retirement. The variables were: (1) age integrated/age segregated neighborhood preference, (2) housing tenure preference, (3) housing structure preference, (4) the importance of a hospital in the city in which you live, (5) the importance of family living in the city in which you live, (6) marital status, (7) health status, (8) current income level, and (9) number of planned sources of retirement income.

The data for this analysis were obtained from a telephone survey administered during the fall of 1993 and the winter of 1994 that was replicated in two western states, Oregon and Utah. The data collection was a part of an Agricultural Experiment Station Regional Project (W-176). There were 575 useable interviews in Oregon, and 600 useable interviews in Utah for a total of 1,175 usable interviews.

Chi-square tests and a t-test were computed to test for differences in the hypotheses. The findings indicated that five of the nine hypotheses were significant ($p \leq .05$). Preretirees who planned to migrate were significantly more likely than preretirees who planned to age in place to prefer neighborhoods with mostly middle age people, mostly older people, or only older people (age segregated neighborhoods). More of the age in

place than migrate preretirees preferred to live in neighborhoods with all ages of people (age integrated neighborhoods) during the first 10 years of retirement. Also, although more preretirees who desired to migrate after retirement stated a tenure preference of owning rather than renting for the first 10 years of retirement, approximately one quarter of those planning to migrate preferred to rent, which was significantly different than those preretirees who planned to age in place. Both age in place and migrate preretirees stated a strong preference for a single family detached dwelling during the first 10 years of retirement, and both groups also strongly preferred to have a hospital in the community in which they would live. Consequently, there was no significant difference found between the two subsamples in either variable. Family living in the same community in which respondents would reside for the first 10 years of retirement was important to the majority of respondents in both subsamples, age in place and migrate; however, a significant amount of migrate preretirees stated that for them, having family in the community in which they live during the first 10 years of retirement was not important.

Although most preretirees in both subsamples were married, significantly more of the respondents in the migrate subsample responded that they were not married. Additionally, although most preretirees in both subsamples, age in place and migrate, reported being in excellent to good health, significantly more of the age in place respondents assessed their health status as excellent or fair to poor while more migrate respondents self-assessments were very good and good. Neither current income level nor the number of planned retirement income sources were significantly different for either subsample. The mean number of planned retirement income sources for both

subsamples was slightly over six sources per respondent. Again, this was not a significant difference.

Implications

Although the majority of the elderly continue to live in large cities, the number of retirees who are attracted to rural and recreational communities has increased, as reported by Aday and Miles (1982). This study, although cognizant of the literature regarding metropolitan elderly, focused on the elderly who were inclined to prefer residence in a nonmetropolitan area. Recognition was given to the fact that some of the elderly migrants may be migrating to nonmetropolitan destination areas from metropolitan origin areas; however, the scope of this project did not permit me to delve into the finer details of ramifications of retirement in metropolitan areas.

The purpose of this study was to provide information about two subsamples of preretirees (those planning to age in place and those planning to migrate during the first 10 years of retirement) to community leaders in nonmetropolitan areas. This information was meant to aid these leaders in making informed decisions if they chose to revitalize their communities through the aid of immigration and retention of retirees. By knowing the nature of the infrastructure needed to match the preferences of future nonmetropolitan retirees, community planners and developers could make choices that would both enhance their chances of attracting migrants to nonmetropolitan areas, while at the same time meet the needs of their aging in place retirees. The comparison of socio-demographic characteristics of the two subsamples was done to broaden the

information base of not only the community leaders, but also that of the townspeople, housing developers, and those who work in the field of gerontology.

Upon retirement, future elderly may opt for residence in their preretirement communities, they may migrate to new communities, or they may even choose to reside in a combination of the two. Wherever they choose to reside, these elderly will make a significant impact on their communities, due to the increased longevity people are now enjoying as well as the large numbers of people who make up some of the future elderly cohorts. In 1990, there were 31.1 million Americans aged 65 or older (12.5% of the total American population). Based on conservative assumptions that birthrates will remain low and deathrates will decline modestly, the elderly population projections to the year 2050 indicate 68.5 million older people representing 22.9% of the total American population (Atchley, 1994).

Community leaders, in considering the two populations of age in place and migrate, should be aware that not all migrants prefer age integrated neighborhoods. Some migrants may even prefer the option of migration in order to have access to healthy, active people of their own age. However, Massey and Denton (1988) reported that in general, the greater the homogeneity of a group of people, the higher the level of apparent segregation from the remainder of the community. This may mean that if community leaders want to assimilate the immigrants into their community they, as community leaders, may have to create opportunities for the two groups, immigrant and age in place, to interact.

Another consideration for community leaders is that future elderly immigrants may not all want to own a residence. Elderly immigrants on fixed incomes may choose

to avoid the work and expense of home maintenance (Biggar et al., 1980; Hodge, 1991). Consequently, when considering local housing stock, a comprehensive plan to include single family detached dwellings that can be rented as well as owned should be considered. The consumption of housing by a town's population helps a community not only to broaden its tax base but also to expand its job market through the creation of construction-related jobs. A community's aging in place retirees may not contribute to the consumption of new housing, but because they often already own housing, they contribute through property taxes and through the consumption of housing maintenance services, which may be required due to the onset of health problems.

Preretirees prefer the community in which they live during the first 10 years of retirement to have a hospital. Although most people during the first 10 years of retirement are relatively healthy, both subsamples indicated that a hospital in the community was important to them. Even though family members living in the same community during the first 10 years of retirement was important to both the age in place and the migrate subsamples, more of the migrating preretirees felt that this was not important. This may mean that easy access to an airport may be of value to migrants. The national pattern, according to Longino and Biggar (1982), has been for migrants to be more often married and more independent both economically and residentially than those who choose to age in place. Consequently, a larger number of the migrants may feel perfectly comfortable traveling to visit family members after retirement than those retirees who choose to age in place. Also, strong connections to friends and family in the origin area has been noted as not only a factor in seasonal migration (as opposed to permanent migration) but also as a determinant of whether or not an elderly person will require

formal support services at the time of a medical or personal emergency. Those people reporting strong informal support networks, made up of family, friends, and neighbors, also report less dependence on formal support options provided by the city or town. At some point, any of the city's elderly population, whether aging in place or not, may require the use of formal support services; however, the level of usage may vary depending on the circumstances of the elderly person.

Aging in place preretirees reported a higher incidence of excellent or fair to poor health than migrate preretirees, but people who age in place also usually have a very strong informal network upon which to call for help as needed. Inmigrating retirees reported very good and good health and according to Litwak and Longino (1987), a percentage of this group will tend to outmigrate at the point that they need added assistance from family, in particular, to manage problems with activities of daily living. A portion of inmigrants will not choose to leave at the point of disability, especially if they have a spouse available to assist them, but these people may require added assistance from formal support services. One consideration for community leaders is that recent retirees, both aging in place and migrants, have higher levels of retirement income than retirees of 20 years ago (Hodge, 1991). If formal support services are required by aging retirees, the cost of providing those services will most probably be borne by the retirees themselves, due to private health insurance, Medicare, and out-of-pocket payments. Any increased need for formal support will also increase the need for more workers to provide that support, resulting in more jobs. Regarding medical support, older households allocate proportionately more of their total expenses, as stated by Crown (1988),

to health insurance, medical services, prescription drugs, and medical supplies than younger households.

Approximately 30% of those who reported that they would like to migrate to a nonmetropolitan area during the first 10 years of retirement also reported that they were not married. This finding deviates from previous studies done on retirees; past studies found that more migrate retirees were married than age in place retirees. Perhaps a new trend is emerging, and we will see an increase in the amenity migration of single people. Possibly we are seeing an increase in migration to nonmetropolitan areas by single people due to the perception of increased crime in metropolitan areas, or perhaps single people are migrating at retirement to be near the informal support of family and friends, as in return migration.

Previous studies have indicated that migrants tend to have higher retirement incomes than the retired population that they join at the area of destination. This study did not find any significant differences between either the current income levels of the two subsamples of preretirees or the number of planned sources of retirement income. Preretirees who currently live in metropolitan areas may possibly be feeling that their money will stretch farther in a nonmetropolitan area where the cost of living is lower.

Recommendations for Further Research

Migration has changed over time and will continue to fluctuate as the alterations in people's lives create new situations. The elderly population was not given much consideration at the time Lee's migration theory was conceived, due to the opinion in

the 1960's that the elderly were "...relatively unimportant in the economic process" (Lee, 1980, p. 131). The elderly are now living longer and experiencing better health, expanded periods of retirement, and increased retirement income. Consequently, a growing proportion of the elderly population is now choosing to migrate after retirement, often to places where recreation opportunities can be enjoyed. Changes such as these to the population distribution of communities will create the need for further revisions to Lee's migration theory. Further research on the role of elderly migration would be helpful.

Also, further prospective study regarding preretirees and their locational plans at retirement would be beneficial to develop a more thorough understanding of the factors that affect migrational relocation. This would be particularly helpful in attempting to clarify whether or not single retirees are beginning to migrate at an increasing rate and if so, what are the motivations behind their migration.

Further studies should be conducted that include more female respondents, especially single females. Due to women's changing role in the workforce and the increased longevity of women, information on whether the economic situation affects migration decisions and the reasons for migration decisions would be an important area for future research.

Longitudinal studies of preretirees through their retirement years would be helpful to assess whether or not retirees actually follow through on their preretirement preferences. Information on preretirement decision making could better equip planners and policy makers to plan for the future rather than react to current situations.

Retirement decision making is a complex process and cross-sectional studies cannot really address the changes that may occur over time due to retirement decisions. Generalizations about "the elderly" from a cross-sectional study may not be pertinent to the entire elderly population. Different age cohorts—for example, 50-60 year olds versus 60-70 year olds—may have such different life experiences that their retirement decisions will differ. Longitudinal studies with different age cohorts may offer a clearer picture of the elderly population.

Another study focusing on the importance of a hospital in the community of residence may be helpful. In a study done by Malroutu and Brandt (1992), the presence of medical facilities was found to have varying importance to residents who lived in nonmetropolitan communities of dissimilar size. The implication, as stated by Malroutu and Brandt, was that retirees migrating to nonmetropolitan areas might have different expectations concerning the presence of a hospital in the community than age in place retirees. If the smaller nonmetropolitan areas do not have hospitals in their communities, will this make it impossible to attract retirees? I hoped to shed light on this question with this study, but was unsuccessful.

One last recommendation is for another survey to be done which would include people with a lower socio-economic status than the respondents in this study reported. The data book written for Regional Project W-176, from which data for this thesis was obtained, listed median income for households (1989) as \$24,250 for Oregon and \$29,470 for Utah. This income level is lower than the current median income level of \$35,000 to \$49,999 that was reported in this study for the respondents in both Utah and Oregon. Consequently, this study highlights a higher socio-economic level of society

and cannot be generalized to the entire populations of Oregon and Utah. This bias becomes problematic when trying to assess the needs of a given population.

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APPENDICES

APPENDIX A

SAMPLE LETTER TO RESPONDENTS

Dear:

In the next week or so we will be calling you from Oregon State University about a study we are conducting on the community preferences of people who are nearing retirement. We are interested in learning more about what influences the choice of community and lifestyle preferences during retirement years. The Telephone Survey Lab has been asked to survey residents of Oregon as part of a regional study.

We are writing in advance of our telephone call because we have found people appreciate being advised that a research project is in progress and they will be asked to participate.

Your household has been chosen as part of a random sampling of Oregon residents. In order for our results to truly represent Oregon residents, it is important that we talk to everyone in our sample. The interview should take less than 20 minutes. If we happen to call at an inconvenient time, please let the interviewer know and he or she will be glad to call you back at a more convenient time.

The information from this study will be useful for communities, policy makers, and researchers who want to know more about the needs of retirees and those nearing retirement in your state.

Your help and that of other Oregon residents is greatly appreciated in our effort to learn more about community preferences. If you have any questions please do not hesitate to ask our interviewer or you may contact me by phone or by mail.

Sincerely,

APPENDIX B SURVEY INSTRUMENT

Screening Question: A

Q: SCREWWORK

Is there someone in this household who is working full time either in the labor force or through self-employment?

Press Y for YES = 1
N for NO = 2

Screening Question: B

Q: SCREAGE

Is someone in this household between the ages of 40-64? May I please speak with this person?

(INT: If there are two individuals between the ages of 40-64, ask for the one with the birthday closest to today's date.)

Press Y for YES = 1
N for NO = 2

Q: ID

Type the respondent number to be started.

Press CTRL/END to exit the interview.

Question 1

Q: SATHOUSE

Overall, how satisfied or dissatisfied are you with your current housing—are you very satisfied, mostly satisfied, mostly dissatisfied, or very dissatisfied?

Press 1 for VERY SATISFIED
2 for MOSTLY SATISFIED
3 for MOSTLY DISSATISFIED
4 for VERY DISSATISFIED
9 for DK/NA

Question 2

Q: CURYEAR

Approximately how many years have you lived in your current housing?

(INT: If no response probe—would you say...)

- Press 1 for LESS THAN 5 YEARS
2 for FIVE TO TEN YEARS
3 for ELEVEN TO FIFTEEN YEARS
4 for SIXTEEN TO 20 YEARS
5 for MORE THAN 20 YEARS
9 for DK/NA
-

Question 3

Q: MOVEA

Would you please tell me whether or not any of the following was a reason why you moved into your current housing—did you move because you...

(INT: Using the arrow keys, move the highlight bar to the appropriate answers. Then press ENTER.)

- a. WANTED A BETTER QUALITY RESIDENCE 1 = YES 2 = NO
b. WANTED A LARGER RESIDENCE
c. WANTED A SMALLER RESIDENCE
d. EXPERIENCED A JOB TRANSFER OR CHANGE IN WORK PARTICIPATION
e. EXPERIENCED A CHANGE IN MARITAL STATUS
f. ACCIDENT, ILLNESS, OR DISABILITY OF SELF OR FAMILY MEMBER
g. NONE/NOANSWER

Question 3(1)

Q: PRIMOVE

You said that the following were reasons why you moved into your current housing.

Which one of those reason would you consider the PRIMARY reason why you moved to your current housing?

- a. WANTED A BETTER QUALITY RESIDENCE
 - b. WANTED A LARGER RESIDENCE
 - c. WANTED A SMALLER RESIDENCE
 - d. EXPERIENCED A JOB TRANSFER OR CHANGE IN WORK PARTICIPATION
 - e. EXPERIENCED A CHANGE IN MARITAL STATUS
 - f. ACCIDENT, ILLNESS, OR DISABILITY OF SELF OR FAMILY MEMBER
 - g. NONE/NOANSWER
-

Question 4

Q: BEDROOMS

How many bedrooms, if any, does your current housing have?

(INT: Enter the number 99 if DK/NA. A bedroom is defined as a room that could be used as a bedroom without any remodeling)

NUMBER

Question 5

Q: TENURE

Is the housing in which you currently live rented by you, owned by you, or something other than rented or owned?

- Press 1 for RENTED BY YOU
2 for OWNED BY YOU
3 for OTHER
9 for DK/NA

Question 5A**Q: RENT**

I have some groups of monthly rent I'd like to read to you. When I come to the one that best represents your monthly rent not including utilities, please stop me.

(INT: After pressing the number that corresponds with the answer, press ENTER to continue to next question)

1	LESS THAN \$100	10	\$500 TO \$549
2	\$100 TO \$149	11	\$550 TO \$599
3	\$150 TO \$199	12	\$600 TO \$649
4	\$200 TO \$249	13	\$650 TO \$699
5	\$250 TO \$299	14	\$700 TO \$749
6	\$300 TO \$349	15	\$750 TO \$999
7	\$350 TO \$399	16	\$1,000 OR MORE
8	\$400 TO \$449	98	REFUSAL
9	\$450 TO \$499	99	DK/NA

Question 6**Q: MORTGAGE**

Do you pay monthly mortgage payments on your housing?

Press Y for YES
N for NO
9 for DK/NA

Question 6A

Q: PAYMENT

I have some monthly mortgage payment groups I'd like to read to you. When I come to the one that best represents your monthly mortgage payment not including taxes and insurance, please stop me.

(INT: After pressing the number that corresponds with the answer, press ENTER to continue to next question)

1	LESS THAN \$100	10	\$500 TO \$549
2	\$100 TO \$149	11	\$550 TO \$599
3	\$150 TO \$199	12	\$600 TO \$649
4	\$200 TO \$249	13	\$650 TO \$699
5	\$250 TO \$299	14	\$700 TO \$749
6	\$300 TO \$349	15	\$750 TO \$999
7	\$350 TO \$399	16	\$1,000 OR MORE
8	\$400 TO \$449	98	REFUSAL
9	\$450 TO \$499	99	DK/NA

Question 7

Q: SELLHOUS

If your current housing was for sale, which of the following groups would represent how much you think your housing would sell for. Please stop me at the appropriate group.

(INT: After pressing the number that corresponds with the answer, press ENTER to continue to next question)

1	LESS THAN \$25,000	8	\$100,000 UP TO \$125,000
2	\$25,000 UP TO \$35,000	9	\$125,000 UP TO \$150,000
3	\$35,000 UP TO \$50,000	10	GREATER THAN \$150,000
4	\$50,000 UP TO \$65,000	98	REFUSAL
5	\$65,000 UP TO \$80,000	99	DK/NA
6	\$80,000 UP TO \$95,000		
7	\$95,000 UP TO \$100,000		

Question 8

Q: STRUCTUR

Which of the following would you say best describes your current housing structure—is it a...

- 1 BUILDING OF APARTMENTS
 - 2 DUPLEX
 - 3 MOBILE HOME, ON A LOT YOU OWN
 - 4 MOBILE HOME, ON A LOT YOU RENT
 - 5 ONE FAMILY HOUSE DETACHED FROM ANY OTHER HOUSE
 - 6 OTHER
 - 9 DK/NA
-

Question 9

Q: NORMBED

I would now like to ask you some question on housing norms for household like yours. What would you say would be the beset number of bedrooms for a household like yours?

(INT: Enter the number 99 if DK/NA. A household is defined as all the people that live together in your housing unit).

NUMBER

Question 10

Q: NORMTEN

What would you think would be the best type of ownership for a household like yours—rented, owned, or something besides rented or owned?

- Press
- 1 for RENTED BY YOU
 - 2 for OWNED BY YOU
 - 3 for SOMETHING BESIDES RENTED OR OWNED
 - 9 for DK/NA

Question 11

Q: NORMSTRU

Which of the following categories would you think would be the best type of housing structure for a household like yours?

- 1 BUILDING OF APARTMENTS
 - 2 DUPLEX
 - 3 MOBILE HOME, ON A LOT YOU OWN
 - 4 MOBILE HOME, ON A LOT YOU RENT
 - 5 ONE FAMILY HOUSE DETACHED FROM ANY OTHER HOUSE
 - 6 OTHER
 - 9 DK/NA
-

Question 12A

Q: ATTRACTN

In the next series of questions, I would like to ask you about how you would rate your neighborhood. Would you rate each of the following neighborhood characteristics as excellent, good, fair, or poor. The first one is ATTRACTIVENESS OF YOUR NEIGHBORHOOD...

- 1 EXCELLENT
 - 2 GOOD
 - 3 FAIR
 - 4 POOR
 - 9 DK/NA
-

Question 12B

Q: SAFETYN

The second one is NEIGHBORHOOD SAFETY. Would you rate neighborhood safety as excellent, good, fair, or poor?

- 1 EXCELLENT
- 2 GOOD
- 3 FAIR
- 4 POOR
- 9 DK/NA

Question 12C

Q: NEIGHBOR

The third is NEIGHBORS. Would you rate your neighbors as excellent, good, fair, or poor?

-
- | | |
|---|-----------|
| 1 | EXCELLENT |
| 2 | GOOD |
| 3 | FAIR |
| 4 | POOR |
| 9 | DK/NA |

Question 12D

Q: CLOSEN

The fourth is HOW CLOSE THE STRUCTURES ARE TO ONE ANOTHER. Would you rate the closeness of the structures in your neighborhood as excellent, good, fair, or poor?

-
- | | |
|---|-----------|
| 1 | EXCELLENT |
| 2 | GOOD |
| 3 | FAIR |
| 4 | POOR |
| 9 | DK/NA |

Question 13

Q: SATNEIGH

Overall, how satisfied or dissatisfied are you with your current neighborhood—are you very satisfied, mostly satisfied, mostly dissatisfied, or very dissatisfied?

-
- | | |
|---|---------------------|
| 1 | VERY SATISFIED |
| 2 | MOSTLY SATISFIED |
| 3 | MOSTLY DISSATISFIED |
| 4 | VERY DISSATISFIED |
| 9 | DK/NA |

Question 14

Q: SATCITY

Overall, how satisfied or dissatisfied are you with your current city—are you very satisfied, mostly satisfied, mostly dissatisfied, or very dissatisfied?

-
- | | |
|---|---------------------|
| 1 | VERY SATISFIED |
| 2 | MOSTLY SATISFIED |
| 3 | MOSTLY DISSATISFIED |
| 4 | VERY DISSATISFIED |
| 9 | DK/NA |
-

Question 15A

Q: AVSUPP11

Would you please tell me whether or not any of the following support systems are available in the city in which you reside—do you HAVE FAMILY MEMBERS LIVING IN YOUR CITY?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 15B

Q: AVSUPP12

Do you RECEIVE SUPPORT FROM CLOSE FRIENDS?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 15C

Q: AVSUPP13

Do you HAVE ACCESS TO HANDYMAN TYPE SERVICES?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 15D

Q: AVSUPP14

Does your CITY HAVE ACCESS TO A DOCTOR?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 15E

Q: AVSUPP15

Does your CITY HAVE ACCESS TO A HOSPITAL?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 15F

Q: AVSUPP16

Do you HAVE PUBLIC TRANSPORTATION?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 15G

Q: AVSUPP17

Do you HAVE ADULT EDUCATIONAL OPPORTUNITIES?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 15H

Q: AVSUPP18

Do you HAVE YOUR PREFERRED PLACE OF WORSHIP?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 16A

Q: PRSUPP11

We have previously asked you what support systems you currently have in your city, could you now tell us which ones you would like to have right now—would you like TO HAVE FAMILY MEMBERS LIVING IN YOUR CITY?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 16B

Q: PRSUPP12

Would you like to RECEIVE SUPPORT FROM CLOSE FRIENDS?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 16C

Q: PRSUPP13

Would you like to HAVE ACCESS TO HANDYMAN TYPE SERVICES?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 16D

Q: PRSUPP14

Would you like to HAVE ACCESS TO A DOCTOR?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 16E

Q: PRSUPP15

Would you like to HAVE ACCESS TO A HOSPITAL?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 16F

Q: PRSUPP16

Would you like to HAVE PUBLIC TRANSPORTATION?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 16G

Q: PRSUPP17

Would you like to HAVE ADULT EDUCATIONAL OPPORTUNITIES?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 16H

Q: PRSUPP18

Would you like to HAVE YOUR PREFERRED PLACE OF WORSHIP?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 17

Q: RETMOVE

Now, I would like to ask you some questions concerning choices during the first ten years of retirement. During the first ten years of retirement, some people choose to remain in their current housing and others choose to move. Do you plan to stay in your current housing or to move to other housing?

Press 1 STAY IN CURRENT HOUSING
2 MOVE TO OTHER HOUSING
3 OTHER
99 DK/NA

Question 17A

Q: REMODEL

Do you have plans to remodel your current housing during the first ten years of retirement?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 17B

Q: REASREM

Would you please tell me whether or not any of the following might be the reasons for remodeling your current housing—is it to...

(INT: Using the arrow keys, move the highlight bar to the appropriate answers. Then press ENTER.)

- 1 CREATE ADDITIONAL SPACE
 - 2 UPDATE APPEARANCE
 - 3 ALLOW FOR A DISABILITY
 - 4 ACCOMMODATE AN ILLNESS
 - 5 COMPLETE UNFINISHED SPACE
 - 6 PROMOTE INDEPENDENT LIVING
 - 7 NONE/NO ANSWER
-

Question 17C

Q: PRIMREMO

You just said that the following will be reasons for your planned remodeling.

Which of those reasons would you consider the PRIMARY reason why you would remodel your current housing...

- 1 CREATE ADDITIONAL SPACE
- 2 UPDATE APPEARANCE
- 3 ALLOW FOR A DISABILITY
- 4 ACCOMMODATE AN ILLNESS
- 5 COMPLETE UNFINISHED SPACE
- 6 PROMOTE INDEPENDENT LIVING
- 7 NONE/NO ANSWER

Question 18

Q: MOVING

Would you please tell me whether or not any of the following would be a reason for you to move during your first ten years of retirement—is it because you...

(INT: Using the arrow keys, move the highlight bar to the appropriate answers. Then press ENTER.)

- | | | |
|---|---|---------|
| 1 | WANT DIFFERENT HOUSING | 1 = YES |
| 2 | HAVE A CHANGE IN WORK FORCE PARTICIPATION | 2 = NO |
| 3 | WANTED A LARGER HOUSING UNIT | |
| 4 | WANTED A SMALLER HOUSING UNIT | |
| 5 | WANT A CHANGE IN YOUR CURRENT STRUCTURE TYPE | |
| 6 | WANT TO REDUCE MAINTENANCE AND UPKEEP | |
| 7 | CHANGE FROM BEING OWNER TO RENTER OR RENTER TO
OWNER | |
| 8 | NONE/NO ANSWER | |
-

Question 18A

Q: MOVEPRI

Based on your reasons stated in the prior question, which of those reasons would you consider the primary reason why you would move from your current residence?

- | | |
|---|---|
| 1 | WANT DIFFERENT HOUSING |
| 2 | HAVE A CHANGE IN WORK FORCE PARTICIPATION |
| 3 | WANTED A LARGER HOUSING UNIT |
| 4 | WANTED A SMALLER HOUSING UNIT |
| 5 | WANT A CHANGE IN YOUR CURRENT STRUCTURE TYPE |
| 6 | WANT TO REDUCE MAINTENANCE AND UPKEEP |
| 7 | CHANGE FROM BEING OWNER TO RENTER OR RENTER TO
OWNER |
| 8 | NONE/NO ANSWER |

Question 18B

Q: LOCATION

Because you plan to move during the first ten years of retirement—do you plan to live in the same neighborhood, in the same city, in the same state, or elsewhere?

- | | |
|----|-------------------|
| 1 | SAME NEIGHBORHOOD |
| 2 | SAME CITY/TOWN |
| 3 | SAME STATE |
| 4 | ELSEWHERE |
| 99 | DK/NA |
-

Question 19

Q: RETLOC

Which of the following best describes, within a 20 mile distance, the county or region where you envision yourself living during the first ten years of retirement—would you say a population of...

- | | |
|---|-----------------------|
| 1 | < 2,5000 |
| 2 | 2,500 UP TO 10,000 |
| 3 | 10,000 UP TO 20,000 |
| 4 | 20,000 UP TO 50,000 |
| 5 | 50,000 UP TO 150,000 |
| 6 | 150,000 UP TO 500,000 |
| 7 | > 500,000 |
| 9 | DK/NA |
-

Question 20

Q: AGESEG

Some neighborhoods are occupied primarily or only by older persons, whereas other communities have people of all ages. Which of the following best describes what you would prefer?

- | | |
|---|--|
| 1 | NEIGHBORHOOD WITH PEOPLE OF ALL AGES |
| 2 | NEIGHBORHOOD WITH MOSTLY YOUNGER PEOPLE (<30) |
| 3 | NEIGHBORHOOD WITH MOSTLY MIDDLE AGED PEOPLE
(30-50) |
| 4 | NEIGHBORHOOD WITH MOSTLY OLDER PEOPLE (>50) |
| 5 | NEIGHBORHOOD OF ONLY OLDER PEOPLE |
| 9 | DK/NA |

Question 21A

Q: RETSUP1

Now we would like to ask you again about informal and formal support systems in your city. During your first ten years of retirement, which of the following services would you like to have in the community in which you live—would you like to HAVE FAMILY MEMBERS LIVING IN YOUR CITY?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 21B

Q: RETSUP2

Would you like to RECEIVE SUPPORT FROM CLOSE FRIENDS?

Press Y for YES = 1
N for NO = 0
9 for DK/NA

Question 21C

Q: RETSUP3

Would you like to HAVE ACCESS TO HANDYMAN TYPE SERVICES?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 21D

Q: RETSUP4

Would you like YOUR CITY TO HAVE ACCESS TO A DOCTOR?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 21E

Q: RETSUP5

Would you like YOUR CITY TO HAVE ACCESS TO A HOSPITAL?

Press Y for YES = 1
N for NO = 0
9 for DK/NA

Question 21F

Q: RETSUP6

Would you like to HAVE PUBLIC TRANSPORTATION?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 21G

Q: RETSUP7

Would you like to HAVE ADULT EDUCATIONAL OPPORTUNITIES?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 21H

Q: RETSUP8

Would you like to HAVE YOUR PREFERRED PLACE OF WORSHIP?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 22A

Q: AGESUP1

There may be additional services you may or may not want during the first ten years of retirement. Would you please tell me which of the following additional services you would like to have in the city in which you live during the first ten years of retirement. Would you want to have MEALS ON WHEELS?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 22B

Q: AGESUP2

Would you want to have SENIOR PUBLIC TRANSPORTATION?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 22C

Q: AGESUP3

Would you want to have HOSPICE SERVICE?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 22D

Q: AGESUP4

Would you want to have SENIOR CITIZENS CENTER?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 22E

Q: AGESUP5

Would you want to have ADULT DAY CARE?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 23A

Q: SOCSEC

Now, I'd like to ask you some questions about your financial planning for when you retire. People vary in their planned sources of retirement income. As I read the following list of possible sources of income in retirement please tell me if each will be a source for you. SOCIAL SECURITY?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 23B

Q: PENSION

PENSION PLAN SPONSORED BY STATE/EMPLOYER?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 23C

Q: MILITARY

MILITARY PLAN?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 23D

Q: EMPLOY

EMPLOYMENT?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23E

Q: SAVING

SAVINGS?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23F

Q: IRA

IRA?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23G

Q: MUTUAL FUNDS

MUTUAL FUNDS?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23H

Q: STOCKS

STOCKS AND/OR BONDS?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23I

Q: INCPROP

INCOME FROM PROPERTY OWNERSHIP?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23J

Q: REALEST

SALE OF REAL ESTATE OR OTHER PROPERTY?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23K

Q: ANNUITY

ANNUITIES?

Press Y for YES = 1

N for NO = 2

9 for DK/NA

Question 23L

Q: LIFEINS

PAID-UP LIFE INSURANCE?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

Question 24

Q: NETWORTH

Have you made a goal of achieving a certain net worth for retirement?

Press Y for YES = 1
N for NO = 2
9 for DK/NA

The last few questions are about you and are important for statistical analysis of our respondents. The information will be summarized for the whole group, not for any one person.

Question 25

Q: EDUC

What was the last grade you completed in school?

(INT: Probe to clarify if necessary. After pressing the number that corresponds with the answer, press ENTER to continue to next question)

- 1 8th GRADE OR LESS
- 2 GRADES 9 THROUGH 11
- 3 HIGH SCHOOL GRAD OR EQUIVALENT
- 4 TECHNICAL SCHOOL BEYOND HIGH SCHOOL
- 5 SOME COMMUNITY COLLEGE
- 6 COMMUNITY COLLEGE, ASSOC. DEGREE OR CERTIFICATE
- 7 SOME FOUR YEAR COLLEGE OR UNIVERSITY
- 8 COLLEGE OR UNIVERSITY DEGREE (BACHELORS)
- 9 SOME GRADUATE HOURS
- 10 GRADUATE OR PROFESSIONAL DEGREE
- 11 OTHER
- 99 DK/NA

Question 26

Q: AGE

In what year were you born?

(INT: Enter the number 99 if DK/NA)

YEAR OF BIRTH

Question 27

Q: HEALTH

What would you say is the status of your health—excellent, very good, good, fair, or poor?

- | | |
|----|-----------|
| 1 | EXCELLENT |
| 2 | VERY GOOD |
| 3 | GOOD |
| 4 | FAIR |
| 5 | POOR |
| 99 | DK/NA |
-

Question 28

Q: MARSTAT

And what is your living situation—are you currently...

- | | |
|----|---------------------|
| 1 | MARRIED |
| 2 | WIDOWED |
| 3 | DIVORCED |
| 4 | SEPARATED |
| 5 | NEVER MARRIED |
| 6 | LIVING WITH PARTNER |
| 99 | DK/NA |

Question 28A

Q: SPOUSAGE

What year was your spouse born?

(INT: Enter the number 99 if DK/NA)

YEAR OF BIRTH

Question 29

A: HHSIZE

Counting yourself, how many people live in your household?

(INT: Enter the number 99 if DK/NA)

NUMBER IN HOUSEHOLD

Question 30

Q: KIDS

Do you have any children?

Press Y for YES = 1
N for NO = 2

Question 30A

Q: NUMKIDS

If so, how many children do you have?

(INT: Enter the number 99 if DK/NA)

NUMBER

Question 30B

Q: AGEYOUNG

And what is the age of your youngest child?

(INT: Enter the number 99 if DK/NA)

AGE

Question 31

Q: EMPLOYED

Are you employed full time outside the home, employed part time, self-employed, or are you not employed at this time?

- | | |
|----|---------------|
| 1 | FULL-TIME |
| 2 | PART-TIME |
| 3 | SELF-EMPLOYED |
| 4 | NOT EMPLOYED |
| 97 | NA |
-

Question 32

Q: INCOME

Now, I have some income groups I'd like to read to you. When I come to the one that best represents your total household income before taxes in 1992, please stop me. Just your best estimate is fine.

(INT: After pressing the number that corresponds with the answer, press ENTER to continue to next question)

- | | | | |
|---|----------------------|----|----------------------|
| 1 | LESS THAN \$10,000 | 8 | \$75,000 TO \$89,999 |
| 2 | \$10,000 TO \$14,999 | 9 | \$90,000 TO \$99,999 |
| 3 | \$15,000 TO \$24,999 | 10 | \$100,000 OR OVER |
| 4 | \$25,000 TO \$34,999 | 98 | REFUSAL |
| 5 | \$35,000 TO \$49,999 | 99 | DK/NA |
| 6 | \$50,000 TO \$64,999 | | |
| 7 | \$65,000 TO \$74,999 | | |

Question 33

Q: ETHNIC

What is your ethnic group identification? Would you say...

- | | |
|----|------------------------------------|
| 1 | CAUCASIAN |
| 2 | AFRICAN AMERICAN |
| 3 | ASIAN, PACIFIC ISLANDER |
| 4 | ALEUTIAN ESKIMO OR AMERICAN INDIAN |
| 5 | HISPANIC OR LATINO |
| 6 | OTHER |
| 96 | DK/NOT SURE |
| 97 | NA |
-

Question 34

Q: COMMENTS

Finally , is there anything you would like to add, or any comments you would like to make?

(INT: After writing in text, press ENTER twice).

Question 35

Q: GENDER

BY OBSERVATION: Sex of respondent?

- | | |
|---|--------|
| 1 | MALE |
| 2 | FEMALE |
-

Question 36

Q: EVENT

In what year did you last move?

YEAR

Question 37

Q: YEARRET

In what year would you estimate you will retire?

YEAR

Question 38

Q: SPOUSRET

In what year would you estimate your spouse will retire?

YEAR