

## AN ABSTRACT OF THE THESIS OF

Yamini Lakshmi Malroutu for the degree of Doctor of Philosophy in Family Resource Management presented on June 3, 1992.

Title: A Heuristic Causal Model of Factors Affecting Age Integrated/Age Segregated Neighborhood Preference during Retirement.

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Abstract approved: \_\_\_\_\_

Dr. Jeanette A. Brandt

The purpose of this research was to determine a causal model of factors affecting age integrated/age segregated neighborhood preference during retirement. Data were analyzed for 1299 preretirees in four states: Idaho, Michigan, Oregon, and Utah, collected in a mail survey in 1990 by the Western Regional Agricultural Experiment Station Committee (W-176).

Preference for age integrated/age segregated neighborhoods during the first ten years of retirement was directly influenced by tenure preference ( $p=.00$ ,  $B=.210$ ). Those who preferred homeownership during retirement chose age integrated neighborhoods during their first ten years of retirement.

Preference for age integrated/age segregated neighborhoods after ten years of retirement was significantly influenced by family income ( $p=.03$ ,  $B=.096$ ), suitability of home size ( $p=.02$ ,  $B=.094$ ), and tenure preference ( $p=.00$ ,  $B=.155$ ). Those who were economically well off indicated a predisposition for age integrated neighborhoods as did those who preferred homeownership and those who felt they had the right size homes for retirement.

Indirect effects were also observed among the exogenous and intervening variables and age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement. Older preretirees preferred to retire in the community ( $p=.00$ ,  $B=.125$ ) and this preference for the present community influenced the choice of preferred homeownership during retirement ( $p=.00$ ,  $B=.205$ ). Those who favored homeownership indicated a preference for age integrated neighborhoods both during the first ten years ( $p=.00$ ,  $B=.210$ ) and after ten years of retirement ( $p=.00$ ,  $B=.155$ ). These interrelationships lead to the assumption that older respondents prefer to age in place as they showed a preference to retire in the present community and for homeownership.

The findings of this research will be beneficial and of interest to retirees who are trying to create a suitable and affordable environment for themselves and communities will be enriched by their participation in economic and service functions. Community developers who are striving to boost their local economies can attract retirees by providing to the needs of the elderly consumers.

**A HEURISTIC CAUSAL MODEL OF FACTORS AFFECTING  
AGE INTEGRATED/AGE SEGREGATED NEIGHBORHOOD  
PREFERENCE DURING RETIREMENT**

by

**Yamini Lakshmi Malroutu**

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# **A HEURISTIC CAUSAL MODEL OF FACTORS AFFECTING AGE INTEGRATED/AGE SEGREGATED NEIGHBORHOOD PREFERENCE DURING RETIREMENT**

## **CHAPTER I**

### **INTRODUCTION**

#### **Problem Statement**

The twenty-first century will be the first period of human existence when one out of every five persons is likely to be 65 years or over. When the aged population was only 4% in 1900, the needs of the elderly were not as important in relation to the total population and could be more easily overlooked. But with one in every five Americans being aged in the twenty-first century, concerns of the elderly are going to be a major feature of social policy (Cockerham, 1991).

The elderly will be more affluent, better educated, and more involved in politics than in previous decades. They are likely to be a highly potent social and political force in the society in the near future. With larger numbers of active, well-educated, affluent, and relatively healthy elderly people in society, there may also be an adjustment in normative expectations in social roles. Negative stereotypes about the elderly that are common today may change and become more positive, because the prevailing stereotypes of the elderly as unhappy, in poor health, and lonely do not match the majority of the aged (Cockerham, 1991).

According to Soldo and Brotman (1981), the vast majority of the elderly live in the community rather than in institutions. The community-based elderly, far from being a homogeneous group, may range from 65 to 95 years of age with varied social, cultural, and educational experiences. Increased longevity of the aged increases the potential

complexity of social networks-kinship, friendship, and community. As housing is part of the community the elderly depend more on their housing for physical and social well-being (Riley & Riley, 1986).

The heterogeneity of the elderly warrants a wide variety of living arrangements to meet their diverse needs. A theoretical continuum ranges from institutional care to totally independent living in their own homes, with many intermediate points. It includes specialized housing such as apartment buildings, well-serviced retirement communities, and boarding facilities to the elderly living at home if the situation is changed by the provision of supportive services or by linkage services and facilities (Brody & Liebowitz, 1981).

Housing is becoming recognized both as a residence and as a service component for the elderly. The concept of housing refers not only to the physical structure but the place where they live their lives and the satisfaction derived from it. In considering the different living arrangements available for the elderly it is important to appraise them in the light of their needs at a particular time of life and the factors that contribute to influence the preference of certain type of living arrangement. Furthermore, the housing has to be adapted to take into account the changing needs of the elderly during the several decades of later maturity (Field, 1972). As the proportion of elderly continues to increase, issues regarding their residential environment become more prominent (Neugarten & Maddox, 1980).

The evolving needs of the elderly are certain to cause changes in housing demands. Living arrangements and housing assume unique social significance at the older ages as health declines and dependency needs are likely to increase. Some of the issues may center around the increasing numbers of elderly who will be living either in their own

independent living units or in various supportive forms of residential care (Newcomer, Lawton & Byerts, 1986).

The housing problem has been and continues to be a critical one for families of all ages. The housing problem of the elderly is a complex subject because of the many diverse elements involved: the people, their attitudes and preferences, their state of health, finances and essential supportive services. There is no single answer to even a simple question as where the elderly wish to live. The period of later maturity extends over twenty or thirty years and during this time the needs and the desires of the aging person may change even more than during an equivalent period of earlier adult life (Riker & Myers, 1990).

The healthy, able-bodied, active elderly may or may not change during this time to being frail or chronically ill and in need of sheltered care and nursing services. If the goal of housing the elderly in arrangements best suited to their needs is to be achieved it is necessary to have a wide variety of housing choices.

The elderly will bring to their choice of housing different life experiences, and since they will be entering their later years in such large numbers the way they solve their housing problems will go far toward determining what the neighborhoods and towns will be like. Policy makers have traditionally regarded the elderly as a distinct social group possessing a common set of interests and being largely isolated from wider aspects of social structure. Such stereotypes view the elderly as essentially homogenous but with special needs based on age, and on social theories of aging. In reality they are an extremely heterogenous group exhibiting a variety of social circumstances and lifestyle expectations, as characteristic of any age group spanning over thirty years (Williams,

1990).

The living arrangements of the elderly are neither isolated nor random events in an individual's life cycle. According to Soldo and Brotman (1981) the living arrangements are the outcome of a lifelong series of interactions between decisions, experiences, and behavior. Furthermore, the determinants of living arrangements of the elderly are not limited to postretirement behavior, resources, or attitudes but are a conglomerate of demographic, social, economic, and health-related characteristics that affect housing behavior and preferences at older ages.

Soldo and Brotman (1981) postulated a temporal or life cycle ordering of relevant variables that are interrelated to the preference of living arrangements of the elderly. The components of the model include demographic, social, economic, and health factors. However, the causal structure of the model has not been tested. The process of choosing living arrangements during retirement is complicated by many facets of the elderly's life, notably economic affordability, family relationships, community ties and functional health.

### **Purpose of the Study**

The purpose of this research was to determine a causal model of factors that influence the preferences for living arrangements during retirement to understand the dynamics of residential location choices among the elderly. Retirees, community developers, gerontologists, retirement counselors, housing developers, and community planners need to consider the preference of living arrangements of the elderly.

This has implications for the mental and emotional well being of the elderly residents in different kinds of residential environments. Provision of suitable living arrangements can maximize opportunities for social participation, positive growth, and life

satisfaction of the elderly. Communities will also be enriched by full participation of the elderly in economic, governance, and service functions of the community. Communities will be able to identify the economic consequences of housing transitions of the elderly and plan to provide the services demanded.

### **Objective of the Study**

The objective of this study was:

1. to investigate the relationship among
  - a. predisposing characteristics: age, education, gender, and marital status,
  - b. familial influencing factors: spouse/partner's influence on retirement decisions, children's influence on retirement decisions, and parent's influence on retirement decisions,
  - c. community related factors: number of years in community, and preference to retire in community,
  - d. economic factors: family income, and number of sources of retirement income,
  - e. health related factors: respondent's health, and spouse/partner's health,
  - f. housing related factors for retirement: suitability of home size, tenure preference, structure preference, and move to a more suitable home,
  - g. age integrated/age segregated neighborhood preference: during first ten years and after ten years of retirement.

### **Limitations**

1. The data collection was limited to respondents who received and completed the questionnaires.

2. The large sample size limited the data collection to mail survey.
3. The sample selected was age-stratified and ranged from persons 40 to 65 years of age.

### **Operational Definitions**

**Age Integrated Neighborhood:** where all generations of population are part of normally mixed neighborhood, contains persons in all stages of the life cycle (Golant, 1975) and provides a greater diversity of opportunities for social interactions (Loof & Charles, 1971).

**Age Segregated Neighborhood:** where one generation is spatially and socially concentrated, unevenly distributed and tightly clustered (Massey & Denton, 1988; Messer, 1967) and the shared community experience is characterized by a high degree of reciprocity, mutual aid, interdependence, and cooperation (Streib, LaGreca, & Folts, 1986).

**Community Related Factors:** the social elements in the environment and attributes in the neighborhood that may be important to the elderly (Riker & Myers, 1990). For this study the community related factors include number of years in community, and preference to retire in present community.

**Direct/Indirect Effects:** direct effect is represented by a single arrow from one variable to another, whereas an indirect influence is shown by an arrow coming from a variable that itself is the recipient of another arrow (Kerlinger, 1979).

**Economic Factors:** financial or monetary resources and the preeminent predictor of the living arrangements of the elderly. They include total family income, and number of sources of retirement income.

**Elderly:** heterogenous group of persons ranging from 65 to 95 years of age with varied social, cultural, economic, and educational experiences who have old age in common (Riley & Riley, 1986).

**Familial Network:** is key to receiving support and negotiating everyday demands. It is a crucial support group for the elderly consisting of those family members who provide social support. The network may consist of a subset of the individual's larger family (Cicirelli, 1990).

**Familial Influencing Factors:** three components of familial influence on retirement decisions were delineated: spouse/partner's influence, children's influence, and parent's influence.

**Health Related Factors:** respondent's self reported health and spouse's/partner's health are included for this study.

**Housing Related Factors for Retirement:** this study considers suitability of home size, tenure preference, housing structure preference, and move to a home suited for retirement.

**Path Analysis Model:** developed after the preliminary analysis model was analyzed and tested to evaluate the causal model of factors affecting living arrangement preferences (see Figure 4).

**Predisposing Characteristics:** demographic attributes of the respondent.

**Preference:** an individual's desirability of alternative residential neighborhoods or communities (Menckik, 1972).

**Preliminary Analysis Model:** based on Soldo and Brotman's (1981) temporal model of relevant variables interrelated to the preference of living arrangements of the elderly, as shown in Figure 3.

**Proposed Model:** proposed and developed after the path analysis model had been tested (see Figure 5).

**Retirement:** a primary transition event in the life cycle characterized by decreased occupational workload. It may be an event, a process, or a social role. In terms of an event and an occupational process, retirement emphasizes finality. As a social role, it can have an ongoing quality bringing new opportunities and new responsibilities (Riker & Myers, 1990).

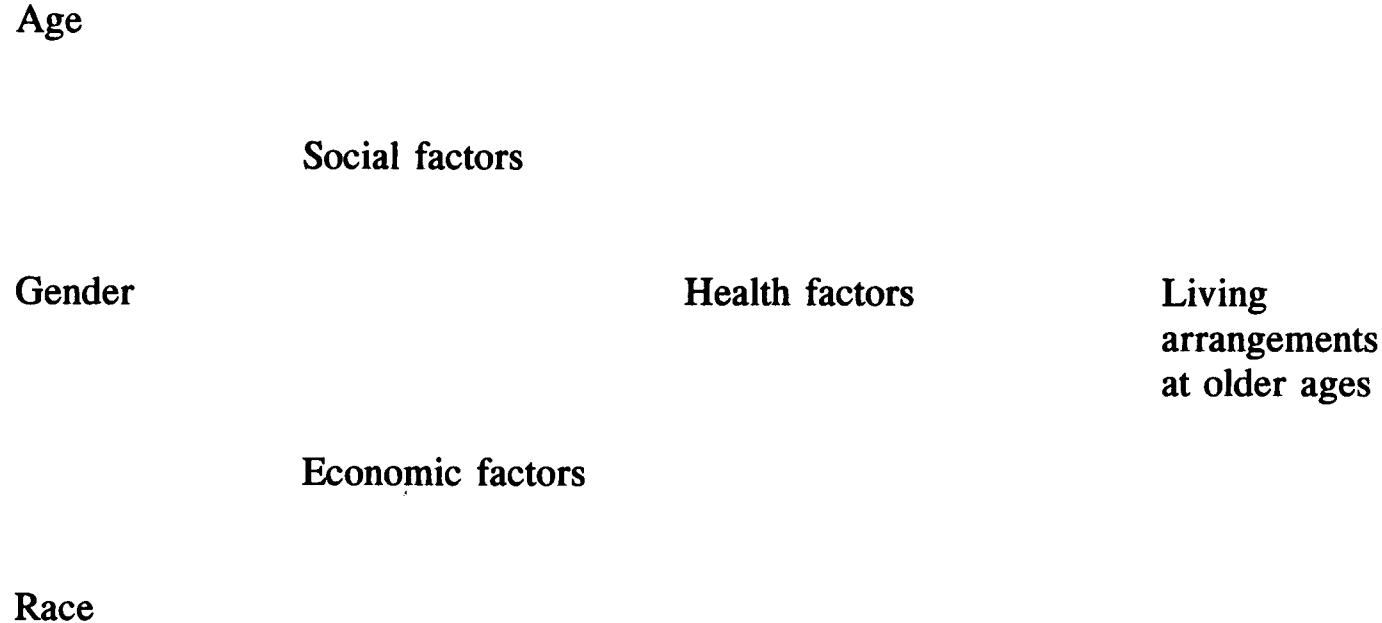
## **CHAPTER II**

### **REVIEW OF LITERATURE**

The review of current knowledge about the factors affecting the preferences of the elderly in selecting different neighborhood alternatives are presented here. They include the conceptual framework, prior research and current extensions of the benefits and limitations associated with each of the factors affecting age integrated/age segregated neighborhood preference during retirement.

The elderly have to face extensive readjustments as their social environment, status, economic resources, and power decreases, and they become more dependent on their residential environment (Gubrium, 1974; Rosow, 1967). The concept of housing refers not only to the physical structure but the place where they live their lives and the satisfaction derived from it. In considering the different living arrangements available for the elderly it was important to appraise them in the light of their needs at a particular time of life and the factors that contributed to influence the preference of certain type of living arrangement (Field, 1972).

The living arrangements of the elderly are neither isolated nor random events in their life cycles. Soldo and Brotman (1981) postulated a temporal or life cycle ordering of relevant variables that were interrelated, to the preference of living arrangements of the elderly (see Figure 1). The components of the model included demographic (age, gender, and race), social, economic, and health factors. The components of this model may affect both the probability of community residence in general and the likelihood of specific types of living arrangements in the community in particular. The demographic characteristics of age, gender and race were used as ascribed or fixed characteristics and assumed to be

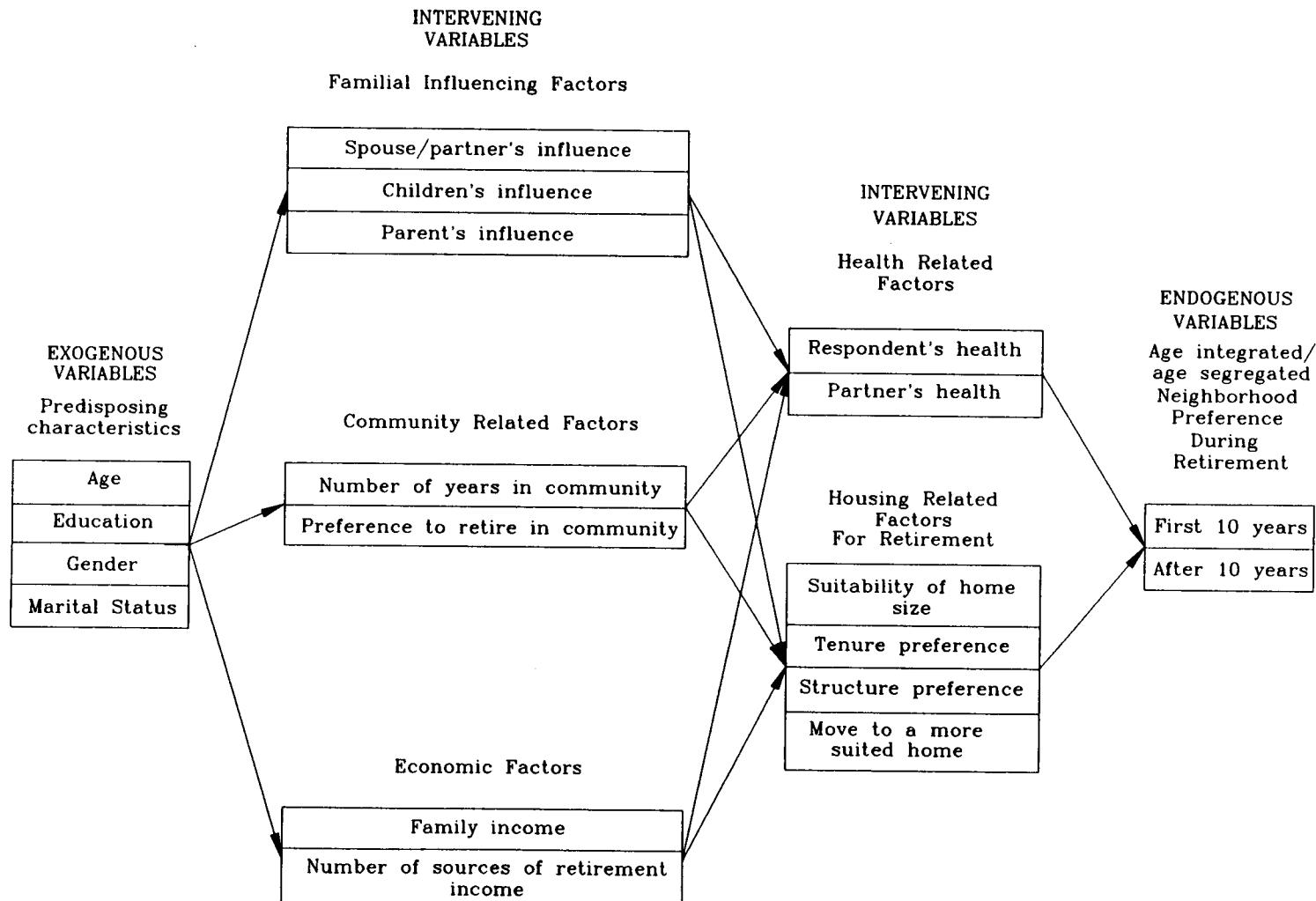


**Figure 1: Temporal model of variables interrelated to preference of living arrangements of the elderly  
(Soldo & Brotman, 1981)**

correlated with each other. These factors were also interrelated with the social, economic, and health factors (Soldo & Brotman, 1981).

Soldo and Brotman (1981) proposed that the social and economic characteristics of individuals were the intervening factors between the effects of the demographic factors and the living arrangements. These factors, which included marital status, family size and structure, educational attainment, and social class were perceived as intervening for two reasons: 1) The variables included were, for the most part, indicators of mid-life experiences and, unlike demographic variables, were not fixed. The social and economic factors were contingent with the life cycle pattern. 2) Social and economic variables were identified as intervening because they qualified or conditioned the effects of age, and gender on particular types of living arrangements at older ages.

Based on the temporal model of factors affecting the living arrangements of the elderly as proposed by Soldo and Brotman (1981), the causal model for this research was hypothesized (see Figure 2). The selection of variables to be included in the model was also guided by a review of literature on factors affecting the housing preferences of the elderly. It was hypothesized that the exogenous variables, predisposing characteristics, which included age, education, gender, and marital status, had a direct effect on the endogenous variables: age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement. Additionally, the exogenous variables had an indirect effect on the endogenous variables through the intervening variables, familial influencing factors (spouse/partner's influence, children's influence, parent's influence on retirement decisions), community factors (number of years in community, preference to retire in community), economic factors (family income, number of sources of retirement



**Figure 2: Hypothesized causal model of factors affecting age integrated/age segregated neighborhood preference during retirement**

income), health factors (respondent's health, spouse/partner's health), and housing related factors for retirement (suitability of home size, tenure preference, structure preference, move to a more suitable home). Age integrated/age segregated neighborhood preference could differ during the first ten years of retirement as compared to after ten years of retirement.

### **Factors Affecting Neighborhood Preference During Retirement**

#### **Predisposing Characteristics**

##### **Age**

The likelihood of one type of living arrangement being favored over another varied with age. Demand for homesharing was prevalent among the young old but the frail elderly were unwilling to share their homes as they did not want to assume long-term financial obligations for renovation (Varady, 1988). In a study conducted by Soldo, Sharma, and Campbell (1984) unmarried women between the ages of 65 to 69 years and 70 to 74 years had a higher probability of living alone. Age was a significant predictor of interpersonal understanding among residents of age integrated and age segregated housing. Elderly residents 65 to 74 years had significantly higher scores than those in the 75+ age group (Cohen, Bearison, & Muller, 1987).

Changes in health status affect the living arrangements at older ages and the capacity to perform normal roles and activities facilitate independent living (Soldo & Brotman, 1981). Young-old were more likely than old-old to live alone (Mutchler & Frisbie, 1987), but older individuals were more likely to be socially isolated. Respondents who lived alone, were not married, had no companions, and had no confidants tended to be older (Chappell & Badger, 1989).

Age had some influence on the attitudes of the elderly concerning how they should live. Respondents who presently were living with their children or had children living with them, expressed the attitude that living with their families was the best arrangement for the elderly. The preference for living with relatives increased with age and a corresponding decrease was observed in the percentage who thought elderly persons should live by themselves but near relatives (Langford, 1962).

### Gender

At the older ages, widows tended to be considerably more integrated into a kin network of mutual aid and support than widowers. Soldo et al. (1984) found that unimpaired women were seven times more likely to live alone than women who were dependent on others for daily functioning. McKain (1969) and Shanas et al. (1968) reported that older widows were much more likely to move in with adult children than were older widowers.

Troll (1971) summarized the effects of gender differentials in family structure by noting that the options for widows, who are more kinship oriented, included both remarriage and turning to other kin. Those for widowers included only remarriage. Older men who lacked strong kin ties and failed to remarry were subject to a higher risk of institutionalization. This finding was supported by Brody, Poulschok, and Masciocchi (1978). Also, older men were more at risk than women of living alone (Mutchler & Frisbie, 1987).

However, Serow and Sly's (1988) findings indicate that 75% of the residents of old age homes were women. Cohen et al. (1987) reported that elderly female residents of age integrated housing were significantly more able to coordinate interpersonal perspectives

than those in age segregated housing. Serow and Sly (1988) predicted that future generations of women will enter their later years with greater financial resources but fewer familial resources to provide necessary support. Women were more likely to be living alone, unmarried and having no confidants (Chappell & Badger, 1989).

### **Education**

Varady (1988) reported college educated elderly sought the various housing options open to them probably because their educational background led to a greater understanding of local government programs. The findings of the W-176 data collected in Nevada from emeritus faculty in 1987 indicated that a smaller percentage of respondents considered their homes as equity for investments but a greater percentage of respondents felt it was a place to live currently and continue living in the future. These findings reflected the fact that many elderly are unaware of the housing options open to them (Tripple, 1991).

Nearly 50% of educated preretirees felt that moving from the present home to a suitable retirement home was difficult. Most of the preretirees would prefer to own their homes during retirement and would like it to be in a neighborhood with people of all ages. However, those who had already retired preferred to rent their homes and favored a neighborhood with mostly older people (Gross, Marion, & Iams, 1991).

### **Marital Status**

The distribution of alternative living patterns varied by marital status. The main differences were between those who had never been married and those who had. Older people who had never married had approximately twice the chance of being institutionalized at the older ages than did unmarried older people who had been married at some time. Whereas, the widowed were more likely to live with relatives and somewhat

less likely to live alone than those divorced or separated (Soldo & Brotman, 1981). Some research findings have confirmed the existence of greater isolation among the widowed (Bock & Webber, 1972; Chappell & Badger, 1989). Chappell (1991) reported that over half of the elderly in the study were married and lived with their spouses and the married elderly were less likely to be institutionalized.

Much of the variation in living arrangements by marital status could be attributed to variations in age, family size, and structure by marital status. Most of the elderly whose spouses were still alive, regardless of whether they are living with them or not, were younger than those who were widowed. The divorced and separated elderly tended to be concentrated in basically independent types of arrangements and less in institutions (Soldo & Brotman, 1981). A large number of elderly living alone preferred homesharing as a viable option (Varady, 1988) but were found to be in poor health (Carp & Kataoka, 1976) and reported the greatest need for care (German, 1975).

Widowed or single women living alone felt the best arrangement was to live by themselves but near relatives, and some felt that living away from relatives was the best arrangement. However, single women living with their children expressed the attitude that living by themselves was the best kind of arrangement. In comparison, widowed, single men expressed a higher degree of independence if living alone but a higher degree of dependence if they were presently living with their children (Langford, 1962).

#### Familial Influencing Factors

Studies by Shanas et al. (1968), Rosenmayr (1977), and Lopata (1973) indicated that living with an adult child was not the arrangement preferred by most older people. Their stated preference was to maintain their own household, while actively participating

in a kin network. In circumstances of either economic or physical dependency, sharing a relative's household became more acceptable. In households shared with other family members, primary roles and social supports were immediately available to the older person. In the absence of kin within the household, the type of living arrangement limited the number and kinds of supports available (Soldo & Brotman, 1981).

There was a possibility that relatives, friends, and neighbors could neutralize environmental risks such as crime and help the elderly overcome these obstacles with needed goods and services. Neighborhood satisfaction was achieved and maintained with the assistance of these networks (Jirovec, Jirovec, & Bosse, 1984). Soldo and Longino's (1988) findings indicated that disabled elderly who lived with relatives or nonrelatives were more likely to have multiple deficiencies in their immediate environment but had better housing modifications.

Familial networks were important resources for coping with age-related changes in the choice of neighborhoods. According to Shanas (1979), the immediate family tended to be the elderly's major support during illness, whereas the extended family served to tie them to the community. Not only was physical support critical for the elderly's well being but emotional support was an important factor. High's (1990) findings revealed that the elderly preferred their families to act as surrogate decision makers. Shanas (1962) also found that childless elderly were more likely to live alone or as nonrelatives in a household than those with children. According to Soldo and Myers (1976) and Stull and Borgotta (1987) childless women, regardless of age, were more likely to be institutionalized than those with children. Findings of prior research indicated that the gender of the elderly appeared to influence the help received from a son or a daughter (Finley, Roberts, &

Banaham, 1988; Stoller, 1990). The larger the family the more likely it was that the financial or service support system would be available, postponing or precluding the necessity of institutionalization. However, Anson's (1987) findings implied that the elderly living with relatives were in worse health than those who lived alone.

### **Community Related Factors**

There was some evidence to support the premise that neighborhood satisfaction among the aged was higher in neighborhoods comprised of only older people (Rosenberg, 1970; Rosow, 1967; Teaff, Lawton, Nahemow, & Carlson, 1978), but the findings were not definitive. Contrary to these findings, Chapman and Beaudet-Walters (1978) reported that neighborhood satisfaction was higher among elderly residents living in urban neighborhoods where few other older people resided; and age concentration was unrelated to neighborhood satisfaction among urban elderly men (Jirovec et al., 1984).

In order to evaluate its adequacy, housing could be examined in the contexts of neighborhood and community. The relationship of the elderly to the community was not unique, but it deserved special attention because of the elderly's increased contact with the neighborhood and because of the potential support which the community provided in the adjustment to losses experienced with increasing years. As the individual aged, the neighborhood took on greater significance as a major social environment. As a result of decreased contact outside the neighborhood, the immediate surroundings became more important than they were when activity and social contact extended over a large area. Factors which in the past may have seemed unimportant suddenly may come into focus. As the neighborhood became the aged person's world, lack of social contact in the neighborhood, nuisances such as traffic, noise, or smoke, or lack of lawn or park space

became major problems rather than minor inconveniences (Langford, 1962).

Changes that disrupt continuity in living patterns were the major factors influencing the amount of personal contact of the aged. As the amount of change or the number of changes increased, the amount of personal contact decreased. Various personal strengths and resources aided in diminishing the effects of the losses, as did the proximity of relatives, friends, or neighbors. Respondents who had a spouse living, who were living in their own households, and who were long-time residents of the community had a high frequency of personal contact and seldom seemed to be isolated. On the other hand, widowhood, moving, the surrender of independent living, poor health, or a major change within the neighborhood-changes which occurred individually or in combination-produced disruptive effects on the living patterns of the aged and their contacts (Langford, 1962).

The physical development of the community, the amount and condition of available housing, the traffic patterns, the location of industry, the amount of dispersion of business and commercial development, public transportation and the patterns of growth contributed to the type of living environment available for the elderly and to the ease with which they could maintain independent living. In addition it aided or limited the location of special housing, the development of special facilities, and any special efforts to link the elderly with facilities (Langford, 1962).

#### Economic Factors

Prior research had documented significant differences in living arrangements by the social and economic characteristics (Myers & Soldo, 1977; Siegel, 1975). These factors served as constraints on the number and type of options available to individuals, given their demographic characteristics and their marital and health statuses. Theoretically, the

whole range of alternatives was open to the elderly, but in reality their options were often restricted by decisions and behavioral patterns of mid-life (Soldo & Brotman, 1981). Increased longevity among the elderly had important bearing for how long savings and retirement income would last which in turn had consequences on how the elderly utilized their savings throughout old age (Serow & Sly, 1988).

Lower income elderly showed relatively high levels of demand for homesharing (Varady, 1988), although Tissue (1979) found no significant difference among low-income older women who preferred to live alone. Shared living arrangements offer the advantages of economies of scale in housing but at a cost of loss in privacy and independence (Moon, 1983). It was interesting to note that groups who were living by themselves reported having more income, perhaps due to the fact that they were responsible only for themselves (Chappell & Badger, 1989).

However, in research findings by Soldo et al. (1984) from the 1976 national survey of Income and Education, those in the lowest income group had 25% chance of living alone when compared to the high income group. This analysis was restricted to single white women 65 years of age and over.

#### Health Related Factors

According to Cockerham (1991) elderly people tended to rate their health very positively, especially when they compared themselves to their peers, because they had survived to old age and were able to function in their environment. Although they were hospitalized more often than any other age-group, a majority of them lived outside of institutions like nursing and old-age homes.

The health status of the respondents influenced their housing preferences but only

to a limited extent. The preference for independent living was lower among respondents in poor health than those in good health (Langford, 1962). The odds of living alone changed with functional health of the elderly. An older unmarried woman with no functional disability had about seven times the possibility of living alone than an elderly woman who required frequent assistance. Elderly who needed infrequent assistance had about half the chance of living alone as did someone who did not require any type of assistance (Soldo et al., 1984).

#### **Housing Related Factors for Retirement**

Housing represented a significant aspect of the lives of the elderly, for they spend 75% of their time inside their homes (Moss & Lawton, 1982) and their satisfaction was related to housing characteristics (Carp, 1976; Lawton & Nahemow, 1979). Any development of housing or provision of facilities for the elderly could be geared to general theories regarding the location of the elderly in the community. Many of the attitudes of the community toward the elderly were revealed in such questions related to location as whether the elderly should remain in familiar neighborhoods or if moved, whether their housing should be integrated with that of younger families and be close to community activity (Langford, 1962). It was observed that even when the elderly change their type of housing from a single family detached house to an apartment or to a congregate living situation, they still preferred to remain in the same neighborhood or community in order to maintain ties with relatives, friends, and organizations (Langford, 1962).

#### **Preference for Age Integrated and Age Segregated Neighborhoods**

'Preference' was defined as an individual's relative weighting of the desirability of alternative residential neighborhoods or communities (Menchik, 1972). Although no large

scale studies of either preferences or effects of change on the elderly or communities had been made, it was the general consensus that the elderly had a strong desire to remain in the home of their middle years, even if they were living alone and may have had physical and financial difficulty in maintaining it. Serow & Sly (1988) observed this trend for both elderly men and women living in households they were heading.

The preference for age integrated/age segregated neighborhoods was influenced to a certain degree by interpersonal differences. As Menchik (1972) expressed "... all other things being equal, interpersonal differences in preference expressed themselves through differences in the residences chosen" (p 451). The other influences included income, housing information, the supply of housing, changes in preferences due to mobility, and other related factors. Some planners decry age segregated housing as one more step toward the undesirable segmentation of the society. In studies of housing for the elderly, Bultena and Wood (1969), Messer (1967), and Rosow (1967) established the importance of high age density for social interaction level and the morale of the elderly living in both the community and in planned housing.

At a general level, residential segregation was the degree to which two or more groups lived separately from one another, in different parts of the urban environment. However, researchers have called groups that were highly centralized, spatially concentrated, unevenly distributed, tightly clustered, and minimally exposed to majority members as residentially segregated (Massey & Denton, 1988). The choice of many elderly in age segregated communities could be a defense against social rejection, actual or feared, which, in turn, promoted age stereotyping and prejudice (Longino, McClelland, & Peterson, 1980).

Age segregation was a viable way of life and age segregated options should be expanded to serve this sizeable minority (Teaff et al., 1978). According to Looft and Charles (1971) age integrated, compared to age segregated housing provided a greater diversity of opportunities for social interactions. Age segregation was to some extent based on demographic, socioeconomic, psychographic, and other relevant characteristics. Cohen et al. (1987) compared residents of age integrated and age segregated housing in nine areas of social activity. Age integrated residents had significantly more contact with friends but age segregated residents had more contact with neighbors. In the aging literature, enhanced control over one's environment has been related to enhanced well-being. Moos (1981) and Moos and Igar (1980) demonstrated that increased choice and control in community and sheltered care settings for the elderly led to more positive social environments, better resident functioning, lower resident turnover, and more positive perceptions of the environment. David, Moos, and Kahn (1981) reported that resident influence led to greater community integration. The psychological well-being of the elderly was increased significantly with increased control of their living environments (Berkowitz, Waxman, & Yaffe, 1988).

The preferences of housing alternatives by the elderly were directed to a certain extent by the social theories of aging. The various theories proposed by sociologists, gerontologists formed the base for the elderly choosing one housing alternative over another.

## **Social Theories of Aging**

### **Disengagement Theory**

Cumming and Henry (1961), the proponents of the disengagement theory, had three propositions: 1) aging individuals underwent a natural process of mutual withdrawal from the society; 2) this withdrawal process was inevitable; and 3) this process was also necessary for successful aging (Cockerham, 1991).

### **Activity Theory**

In contrast to the disengagement theory, Havighurst (1963) formulated the activity theory which was primarily an action theory for the aging process. The three basic premises of this theory were: 1) that the majority of normally aging people would maintain fairly constant levels of activity; 2) that the amount of activity would be influenced by past lifestyles and socioeconomic factors rather than some unavoidable process; and 3) that it was necessary to maintain some level of social, physical, and mental activity if the aging process was to be successful (Cockerham, 1991).

### **Continuity Theory**

This theory was based on the assumption that people retained a high degree of consistency in their personality over the various stages of life cycle. According to Neugarten (1964), continuity theory was based on two central propositions: 1) people tended to maintain their own particular personality over time; and 2) the only major internal dimension of the personality that changed with age was the tendency to experience greater introversion by turning one's attention and interest inward on the self. Continuity theory contributed to the aging process by showing that the personality of people in old age tended to be much the same as it was in middle age (Cockerham, 1991).

### **Age Stratification Theory**

Riley (1971) proposed that society was stratified into various age cohorts. Age stratification theory does offer a method by which most characteristics of age cohorts can be analyzed. An age cohort can be seen as a particular generation in relation to other generations and one that brought its own attitudes, beliefs, and values to bear on common situations. According to this theory aging was not passive; the individual's aging process was influenced at the macro level by the wider society and at the micro level by other people and the person's own characteristics and personality (Cockerham, 1991).

### **Symbolic Interaction Theory**

Blumer (1969) explicated Mead's theory of symbolic interaction by denoting its five central features: 1) self, 2) the act, 3) social interaction, 4) objects, and 5) joint action. Mead believed that the self of a person was formed and developed as a result of social interaction and experience with other people; so the self was a social product derived from a person's relationship with others in society. Blumer stated that human beings do not just respond automatically to a given social influence but were able to interpret and organize their behavior to meet their circumstances (Cockerham, 1991).

### **Theories of Residential Segregation**

The documentation of differences in residential segregation within the older population had implications for theories of the urbanization process. Residential segregation appeared at least in part to be a function of the urbanization process. One group of researchers (LaGrory, Ward, & Jucavich, 1980) suggested that there were some possible models of the urbanization process that explained the residential segregation of older persons: ecological, cultural, political. The ecological model viewed segregation as

emerging from a natural competition among groups with scarce and valuable locations. The amount of financial resources was an important determinant of a person's residential location. LaGrory and his colleagues believed that the elderly were concentrated to a greater extent in central city due to their need for low cost apartment housing.

Cowgill (1978) seemed to view residential segregation in an ecological context in which elderly persons were left behind as a neighborhood was invaded and succeeded. In the past elderly people were left behind in their old neighborhood because they were unable to look for housing in the new neighborhoods located away from the center city area (Tierney, 1987).

The cultural model suggested that residential location was structured both by market mechanisms and the social value of the location placed upon it by a person. The primary mechanism was the cost of available housing. Two of the social reasons for an elderly person's preference to reside in a particular location would be the emotional attachment they had to a neighborhood or the protection from criminal victimization that a neighborhood offered. The political model emphasized that competition for housing was open but that it was controlled by the cultural majority (Tierney, 1987).

Neighborhood and housing assumed unique social significance at the older ages as health declined and dependency needs increased. Particularly for older persons living alone, repeated acute or chronic illness episodes or housing-maintenance problems were serious challenges to continuation of independent living in the community. When older persons living in an age integrated community were compared with their institutionalized counterparts, they emerged as a distinct demographic, social, and economic group. In general, age integrated, community-based elderly were inclined to be somewhat younger,

in better health, with greater financial resources and larger kin networks than those residing in some type of long-term care facility (Soldo & Brotman, 1981).

As an individual aged, aging related deficits and decrements contributed to a deterioration in level of competence. Thus, the aging individuals became increasingly susceptible to changes in environment, and in order to maintain the desired balance, the elderly were confronted with having to alleviate the stress in the environment, improve their competency to deal with the stress or withdraw from the environment (Pollack & Newcomer, 1986).

Contrary to most popular conceptions, some social gerontologists, notably Rosow (1967), had suggested that an age segregated housing environment for the elderly was an important factor in satisfactory adjustment to the conditions of aging. Rosow's conclusions were based on the findings that the elderly preferred friendships among their age peers, and that, consequently, more friendships were possible in neighborhoods of age concentration. Such local friendships were necessary for the effective social integration of the elderly (Messer, 1967). The elderly felt most satisfied with themselves and their living conditions when there was congruency between what was expected of them by others of significance and what they expected of themselves. Any inconsistency between these two bodies of expectations led to life dissatisfaction among the aged (Gubrium, 1972).

Lowenthal and Robinson (1976) concluded that among the elderly, homogeneity in society had a strong bearing on friendship patterns. The more characteristics neighbors had in common the more integrated the friendship networks. Carp (1976) found a positive association between moving into senior housing and morale; those who moved into the new housing complex were significantly more satisfied with life in general than those who did

not. However, the increased morale of the senior housing residents may not be entirely due to the effects of age segregated living (Poulin, 1984).

Intergenerational role conflict was less likely in a situation where one generation was physically, and socially concentrated. In an age integrated setting, it was expected that morale and life satisfaction was more dependent upon the high rate of social interaction (Messer, 1967). Fear of crime, personal and property victimization may affect the emotional well being of the elderly. Some specific characteristics of the neighborhood were noted to be particularly dangerous in terms of promoting crime. Crimes were the highest in areas with mixed land use and a high number of transients. This was particularly serious in view of the fact that the elderly often resided in these high crime areas. Another aspect of the neighborhood which affected the degree of safety of a housing project was the demographic mixture of the population. Victimization of the elderly increased when the population included residents of widely varying ages. The age composition of the housing structure and/or neighborhood also had important consequences in terms of the fear of crime. Elderly persons who lived in age segregated housing reported less fear of crime than those living in age integrated housing (Liang, Sengstock, & Hwalek, 1986).

Certain types of dwellings were susceptible to criminal activity, among these were public housing projects, which tended to be in the innermost part of large cities with their high crime rate. Public housing projects were often constructed to provide a number of places which were notably not open to surveillance by the residents or hired guards. The structural patterns which promoted criminal activity included elevators, twisting passageways, fire escapes, mailboxes, and blind stairways that allowed a criminal to avoid

detection. The alterations in the physical structure alone would not be sufficient to produce an environment which was safe from crime. The social setting must also be conducive to control of crime. It would be helpful if the most vulnerable members of the community, such as the elderly, could be assigned a somewhat protected position. Crime tended to decrease in such settings and the elderly were less likely to be fearful of crime (Liang et al., 1986).

#### Age Segregated Housing

Age segregated or retirement housing was occupied by a substantial number of the elderly but was still a concept that was often criticized. Yet the elderly who lived in these settings persistently reported high levels of satisfaction with their residences. Although planned senior housing and retirement communities have an age segregated social situation in common, they consist of an extremely diverse array of residential accommodations. They include retirement villages, mobile home parks, federally subsidized low-rent apartments, retirement hotels, non-profit low rent apartments for the elderly, garden and highrise apartments, condominium complexes, and life-care facilities or congregate housing (Golant, 1987).

The occupants of these age segregated residences could be the healthy or the infirm, the young-old or the old-old, the active or the inactive, the poor or the wealthy. Age segregated housing could be found in almost all regions of the country and are located throughout cities, suburbs, and rural areas. Despite this housing and population diversity, criticisms had been leveled against age segregated housing (Golant, 1987).

In age segregated residences, the shared community experience was characterized by a high degree of reciprocity, mutual aid, interdependence, and cooperation than would

be experienced in the normal, age integrated community. Many older persons sought the safety of a more protected environment because they did not want to be compared unfavorably with younger working persons who were participating in the mainstream of competitive economic life. They preferred an environment where they did not suffer status loss because of their retirement from gainful employment (Streib et al., 1986).

Shared values and life experiences of elderly cohorts appeared to promote friendships among individuals of the same generation and it appeared that the physical proximity of age peers was a necessary condition for initial contact which led to such friendships. Cross-generational friendships became selectively less frequent as physical proximity within housing decreased (Nahemow & Lawton, 1975). Messer's (1967) work also suggested that an age segregated environment provided social support for its inhabitants because of the greater likelihood that their behavior and attitudes would be controlled by more age-appropriate norms than by the younger-life norms prevalent in age integrated environments.

It was argued that a society tolerating and encouraging such housing was cold-hearted, unsympathetic, and inhumane, and blind to the needs of its aged citizens, and discriminated against a population group because of its age. It was also expressed that these living arrangements isolated the old from the rest of society, prevented the elderly from interacting with the young, led to the elderly having a restricted set of friendships and neighbors and contributed to low morale and feelings of uselessness and rejection in some elderly persons (Golant, 1987). Struyk and Soldo (1980) maintained that housing occupied by elderly in neighborhoods built before 1940, with high concentrations of older persons led to urban deterioration.

However, these criticisms were unfounded as many elderly persons had strong links to the outside world. They often belonged to clubs and organizations whose members included both young and old; they visited with kin, friends, and neighbors of all ages on a regular basis; they communicated by telephone; and their spheres of activity often extended beyond their immediate residences (Golant, 1987). Additionally, the visibility of population concentrations of the elderly had given police forces a rationale for patrolling these areas more frequently. The occupancy of residences and environments relatively secure from the threat of crime could reduce both the victimization rates of elderly people and their well founded fears of confronting the criminal element. However, when these organized defenses were absent, the concentration of elderly people in one place increased the dangers of attack by criminals who were attracted by the presence of a large number of especially vulnerable victims (Golant, 1987).

Another positive consequence of age segregated housing was that the elderly living there had similar retirement oriented life styles and social and medical problems and so required similar goods and services. This consumer demand produced certain economies of scale whereby goods and services could be delivered more effectively and efficiently at lower average costs. The goods and services included the availability of special transportation vans, the formation of grocery cooperatives, the delivery of hot meals (meals on wheels), the hiring of managerial and janitorial personnel trained to understand and address the needs and problems of old people, and the development of architectural design features such as bathroom grab bars, wider doorways and hallways, ramps, adjustable kitchen counters, to help older people cope better with age-related declines in their sensory and motor skills (Golant, 1987).

Planned retirement villages and large apartment and condominium complexes designed for the elderly possessed a less obvious feature: they are relatively unchanging, and have predictable living environments. This was in contrast to age integrated neighborhoods and communities that could undergo unexpected and undesirable changes in their population, dwelling, and land use attributes. Elderly persons in conventional housing had little guarantee that their neighborhood would retain its attractive features, the elderly occupants of retirement housing were assured that their dwellings and environments would remain unchanged in the foreseeable future. For the elderly, this certainty and predictability were important features in a society perceived as rapidly changing and sometimes intolerant of its elderly citizens (Golant, 1987).

For many elderly persons, the attributes of retirement housing improved the quality of their retirement years. However, there were some who had personally valid reasons for disliking and rejecting this housing alternative. These accommodations may not have satisfied the residential preferences of all, or even the majority of elderly persons. But it is important for retirement housing to remain as a housing option for the elderly (Golant, 1987).

#### Age Integrated Housing

Residential age segregation may decline over time because of the process of aging in place. Aging in place refers to a slowing of the urbanization process in which a householder maintains the residence in which they have lived during their late middle-aged years. Golant (1980) and Fitzpatrick and Logan (1985) suggested that the decline in residential segregation over time will be due to the aging in place of suburban residents. They predicted that as individuals living in the suburbs attain age 65, they will be able to

maintain their current residences rather than be forced into low cost housing in the central city (Tierney, 1987).

Messer (1967) and Rose (1965) expressed that as the local environments of the aged become concentrated with old people, it is likely that local activity norms will become age-linked. That is, a persons' expectations on each other's behavior become rooted in relatively common rather than diverse experiences.

In highly heterogenous environments, the variety of situations that people are likely to encounter are maximal. This implies that people must have a sufficient command of themselves to distinguish from one situation to the next. The resources that they possess must be sufficiently endowed so as to fulfill a variety of expectations. The second context of old age environments refers to differences in person's capacities to engage in varied forms of activity. For the elderly as a group, there are at least three resources that specifically affect behavior flexibility. These are the behavior potential provided by good health, financial stability, and on-going social support like having a living spouse (Gubrium, 1972).

The problem of housing the elderly was only one part of the larger problem of restoring the elderly to a position of dignity and use, giving them opportunities to form new social ties to replace those that family dispersal and death had broken. It also gave them functions and duties that drew on their life experience and put it to new uses (Gubrium, 1972).

When the elderly were restored to the community it gave them a sense of being normal. The first thing to be determined was the number of aged people to be accommodated in a neighborhood. The normal age distribution in the community as a

whole needs to be maintained. There could be about five to eight percent of elderly living in an integrated community. Any large scale organization of habitations for the aged, which upsets this proportion should be avoided. Other requirements in an integrated community were accessibility, companionship and easier nursing care (Mumford, 1987).

In a well-designed age integrated neighborhood, the elderly should be able to go to any part of the neighborhood including the shopping area, the library, the church, the community center, without crossing a traffic artery, or if possible, without climbing a step. Once the neighborhood was accessible to the elderly, a larger sphere of life began to open for them. Mumford (1987) maintained the elderly could slow down the processes of deterioration, overcome their loneliness and their sense of not being wanted, by finding within their neighborhood a fresh field for their activities and by enlarging their encounters with people other than their families.

Many neighborhoods in the United States have been zoned so that one-family houses and apartment houses, or row houses and free-standing houses, cannot be built side-by-side. Under these zoning ordinances, it would be impossible to give the elderly the kind of occupational and environmental variety that a neighborhood should have (Mumford, 1987).

No single institution, however amply financed and humanely planned, could provide anything like the range of interests that an age integrated community would do. For this concept to be feasible, age should not be regarded as a disease to be treated in an isolation ward but to be spent normally among people of all ages. Still there usually comes a time in everyone's life sooner or later when specialized nursing and medical care are needed (Mumford, 1987).

The elderly could be part of normal mixed community, whether they become members of it at an early or a later age. Their houses could be undistinguishable outwardly from those of other age groups; but they should be situated, as far as possible, near a shopping center or a school, so that their chance of being visited would be increased. The elderly themselves could have personal contacts within their own group and could visit each other when ill and perform little services for each other. Everything that makes the elderly more independent, yet more confident of the fact that their presence is welcome increases their sense of well-being (Mumford, 1987).

These communities, however, will probably be exceptions rather than the rule. Age integrated neighborhoods containing persons in all stages of the life cycle are likely to increase if there is an increase in the availability of a diverse range of dwelling unit types and sizes located within the same neighborhood. Older populations, therefore, will be at the same time both age segregated and age integrated, depending on breadth of the areal perspective. Apartments, for example, containing concentrations of older persons will probably be increasingly dispersed among single family dwelling units occupied by younger persons (Golant, 1975). However, for this suggestion to be implemented the existing zoning laws and ordinances have to be reexamined and modified.

### **Problems of Living in Age Integrated Housing**

The problems associated with three different yet interrelated aspects of elderly everyday living in age integrated housing: 1) those associated with a deteriorating and increasingly unsafe and unsightly physical environment; 2) those associated with an increasingly hostile social environment; and 3) those associated with a changing and confusing cultural environment.

Physical environment. The physical environment presented direct threats to the safety of the elderly in their neighborhoods. Many of these problems existed in the physical environment itself, and presented particularly salient problems for the frail elderly. The physical environment was also becoming increasingly dangerous for the nonfrail. Problems were encountered in boarding and riding public buses and streetcars, on which most of the elderly depend (Todd & Ruffini, 1981).

The other problems included children and pets rushing around the neighborhood, fear of bicyclists and skateboarders knocking the elderly down, reckless driving and speeding, failure to observe the rights of pedestrians in crosswalks, and visual pollution. Visual pollution included the problem of parked cars in front of fire hydrants, litter and other debris thrown from passing cars or dropped by negligent passerby onto the streets and sidewalks (Todd & Ruffini, 1981).

Social environment. Many of these aspects of the physical environment posed threats to the well-being, safety, and health-both physical and emotional of the elderly population. Further, many were aspects over which the elderly themselves had little control. The elderly also had a similar lack of control over several aspects of the social environment as well. Particularly salient concerns were threats to physical and psychological security, especially in the areas of noise, harassment, vandalism, and violence generated by teenagers and children. Harassment took the form of vandalism as in the instances of windows being broken or destruction of gardens (Todd & Ruffini, 1981).

Cultural environment. The elderly person was forced into contact with a different, alien set of cultural values. These values associated strongly with a younger

generation in which parental control was lacking and over which any form of social control seemed to be absent. Their acts were departures from the former predictability of life in an area in which most of the elderly had resided for the majority of their adult lives, and seemed to the elderly as clear symbols not only of neighborhood deterioration but of cultural disintegration. They were the products of a younger generation that the elderly did not understand--a generation that also did not seem to understand the needs and values of the elderly. Their acts were assaults on the values of the older population-assaults on their rights to quiet and privacy. Further, all these assaults were perceived as threats to well-being, both physical and psychological; all were by-products of urban life in a changing environment. They were generated by an environment over which the elderly feel they were unable to have much control (Todd & Ruffini, 1981). The environment created for the elderly an ever-increasing sense of frustration, anxiety, and fear in their own neighborhoods.

## CHAPTER III

### METHODOLOGY

The purpose of this research was to examine a causal model of factors affecting retirement housing preferences. The data for this analysis were obtained from a survey in 1990 in which the housing and locational retirement decisions of preretirees in four states, Idaho, Michigan, Oregon, and Utah, were investigated by the Western Regional Agricultural Experiment Station Committee (W-176).

#### **Sample Design**

The sample sizes were determined by state researchers in consultation with survey statisticians to allow for comparisons among states as well as have sufficient returns within each state. It was decided that the sample sizes in Idaho, Oregon, and Utah would be 850 and 1400 in Michigan.

The sample was ordered from Survey Sampling, Inc., a commercial sampling firm whose sampling method utilizes telephone listings and then allows it to target the age of the household head. An age-stratified random sample of each state's population between 40 and 65 years of age was ordered. The age delineation was selected to allow representation of persons on the age continuum to compare those near retirement as well as those who have considerable time until retirement.

#### **Survey Description**

#### **Data Collection**

On January 25, 1990, the age-stratified random sample of 850 Idahoans, Oregonians, and Utahns were sent the pre-survey postcard informing them that they had been selected for the study (Appendix A). On February 1, they were sent mail-outs

containing surveys (Appendix B), cover letters (Appendix C), and return envelopes. One week after the second mail-out, February 8, preprinted follow-up postcards (Appendix D) were sent to everyone in the sample. The follow-up was designed as a thank you/reminder postcard including the name of the questionnaire and recapping the purpose of the study.

After the first follow-up postcards were sent, telephone inquiries were received by project directors. Most of the inquiries pertained to the requesting of a second questionnaire because the first copy had not been received or had been misplaced. Some individuals requested their names be removed from the sample, indicated that they were already retired, or requested the results of the study.

Two weeks later, on February 22, a second follow-up mailing was sent to persons who had neither returned questionnaires nor responded to the previous mailings. The first follow-up letter (Appendix C), survey (Appendix B), and return envelope were mailed. A third follow-up was sent in Utah and Oregon on March 14. In Utah, a second follow-up postcard (Appendix E) was sent, and in Oregon, a second follow-up letter (Appendix F) was sent.

Data collected in Michigan followed a similar schedule, but a month later. On March 1, 1990, the age-stratified random sample of 1400 Michiganites were sent mail-outs containing surveys (Appendix B), cover letters (Appendix C), and return envelopes. On March 8 the follow-up postcards (Appendix D) were sent, and on March 22 the second follow-up mail-out was sent to persons who had neither returned questionnaires nor responded to the previous mailings.

### **Response Rate**

The state researchers estimated a response rate of 50%. This was based on planned methodology for questionnaire design, distribution, and follow-up as well as sample selection method. The goal was to have at least 400 useable returns in each state. There were 323 usable returns in Idaho, 357 in Oregon, 353 in Utah, and 266 in Michigan for a total of 1299 questionnaires in the four states.

Three states, Idaho, Oregon, and Utah, did exceed the estimated response rate of 50%, however, each of these states did fall short of the desired 400 useable return, respondents age 40 or older and still employed. A higher proportion of retired households heads were included in the sample than had been anticipated,  $n = 63, 73,$  and  $66,$  respectively, in these three states.

The state researcher in Michigan estimated a response of 28% with a goal of at least 400 useable returns. The proportion of retired household heads,  $n = 32,$  was lower than in the other states, but the proportions of nondeliverable,  $n = 184,$  and never heard from,  $n = 880,$  were higher.

### **Data Management**

Before the onset of data entry, questions 6 and 40 were precoded. If the response was unclear or had more than one entry, a value for missing data was entered. The data entry program enabled the data to be entered directly and then uploaded to the mainframe computer. Data entry was verified by a double entry verification system. The value "9" was used for missing data (McFadden & Brandt, 1991).

## Measurement of Variables

The variables included in the theoretical model (see Figure 2, Chapter 2) were measured by single item measures. The single measures were either dichotomous or categorical. The composite measure technique was used to build a scale by summing the variables under consideration.

Single item measurements, which included dichotomous and categorical variables, were used to measure exogenous variable, predisposing characteristics: age, education, gender, and marital status, and an intervening variable: number of years in community. Spouse/partner's influence, children's influence, and parent's influence on retirement decisions, preference to retire in present community, family income, respondent's health, spouse/partner's health, suitability of home size, tenure preference, structure preference, move to a more suitable home, and age integrated/age segregated neighborhood preference during retirement were categorical data. A composite measure was constructed for the number of sources of retirement income.

### Exogenous Variables

#### Predisposing Characteristics

Age. Age of respondents measured the respondent's age in years. The year respondent was born (Question 38 on the questionnaire) was subtracted from 1990 to provide the age in years.

Education. Education of respondent measured highest level of education ranging from "less than 12 years" to "graduate or professional degree (doctoral)" (Question 41 on the questionnaire). Education was recategorized into 4 categories and coded as follows: (1) "high school graduate or less," (2) "some college or community college degree," (3)

"bachelors," and (4) "masters or doctoral degree."

**Gender.** Gender of respondent was a dichotomous variable (Question 32 on the questionnaire). Males were coded as "1", and females as "0."

**Marital status.** The marital status of the respondent was a categorical variable (Question 33 on the questionnaire). It was recoded into married as "1" and others as "0," which included never married, separated, divorced, or widowed.

### **Intervening Variables**

#### **Familial Influencing Factors**

**Spouse's influence on retirement decisions.** Spouse/partner's influence measured how much influence the spouse/partner had on retirement decisions (Question 21A on the questionnaire). The four measures were recoded as follows (1) "none," (2) "slight," (3) "moderate," (4) "strong."

**Children's influence on retirement decisions.** Children's influence measured how much influence children had on retirement decisions (Question 21D on the questionnaire). The four measures were recoded as follows (1) "none," (2) "slight," (3) "moderate," (4) "strong."

**Parent's influence on retirement decisions.** Parent's influence measured how much influence parents had on retirement decisions (Question 21B on the questionnaire). The four measures were recoded as follows (1) "none," (2) "slight," (3) "moderate," (4) "strong."

#### **Community Related Factors**

**Number of years in community.** The number of years the respondent lived in or near the community was asked (Question 17 on the questionnaire). It was a single

measure score and was recoded into 5 categories: (1) "0-10 years," (2) "11-20 years," (3) "21-30 years," (4) "31-40 years," (5) ">40 years."

**Preference to retire in present community.** The categorical scale measured the preference to retire in or near the present community (Question 15 on the questionnaire). The scale was recoded (1) "strongly prefer somewhere else," (2) "somewhat prefer somewhere else," (3) "somewhat prefer present community," and (4) "strongly prefer present community."

### **Economic Factors**

**Family income.** Family income measured the total family income in 10 categories and ranged from less than \$10,000 to \$95,000 or more (Question 42 on the questionnaire). It was combined into five categories as follows: (1) "< \$19,999," (2) "\$20,000 - \$34,999," (3) "\$35,000-\$49,999," (4) "\$50,000-\$79,999," (5) "\$80,000-\$95,000 or more."

**Number of sources of retirement income.** Number of sources of retirement income was a composite score which summed the number of planned retirement income sources (Question 23 on the questionnaire). "Yes" was recoded 1 and "No" was 0. The score was generated by summing all the positive responses for the question and could range from a high 14 to a low of 1. The "do not know" responses were recoded as missing.

### **Health Related Factors**

**Respondent's health.** Respondent's health measured the current self reported health of the respondent (Question 37 on the questionnaire) in four categories ranging from (1) "poor" to (4) "excellent."

**Spouse/partner's health.** This variable evaluated the spouse/partner's health as reported by the respondent (Question 37A on the questionnaire) in four categories ranging from (1) "poor" to (4) "excellent."

### **Housing Related Factors for Retirement**

**Suitability of home size.** Present home size assessed if current home was too large, about the right size, or too small for use during retirement (Question 31 on the questionnaire). It was recoded (0) "too large or too small," and (1) "right size."

**Tenure preference.** The dichotomous variable evaluated the respondent's preference to own or rent the home to live in during the first ten years of retirement (Question 9 on the questionnaire). Prefer to own was recoded "1" and prefer to rent was "0."

**Structure preference.** Housing structure preference measured the type of housing structure most liked to live in during the first ten years of retirement in 7 categories (Question 10 on the questionnaire). It was recoded into 4 categories, (1) "recreational vehicle," (2) "mobile homes (on owned or rented lots)," (3) "multifamily housing," and (4) "single family house, detached from any other house."

**Move to a more suitable home.** Respondents were asked if they had moved or planned to move to a home more suited for retirement living (Question 22C on the questionnaire) which were in 4 categories. It was recoded into 3 categories, (0) "no plans", (1) "plan to do (before 1992 or after 1992)," and (2) "have done."

### **Endogenous Variables**

#### **Neighborhood Preference during Retirement**

Neighborhood preference during retirement evaluated the respondent's preference

for age-integrated or segregated neighborhoods or communities during the first ten years and after ten years of retirement (Question 13 on the questionnaire). It was recoded (1) "for communities with people of all ages," and (0) "for communities with older people" (categories 2 and 3 of Question 13 on the questionnaire).

### **Statistical Analyses**

The statistical analyses were computed using the Statistical Package for the Social Sciences for Personal Computers (SPSS/PC+).

### **Description of the Sample**

Frequency distributions were run in order to describe the socio-demographic characteristics of the respondents.

### **Testing for Multicollinearity**

Pearson product moment correlations were computed and analyzed to test for multicollinearity among the variables in the model. Variables with correlation coefficients of .80 or greater, would be dropped from the model.

### **Preliminary Analysis**

The function of the preliminary analysis was to establish the causal and reciprocal relationships among the variables in the model as the model had not been previously tested. Stepwise multiple regression analyses was run without imposing the assumptions of path analysis. There were relationships between pairs of variables for which there were no compelling theoretical base for positing direction. In order to include such relationships in the model, it was necessary to test the model through stepwise multiple regression. Each variable in the model was treated in turn, as the endogenous variable, with all remaining variables in the model treated as exogenous variables. If variable X significantly

influenced endogenous variable Y, but variable Y did not appear to significantly influence variable X, a causal direction from X to Y was posited. The arrows indicate the direction of influence and the numbers are the betas, and can be either negative or positive. If both X and Y had a statistically significant influence on each other, their relationship was entered into the model as being "reciprocal or ambiguous;" that is, the direction went both ways. Reciprocal or ambiguous relationships are designated by lines with arrowheads at both ends and the numbers indicate Pearson correlation coefficients (r). The significance level was set at .05.

### Path Analysis

Once the causal and ambiguous relationships were established, path analysis or a series of multiple regression analyses were completed. Both causal and reciprocal relationships between the exogenous and endogenous variables were tested for the block equation path model (Berghorn, Schafer, Steere & Wiseman, 1978). The significance level was set at .05.

Path analysis provides a theoretical model specified as a system of simultaneous equations which are linear, additive, and usually, recursive (Boyle, 1970) and tests the causal ordering of the variables in the model (Berghorn et al., 1978). Path analysis assigns directions to relationships among variables and the arrows in the model indicate the direction of influence and represent the researcher's hypothesis of a causal effect. The influence may be direct or indirect: direct influence is represented by a single arrow from one variable to another, whereas an indirect influence is shown by an arrow coming from a variable that itself is the recipient of another arrow (Kerlinger, 1979).

Thus, in path analysis, certain endogenous variables are represented to be

completely dependent on the others as linear functions. The exogenous variables are assumed to be given and may be intercorrelated but an explanation of their intercorrelation is not undertaken, assuming their cause comes from outside the model (Wolfle, 1977). For all endogenous variables, there is an extra variable assumed but not indicated in the model. This extra variable is called the "disturbance," "residual," or "error." This extra variable represented all other sources of variation not explained by the exogenous variables, such as explicit variables not included in the model, deviations from linearity, and random errors (Wolfle, 1977).

In path analysis, the combination of exogenous variables explains a certain proportion of the variance found in the endogenous variables. The arrows indicate the direction of influence and the number along the arrows are the betas and therefore indicate the strength of association between the two variables, either negative or positive. Betas may range from -1.0 to +1.0, and the closer a beta approaches 1 in either direction, the stronger is that relationship (Berghorn et al., 1978).

The use of dummy variables to represent an endogenous variable has been a matter of interest in social science research. Boyle (1970) reports that the use of dummy variables as endogenous variables does not alter the results of a path-regression analysis, although it supplies information which might lead to rescaling and hence a change in standardized path coefficients. Using dummy variables as exogenous variables automatically assumes interval scales which are proportional to effects, and this could alter both kinds of coefficients. Finally, using dummy variables to represent intervening variables combines both of the above statements, and hence again has the consequence of building in interval scales which are proportional to effects (Boyle, 1970).

### **Decomposition of Effects**

Total association between two variables may be decomposed through path analysis into direct effect, indirect effect, spurious effect, and joint association. Direct effect is a partial derivative and is a measure of a direct causal effect of one variable on another. Indirect effect occurs through intervening variables and is a measure of an indirect causal effect of one variable on another. Spurious effect occurs from joint antecedent variables, that is, a third variable is an antecedent cause of two other variables. Joint association involves as one of its components a correlation between variables to which no causal interpretation is attached. The advantage of decompositions is to attach causal interpretation to various traverses (Wolfle, 1977).

### **Path Analysis Model**

The causal model consisted of four levels of variables: 1) age integrated/age segregated neighborhood preference during retirement which included preferences during first ten years and after ten years, 2) health related factors (respondent's health and spouse/partner's health), and housing related factors for retirement (suitability of home size, tenure preference, structure preference, and move to a more suitable home), 3) familial influencing factors (spouse/partner's influence, children's influence, and parent's influence), community related factors (number of years in community, and preference to retire in community), and economic factors (family income, and number of sources of retirement income), and 4) exogenous variables (age, education, gender, and marital status) (see Figure 2).

According to the model to be tested, age integrated/age segregated neighborhood preference during the first ten years of retirement ( $X_1$ ) and after ten years of retirement

( $X_2$ ) were projected to be influenced by health related factors: respondent's health ( $X_3$ ), and spouse/partner's health ( $X_4$ ), and housing related factors for retirement: suitability of home size ( $X_5$ ), tenure preference ( $X_6$ ), structure preference ( $X_7$ ), move to a more suitable home ( $X_8$ ). These variables were in turn projected to be influenced by economic factors: familial influencing factors: spouse/partner's influence ( $X_9$ ), children's influence ( $X_{10}$ ), and parent's influence ( $X_{11}$ ), community related factors: number of years in community ( $X_{12}$ ), and preference to retire in community ( $X_{13}$ ), and family income ( $X_{14}$ ), and number of sources of retirement income ( $X_{15}$ ). The exogenous variables: age ( $X_{16}$ ), education ( $X_{17}$ ), gender ( $X_{18}$ ), and marital status ( $X_{19}$ ) were projected to influence familial influencing factors, community, economic, health related factors, housing factors for retirement, and age integrated/age segregated neighborhood preference during retirement.

The path model was written as:

$$X_1 = f(X_3, X_4, X_5, X_6, X_7, X_8, \dots, X_{19}),$$

$$X_2 = f(X_3, X_4, X_5, X_6, X_7, X_8, \dots, X_{19}),$$

$$X_3 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_4 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_5 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_6 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_7 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_8 = f(X_9, X_{10}, X_{11}, X_{12}, X_{13}, \dots, X_{19}),$$

$$X_9 = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{10} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{11} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{12} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{13} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{14} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

$$X_{15} = f(X_{16}, X_{17}, X_{18}, X_{19}),$$

where:

$X_1$  = age integrated/age segregated neighborhood preference during first ten years  
of retirement,

$X_2$  = age integrated/age segregated neighborhood preference after ten years of  
retirement,

$X_3$  = respondent's health,

$X_4$  = spouse/partner's health,

$X_5$  = suitability of home size,

$X_6$  = tenure preference,

$X_7$  = structure preference,

$X_8$  = move to a more suitable home,

$X_9$  = spouse/partner's influence,

$X_{10}$  = children's influence,

$X_{11}$  = parent's influence,

$X_{12}$  = number of years in community,

$X_{13}$  = preference to retire in community,

$X_{14}$  = family income,

$X_{15}$  = number of sources of retirement income,

$X_{16}$  = age,

X<sub>17</sub> = education,

X<sub>18</sub> = gender,

X<sub>19</sub> = marital status.

**Hypotheses.** A proposed path analysis model to be tested served as the researcher's set of hypotheses about various relationships among variables which were related to and accounted for the variance of a select number of endogenous variables (Schumm, Southerly, & Figley, 1980). In this study, the proposed causal model of age integrated/age segregated neighborhood preference during retirement served as the set of hypotheses and offered informal predication of significant ( $p \leq .05$ ) paths within the tested model.

The research hypotheses for this study are:

H1) Spouse/partner's influence on retirement decisions will be:

- a) positively related to age,
- b) positively related to education,
- c) negatively related to gender, and
- d) positively related to marital status.

H2) Children's influence on retirement decisions will be:

- a) positively related to age,
- b) positively related to education,
- c) negatively related to gender, and
- d) positively related to marital status.

H3) Parent's influence on retirement decisions will be:

- a) positively related to age,

- b) positively related to education,
- c) negatively related to gender, and
- d) negatively related to marital status.

H4) Number of years in community will be:

- a) positively related to age,
- b) negatively related to education,
- c) negatively related to gender, and
- d) positively related to marital status.

H5) Preference to retire in present community will be:

- a) positively related to age,
- b) negatively related to education,
- c) negatively related to gender, and
- d) positively related to marital status.

H6) Family income will be:

- a) positively related to age,
- b) positively related to education,
- c) positively related to gender, and
- d) positively related to marital status.

H7) Number of sources of retirement income will be:

- a) positively related to age,
- b) positively related to education,
- c) positively related to gender, and
- d) positively related to marital status.

- d) positively related to marital status.
- H8) Respondent's health will be:
- a) negatively related to age,
  - b) positively related to education,
  - c) positively related to gender,
  - d) positively related to marital status,
  - e) positively related to spouse/partner's influence on retirement decisions,
  - f) negatively related to children's influence on retirement decisions,
  - g) negatively related to parent's influence on retirement decisions,
  - h) positively related to number of years in community,
  - i) positively related to preference to retire in community,
  - j) positively related to family income, and
  - k) positively related to number of sources of retirement income.
- H9) Spouse/Partner's health will be:
- a) negatively related to age,
  - b) positively related to education,
  - c) positively related to gender,
  - d) positively related to marital status,
  - e) positively related to spouse/partner's influence on retirement decisions,
  - f) negatively related to children's influence on retirement decisions,
  - g) negatively related to parent's influence on retirement decisions,
  - h) positively related to number of years in community,
  - i) positively related to preference to retire in community,

k) positively related to number of sources of retirement income.

H10) Suitability of home size will be:

- a) positively related to age,
- b) negatively related to education,
- c) negatively related to gender,
- d) negatively related to marital status,
- e) negatively related to spouse/partner's influence on retirement decisions,
- f) negatively related to children's influence on retirement decisions,
- g) positively related to parent's influence on retirement decisions,
- h) positively related to number of years in community,
- i) positively related to preference to retire in community,
- j) negatively related to family income, and
- k) negatively related to number of sources of retirement income.

H11) Tenure preference will be:

- a) negatively related to age,
- b) positively related to education,
- c) positively related to gender,
- d) positively related to marital status,
- e) negatively related to spouse/partner's influence on retirement decisions,
- f) negatively related to children's influence on retirement decisions,
- g) positively related to parent's influence on retirement decisions,
- h) positively related to number of years in community,
- i) positively related to preference to retire in community,

- j) positively related to family income, and
- k) positively related to number of sources of retirement income.

H12) Structure preference will be:

- a) negatively related to age,
- b) positively related to education,
- c) positively related to gender,
- d) positively related to marital status,
- e) positively related to spouse/partner's influence on retirement decisions,
- f) positively related to children's influence on retirement decisions,
- g) negatively related to parent's influence on retirement decisions,
- h) positively related to number of years in community,
- i) positively related to preference to retire in community,
- j) positively related to family income, and
- k) positively related to number of sources of retirement income.

H13) Move to a more suitable home will be:

- a) positively related to age,
- b) positively related to education,
- c) positively related to gender,
- d) negatively related to marital status,
- e) negatively related to spouse/partner's influence on retirement decisions,
- f) negatively related to children's influence on retirement decisions,
- g) positively related to parent's influence on retirement decisions,
- h) negatively related to number of years in community,

- i) negatively related to preference to retire in community,
  - j) positively related to family income, and
  - k) positively related to number of sources of retirement income.
- H14) Age integrated/age segregated neighborhood preference during the first ten years of retirement will be:
- a) negatively related to age,
  - b) positively related to education,
  - c) positively related to gender,
  - d) positively related to marital status,
  - e) negatively related to spouse/partner's influence on retirement decisions,
  - f) negatively related to children's influence on retirement decisions,
  - g) positively related to parent's influence on retirement decisions,
  - h) positively related to number of years in community,
  - i) positively related to preference to retire in community,
  - j) positively related to family income,
  - k) positively related to number of sources of retirement income,
  - l) positively related to respondent's health,
  - m) positively related to spouse/partner's health,
  - n) positively related to suitability of home size for retirement,
  - o) positively related to tenure preference for retirement,
  - p) positively related to structure preference for retirement, and
  - q) positively related to move to home suited for retirement.

- H15) Age integrated/age segregated neighborhood preference after ten years of retirement will be:
- a) negatively related to age,
  - b) positively related to education,
  - c) positively related to gender,
  - d) positively related to marital status,
  - e) positively related to spouse/partner's influence on retirement decisions,
  - f) positively related to children's influence on retirement decisions,
  - g) positively related to parent's influence on retirement decisions,
  - h) positively related to number of years in community,
  - i) positively related to preference to retire in community,
  - j) positively related to family income,
  - k) positively related to number of sources of retirement income,
  - l) positively related to respondent's health,
  - m) positively related to spouse/partner's health,
  - n) positively related to suitability of home size for retirement,
  - o) positively related to tenure preference for retirement,
  - p) positively related to structure preference for retirement, and
  - q) positively related to move to home suited for retirement.

## **CHAPTER IV**

### **FINDINGS**

The respondents' profile, multicollinearity test results, preliminary analysis results, path analysis results, results of decomposition of effects, and the proposed model will be discussed in this chapter.

#### **Respondents' Profile**

The description of the respondents by their socio-demographic characteristics are included in the profile (see Table 1). The respondents' ages ranged from 40 to 65 years. The sample consisted of 68.5% respondents aged 40-55 years and 31.5% aged 56-64 years. There were 27.5% respondents who had high school degrees or less, 36.9% had some college or community college degrees, and 35.5% of the respondents had either bachelors' or graduate degrees. The majority of the respondents (81.4%) were males; 18.6% were females. The majority of the respondents (81.5%) were married. The not married category which consisted of never married, separated, widowed, or divorced respondents made up the rest of the sample (18.5%).

#### **Multicollinearity Test Results**

Pearson product moment correlations were analyzed among the exogenous, intervening, and endogenous variables to ascertain whether multicollinearity was apparent. Because there was no correlation coefficient greater than .60, it was determined that multicollinearity was not a problem in the regression analysis (see Table 2).

#### **Preliminary Analysis Results**

The preliminary analysis model was computed using stepwise multiple regression. Each variable was treated as an endogenous variable with all other variables in the model

**Table 1: Frequencies and percentages of socio demographic variables**

<b>Variables</b>	<b>N</b>	<b>%</b>
<b>Age</b>		
40-55 years	868	68.5
56-65 years	399	31.5
<b>Total</b>	1267	100.0
<b>Education</b>		
High school or less	350	27.5
Community college	470	36.9
Bachelors	245	19.2
Masters or Doctoral	208	16.3
<b>Total</b>	1273	99.9
<b>Gender</b>		
Male	1052	81.4
Female	240	18.6
<b>Total</b>	1292	100.0
<b>Marital Status</b>		
Married	1054	81.5
Not married	240	18.5
<b>Total</b>	1294	100.0

kept as exogenous variables. The causal and reciprocal relationships were established as shown in Figure 3.

**Table 2: Pearson product moment correlation of exogenous, intervening, and endogenous variables**

	1	2	3	4	5	6	7	8	9	10	11
1 Age	1.00										
2 Education	-.16**	1.00									
3 Gender	.03	.04	1.00								
4 Marital	.10*	-.07	.11*	1.00							
5 Spouse infl	-.08	.06	.01	-.00	1.00						
6 Child infl	-.14**	.06	-.05	.00	.30**	1.00					
7 Parent infl	-.07	-.04	-.10*	-.03	.43**	.41**	1.00				
8 Num of yrs	.20**	-.22**	-.01	.03	-.04	-.11*	.03	1.00			
9 Pref to ret	.13**	-.07	-.01	.06	-.06	-.00	-.04	.16**	1.00		
10 Fam Inc	-.01	.37**	.01	.02	.02	-.05	-.09	-.09	-.01	1.00	
11 Sources	.05	.25**	-.02	.05	.04	.00	.01	.05	.07	.34**	1.00
12 Resp hith	-.15**	.26**	.03	-.03	.01	-.06	-.08	-.11*	-.03	.26**	.14**
13 Spse hith	-.17**	.24**	.06	-.00	-.00	-.01	-.06	-.13*	.01	.25**	.12*
14 Home suit	.04	-.12*	-.01	-.02	-.04	-.03	.04	-.02	.17**	-.11*	-.07
15 Ten pref	-.10*	-.03	-.06	-.03	-.04	-.01	-.02	-.01	.17**	-.04	-.01
16 Struc pref	-.06	.08	.07	.03	-.01	.05	-.00	-.07	.10*	-.00	-.02
17 Move home	.06	.02	-.01	-.01	-.05	-.05	.04	-.04	-.03	-.01	-.02
18 First ten	-.05	.05	-.02	-.01	.02	.03	.06	-.04	.06	.02	-.04
19 After ten	-.08	.12*	.03	-.03	.05	.07	.06	-.07	.01	.13*	.04

\*\* p < .001

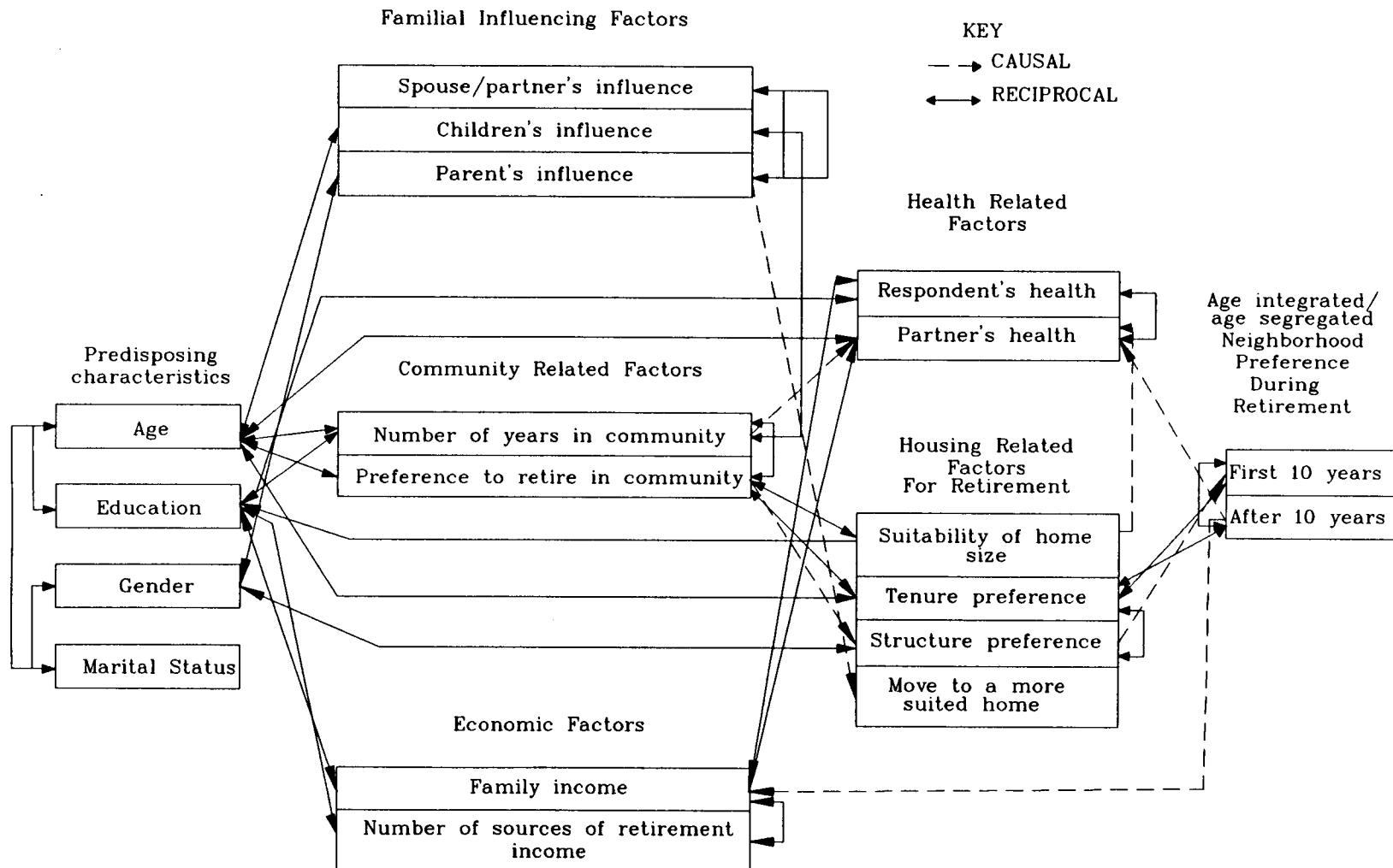
\* p < .01

**Table 2 (continued)**

	12	13	14	15	16	17	18	19
1 Age								
2 Education								
3 Gender								
4 Marital								
5 Spouse infl								
6 Child infl								
7 Parent infl								
8 Num of yrs								
9 Pref to ret								
10 Fam Inc								
11 Sources								
12 Resp hith	1.00							
13 Spse hith	.60**	1.00						
14 Home suit	-.11*	-.11*	1.00					
15 Ten pref	.06	.06	.04	1.00				
16 Struc pref	-.02	.06	-.03	.19**	1.00			
17 Move home	-.04	-.03	-.07	-.01	-.00	1.00		
18 First ten	.02	.01	.00	.23**	.13**	.05	1.00	
19 After ten	.15**	.15**	.06	.17**	.10*	.01	.33**	1.00

\*\* p &lt; .001

\* p &lt; .01



**Figure 3: Preliminary analysis model of factors affecting age integrated/age segregated neighborhood preference during retirement**

### **Predisposing Characteristics**

#### **Age**

Age had reciprocal relationships with six variables: education ( $r=-.164$ ,  $p=.001$ ), children's influence on retirement decisions ( $r=-.139$ ,  $p=.001$ ), number of years in community ( $r=.205$ ,  $p=.001$ ), preference to retire in community ( $r=.130$ ,  $p=.001$ ), spouse's health ( $r=-.169$ ,  $p=.001$ ), and preferred tenure during retirement ( $r=-.096$ ,  $p=.01$ ) as shown in Table 3.

#### **Education**

Education had reciprocal relationships with four variables: number of years in community ( $r=-.221$ ,  $p=.001$ ), family income ( $r=.369$ ,  $p=.001$ ), number of sources of retirement income ( $r=.247$ ,  $p=.001$ ), and respondent's health ( $r=.262$ ,  $p=.001$ ) (see Table 3).

#### **Gender**

Gender had reciprocal relationships with two variables: marital status ( $r=.110$ ,  $p=.01$ ); and parent's influence on retirement decisions ( $r=-.095$ ,  $p=.01$ ) (see Table 3).

#### **Marital Status**

Marital status had a reciprocal relationship with age ( $r=.097$ ,  $p=.01$ ) (see Table 3).

### **Familial Influencing Factors**

#### **Spouse's Influence on Retirement Decisions**

Reciprocal relationships were observed between spouse/partner's influence and children's influence on retirement decisions ( $r=.299$ ,  $p=.001$ ) and parent's influence on retirement decisions ( $r=.434$ ,  $p=.001$ ) as shown in Table 3.

### **Children's Influence on Retirement Decisions**

Children's influence on retirement decisions had reciprocal relationships with: parent's influence on retirement decisions ( $r=.408$ ,  $p=.001$ ); and number of years in community ( $r=-.110$ ,  $p=.01$ ) (see Table 3).

### **Parent's Influence on Retirement Decisions**

Parents' influence on retirement decisions had a significant causal relationship with move to a home suited for retirement ( $p=.02$ ,  $B=.078$ ) (see Table 3).

### **Community Related Factors**

#### **Number of Years in Community**

Number of years in community had a significant causal relationship with spouse/partner's health ( $p=.04$ ,  $B=-.081$ ). There was a reciprocal relationship between number of years in community and preference to retire in community ( $r=.163$ ,  $p=.001$ ) as shown in Table 3.

#### **Preference to Retire in Community**

Preference to retire in community had a reciprocal influence on suitability of home size for retirement ( $r=.170$ ,  $p=.001$ ) and a causal relationship with structure preference for retirement ( $p=.03$ ,  $B=.089$ ) (see Table 3).

### **Economic Factors**

#### **Family Income**

There were reciprocal relationships between family income and respondent's health ( $r=.264$ ,  $p=.001$ ) and family income and spouse/partner's health ( $r=.248$ ,  $p=.001$ ) as shown in Table 3.

### **Number of Sources of Retirement Income**

Reciprocal relationship was observed between number of sources of retirement income and family income ( $r=.338$ ,  $p=.001$ ) (see Table 3).

### **Health Related Factors**

#### **Respondent's Health**

Respondent's health had a reciprocal relationship with spouse/partner's health ( $r=.600$ ,  $p=.001$ ) (see Table 3).

#### **Spouse/partner's Health**

Reciprocal relationship was observed between spouse/partner's health and respondent's health ( $r=.600$ ,  $p=.001$ ) as shown in Table 3.

### **Housing Related Factors for Retirement**

#### **Suitability of Home Size**

Suitability of home size for retirement had causal relationships with two variables: education ( $p=.01$ ,  $B=-.114$ ) and spouse/partner's health ( $p=.01$ ,  $B=-.106$ ) (see Table 3).

#### **Tenure Preference**

There were reciprocal relationships between tenure preference and preference to retire in community ( $r=.169$ ,  $p=.001$ ) and tenure preference and structure ( $r=.187$ ,  $p=.001$ ) (see Table 3).

#### **Structure Preference**

Structure preference during retirement had significant causal influences on gender ( $p=.03$ ,  $B=.085$ ) and age integrated/age segregated neighborhood preference during first ten years of retirement ( $p=.03$ ,  $B=.089$ ) (see Table 3).

### **Move to More Suitable Home**

No reciprocal or causal relationships were found as shown in Table 3.

### **Neighborhood Preference during Retirement**

#### **First Ten Years of Retirement**

Reciprocal relationships were observed between age integrated/age segregated neighborhood preference during first ten years and tenure preference during retirement ( $r=.227$ ,  $p=.001$ ) and choice of age integrated/age segregated neighborhoods after ten years of retirement ( $r=.333$ ,  $p=.001$ ) (see Table 3).

#### **After Ten Years of Retirement**

Causal relationships were observed between age integrated/age segregated neighborhood preference after ten years of retirement and spouse/partner's health ( $p=.00$ ,  $B=.128$ ), and family income ( $p=.01$ ,  $B=.101$ ), and a reciprocal relationship with tenure preference during retirement ( $r=.166$ ,  $p=.001$ ) (see Table 3).

### **Summary**

Once the relationships among the variables in the model were established, it was observed that spouse/partner's influence on retirement decisions did not have relationships with variables at other levels. However, it was decided to retain this variable in the model as the review of literature signified its importance. It was also noted that marital status did not have significant relationships with variables in another level. Nonetheless, it was decided that this variable would be retained as it was an exogenous variable.

**Table 3: Results of preliminary analysis model**

Variables	Age			Education			Gender			Marital status		
	B	r	p	B	r	p	B	r	p	B	r	p
Age	-	1.00	-	-	-.164	.001	.015	-	.71	-	.097	.01
Education	-	-.164	.001	-	1.00	-	.041	-	.31	-.056	-	.17
Gender	.026	-	.51	.036	-	.32	-	1.00	-	-	.110	.01
Marital	-	.097	.01	-.058	-	.11	-	.110	.01	-	1.00	-
Spouse infl	-.036	-	.38	.025	-	.50	.060	-	.18	.004	-	.93
Children infl	-	-.139	.001	.042	-	.25	-.012	-	.78	.023	-	.58
Parent infl	-.038	-	.38	-.005	-	.90	-	-.095	.01	-.010	-	.81
Num of yrs	-	.205	.001	-	-.221	.001	-.014	-	.72	.015	-	.72
Prefer to ret	-	.130	.001	-.034	-	.35	-.023	-	.57	.050	-	.22
Fam Income	.072	-	.09	-	.369	.001	-.006	-	.89	.020	-	.63
Source of ret	.073	-	.07	-	.247	.001	-.021	-	.60	.042	-	.30
Resp health	-.057	-	.25	-	.262	.001	.028	-	.50	-.020	-	.63
Spouse health	-	-.169	.001	.051	-	.26	.056	-	.17	.005	-	.90
Home suitab	.004	-	.91	-	-.123	.01	-.000	-	.99	-.022	-	.58
Tenure pref	-	-.096	.01	-.043	-	.24	-.058	-	.15	-.017	-	.67
Structure pre	-.025	-	.54	-.064	-	.08	.069	-	.09	.027	-	.51
Move home	.062	-	.11	.036	-	.32	-.003	-	.94	-.018	-	.66
First ten yrs	-.021	-	.60	.032	-	.37	-.014	-	.72	-.004	-	.92
After ten yrs	-.015	-	.71	.040	-	.28	.037	-	.36	-.030	-	.47

Table 3 (continued)

Variables	Spouse's Influence			Children's Influence			Parents' Influence			Num of Yrs in Com			Pref to Retire		
	B	r	p	B	r	p	B	r	p	B	r	p	B	r	p
Age	-.036	-	.33	-	-.139	.001	-.019	-	.60	-	.205	.001	-	.130	.001
Education	.061	-	.09	.026	-	.49	-.031	-	.42	-	.221	.001	.002	-	.97
Gender	.051	-	.16	-.015	-	.69	-	-.095	.01	-.000	-	.99	-.011	-	.79
Marital	.006	-	.87	.025	-	.49	-.018	-	.61	-.005	-	.89	.050	-	.20
Spouse infl	-	1.00	-	-	.299	.001	-	.434	.001	-.030	-	.49	-.032	-	.42
Children infl	-	.299	.001	-	1.00	-	-	.408	.001	-	-.110	.01	.031	-	.44
Parent infl	-	.434	.001	-	.408	.001	-	1.00	-	-	.034	>.05	-.041	-	.29
Years in com	-.041	-	.27	-	-.110	.01	-	.034	>.05	-	1.00	-	-	.163	.001
Pref to ret	-.045	-	.21	-.047	-	.21	-.031	-	.37	-	.163	.001	-	1.00	-
Fam income	.064	-	.08	-.026	-	.48	-	-.095	>.05	-.041	-	.35	.032	-	.41
Num of sour	.040	-	.27	.002	-	.96	.020	-	.59	-	.054	>.05	.073	-	.06
Resp health	.054	-	.14	-.058	-	.12	-.036	-	.32	-.018	-	.71	.019	-	.63
Spouse heal	.019	-	.60	-.017	-	.65	-.016	-	.65	-.081	-	.04	.055	-	.17
Home suit	-.053	-	.15	-.031	-	.39	.059	-	.09	-	-.023	>.05	-	.170	.001
Tenure pref	-.032	-	.38	-.011	-	.77	-.008	-	.81	-.020	-	.61	-	.169	.001
Struct pref	-.012	-	.73	.043	-	.24	-.007	-	.83	-.051	-	.19	.089	-	.03
Move home	-.060	-	.10	-.058	-	.11	.078	-	.02	-.054	-	.16	-.013	-	.74
First ten yrs	-.008	-	.83	-.001	-	.98	.041	-	.23	-.035	-	.37	.025	-	.53
After ten yrs	.015	-	.68	.029	-	.43	.040	-	.26	-.022	-	.57	-.017	-	.67

**Table 3 (continued)**

Variables	Family Income			Sources of Ret Inc			Resp Health			Spouse Health		
	B	r	p	B	r	p	B	r	p	B	r	p
Age	.053	-	.15	.059	-	.13	-.043	-	.18	-	-.169	.001
Education	-	.369	.001	-	.247	.001	-	.262	.001	.050	-	.16
Gender	-.016	-	.66	-.023	-	.54	-.001	-	.97	.045	-	.17
Marital	.027	-	.45	.047	-	.21	-.019	-	.54	.019	-	.55
Spouse infl	.033	-	.40	.034	-	.36	.008	-	.80	-.021	-	.53
Children infl	-.029	-	.47	.019	-	.62	-.046	-	.14	.017	-	.60
Parent infl	-	-.095	>.05	.040	-	.29	-.033	-	.29	-.007	-	.83
Num of yrs	-.021	-	.58	-	.054	>.05	-.016	-	.63	-.045	-	.17
Prefer to ret	-.008	-	.82	.068	-	.08	-.030	-	.33	.035	-	.29
Fam Income	-	1.00	-	-	.338	.001	-	.264	.001	-	.248	.001
Source of ret	-	.338	.001	-	1.00	-	.014	-	.68	.012	-	.72
Resp health	-	.264	.001	.039	-	.32	-	1.00	-	-	.600	.001
Spouse health	-	.248	.001	.027	-	.50	-	.600	.001	-	1.00	-
Home suitab	-.037	-	.31	-.012	-	.75	-.019	-	.54	-.035	-	.29
Tenure pref	-.043	-	.23	.005	-	.89	.032	-	.31	.016	-	.62
Structure pre	-.020	-	.58	-.025	-	.51	-.053	-	.09	.061	-	.06
Move home	-.001	-	.97	-.020	-	.59	-.017	-	.58	.003	-	.92
First ten yrs	.017	-	.63	-.046	-	.22	.011	-	.73	-.010	-	.75
After ten yrs	.062	-	.09	-.08	-	.84	.044	-	.17	.047	-	.15

**Table 3 (continued)**

Variables	Suitability of Home			Tenure preference			Structure preference			Move to Home		
	B	r	p	B	r	p	B	r	p	B	r	p
Age	.008	-	.85	-	-.096	.01	-.041	-	.30	-	.062	>.05
Education	-	-.123	.01	-.070	-	.07	.074	-	.06	-	.023	>.05
Gender	.004	-	.93	-.064	-	.10	.085	-	.03	-	-.008	>.05
Marital	-.032	-	.42	-.032	-	.40	.026	-	.51	-	-.013	>.05
Spouse infl	-.034	-	.39	-.047	-	.23	-.002	-	.97	-	-.051	>.05
Children infl	-.035	-	.38	-.046	-	.24	.056	-	.16	-	-.051	>.05
Parent infl	.032	-	.42	-.036	-	.36	.002	-	.97	-	.043	>.05
Num of yrs	-	-.023	>.05	.007	-	.86	-.062	-	.12	-	-.037	>.05
Prefer to ret	-	.170	.001	-	.169	.001	.065	-	.11	-	-.026	>.05
Fam Income	-.067	-	.12	-.056	-	.15	.003	-	.93	-	-.011	>.05
Source of ret	-.039	-	.34	-.015	-	.70	-.013	-	.74	-	-.024	>.05
Resp health	-.050	-	.32	.041	-	.30	-.034	-	.39	-	-.041	>.05
Spouse health	-.106	-	.01	.017	-	.66	.040	-	.31	-	-.026	>.05
Home suitab	-	1.00	-	.017	-	.66	-.036	-	.37	-	-.074	>.05
Tenure pref	-.001	-	.97	-	1.00	-	-	.187	.001	-	-.012	>.05
Structure pre	-.047	-	.24	-	.187	.001	-	1.00	-	-	-.001	>.05
Move home	-.074	-	.06	-.012	-	.75	-.003	-	.93	-	1.00	-
First ten yrs	-.040	-	.35	-	.227	.001	.089	-	.03	-	.054	>.05
After ten yrs	-	.064	>.05	-	.166	.001	.039	-	.36	-	.013	>.05

**Table 3 (continued)**

Variables	First Ten Years			After Ten Years		
	B	r	p	B	r	p
Age	-.011	-	.77	-.039	-	.31
Education	.017	-	.66	.061	-	.14
Gender	-.019	-	.62	.032	-	.39
Marital	.005	-	.90	-.027	-	.47
Spouse infl	.011	-	.77	.047	-	.21
Children infl	.012	-	.76	.069	-	.07
Parent infl	.043	-	.25	.058	-	.13
Num of yrs	-.021	-	.58	-.029	-	.45
Prefer to ret	.027	-	.48	-.041	-	.29
Fam Income	-.014	-	.72	.101	-	.01
Source of ret	-.049	-	.20	.011	-	.79
Resp health	-.042	-	.28	.077	-	.11
Spouse health	-.051	-	.18	.128	-	.00
Home suitab	-.025	-	.51	-	.064	>.05
Tenure pref	-	.227	.001	-	.166	.001
Structure pre	.067	-	.08	.036	-	.35
Move home	.052	-	.17	.008	-	.84
First ten yrs	-	1.00	-	-	.333	.001
After ten yrs	-	.333	.001	-	1.00	-

## Path Analysis Results

### Intervening Variables

#### Familial Influencing Factors

**Spouse's influence on retirement decisions.** The spouse/partner's influence on retirement decisions was regressed on the exogenous variables and the results of this analysis are given in Table 4. Two percent of the variability of spouse/partner's influence can be explained by the exogenous variables. One of the paths was significant at  $p \leq .05$  level, gender ( $p=.01$ ) was a significant determinant of spouse/partner's influence on retirement decisions (see Figure 4). Women ( $B=-.103$ ) were more inclined to have their spouse or partner's influence when making retirement decisions.

**Table 4: Results of the analysis of spouse's influence on retirement decisions**

Variables	Significance	Beta
Age	.61	-.020
Education	.36	.035
Gender	.01*	-.103
Marital Status	.24	-.046

$$\begin{aligned}
 R^2 &= .0167 \\
 \text{Sig F} &= .019 \\
 * p \leq &= .05
 \end{aligned}$$

**Children's influence on retirement decisions.** The results of the analysis of children's influence on retirement decisions regressed on the exogenous variables are given in Table 5. Two percent of the variability of children's influence can be explained by the exogenous variables. Gender ( $p=.04$ ) was a significant determinant of children's influence on retirement decisions as shown in Figure 4. Men ( $B=-.080$ ) were likely to have less influence from their children when making retirement decisions.

**Table 5: Results of the analysis of children's influence on retirement decisions**

Variables	Significance	Beta
Age	.06	-.073
Education	.53	.024
Gender	.04*	-.080
Marital Status	.34	-.036

$$R^2 = .0161$$

$$\text{Sig F} = .024$$

$$* p \leq = .05$$

**Parent's influence on retirement decisions.** Parent's influence on retirement decisions was regressed on the exogenous variables, and the results are presented in Table 6. Four percent of the variability of parent's influence can be explained by the exogenous variables. Of the four paths, two were significant. Gender ( $p=.00$ ) and marital status ( $p=.00$ ) were significant determinants of parent's influence on retirement decisions (see Figure 4). Women ( $B=-.126$ ) and non married ( $B=-.113$ ) respondents were more inclined to have stronger influence from their parents on retirement decisions.

**Table 6: Results of the analysis of parent's influence on retirement decisions**

<b>Variables</b>	<b>Significance</b>	<b>Beta</b>
Age	.49	.026
Education	.06	-.071
Gender	.00*	-.126
Marital Status	.00*	-.113

$R^2 = .0421$   
 Sig F = .000  
 \* p  $\leq$  = .05

### **Community Related Factors**

**Number of years in community.** The results of the analysis of the number of years in community regressed on the exogenous variables are given in Table 7. Ten percent of the variability of the number of years in community can be explained by the exogenous variables. Two of the four paths were significant. Age (p=.00) and education (p=.00) were significant determinants of number of years in community as shown in Figure 4. Older (B=.189) respondents were more likely to live longer in the community than younger respondents, while better educated (B=-.224) respondents were less likely to live in the same community for a long period of time.

**Table 7: Results of the analysis of number of years in community**

<b>Variables</b>	<b>Significance</b>	<b>Beta</b>
Age	.00*	.189
Education	.00*	-.224
Gender	.35	-.035
Marital Status	.81	-.009

$$R^2 = .1018$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

**Preference to retire in community.** Preference to retire in community was regressed on the exogenous variables, and the results are presented in Table 8. Two percent of the variability of preference to retire in community was explained by these variables. One path, age ( $p=.00$ ), was significant (see Figure 4). The older the respondent ( $B=.125$ ) the more likely their preference to retire in the community.

**Table 8: Results of the analysis of preference to retire in community**

<b>Variables</b>	<b>Significance</b>	<b>Beta</b>
Age	.00*	.125
Education	.35	-.036
Gender	.57	-.022
Marital Status	.75	.013

$$R^2 = .0193$$

$$\text{Sig F} = .01$$

$$* p \leq = .05$$

### Economic Factors

**Family income.** Family income was regressed on the exogenous variables, and the analysis is shown in Table 9. Seventeen percent of the variability of family income was explained by the exogenous variables. As shown in Figure 4, two paths were significant. Education ( $p=.00$ ) and marital status ( $p=.00$ ) were significant determinants of family income. The strongest determinant of family income was education ( $B=.377$ ). Better educated respondents had higher family incomes. Also, married ( $B=.158$ ) respondents were more likely to have higher family incomes.

**Table 9: Results of the analysis of family income**

Variables	Significance	Beta
Age	.18	.047
Education	.00*	.377
Gender	.40	.030
Marital Status	.00*	.158

$$R^2 = .1683$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

**Number of sources of retirement income.** The results of the analysis of the number of sources of retirement income regressed on the exogenous variables are given in Table 10. Twenty nine percent of the variability of number of sources of retirement income was explained by these variables. Age ( $p=.02$ ) and education ( $p=.00$ ) were significant determinants of number of sources of retirement income (see Figure 4). Older

(B=.084) respondents were more likely to have a greater number of sources of retirement income than younger respondents. Additionally, better educated (B=.281) respondents tended to have more sources of retirement income.

**Table 10: Results of the analysis of number of sources of retirement income**

Variables	Significance	Beta
Age	.02*	.084
Education	.00*	.281
Gender	.73	-.013
Marital Status	.08	.067

$$R^2 = .2875$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

### **Health Related Factors**

**Respondent's health.** Respondent's health was regressed on four exogenous variables and seven intervening variables and the results of the analysis are presented in Table 11. Thirteen percent of the variability of respondent's health was explained by these variables. Three paths were significant, two paths from the exogenous variables and one path from the intervening variables. Age ( $p=.00$ ), education ( $p=.00$ ), and family income ( $p=.00$ ) were significant determinants of respondent's health. Education had a direct influence on respondent's health and an indirect influence on respondent's health through family income.

Older respondents were more likely to report poor health ( $B=-.138$ ) than younger

respondents. Higher educated respondents rated their health as being better ( $B=.170$ ) than those with less education. In addition, respondents with higher incomes were likely to have better health ( $B=.168$ ).

**Table 11: Results of the analysis of respondent's health**

Variables	Significance	Beta
Age	.00*	-.138
Education	.00*	.170
Gender	.82	-.008
Marital Status	.58	.021
Spouse/partner's influence	.28	.045
Children's influence	.21	-.053
Parent's influence	.13	-.067
Number of years in community	.22	-.048
Preference to retire in community	.57	.022
Family income	.00*	.168
Number of sources of retirement income	.34	.039

$$R^2 = .132$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

**Spouse/partner's health.** The results of the analysis of spouse/partner's health on four exogenous variables and seven intervening variables are shown in Table 12. Twelve percent of the variability of spouse/partner's health was explained by the exogenous and intervening variables. Age ( $p=.00$ ) and education ( $p=.00$ ) and family income ( $p=.00$ ) were significant determinants of spouse/partner's health (see Figure 4). Education had a

direct influence on spouse/partner's health and an indirect influence on spouse/partner's health through family income.

Younger respondents reported their spouse/partner's health as being better ( $B=-.153$ ) than the health of spouse/partner of older respondents. Respondents with higher education rated their spouse/partner's health as being better than those with less education ( $B=.124$ ). As family income increased it was perceived that spouse/partner's health was reported as being good ( $B=.179$ ).

**Table 12: Results of the analysis of spouse/partner's health**

Variables	Significance	Beta
Age	.00*	-.153
Education	.00*	.124
Gender	.50	.026
Marital Status	.52	.025
Spouse/partner's influence	.71	.016
Children's influence	.67	-.018
Parent's influence	.46	-.032
Number of years in community	.09	-.068
Preference to retire in community	.14	.057
Family income	.00*	.179
Number of sources of retirement income	.42	.033

$$R^2 = .117$$

$$\text{Sig F} = .00$$

$$^* p \leq = .05$$

### **Housing Related Factors for Retirement**

**Suitability of home size.** Suitability of home size for retirement was regressed on four exogenous variables and seven intervening variables, and the results of the analysis are presented in Table 13. Six percent of the variability of suitability of home size for retirement was explained by these variables. Education ( $p=.01$ ) and preference to retire in community ( $p=.00$ ) were significant determinants of suitability of home size for retirement (see Figure 4).

**Table 13: Results of the analysis of suitability of home size**

Variables	Significance	Beta
Age	.87	.006
Education	.01*	-.110
Gender	.99	-.006
Marital Status	.43	-.031
Spouse/partner's influence	.24	-.051
Children's influence	.34	-.042
Parent's influence	.07	.083
Number of years in community	.09	-.071
Preference to retire in community	.00*	.168
Family income	.34	-.041
Number of sources of retirement income	.39	-.036

$$R^2 = .057$$

$$\text{Sig F} = .00$$

$$* p \leq .05$$

It was more likely that better educated respondents felt their homes were not suitable for retirement ( $B = -.110$ ). Moreover, respondents who strongly preferred to retire in the community felt their homes were suitable for retirement ( $B = .168$ ).

**Tenure preference.** Tenure preference was regressed on four exogenous variables and seven intervening variables and the results of the analysis are presented in Table 14. Six percent of the variability of tenure preference was explained by these variables. Age ( $p = .00$ ), and preference to retire in community ( $p = .00$ ) were significant determinants of tenure preference as shown in Figure 4. Age had a direct influence on tenure preference and indirect influences on tenure preference through preference to retire in community.

**Table 14: Results of the analysis of tenure preference**

Variables	Significance	Beta
Age	.00*	-.135
Education	.52	-.029
Gender	.46	-.029
Marital Status	.48	-.028
Spouse/partner's influence	.26	-.049
Children's influence	.79	-.012
Parent's influence	.72	.016
Number of years in community	.56	-.024
Preference to retire in community	.00*	.205
Family income	.49	-.030
Number of sources of retirement income	.92	-.004

$$R^2 = .060$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

As age increased preference to be a homeowner decreased ( $B = -.135$ ). Furthermore, those respondents who preferred homeownership had a strong preference to retire in community ( $B = .205$ ).

**Structure preference.** The results of the analysis of structure preference regressed on four exogenous variables and seven intervening variables are shown in Table 15. Four percent of the variability of structure preference was explained by these variables. Preference to retire in community ( $p = .00$ ) was a significant determinant of structure preference (see Figure 4). Respondents who preferred single family homes during retirement were more likely to retire in the community ( $B = .123$ ).

**Table 15: Results of the analysis of structure preference**

Variables	Significance	Beta
Age	.06	-.078
Education	.13	.067
Gender	.11	.063
Marital Status	.18	.054
Spouse/partner's influence	.71	-.016
Children's influence	.25	.051
Parent's influence	.98	-.001
Number of years in community	.12	-.065
Preference to retire in community	.00*	.123
Family income	.57	-.025
Number of sources of retirement income	.49	-.030

$$R^2 = .041$$

$$\text{Sig F} = .01$$

$$* p \leq .05$$

**Move to a more suitable home.** Move to a home suited for retirement was regressed on four exogenous variables and seven intervening variables, and the results of the analysis are shown in Table 16. Two percent of the variability of move to a home suited for retirement was explained by these variables. Parent's influence on retirement decisions ( $p = .04$ ) was a significant determinant of move to a home suited for retirement (see Figure 4). Respondents who were more likely to move to a home suited for retirement had a stronger influence from their parents on retirement decisions ( $B = .096$ ).

**Table 16: Results of the analysis of move to a more suitable home**

Variables	Significance	Beta
Age	.07	.077
Education	.23	.055
Gender	.95	.003
Marital Status	.48	-.028
Spouse/partner's influence	.14	-.065
Children's influence	.17	-.062
Parent's influence	.04*	.096
Number of years in community	.27	-.046
Preference to retire in community	.45	-.031
Family income	.65	-.021
Number of sources of retirement income	.78	-.012

$$R^2 = .019$$

$$\text{Sig F} = .35$$

$$* p \leq = .05$$

### Endogenous Variables

#### Neighborhood Preference during Retirement

During first ten years of retirement. Age integrated/age segregated neighborhood preference during first ten years of retirement was regressed on four exogenous variables and thirteen intervening variables, and the results of this analysis are shown in Table 17. Seven percent of the variability of age integrated/age segregated neighborhood preference during first ten years of retirement was explained by these variables. Tenure preference ( $p=.00$ ) was a significant determinant of age integrated/age segregated neighborhood preference during the first ten years of retirement (see Figure 4). Respondents who preferred to be homeowners during retirement preferred neighborhoods with people of all ages during the first ten years of retirement ( $B=.210$ ).

After ten years of retirement. Age integrated/age segregated neighborhood preference after ten years of retirement was regressed on four exogenous variables and thirteen intervening variables and the results presented in Table 18. Nine percent of the variability of age integrated/age segregated neighborhood preference after ten years of retirement was explained by these variables. Three paths were significant. Family income ( $p=.03$ ), suitability of home size for retirement ( $p=.02$ ), and tenure preference ( $p=.00$ ) were significant determinants of age integrated/age segregated neighborhood preference after ten years of retirement as shown in Figure 4.

Respondents with higher incomes were more likely to prefer neighborhoods with people of all ages after ten years of retirement ( $B=.096$ ). Respondents who felt they had the right size house ( $B=.094$ ) and homeowners ( $B=.155$ ) also preferred age integrated neighborhoods after ten years of retirement.

**Table 17: Results of the analysis of neighborhood preference during first ten years of retirement**

Variables	Significance	Beta
Age	.72	-.015
Education	.28	.050
Gender	.85	-.008
Marital Status	.96	-.002
Spouse/partner's influence	.91	-.005
Children's influence	.91	-.005
Parent's influence	.12	.073
Number of years in community	.51	-.028
Preference to retire in community	.41	.035
Family income	.44	.036
Number of sources of retirement income	.19	-.057
Respondent's health	.86	.009
Spouse/partner's health	.50	-.034
Suitability of home size	.81	-.010
Tenure preference	.00*	.210
Structure preference	.06	.078
Move to a more suitable home	-	-

$$R^2 = .071$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

**Table 18: Results of the analysis of neighborhood preference after ten years of retirement**

Variables	Significance	Beta
Age	.69	-.017
Education	.26	.051
Gender	.36	.037
Marital Status	.42	-.032
Spouse/partner's influence	.89	.006
Children's influence	.26	.050
Parent's influence	.20	.060
Number of years in community	.78	-.012
Preference to retire in community	.57	-.024
Family income	.03*	.096
Number of sources of retirement income	.84	-.008
Respondent's health	.14	.076
Spouse/partner's health	.20	.065
Suitability of home size	.02*	.094
Tenure preference	.00*	.155
Structure preference	.17	.056
Move to a more suitable home	-	-

$$R^2 = .087$$

$$\text{Sig F} = .00$$

$$* p \leq = .05$$

### **Significant Paths**

The following paths were supported in the tested path model:

$$\begin{aligned}
 X_1 &= f(X_6), \\
 X_2 &= f(X_5, X_6, X_{14}), \\
 X_3 &= f(X_{14}, X_{16}, X_{17}), \\
 X_4 &= f(X_{14}, X_{16}, X_{17}), \\
 X_5 &= f(X_{13}, X_{17}), \\
 X_6 &= f(X_{13}, X_{16}), \\
 X_7 &= f(X_{13}), \\
 X_8 &= f(X_{11}), \\
 X_9 &= f(X_{18}), \\
 X_{10} &= f(X_{18}), \\
 X_{11} &= f(X_{18}, X_{19}), \\
 X_{12} &= f(X_{16}, X_{17}), \\
 X_{13} &= f(X_{16}), \\
 X_{14} &= f(X_{17}, X_{19}), \\
 X_{15} &= f(X_{16}, X_{17}).
 \end{aligned}$$

where:

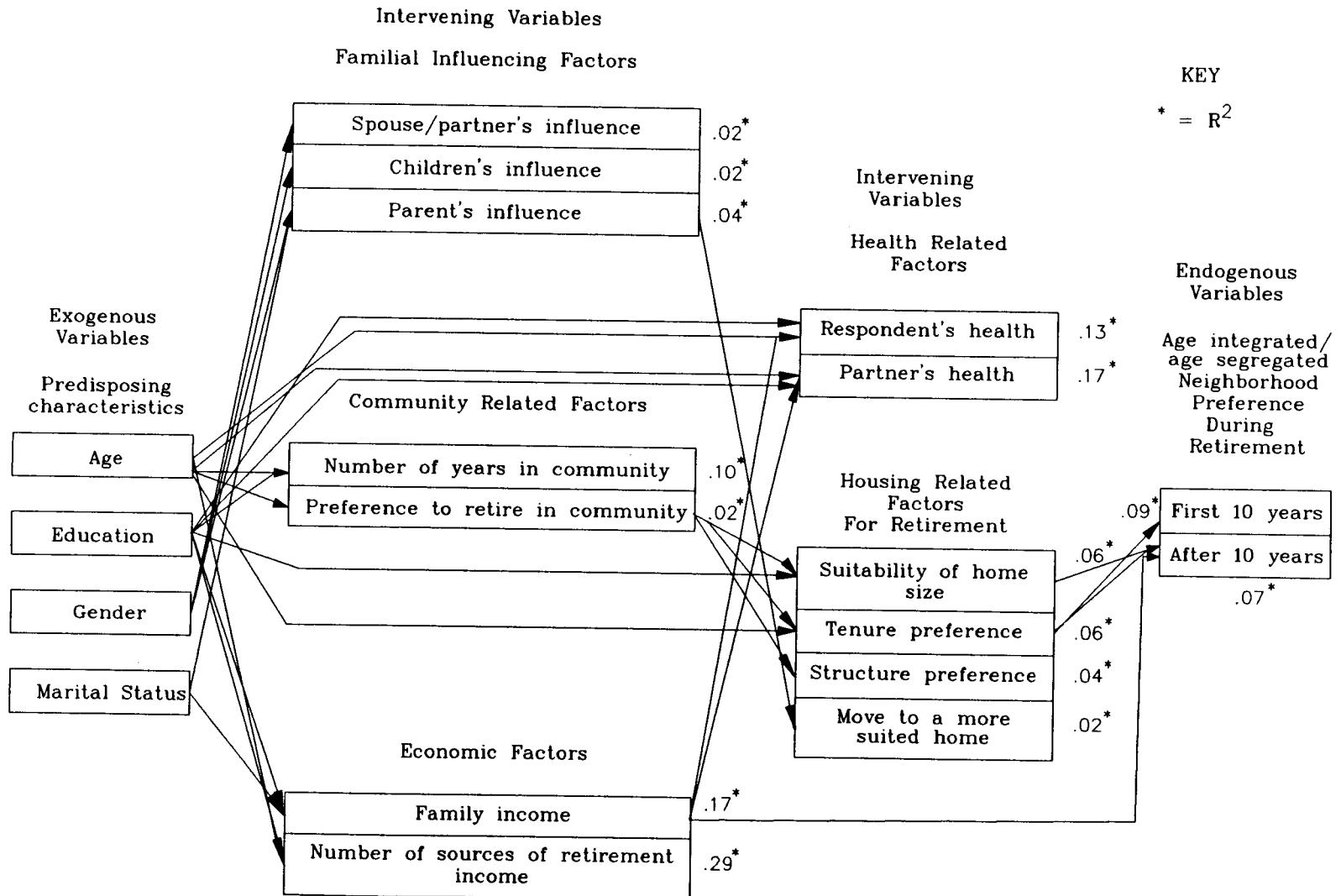
$X_1$  = age integrated/age segregated neighborhood preference during first ten years of retirement,  $X_2$  = age integrated/age segregated neighborhood preference after ten years of retirement,  $X_3$  = respondent's health,  $X_4$  = spouse/partner's health,  $X_5$  = suitability of home size,  $X_6$  = tenure preference,  $X_7$  = structure preference,  $X_8$  = move to a more suitable home,  $X_9$  = spouse/partner's influence,

$X_{10}$  = children's influence,  $X_{11}$  = parent's influence,  $X_{12}$  = number of years in community,  $X_{13}$  = preference to retire in community,  $X_{14}$  = family income,  $X_{15}$  = number of sources of retirement income,  $X_{16}$  = age,  $X_{17}$  = education,  $X_{18}$  = gender,  $X_{19}$  = marital status.

The significant paths, and the  $R^2$  for each of the intervening and endogenous variables, are illustrated in Figure 4. Tenure preference for retirement had a direct effect on age integrated/age segregated neighborhood preference during the first ten years of retirement. Suitability of home size, tenure preference for retirement, and family income had direct effects on age integrated/age segregated neighborhood preference after ten years of retirement. Age and education had direct effects on respondent's health and education had an indirect effect through family income. Also, age and education had direct effects on spouse/partner's health and education had an indirect effect through family income.

Preference to retire in the community, and education had direct effects on suitability of home size for retirement. Age had a direct effect on tenure preference for retirement and an indirect effect through preference to retire in the community. Preference to retire in the community had a direct effect on structure preference for retirement. Parent's influence on retirement decisions had a direct effect on move to a more suitable home for retirement.

Gender had direct effects on spouse/partner's influence, children's influence, and parent's influence on retirement decisions. Also, marital status had a direct effect on parent's influence on retirement decisions. Age and education had direct effects on



**Figure 4: Path analysis model of factors affecting age integrated/age segregated neighborhood preference during retirement**

number of years in community. Age had a direct effect on preference to retire in community. Education and marital status had direct effects on family income. Age and education had direct effects on number of sources of retirement income.

### **Results of the Decomposition of Effects**

The decomposition of the total association of significant paths in the path analysis model was presented in Table 19. Tenure preference for retirement had a direct effect on age integrated/age segregated neighborhood preference during the first ten years of retirement but part of the total association was due to spurious effect from spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, number of sources of retirement income, age, education, gender, and marital status (see Table 19).

The total association of the path, effect of tenure preference for retirement on age integrated/age segregated neighborhood preference after ten years of retirement was a composition of direct and spurious effects. The spurious effect was due to spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, number of sources of retirement income, age, education, gender, and marital status (see Table 19).

Suitability of home size for retirement had a direct effect on age integrated/age segregated neighborhood preference after ten years of retirement, but the total association was partly due to spurious effect. The spurious effect was due to spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, number of sources of retirement income, age, education, gender, and marital status (see Table 19).

Family income had a direct effect on age integrated/age segregated neighborhood preference after ten years of retirement, but part of the total association was due to indirect and spurious effects. The indirect effect was through respondent's and spouse/partner's health, suitability of home size, tenure preference, structure preference, and move to a more suitable home for retirement. The spurious effect was due to age, education, gender, and marital status (see Table 19).

Family income also had a direct effect on respondent's health. The total association for this path had spurious effect due to age, education, gender, and marital status (see Table 19).

The total association of the path, effect of family income on respondent's health was a composition of direct and spurious effects. The spurious effect was due to age, education, gender, and marital status (see Table 19).

Age had a direct influence on respondent's health but part of the total association is due to indirect and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

The total association of the path, effect of age on spouse/partner's health was due to direct, indirect, and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital

status were correlated (see Table 19).

Education had a direct effect on respondent's health, but part of the total association was due to indirect and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

The total association of the path, effect of education on spouse/partner's health was due to direct, indirect, and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

Preference to retire in the community had a direct effect on suitability of home size for retirement, but part of the total association was due to a spurious effect. The spurious effect was due to age, education, gender, and marital status (see Table 19).

The total association of the path, effect of education on suitability of home size for retirement was due to direct, indirect, and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

Preference to retire in the community also had a direct effect on tenure preference

for retirement. The total association for this path had a spurious effect due to age, education, gender, and marital status (see Table 19).

Age had a direct effect on tenure preference for retirement, but part of the total association was due to indirect and joint associations. The indirect effect was through spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, family income, and number of sources of retirement income. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

Preference to retire in the community had a direct effect on structure preference for retirement. The total association for this path had a spurious effect due to age, education, gender, and marital status (see Table 19).

The total association of the path, effect of parent's influence on retirement decisions on move to a more suitable home was a composition of direct and spurious effects. The spurious effect was due to age, education, gender, and marital status (see Table 19).

Gender had a direct effect on spouse/partner's influence on retirement decisions, but the total association was partly due to a joint association. The joint association was due to age, education, gender, and marital status being correlated (see Table 19).

Gender also had a direct effect on children's influence on retirement decisions, but part of the total association was due to a joint association. The joint association was due to age, education, gender, and marital status being correlated (see Table 19).

The total association of the path, effect of gender on parent's influence on retirement decisions was a composition of direct and joint associations. The joint

association was due to age, education, gender, and marital status being correlated (see Table 19).

Marital status had a direct effect on parent's influence on retirement decisions, but part of the total association was due to joint association. The joint association was due to age, education, gender, and marital status being correlated (see Table 19).

The total association of the path, effect of age on number of years in the community was a composition of direct and joint associations. The joint association was due to age, education, gender, and marital status being correlated (see Table 19).

Education had a direct effect on number of years in the community, but part of the total association was due to joint association. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

The total association of the path, effect of age on preference to retire in the community was a composition of direct and joint associations. The joint association was due to age, education, gender, and marital status being correlated (see Table 19).

Education had a direct effect on family income, but part of the total association was due to joint association. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

The total association of the path, effect of marital status on family income was due to direct and joint associations. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

Age had a direct effect on number of sources of retirement income, but part of the total association was due to joint association. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

The total association of the path, effect of education on number of sources of retirement income was due to direct and joint associations. The joint association was due to the fact that age, education, gender, and marital status were correlated (see Table 19).

### **Hypotheses Findings and Discussion**

The hypothesized relationships and resultant significant relationships within the path analysis model follow. The significant relationships and their relevance to previous research will be discussed, with possible explanations for the paths.

#### **Familial Influencing Factors**

**Spouse's influence on retirement decisions.** One of the hypothesized relationships resulting from spouse/partner's influence on retirement decisions regressed on the exogenous variables were significant in the path analysis model (see Table 20). It was hypothesized that spouse/partner's influence on retirement decisions was positively related to age, education, and marital status and negatively related to gender. It was found that gender was negatively related to spouse/partner's influence on retirement decisions.

Women had a stronger influence from their spouses on retirement decisions. These findings support Horowitz's (1985) findings that most married elders, both men and women, depended on their spouses for care and assistance in times of need and Chappell's (1991) conclusion that the presence of a spouse guaranteed informal support in old age.

In this study age was not a significant influence on retirement decisions and studies by Uhlman, Pearlman and Cain (1988) and Zweibel and Cassel (1989) show that spouses and other family members do not perform well in predicting the individual's preferences

**Table 19: Decomposition of effects of significant paths in path analysis model**

Variables	Total Association	Total Effect	Direct Effect	Indirect Effect	Joint Association	Spurious Effect
X <sub>1</sub> X <sub>6</sub>	.219	.210	.210	-	-	.009
X <sub>2</sub> X <sub>6</sub>	.149	.155	.155	-	-	-.006
X <sub>2</sub> X <sub>5</sub>	.092	.094	.094	-	-	.002
X <sub>2</sub> X <sub>14</sub>	.106	.091	.096	-.005	-	.015
X <sub>3</sub> X <sub>14</sub>	.229	.168	.168	-	-	.061
X <sub>4</sub> X <sub>14</sub>	.221	.179	.179	-	-	.042
X <sub>5</sub> X <sub>16</sub>	-.159	-.133	-.138	.005	-.026	-
X <sub>4</sub> X <sub>16</sub>	-.164	-.148	-.153	.005	-.016	-
X <sub>5</sub> X <sub>17</sub>	.283	.262	.170	.092	.021	-
X <sub>4</sub> X <sub>17</sub>	.240	.216	.124	.092	.024	-
X <sub>5</sub> X <sub>13</sub>	.173	.168	.168	-	-	.005
X <sub>5</sub> X <sub>17</sub>	-.149	-.145	-.110	-.035	-.004	-
X <sub>6</sub> X <sub>13</sub>	.190	.205	.205	-	-	-.015
X <sub>6</sub> X <sub>16</sub>	-.111	-.113	-.135	.022	.002	-

X<sub>1</sub> = living arrangement preferences during first ten years of retirement, X<sub>2</sub> = living arrangement preferences after ten years of retirement, X<sub>3</sub> = respondent's health, X<sub>4</sub> = spouse/partner's health, X<sub>5</sub> = suitability of home size, X<sub>6</sub> = tenure preference, X<sub>13</sub> = preference to retire in community, X<sub>14</sub> = family income, X<sub>16</sub> = age, X<sub>17</sub> = education.

**Table 19 (continued)**

Variables	Total Association	Total Effect	Direct Effect	Indirect Effect	Joint Association	Spurious Effect
X <sub>7</sub> X <sub>15</sub>	.110	.123	.123	-	-	-.013
X <sub>8</sub> X <sub>11</sub>	.098	.096	.096	-	-	.002
X <sub>9</sub> X <sub>18</sub>	-.108	-.103	-.103	-	-.005	-
X <sub>10</sub> X <sub>18</sub>	-.086	-.080	-.080	-	-.006	-
X <sub>11</sub> X <sub>18</sub>	-.140	-.126	-.126	-	-.014	-
X <sub>11</sub> X <sub>19</sub>	-.119	-.113	-.113	-	-.006	-
X <sub>12</sub> X <sub>16</sub>	.222	.189	.189	-	.033	-
X <sub>12</sub> X <sub>17</sub>	-.255	-.224	-.224	-	-.031	-
X <sub>13</sub> X <sub>16</sub>	.132	.125	.125	-	.007	-
X <sub>14</sub> X <sub>17</sub>	.359	.377	.377	-	-.018	-
X <sub>14</sub> X <sub>19</sub>	.140	.158	.158	-	-.018	-
X <sub>15</sub> X <sub>16</sub>	.046	.084	.084	-	-.038	-
X <sub>15</sub> X <sub>17</sub>	.263	.281	.281	-	-.018	-

X<sub>7</sub> = structure preference, X<sub>8</sub> = move to a more suitable home, X<sub>9</sub> = spouse/partner's influence, X<sub>10</sub> = children's influence, X<sub>11</sub> = parent's influence, X<sub>12</sub> = number of years in community, X<sub>13</sub> = preference to retire in community, X<sub>14</sub> = family income, X<sub>15</sub> = number of sources of retirement income, X<sub>16</sub> = age, X<sub>17</sub> = education, X<sub>18</sub> = gender, X<sub>19</sub> = marital status.

for choice of health care. These findings are contrary to High's (1990) findings which revealed that the elderly preferred their families to act as surrogate decision makers in case they were unable to make their own decisions.

**Children's influence on retirement decisions.** One of the hypothesized relationships resulting from children's influence on retirement decisions regressed on the exogenous variables was significant in the path analysis model (see Table 20). Children's influence on retirement decisions was hypothesized to be positively related to age, education, and marital status, and negatively related to gender. It was found that children's influence was negatively related to gender and the other three hypothesized relationships: age, education and marital status were not significant.

Findings of this study indicated that women tended to have a stronger influence on retirement decisions from their children. Stoller's (1990) findings indicated that the gender of the elderly appeared to influence whether he or she received help from a son or a daughter. Finley et al. (1988) had similar results, where, filial obligation differed depending on whether the care recipient was a mother or father. In addition, Dean, Kolody, Wood, and Ensel's (1989) and Beland (1984) findings indicated that fathers received less expressive support than mothers, the support tended to increase with age, the married tended to receive more support than the nonmarried, and as the parental income increased, the support received decreased. It was demonstrated that the most frequent caregivers next to spouses were adult children, particularly daughters (Chappell, 1991; Collopy, 1988; Dwyer & Coward, 1991; Pratt, Jones, Shin & Walker, 1989), while sons provided intermittent or occasional support (Stoller, 1990).

Jackson, Longino, Zimmerman, and Bradsher (1991) found that human resources

primarily provided by family members had been used as a resource by the elderly and this resource helped in postponing or avoiding institutionalization (Stull & Borgotta, 1987).

Not only were human resources provided to the elderly but family members also acted as decision makers. High (1988) characterized the hierachal pattern for surrogate decision makers as spouse followed by adult children, siblings, and other family members.

**Parent's influence on retirement decisions.** Two of the hypothesized relationships resulting from parent's influence on retirement decisions regressed on the exogenous variables were significant (see Table 20). It was hypothesized and found that parent's influence on retirement decisions was negatively related to gender and marital status. The other two hypothesized relationships were not significant.

Antonucci and Akiyama (1987) reported that older people indicated that they provided fewer types of support than younger people. Studies have shown that as people became older, they were more likely to be support receivers instead of support givers (Lee, 1985; Mutran & Reitzes, 1984). According to Blau (1973), elderly parents are only marginally involved in their families supported the findings of this study that parent's influence on retirement decisions was not significant with age.

### **Community Related Factors**

**Number of years in community.** Among the four hypothesized relationships resulting from number of years in community regressed on the exogenous variables, only two were found to be significant. It was hypothesized that number of years in community will be positively related to age and marital status, and negatively related to education and gender. It was found that age was positively related and education was negatively related to number of years in community, as shown in Table 20.

Persons who had lived in the community for a longer period of time were expected to have social networks or relations within the community. This could have contributed to the person preferring to continue living in the community. Research has indicated that older adults felt people were important part of their lives and having supportive relationships with others was positively correlated with higher life satisfaction (Chappell & Badger, 1989). Lee and Shehan (1989) found that frequency of interaction with friends positively affected the self-esteem of older persons.

Peplau, Miceli, and Morasch (1982) had indicated that loneliness was less among those with greater peer contacts rather than family contacts. The elderly with low levels of social support may be vulnerable to the effects of stressful life events. The elderly were more influenced by their immediate environment than other age groups (Poulin, 1984) and neighborhoods form a salient personal environment. According to Golant (1975), older persons have a lower propensity to move and create neighborhoods with a high concentration of elderly. Also, better educated elderly were inclined to move from communities in which they had lived and this study's findings substantiated that better educated preretirees had lived for a lesser number of years in the community.

**Preference to retire in community.** It was hypothesized that preference to retire in community will be positively related to age, and marital status, and negatively related to education, and gender. Only one hypothesized relationship was found to be significant: preference to retire in community was positively related to age, as shown in Table 20.

Older respondents may have preferred to retire in the community because friend and neighbor networks provide social support for the elderly on a short-term basis and act as a substitute for family support (Cantor, 1979; Johnson, 1983). Ross (1983) found that

neighbors who acted as 'family' provided social networks that was viable for the elderly living alone as well as those living in extended families. Findings of this study reveal that older respondents indicated a predisposition for the current community. Messer (1967) found that the elderly who had friends and neighbors tended to feel a greater sense of integration with the society than did those who were primarily dependent on their families for social contacts. Golant (1975), and Fitzpatrick and Logan (1985) reported that retirees will be able to maintain their current homes and may prefer to retire in the community.

### **Economic Factors**

**Family income.** Two of the hypothesized relationships resulting from family income regressed on the exogenous variables were significant in the path analysis model (see Table 20). Family income was hypothesized to be positively related to age, education, gender, and marital status. It was found that family income was positively related to education and marital status and the other two hypothesized relationships: age and gender were not significant.

Non married respondents indicated lower family incomes than those who were married. Concurrence for this finding was reported by several researchers. Logue (1991) concluded that unmarried women and less educated women found it difficult to avoid financial stress in old age. Davis, Grant, and Rowland (1990), and Minkler and Stone (1985) recognized that increases in the proportions of divorced and never married women may increase the feminization of poverty among the elderly. One of the solutions for the economic problem utilized by older, unmarried women was homesharing (Soldo et al., 1984). Although married respondents were more likely to have higher family incomes, never married elderly's subjective perception of their economic status was not

significantly different. Their evaluation of satisfaction with standard of living was positive and did not substantially differ from the married group (Stull & Scarisbrick-Hauser, 1989).

**Number of sources of retirement income.** Among the four hypothesized relationships resulting from number of sources of retirement income regressed on the exogenous variables, only two were found to be significant (see Table 20). It was hypothesized that number of sources of retirement income will be positively related to age, education, gender, and marital status. It was found that age and education were positively related to number of sources of retirement income but the other two hypothesized relationships: gender and marital status were not significant.

Older respondents had a greater number of retirement income sources and this was validated in Hurd's (1990) analysis of Retirement History Survey that on average, the elderly saved both directly and indirectly in preparation for retirement. They also felt their resources at retirement were adequate although quantitative measures were not assessed. Moon's (1983) findings indicated that being older and married had a strong positive impact on retirement income and subsequently on within-household aid. Respondents who earned higher incomes and had high levels of education experienced higher retirement income and were contributors of aid across households.

Chen (1985) analyzed the assets of the elderly and found that the percentages of elderly who owned homes, savings accounts, checking accounts and certificates of deposits had increased. Upp (1983) found that low-income elderly depended primarily on social security for their incomes but as incomes increased earnings and assets provided incomes rather than social security. As age increased, women became poorer than men as a consequence of pay and pension inequalities (Minkler & Stone, 1985). When aged parents

experienced a decreased standard of living, sons with higher incomes contributed to parental support more so than those with lower incomes (Seccombe, 1988). Kohen's (1983) findings indicated that as income decreased, number of close friends or relatives increased as did the social networks between the elderly and friends or relatives.

### **Health Related Factors**

**Respondent's health.** Three of the eleven hypothesized relationships resulting from respondent's health regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). The hypothesized relationships between respondent's health and age, education, and family income were significant. However, the remaining relationships between respondent's health and gender, marital status, spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, and number of sources of retirement income were not significant.

It was hypothesized and found that respondent's health was negatively related to age, and positively related to education, and family income. Older respondents evaluated their health as not being as good as younger respondents. Levkoff, Cleary, and Wetle (1987) found aged respondents in their sample evaluated their health worse than the middle-aged group. When the aged experience severe disabilities, it preempts them from living alone regardless of income, family resources, and personal preferences (Lawton, 1981; Soldo et al., 1984).

Mullins, Johnson, and Andersson (1987) found health variables to be especially predictive of loneliness among the elderly in independent living facilities. Those who lived alone, were unmarried, or had no companions tended to report worse functional disabilities

and more chronic conditions (Chappell & Badger, 1989). The functional health of the elderly was an important determinant of contact with their children. The lower the perceived level of strength and mobility, the higher the level of contact from adult children (Dewit, Wister, & Burch, 1988). Studies have also shown that health problems increased the probability of early retirement (Bazzoli, 1985; Gordon & Blinder, 1980). Muller and Boaz (1988) concluded that health problems reported by older men may be a reason for not working, but similar problems reported by younger men were rationalizations.

**Spouse/partner's health.** Three of the eleven hypothesized relationships resulting from spouse/partner's health regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that spouse/partner's health was negatively related to age, and positively related to education, and family income. The remaining hypothesized relationships between spouse/partner's health and gender, marital status, spouse/partner's influence, children's influence, parent's influence, number of years in community, preference to retire in community, and number of sources of retirement income were not significant.

Elderly women who were functionally disabled were more likely to be institutionalized than those with no functional disability (Soldo et al., 1984). Wister (1989) reported that if the spouse experienced functional disability, the house was chosen for its special design features to facilitate the disabled person.

### **Housing Related Factors for Retirement**

**Suitability of home size.** Two of the eleven hypothesized relationships resulting from suitability of home size for retirement regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that suitability of home size for retirement was negatively related to education, and positively related to preference to retire in community. The remaining hypothesized relationships between suitability of home size for retirement and age, gender, marital status, spouse/partner's influence, children's influence, parent's influence, number of years in community, family income, and number of sources of retirement income were not significant.

Wister's (1989) findings indicated that most elderly tended to view their residential situation as comfortable and accepted their present circumstances and Golant (1986) concluded that the elderly did not identify as many problems or express dissatisfaction with their homes as would be expected. Hence, there was no significant relationship between age and suitability of home size. Beland (1984) found that elderly who wished to leave their homes felt that senior housing provided some protection while enabling them to preserve personal autonomy. Those who preferred to retire in the present community were most likely to find their home sizes suitable for retirement. However, those who did not wish to retire in the community were more likely to find their home sizes unsuitable for retirement. This concurred with findings from Blonsky's (1975) and Carp's (1969) studies that found elderly who were dissatisfied with their dwelling units were most likely to relocate to senior housing.

**Tenure preference.** Two of the eleven hypothesized relationships resulting from tenure preference for retirement regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that tenure preference for retirement was negatively related to age and positively related to preference to retire in community. The remaining nine hypothesized relationships were not significant.

Previous studies found homeowners were less likely than renters to choose senior housing as a viable living alternative they grew older (Beland, 1984; Carp, 1969; Varady, 1984). Those who preferred to retire in the present community chose homeownership for retirement. According to Newman (1986) many older Americans own their homes and most choose to live in their own homes as they age. Recent projections indicate that homeownership is common among the aged and likely to increase in the future. Fitzpatrick and Logan (1985) and Golant (1980) expressed that as suburban residents grow older they will be able to maintain their current homes and Tierney (1987) predicted that older persons will not be forced into low cost housing in the central city as they will be able to maintain their homes.

**Structure preference.** One of the eleven hypothesized relationships resulting from structure preference for retirement regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that structure preference for retirement was positively related to preference to retire in community. The remaining ten hypothesized relationships were not significant.

Mangum (1988) reported that single family housing for the elderly was the most

acceptable in suburban neighborhoods. The results of this study indicate those who preferred to retire in the community selected single family dwellings as this structure type was the accepted housing norm in most communities. Poulin's (1984) study indicated that very few of those who lived in group housing for the elderly had close friends in the same housing complex, and this may have led to the choice of single family dwellings even at older ages.

**Move to a more suitable home.** One of the eleven hypothesized relationships resulting from move to a home suited for retirement regressed on the exogenous variables and seven intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that move to a home suited for retirement was positively related to parent's influence on retirement decisions. The remaining ten hypothesized relationships were not significant.

Parents who had a stronger influence on retirement decisions may have persuaded their adult children to move into homes more suited for retirement. This could have been motivated by the perceived need to move in their children during their later years. Or parents having experienced difficulties with their homes may have influenced their children to be more critical in evaluating the suitability of their homes for retirement. Lawton and Cohen's (1974) findings indicated the elderly who moved to new housing sites were more involved in the activities of the external world. Bultena and Wood (1969) found a positive association between well being of the elderly and moving to a new housing environment.

#### **Neighborhood Preference during Retirement**

**During first ten years of retirement.** One of the seventeen hypothesized relationships resulting from age integrated/age segregated neighborhood preference during

the first ten years of retirement regressed on the exogenous variables and thirteen intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that age integrated/age segregated neighborhood preference during the first ten years of retirement was positively related to tenure preference during retirement. The remaining sixteen hypothesized relationships were not significant.

The findings of this study indicated preferred homeownership led to preference for age integrated neighborhoods during the first ten years of retirement. Tierney (1987) predicted that suburban residents were able to maintain their homes and Choi (1991) indicated that homeownership enabled the elderly to live independent lives in their own homes. Although 'old-old', single elderly men, those living alone, and the functionally disabled were anticipated to be interested in senior housing, Varady's (1984) study did not support this premise. According to Mangum (1988), single-story housing for the elderly was acceptable to residents in urban middle and upper middle class neighborhoods but objected to group housing.

**After ten years of retirement.** Three of the seventeen hypothesized relationships resulting from age integrated/age segregated neighborhood preference after ten years of retirement regressed on the exogenous variables and thirteen intervening variables were significant in the path analysis model (see Table 20). It was hypothesized and found that age integrated/age segregated neighborhood preference after ten years of retirement was positively related to family income, suitability of home size for retirement, and tenure preference during retirement. The remaining fourteen hypothesized relationships were not significant.

**Table 20: Hypothesized and observed relationships among exogenous, intervening, and endogenous variables**

Variables	Spouse Inf		Child Inf		Parent Inf		Num of yrs		Pref comm		Fam Income		Sources	
	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs
Age	+		+		+		+	+	+	+	+		+	+
Education	+		+		+		-	-	-		+	+	+	
Gender	-	-	-	-	-	-	-		-		+		+	
Mar Status	+		+		-	-	+		+		+	+	+	+

Variables	Resp hith		Spouse hith		Suit home		Tenure pref		Struct pref		Move home	
	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs	Hyp	Obs
Age	-	-	-	-	+		-	-	-		+	
Education	+	+	+	+	-	-	+		+		+	
Gender	+		+		-		+		+		+	
Mar Status	+		+		-		+		+		-	
Spouse inf	+		+		-		-		+		-	
Child inf	-		-		-		-		+		-	
Parent inf	-		-		+		+		-		+	+
Num of yrs	+		+		+		+		+		-	
Pref comm	+		+		+	+	+	+	+	+	-	
Family income	+	+	+	+	-		+		+		+	
Sources	+		+		-		+		+		+	

**Table 20 (continued)**

Variables	Living arrange First Ten Years		Living arrange After Ten Years	
	Hyp	Obs	Hyp	Obs
Age	-		-	
Education	+		+	
Gender	+		+	
Marital Status	+		+	
Spouse Inf	-		+	
Child Inf	-		+	
Parent Inf	+		+	
Num of yrs	+		+	
Pref comm	+		+	
Family income	+		+	+
Sources	+		+	
Resp health	+		+	
Spouse health	+		+	
Suit home	+		+	+
Tenure pref	+	+	+	+
Structure pref	+		+	
Move home	+		+	

Income has been viewed as a significant determinant of the propensity to live alone, and for privacy and autonomy. Krivo and Mutchler's (1989) findings indicated that income and home ownership were positively correlated, suggested that better economic situations increased the rate of living alone, most likely because of the high levels of mortgage-free ownership in this age category. Choi (1991) explicated that economic status was an important determinant of living arrangements for white widows.

Communities with concentration of older persons provided more social, institutional, or political support for the elderly and this facilitated single-person living arrangement (Preston, 1984). One of the major concerns of living arrangement was the decision whether the elderly should remain in their own homes or move to some other environment. Researchers have written about the traumas associated with institutionalization and the guilt and anxiety experienced by adult children when institutionalization must be considered for their parents (Tobin & Kulys, 1981; Tobin & Lieberman, 1976).

### **Summary**

Age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement were directly influenced by intervening variables. Tenure preference ( $p=.00$ ,  $B=.210$ ) was a significant predictor of age integrated/age segregated neighborhood preference during the first ten years of retirement. Those who preferred homeownership during retirement preferred age integrated neighborhoods during their first ten years of retirement. Previous studies found homeowners were less likely than renters to choose senior housing as they became older (Beland, 1984; Varady, 1984), indicating a preference for age mixed communities.

Age integrated/age segregated neighborhood preference after ten years of retirement were significantly influenced by family income ( $p=.03$ ,  $B=.096$ ), suitability of home size ( $p=.02$ ,  $B=.094$ ), and tenure preference ( $p=.00$ ,  $B=.155$ ). Those who were economically well off indicated a predisposition for age integrated neighborhoods as did those who preferred homeownership and those who felt they had the right size homes for retirement. These findings support those of Krivo and Mutchler (1989) that income and homeownership are positively correlated with independent living, which supports the finding in this study: the influence of family income on preference for age integrated neighborhoods. Also, Choi's (1991) and Tierney's (1987) findings that homeownership enables the elderly to live independent lives in their homes to older ages is supported by this finding.

Indirect effects were also observed among the exogenous and intervening variables and age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement. Older preretirees preferred to retire in the community ( $p=.00$ ,  $B=.125$ ) and this preference for the present community led through two alternative paths to age integrated/age segregated neighborhood preference during retirement. First, this preference for present community influenced the choice of preferred homeownership during retirement ( $p=.00$ ,  $B=.205$ ). Those who favored homeownership indicated a preference for age integrated neighborhoods both during the first ten years ( $p=.00$ ,  $B=.210$ ) and after ten years of retirement ( $p=.00$ ,  $B=.155$ ). These interrelationships lead to the assumption that older respondents prefer to age in place as they showed a preference to retire in the present community and for homeownership. According to Newman (1986) many older Americans own their homes and most choose to

live in their own homes as they age. Recent projections indicate that homeownership is common among the aged and likely to increase in the future. Fitzpatrick and Logan (1985) and Golant (1980) expressed that as suburban residents grow older they will be able to maintain their current homes and age in place. Tierney (1987) predicted that older persons will not be forced into low cost housing in the central city as they will be able to maintain their homes.

Second, these older preretirees who preferred their present communities felt they had the right size homes for retirement ( $p=.00$ ,  $B=.168$ ), which in turn influenced the preference for age integrated neighborhoods after ten years of retirement ( $p=.02$ ,  $B=.094$ ). Older respondents who preferred to retire in the community may have social networks within the community and friends and neighbors who would be able to provide necessary support as they grow older. Studies by Johnson (1983) and Ross (1983) indicated that social support was a substitute for family or kinship networks and provided a greater sense of community integration. Many preretirees in a study by Gross et al. (1991) preferred to own their homes during retirement and be in neighborhoods with people of all ages.

Two exogenous variables, education and marital status, significantly influenced family income which in turn influenced age integrated/age segregated neighborhood preference after ten years of retirement. Higher educated ( $p=.00$ ,  $B=.377$ ) and married ( $p=.00$ ,  $B=.158$ ) respondents had higher family incomes which led to preference for age integrated neighborhoods after ten years of retirement ( $p=.03$ ,  $B=.096$ ). These findings concur with findings by Chen (1985) and Hurd (1990) that higher education contributed to higher family incomes. Chappell (1991) reported that married elderly were less likely to

be institutionalized, and Logue (1991) concluded that unmarried women found it difficult to avoid financial stress when they grow older. The finding that married respondents experienced higher family incomes was also substantiated by findings by Davis et al. (1990) and Minkler and Stone (1985).

The study was undertaken to identify the factors affecting age integrated/age segregated neighborhood preference during retirement. Although some of the predicted hypothesized relationships between the variables were not significant, the results can be utilized to make predictions and future projections. Health was not a significant influence on neighborhood preference during retirement. It might be the sample (comprised of preretirees) may be experiencing good health or respondents may have been reluctant to provide accurate health status for themselves and their spouses. However, studies have shown that functional health is a major contributor of the elderly's preference for independent living (Chappell & Badger, 1989; Kohen, 1983; Mullins et al., 1987).

The conclusions of this study should be tempered by the following caveats. First, the data of this research was based on preretirees conceptions and preferences for age integrated/age segregated neighborhoods during retirement. This could have contributed to the lack of significant effects between the exogenous variables and the endogenous variables. As the person reaches retirement age and beyond, changes in attitudes and preferences may be perceived and some of the exogenous variables, age, education, gender, and intervening variables, functional health of self and partner, may have significant bearings on age integrated/age segregated neighborhood preferences.

### **Proposed Model**

After testing the path analysis model, a new model was proposed which included

the addition of new variables and the elimination of present variables.

### **Exogenous Variables**

All the four exogenous variables: age, education, gender, and marital status were significant determinants of the intervening variables. However, the inclusion of variables, such as presence of children, current tenure, family income, functional health of self and partner would help in further explaining the variance among the endogenous variables (see Figure 5).

### **Intervening Variables**

#### **Familial Network Factors**

The three intervening variables included in this category did not have significant relationships with the other variables in the model. Perhaps, the elimination of these variables is recommended in future studies. Active filial networks encompassing children as well as other relatives and friends provide a stable, comprehensive social network and potential support system which broadens the range of choices available to the elderly. The elderly person's preference of neighborhoods may strongly reflect multiple factors such as intergenerational family ties, presence of a living spouse, kinship networks, and social support from friends, and the inclusion of these variables are recommended (Collopy, 1988; Dwyer & Coward, 1991; Pratt et al., 1989) (see Figure 5).

#### **Community Related Factors**

The number of years in community did not have significant relationships with other variables. It is recommended that the variable be excluded from future studies. The inclusion of variables such as perceived importance of community characteristics, especially personal safety, low cost of living, medical facilities available, low crime rate,

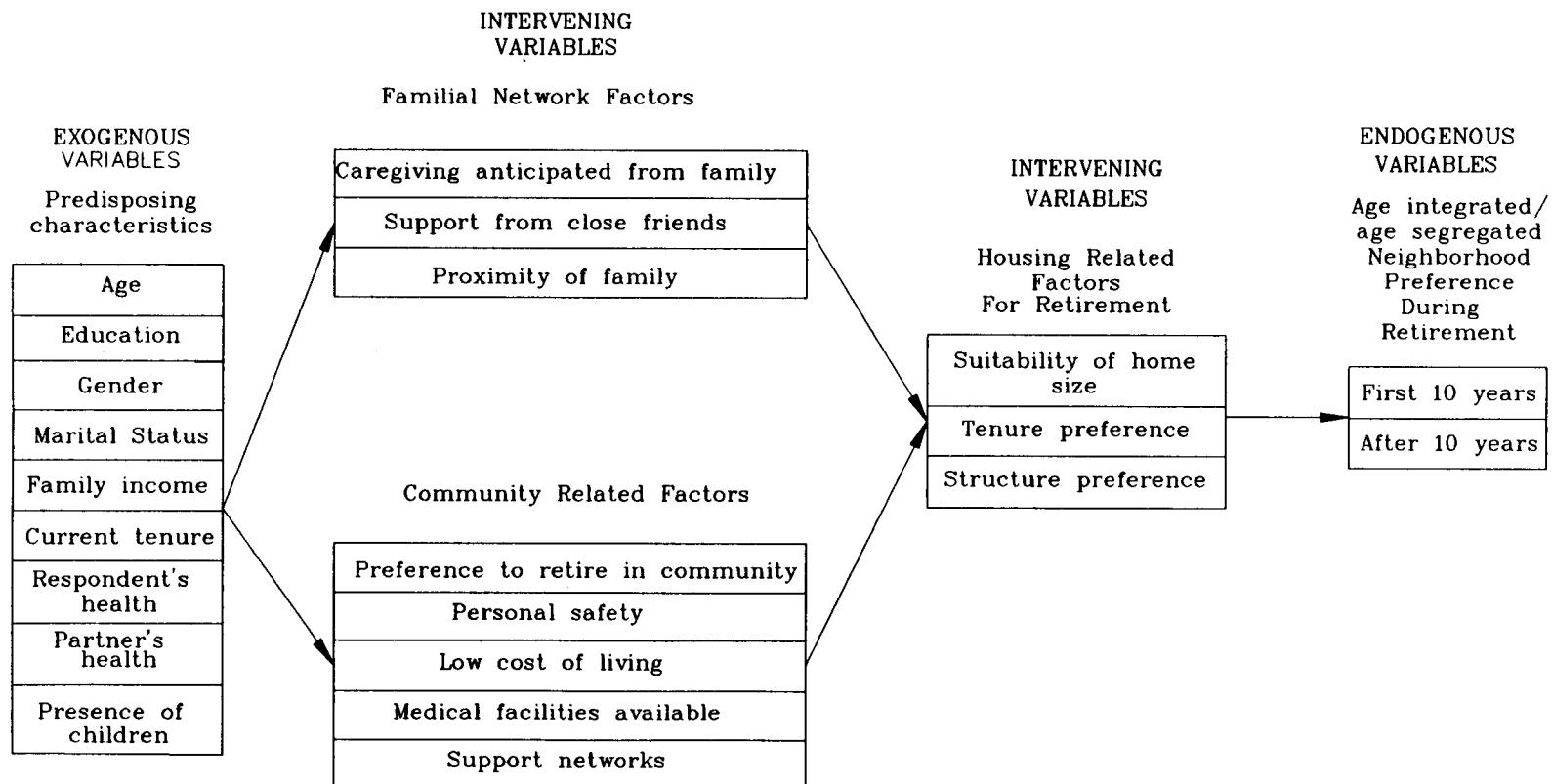
and availability of social networks within the community (Jirovec et al., 1984; Malroutu & Brandt, 1991) could help explain the determinants of neighborhood preferences during retirement, as shown in Figure 5.

### **Endogenous Variables**

#### **Neighborhood Preference during Retirement**

Although this study analyzed respondent's preference for age segregated and age integrated neighborhoods, there is a need to explicate whether the elderly wish to age in place or continue independent living or move in with family or prefer homesharing (Rosenmayr, 1977; Shanas, 1979; Tierney, 1987; Varady, 1988).

The proposed new model (see Figure 5) of the elderly's preference of neighborhoods during retirement is a result of matrix of characteristics, current resources, and anticipated services. This set of variables does not exhaust the possible influencing factors on neighborhood preferences during retirement but does include a broad spectrum of related factors that constitute the comprehensiveness of the model.



**Figure 5: Proposed causal model of factors affecting age integrated/age segregated neighborhood preference during retirement**

## **CHAPTER V**

### **SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS**

#### **Summary**

The purpose of this research was to determine a causal model of factors that influence age integrated/age segregated neighborhood preference during retirement. Soldo and Brotman (1981) postulated a temporal or life cycle ordering of relevant variables that were interrelated to the preference of living arrangements of the elderly (see Figure 1). The components of the model included demographic (age, gender, and race), social, economic, and health factors. The components of this model may have affected both the probability of community residence in general and the likelihood of specific types of living arrangements in the community in particular. The demographic characteristics of age, gender and race were used as ascribed or fixed characteristics and assumed to be correlated with each other. These factors were also interrelated with the social, economic, and health factors (Soldo & Brotman, 1981).

Based on the temporal model of factors affecting the living arrangements of the elderly as proposed by Soldo and Brotman (1981), the causal model for this research was hypothesized (see Figure 2). The selection of variables to be included in the model was also guided by a review of literature on factors affecting the housing preferences of the elderly. It was hypothesized that the exogenous variables, predisposing characteristics, which included age, education, gender, and marital status, had a direct effect on the endogenous variables: age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement. Additionally, the exogenous variables had an indirect effect on the endogenous variables through the intervening variables, familial

influencing factors (spouse/partner's influence, children's influence, parent's influence on retirement decisions), community factors (number of years in community, preference to retire in community), economic factors (family income, number of sources of retirement income), health factors (respondent's health, spouse/partner's health), and housing related factors for retirement (suitability of home size, tenure preference, structure preference, move to a more suitable home). Age integrated/age segregated neighborhood preference could differ during the first ten years of retirement as compared to after ten years of retirement.

The data for this analysis were obtained from a mail survey in 1990 in which the housing and locational retirement decisions of preretirees in four states were investigated by the Western Regional Agricultural Experiment Station Committee (W-176). The survey was conducted in four states: Idaho, Oregon, and Utah, and Michigan. There were 323 usable returns in Idaho, 357 in Oregon, 353 in Utah, and 266 in Michigan, for a total of 1299 usable questionnaires.

The data were analyzed using the SPSS/PC+ program, and, as the hypothesized model had not been previously tested, it was decided to conduct preliminary analysis with stepwise regressions. The function of preliminary analysis was to establish the causal and reciprocal relationships among the variables in the model. Stepwise multiple regression analyses was run without imposing the assumptions of path analysis, and the significance level set at .05.

Once the causal and ambiguous relationships were established, path analysis among the exogenous, intervening, and endogenous variables was tested, and the significance set at .05 level. The causal model consisted of four levels of variables: 1) endogenous

variables: age integrated/age segregated neighborhood preference during the first ten years of retirement and after ten years of retirement, 2) intervening variables: health related factors (respondent's health and spouse/partner's health), and housing related factors for retirement (suitability of home size, tenure preference, structure preference, and move to a more suitable home), 3) intervening variables: familial influencing factors (spouse/partner's influence, children's influence, and parent's influence), community related factors (number of years in community, and preference to retire in community), and economic factors (family income, and number of sources of retirement income), and 4) exogenous variables: predisposing characteristics (age, education, gender, and marital status) (see Figure 4).

The results of the preliminary analysis model are presented in Table 2, and the causal and reciprocal relationships are shown in Figure 3. Once the relationships among the variables in the model were established, it was observed that spouse/partner's influence on retirement decisions did not have relationships with variables at other levels. However, it was decided to retain this variable in the model as the review of literature signified its importance. It was also noted that marital status did not have significant relationships with variables in another level. Nonetheless, it was decided that this variable would be retained as it was an exogenous variable.

Following the preliminary analysis, path analysis was completed, the results are shown in Tables 3 to 18. The significant paths, and the  $R^2$  for each of the intervening and endogenous variables, are illustrated in Figure 4.

The following paths were supported in the tested path model:

$$X_1 = f(X_6),$$

$$X_2 = f(X_5, X_6, X_{14}),$$

$$X_3 = f(X_{14}, X_{16}, X_{17}),$$

$$X_4 = f(X_{14}, X_{16}, X_{17}),$$

$$X_5 = f(X_{13}, X_{17}),$$

$$X_6 = f(X_{13}, X_{16}),$$

$$X_7 = f(X_{13}),$$

$$X_8 = f(X_{11}),$$

$$X_9 = f(X_{18}),$$

$$X_{10} = f(X_{18}),$$

$$X_{11} = f(X_{18}, X_{19}),$$

$$X_{12} = f(X_{16}, X_{17}),$$

$$X_{13} = f(X_{16}),$$

$$X_{14} = f(X_{17}, X_{19}),$$

$$X_{15} = f(X_{16}, X_{17}),$$

where:

$X_1$  = age integrated/age segregated neighborhood preference during first ten years of retirement,  $X_2$  = age integrated/age segregated neighborhood preference after ten years of retirement,  $X_3$  = respondent's health,  $X_4$  = spouse/partner's health,  $X_5$  = suitability of home size,  $X_6$  = tenure preference,  $X_7$  = structure preference,  $X_8$  = move to a more suitable home,  $X_9$  = spouse/partner's influence,  $X_{10}$  = children's influence,  $X_{11}$  = parent's influence,  $X_{12}$  = number of years in community,  $X_{13}$  = preference to retire in community,  $X_{14}$  = family income,  $X_{15}$  = number of sources of retirement income,  $X_{16}$  = age,  $X_{17}$  = education,  $X_{18}$  = gender,  $X_{19}$  = marital status.

Age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement were directly influenced by intervening variables. Tenure preference ( $p=.00$ ,  $B=.210$ ) was a significant predictor of age integrated/age segregated neighborhood preference during the first ten years of retirement. Those who preferred homeownership during retirement preferred age integrated neighborhoods during their first ten years of retirement.

Age integrated/age segregated neighborhood preference after ten years of retirement were significantly influenced by family income ( $p=.03$ ,  $B=.096$ ), suitability of home size ( $p=.02$ ,  $B=.094$ ), and tenure preference ( $p=.00$ ,  $B=.155$ ). Those who were economically well off indicated a predisposition for age integrated neighborhoods as did those who preferred homeownership and those who felt they had the right size homes for retirement.

Indirect effects were also observed among the exogenous and intervening variables and age integrated/age segregated neighborhood preference during the first ten years and after ten years of retirement. Older preretirees preferred to retire in the community ( $p=.00$ ,  $B=.125$ ) and this preference for the present community led through two alternative paths to age integrated/age segregated neighborhood preference during retirement. First, this preference for present community influenced the choice of preferred homeownership during retirement ( $p=.00$ ,  $B=.205$ ). Those who favored homeownership indicated a preference for age integrated neighborhoods both during the first ten years ( $p=.00$ ,  $B=.210$ ) and after ten years of retirement ( $p=.00$ ,  $B=.155$ ). These interrelationships lead to the assumption that older respondents prefer to age in place as they showed a preference to retire in the present community and for homeownership.

Second, these older preretirees who preferred their present communities felt they had the right size homes for retirement ( $p=.00$ ,  $B=.168$ ), which in turn influenced the preference for age integrated neighborhoods after ten years of retirement ( $p=.02$ ,  $B=.094$ ).

Two exogenous variables, education and marital status, significantly influenced family income which in turn influenced age integrated/age segregated neighborhood preference after ten years of retirement. Higher educated ( $p=.00$ ,  $B=.377$ ) and married ( $p=.00$ ,  $B=.158$ ) respondents had higher family incomes which led to preference for age integrated neighborhoods after ten years of retirement ( $p=.03$ ,  $B=.096$ ).

### **Implications**

Findings of this study are meaningful to retirees, community developers, gerontologists, retirement counselors, community planners, and housing developers. First, retirees are interested in their residential environment and living situations and are striving to create supportive and attractive conditions. As the elderly are entering the next century in greater numbers, communities are becoming more aware of them for a number of reasons, one of which is interest in their pecuniary assets.

Higher income retirees and those preferring homeownership indicated preferences for age integrated neighborhoods. Community developers trying to stabilize their local economies could target the retention of residents who are nearing retirement as they are the ones who indicated a predisposition for aging in place not only during the first ten years but also after ten years of retirement. In addition, they can further boost their economies by attracting educated and married retirees having higher disposable incomes who preferred age integrated neighborhoods after ten years of retirement.

Gerontologists and retirement counselors could direct their attention to retirees

preferring to retire in age integrated neighborhoods. It would be beneficial to counsel and educate (pre)retirees wishing to retire in age integrated communities of the existing community services, the advantages and disadvantages of living in these communities, and the skills and techniques needed to cope with demands in an age mixed society.

Community planners and housing developers need to understand the implications of an aging society's preferences and be proactive to their needs. Policies and guidelines that facilitate aging in place must be developed as a response to elderly consumers' preference. Homes, public areas, and public transportation can be made accessible to elderly residents thus facilitating independent living in age integrated communities.

The tested path analysis model is more than just a model to interpret the effect of certain variables on other variables. Because a causal model was used in this study, the implications to be drawn can be very specific with respect to causal effect. The study will also be of interest to those studying housing and gerontology, as it tests the temporal model of factors affecting age integrated/age segregated neighborhood preference during retirement. This study's tested model allows for further investigation to better understand the factors affecting neighborhood preference during retirement.

### **Recommendations**

This study included some factors affecting age integrated/age segregated neighborhood preference during retirement. Further research in this area would be beneficial, adding to the understanding of the factors affecting these preferences. Several proposed modifications have been made, based on the results of this research (see Figure 5). Testing of the proposed model would add to the existing knowledge of factors affecting age integrated/age segregated neighborhood preference during retirement. The

proposed model could be tested for both retirees and preretirees to enable comparisons between the two groups, and across different subgroups in terms of race, region, and urban/rural differences.

This study analyzed data from preretirees, future studies could investigate age integrated/age segregated neighborhood preference during retirement of retirees or those nearing retirement. It would be especially interesting to examine retirees' preferences after ten or more years of retirement to observe if health problems or economic resources play a significant part in changing their preferences for later years.

Longitudinal studies of preretirees could be done to examine if their preferences for age integrated/age segregated neighborhoods changed over a period of time. It would allow for observations to perceive if preferences had manifested into action. Regional studies would allow for a representation of a larger population, and conclusions could be drawn.

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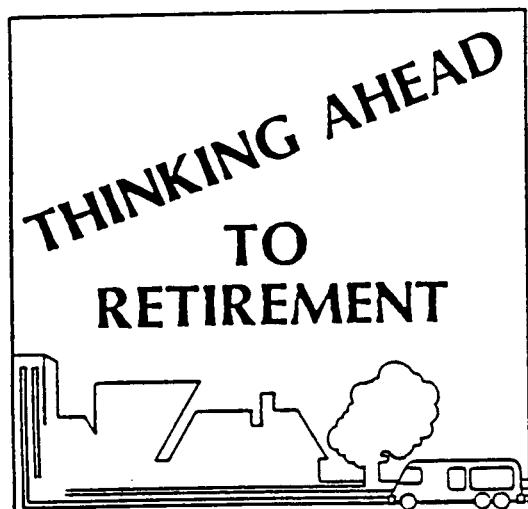
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## **APPENDICES**

Appendix A: Pre-Survey Postcard

**Are you thinking ahead to retirement?**



**Community and Housing  
Choices**

To better understand when and how people plan for retirement, we are asking for your assistance.

You have been selected to participate in *Thinking Ahead to Retirement*, a research study being jointly conducted through the University of Idaho, Oregon State University and Utah State University.

In 5 to 7 days you will receive a questionnaire in the mail from your state university. Please help by completing the survey and returning it in the envelope provided.

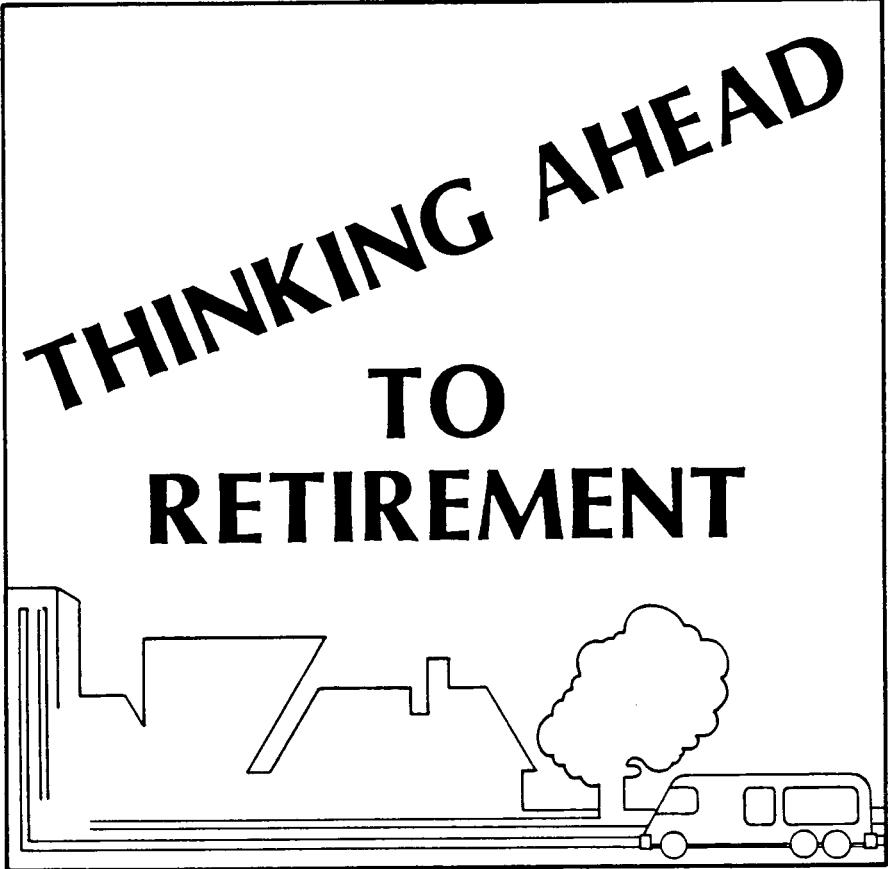
Your time and participation can help local, state and regional planners to better address needs of future retirees. We appreciate and value your assistance.

Appendix B: Survey Questionnaire

AGRICULTURAL EXPERIMENT STATIONS AT THE UNIVERSITY OF IDAHO, OREGON STATE UNIVERSITY

JOINTLY SPONSORED BY

AND UTAH STATE UNIVERSITY



**THINKING AHEAD**  
TO  
**RETIREMENT**

Community and Housing  
Choices

\*\*\*\*\* A STUDY OF RETIREMENT CHOICES AND CONCERNS IN THREE WESTERN STATES \*\*\*\*\*

*Your help with this effort is greatly appreciated! Thank you!*

## THINKING AHEAD . . .

1

- Q-1 Some people start planning early for retirement and others wait until later. How about you? To what extent have you started thinking about retirement? (Please circle one number)

- 1 NOT AT ALL
- 2 A LITTLE
- 3 SOME
- 4 A GREAT DEAL

- Q-2 Compared to other people your age, do you feel you have done more, the same, or less planning for retirement? (Circle one number)

- 1 MORE
- 2 ABOUT THE SAME
- 3 LESS

- Q-3 How do you feel about retirement from active employment? Is it something you look forward to, feel somewhat neutral about or do not look forward to?

- 1 I LOOK FORWARD TO RETIREMENT
- 2 I FEEL SOMEWHAT NEUTRAL ABOUT RETIREMENT
- 3 I DO NOT LOOK FORWARD TO RETIREMENT

- Q-4 Which of the following best describes your retirement plans--that is, deciding when you will retire and where you will live? (Circle one number)

- 1 I HAVE DECIDED NEITHER WHEN TO RETIRE, NOR WHERE
- 2 I HAVE DECIDED WHEN TO RETIRE, BUT NOT WHERE
- 3 I HAVE DECIDED WHERE TO RETIRE, BUT NOT WHEN
- 4 I HAVE DECIDED BOTH WHEN TO RETIRE AND WHERE TO RETIRE

- Q-5 It is hard for many of us to know exactly when we will retire. Please estimate as best you can about what year you and your spouse (if you have one) are most likely to retire from regular employment. (Write in year(s) or check appropriate box)

\_\_\_\_\_ YEAR YOU EXPECT TO RETIRE

\_\_\_\_\_ YEAR YOU EXPECT YOUR SPOUSE TO RETIRE (OR YEAR  
RETIRED, IF ALREADY RETIRED)

[OR]

SPOUSE IS NOT EMPLOYED

NO SPOUSE

- Q-6 Just suppose that when you retire you could locate anywhere you wanted in the U.S. during the first ten years of retirement. Please list the state and country in which you would most prefer to live and second most prefer to live.

STATE \_\_\_\_\_ AND COUNTRY \_\_\_\_\_ MOST PREFERRED

STATE \_\_\_\_\_ AND COUNTRY \_\_\_\_\_ SECOND MOST PREFERRED

## WHERE TO LIVE

2

- Q-7 Again, if free to choose, which of the following best describes, within a 20 mile distance, the county or region where you would most and least like to live during the first ten years of retirement? (Place letter of choice in each box)

- |                                     |  |
|-------------------------------------|--|
| <input type="checkbox"/> MOST LIKE  | A .. A COUNTY OR REGION WITH LARGEST CITY OF 500,000 OR MORE |
|                                     | B .. A COUNTY OR REGION WITH LARGEST CITY 150,000 TO 499,999 |
|                                     | C .. A COUNTY OR REGION WITH LARGEST CITY 50,000 TO 149,999  |
| <input type="checkbox"/> LEAST LIKE | D .. A COUNTY OR REGION WITH LARGEST CITY 20,000 TO 49,999   |
|                                     | E .. A COUNTY OR REGION WITH LARGEST CITY 10,000 TO 19,999   |
|                                     | F .. A COUNTY OR REGION WITH LARGEST CITY 2,500 TO 9,999     |
|                                     | G .. A COUNTY OR REGION WITH LARGEST CITY LESS THAN 2,500    |

- Q-8 Within the county (or region) where you would most like to live, where would you prefer your home be located during the first ten years of retirement? (Circle one)

- 1 IN THE LARGEST CITY
- 2 IN A SUBURB OF THE LARGEST CITY
- 3 IN A SMALLER TOWN AWAY FROM THE LARGEST CITY
- 4 IN THE RURAL COUNTRYSIDE LESS THAN 20 MINUTES FROM THE LARGEST CITY
- 5 IN THE RURAL COUNTRYSIDE MORE THAN 20 MINUTES FROM THE LARGEST CITY

- Q-9 Would you prefer to own or rent the home in which you would like to live during the first ten years of retirement? (Circle one number)

- 1 PREFER TO RENT
- 2 PREFER TO OWN

- Q-10 If free to choose, what type of housing structure would you most like, second most like, and least like to live in during the first ten years of your retirement? (Write letter of each choice in each box)

- |                                     |   |
|-------------------------------------|---|
| <input type="checkbox"/> MOST LIKE  | A .. BUILDING OF DUPLEXES, TRIPLEXES, OR QUADPLEXES     |
|                                     | B .. BUILDING OF APARTMENTS                             |
| <input type="checkbox"/> SECOND     | C .. BUILDING OF TOWNHOUSES                             |
| <input type="checkbox"/> MOST LIKE  | D .. MOBILE HOME, ON A LOT YOU OWN                      |
|                                     | E .. MOBILE HOME, ON A LOT YOU RENT                     |
| <input type="checkbox"/> LEAST LIKE | F .. SINGLE FAMILY HOUSE, DETACHED FROM ANY OTHER HOUSE |
|                                     | G .. RECREATIONAL VEHICLE (RV)                          |

- Q-11a Some retired people live at one location part of the year and another during the remainder of the year. Which of the following best describes what you think you would like to do during the first ten years of your retirement? (Circle one number)

- 1 LIVE AT ONE HOME ALL YEAR (Skip to Q-12)
- 2 LIVE AT ANOTHER LOCATION FOR PART OF EACH YEAR (Go to Q-11b)

- Q-11b When you are not at your primary home, where would the other location be? (Circle one number)

- 1 A VARIETY OF LOCATIONS FOR PART OF EACH YEAR
- 2 A DIFFERENT SECOND LOCATION EACH YEAR
- 3 SAME SECOND LOCATION EACH YEAR

3

## COMMUNITY CHARACTERISTICS

**Q-12** How important are each of the following characteristics in your choice of a community in which to live during the first ten years of retirement. (Circle one number for each characteristic)

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT
<b>Economics &amp; Safety</b>				
a. Low cost of living (food, housing, etc.) . . . . 1	2	3		4
b. Low utility rates . . . . 1	2	3		4
c. Employment opportunities . . . 1	2	3		4
d. Low crime rate . . . . 1	2	3		4
<b>Convenience &amp; Care</b>				
e. Convenient air transportation . . . . 1	2	3		4
f. Shopping mall . . . . 1	2	3		4
g. Medical facilities . . . . 1	2	3		4
h. Public transportation . . . . 1	2	3		4
i. Proximity to family . . . . 1	2	3		4
<b>Personal Enrichment</b>				
j. Educational opportunities . . 1	2	3		4
k. Library facilities . . . . 1	2	3		4
l. Your preferred place of worship . . . . . 1	2	3		4
m. Volunteer opportunities . . 1	2	3		4
n. Cultural opportunities . . . 1	2	3		4
<b>Recreational Facilities</b>				
o. Fishing . . . . . 1	2	3		4
p. Boating . . . . . 1	2	3		4
q. Camping . . . . . 1	2	3		4
r. Skiing . . . . . 1	2	3		4
s. Tennis . . . . . 1	2	3		4
t. Golf . . . . . 1	2	3		4
u. Swimming . . . . . 1	2	3		4
v. Spectator sports (football, basketball) . . 1	2	3		4
<b>Scenic Features</b>				
w. Near ocean . . . . . 1	2	3		4
x. Near lake or river . . . . 1	2	3		4
y. Near mountains . . . . . 1	2	3		4
z. Lots of trees and foliage . . . . . 1	2	3		4
<b>Comfort Features</b>				
aa. Warm temperatures . . . . 1	2	3		4
bb. Snow in winter . . . . . 1	2	3		4
cc. No snow in winter . . . . 1	2	3		4
dd. Low humidity . . . . . 1	2	3		4
ee. High altitude . . . . . 1	2	3		4
ff. Low altitude . . . . . 1	2	3		4
gg. Seasonal changes . . . . 1	2	3		4

Q-13 Some neighborhoods or communities are designed specifically to meet the needs of retired persons, whereas most places have people of all ages. Which of the following best describes where you think you would most like to retire during the first 10 years and after the first 10 years of retirement? (Circle one number below each arrow).

During the first ten years of retirement  
After the first ten years of retirement

- 1      1 NEIGHBORHOOD AND COMMUNITY WITH PEOPLE OF ALL AGES
- 2      2 NEIGHBORHOOD WITH MOSTLY OLDER PEOPLE IN A COMMUNITY WITH PEOPLE OF ALL AGES
- 3      3 COMMUNITY OF ONLY OLDER PEOPLE (LIKE SUN CITY, ARIZONA)

Q-14 People seem willing to accept different levels of local medical service in their communities. Listed below are six levels of medical services from least to most. Please circle the number of the least medical service you are willing to accept within 20-30 minutes by car from where your retirement home might be located. (Circle one number)

- 1      NO MEDICAL SERVICE
- 2      A NURSE PRACTITIONER ONLY, NO HOSPITAL
- 3      A GENERAL PRACTITIONER ONLY, NO HOSPITAL
- 4      GENERAL PRACTITIONERS, A FEW SPECIALISTS AND A HOSPITAL WHERE LIMITED SURGERY IS DONE
- 5      MANY MEDICAL SPECIALISTS AND HOSPITAL(S) WHERE GENERAL SURGERY IS DONE
- 6      MEDICAL CENTER WITH ABILITY TO PERFORM ORGAN TRANSPLANTS OR OTHER COMPLEX SURGERY

Q-15 All things considered, would you prefer to retire in or near the community where you now live or somewhere else? (Circle one number)

- 1      STRONGLY PREFER PRESENT COMMUNITY
- 2      SOMEWHAT PREFER PRESENT COMMUNITY
- 3      SOMEWHAT PREFER SOMEWHERE ELSE
- 4      STRONGLY PREFER SOMEWHERE ELSE

Q-16 All things considered, how likely are you to move away from your present community when you retire? (Circle one number)

- 1      VERY UNLIKELY
- 2      SOMEWHAT UNLIKELY
- 3      SOMEWHAT LIKELY
- 4      VERY LIKELY

Q-17 How many years have you lived in (or near) the community in which your present home is located?

\_\_\_\_\_ NUMBER OF YEARS IN OR NEAR THIS COMMUNITY

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## CARE OF PARENTS

One dilemma faced by many middle-aged Americans has to do with financial and personal care of aging parent(s). The following questions ask about the extent to which you care for your parent(s) and the resulting impact on your retirement plans.

Q-18a To what extent are your parent's or spouse's parents independent or dependent? If all are deceased and/or does not apply, proceed to Q-19 on page 6. (Circle one number for each person)

VERY INDEPENDENT: able to live in own home and come and go as please; physically active.

INDEPENDENT: lives in own home but receives help on a nonregular basis with transportation.

SOMEWHAT INDEPENDENT: lives in own home but receives help daily.

DEPENDENT: lives with a caretaker in own home or caretaker's home.

VERY DEPENDENT: resides in nursing care facility.

DOES NOT APPLY OR DECEASED

PERSON

- a. Your father . . . . 1 2 3 4 5 6
- b. Your mother . . . . 1 2 3 4 5 6
- c. Your spouse's or partner's father . . 1 2 3 4 5 6
- d. Your spouse's or partner's mother . . 1 2 3 4 5 6

Q-18b How far do your parents and your spouse's and/or partner's parents live from you? (Circle one number for each person)

	Live with me	Live in same community	Short commute (less than 50 miles)	Moderate distance (50-300 miles)	Long distance (more than 300 miles)	Does not apply
a. Your father .....	1	2	3	4	5	6
b. Your mother .....	1	2	3	4	5	6
c. Your spouse's or partner's father..	1	2	3	4	5	6
d. Your spouse's or partner's mother..	1	2	3	4	5	6

Q-18c Do you currently, or anticipate in the future, assisting your parent(s) in any of the following ways? (Circle all that apply)

	Currently Assist		Future Assistance	
	YES	NO	YES	NO
a. Financially . . . . .	1	2 . . . . .	1	2
b. Paying bills/taxes . . . . .	1	2 . . . . .	1	2
c. Transportation . . . . .	1	2 . . . . .	1	2
d. Housecleaning . . . . .	1	2 . . . . .	1	2
e. Meals . . . . .	1	2 . . . . .	1	2
f. Personal hygiene . . . . .	1	2 . . . . .	1	2
g. Shopping . . . . .	1	2 . . . . .	1	2

Q-18d To what extent do your current or anticipated parent care responsibilities influence your retirement plans? (Circle one number for each item) 6

PLANS	NOT AT ALL	SLIGHTLY	A GREAT DEAL	DO NOT KNOW
a. Time of retirement . . . . .	1	2	3	4
b. Housing choice during retirement . . . . .	1	2	3	4
c. Geographical location for retirement . . . . .	1	2	3	4
d. Use of retirement income . . . . .	1	2	3	4
e. Need for employment during retirement . . . . .	1	2	3	4

## HOME MAINTENANCE

Q-19 Below is a list of home maintenance tasks found in some households while not in others. Please indicate how you get the tasks done now and how you expect to get them done after retirement. (Circle one number for each task for now and after retirement. If this task is not the responsibility of your household mark DNA-does not apply.)

YOUR SKILL LEVEL	TASK IS NOW DONE BY					AFTER RETIREMENT TASK WILL BE DONE BY							
	Above average	Average	Below average	Myself	Spouse/partner	Friend/relative	Hired person	DNA	Myself	Spouse/partner	Friend/relative	Hired person	DNA
TASKS													
a. Maintaining yard . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
b. Cleaning garage . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
c. Cleaning outside home, e.g. washing window, removing leaves from gutters. . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
d. Regular cleaning inside home . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
e. Special cleaning inside e.g. washing windows, washing walls, shampooing carpets . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
f. Painting interior . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5
g. Painting exterior . . . . .	1	2	3	1	2	3	4	5	1	2	3	4	5

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## DECISIONS

Q-20 Life is a series of decisions. Many times we think that the more difficult decisions come in mid and later life. How difficult do you think it would be for you to make each of the following decisions? (Circle one number for each decision)

	NOT DIFFICULT	DIFFICULT	VERY DIFFICULT	DOES NOT APPLY
--	------------------	-----------	-------------------	-------------------

### DECISIONS

- |   |   |   |   |     |
|---|---|---|---|-----|
| a. Move from present home to one more suited to retirement living . . . . . | 1 | 2 | 3 | DNA |
| b. Move from present home to an apartment . . . . .                         | 1 | 2 | 3 | DNA |
| c. Move parent or in-law to a care facility . . . . .                       | 1 | 2 | 3 | DNA |
| d. Move spouse to a care facility . . . . .                                 | 1 | 2 | 3 | DNA |
| e. Move self to a care facility . . . . .                                   | 1 | 2 | 3 | DNA |
| f. Move parent into my home . . . . .                                       | 1 | 2 | 3 | DNA |
| g. Move in-law into my home . . . . .                                       | 1 | 2 | 3 | DNA |
| h. Move adult child back into my home . . . . .                             | 1 | 2 | 3 | DNA |
| i. Move adult child(ren) <u>and</u> grandchildren into my home . . . . .    | 1 | 2 | 3 | DNA |
| j. Decide to share home with someone I do not know well . . . . .           | 1 | 2 | 3 | DNA |
| k. Move to another part of this state for retirement . . . . .              | 1 | 2 | 3 | DNA |
| l. Move to another state for retirement . . . . .                           | 1 | 2 | 3 | DNA |
| m. Sell home to have money for expenses in retirement . . . . .             | 1 | 2 | 3 | DNA |

Q-21 Our retirement decisions may be influenced by other persons. For each of the persons listed below, indicate how much influence they will have on your retirement decisions of when and/or where to retire. (Circle one number for each other person)

### Influence on Your Retirement Decisions

	STRONG	MODERATE	SLIGHT	NONE	DOES NOT APPLY
--	--------	----------	--------	------	-------------------

### OTHER PERSONS

- |  |   |   |   |   |     |
|--|---|---|---|---|-----|
| a. Spouse or partner . . . . .         | 1 | 2 | 3 | 4 | DNA |
| b. Parent(s) . . . . .                 | 1 | 2 | 3 | 4 | DNA |
| c. In-law(s) . . . . .                 | 1 | 2 | 3 | 4 | DNA |
| d. Child(ren) . . . . .                | 1 | 2 | 3 | 4 | DNA |
| e. Grandchild(ren) . . . . .           | 1 | 2 | 3 | 4 | DNA |
| f. Brother(s) or sister(s) . . . . .   | 1 | 2 | 3 | 4 | DNA |
| g. Other older relative(s) . . . . .   | 1 | 2 | 3 | 4 | DNA |
| h. Other younger relative(s) . . . . . | 1 | 2 | 3 | 4 | DNA |
| i. Housemate(s) . . . . .              | 1 | 2 | 3 | 4 | DNA |

## RESOURCES

Q-22 Planning for retirement, whether three years or 25 years from now, can include several actions. Indicate the extent you have done or plan to do each of these. (Circle one number for each action)

ACTIONS	HAVE DONE	PLAN TO DO BEFORE 1992	PLAN TO DO AFTER 1992	NO PLANS TO DO
a. Set up a savings investment plan for retirement income . . . . 1		2	3	4
b. Obtain job to be near or at desired retirement location . . . . 1		2	3	4
c. Move to a home more suited to retirement years . . . . . 1		2	3	4
d. Buy acreage or lot to live on . . . . 1		2	3	4
e. Buy a second home . . . . . 1		2	3	4
f. Buy a recreation vehicle . . . . . 1		2	3	4
g. Explore employment opportunities at a retirement location . . . . 1		2	3	4
h. Retrain for new employment . . . . 1		2	3	4
i. Compare taxes in two or more locations . . . . . 1		2	3	4
j. Start estate planning . . . . . 1		2	3	4
k. Make a will . . . . . 1		2	3	4
l. Explore reverse annuity mortgage (RAM) . . . . . 1		2	3	4
m. Explore home equity loan . . . . . 1		2	3	4

Q-23 Please indicate if each of the following will be a source of planned retirement income for you and your spouse/partner. (Circle one number for each source)

SOURCES	YES, A SOURCE	NO, NOT A SOURCE	DO NOT KNOW
a. Social Security . . . . . 1		2	3
b. Pension plan sponsored by state/employer . . . . . 1		2	3
c. Military pension . . . . . 1		2	3
d. Employment (part- or full-time) . . . . 1		2	3
e. Savings (Passbook, CD, Savings Bonds) . . . . . 1		2	3
f. Individual retirement account (IRA) . . . . . 1		2	3
g. Mutual funds . . . . . 1		2	3
h. Stocks and/or bonds . . . . . 1		2	3
i. Income from property ownership . . . 1		2	3
j. Sale of real estate or other property . . . . . 1		2	3
k. Annuities . . . . . 1		2	3
l. Paid-up life insurance . . . . . 1		2	3
m. Family or relatives . . . . . 1		2	3
n. Public assistance . . . . . 1		2	3

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## YOUR PRESENT HOME

Q-24 What is the zip code of your current residence? \_\_\_\_\_ ZIPCODE

Q-25 Is the home in which you currently live: (Circle one number)

- 1 RENTED BY YOU
- 2 OWNED BY YOU FREE AND CLEAR OF MORTGAGE
- 3 OWNED BY YOU WITH A MORTGAGE
- 4 OTHER (Please describe) \_\_\_\_\_

Q-26 Which of the following best describes your primary residence? (Please circle one number)

- 1 BUILDING OF DUPLEXES, TRIPLEXES OR QUADPLEXES
- 2 BUILDING OF APARTMENTS
- 3 BUILDING OF TOWNHOUSES
- 4 MOBILE HOME, ON A LOT YOU OWN
- 5 MOBILE HOME, ON A LOT YOU RENT
- 6 SINGLE FAMILY HOUSE, DETACHED FROM ANY OTHER HOUSE

Q-27 How many years have you lived in your present home?

\_\_\_\_\_ NUMBER OF YEARS IN PRESENT HOME

Q-28 Thus far in your life, approximately how many moves have you made? Indicate the number of different homes, states, or countries outside the U.S. in which you have lived for TWO months or longer. (Write numbers)

\_\_\_\_\_ NUMBER OF HOMES OR RESIDENCES

\_\_\_\_\_ NUMBER OF STATES IN THE U.S.

\_\_\_\_\_ NUMBER OF COUNTRIES OUTSIDE THE U.S.

Q-29 To what extent does your present home accommodate a person with a wheel chair? Indicate whether (1) your home now accommodates, (2) your home could easily be modified to accommodate, or (3) the cost for modification would be prohibitive. (Circle one number for each space)

SPACES	NOW ACCOMMODATE	COULD BE MODIFIED	MODIFICATION PROHIBITIVE
a. Exterior walkways . . . . .	1	2	3
b. Outside entrances . . . . .	1	2	3
c. Interior hallways . . . . .	1	2	3
d. Kitchen doorways . . . . .	1	2	3
e. Bathroom doorways . . . . .	1	2	3
f. Height of storage shelves . . . .	1	2	3
g. Height of working spaces, counters, etc. . . . .	1	2	3

Q-30 Which of these broad categories best describes the number of square feet in your home? Do not include a garage, unfinished basement, or space rented to members of another household. (Circle one number)

- 1 LESS THAN 1,000 SQUARE FEET
- 2 1,000 TO 1,500 SQUARE FEET
- 3 1,501 TO 2,000 SQUARE FEET
- 4 MORE THAN 2,000 SQUARE FEET

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Q-31 In your opinion would your present home be too large, about the right size, or too small for your use during retirement. (Circle one number)

- 1     TOO LARGE
- 2     ABOUT THE RIGHT SIZE
- 3     TOO SMALL

Q-32 Are you (Check one box):       MALE       FEMALE

Q-33 What is your current marital status? (Circle one number)

- 1     NEVER MARRIED
- 2     MARRIED
- 3     SEPARATED
- 4     DIVORCED
- 5     WIDOWED

Q-34 How many people, including yourself, live in your home? (Circle one number)

- 1     PERSON
- 2     PEOPLE
- 3     PEOPLE
- 4     PEOPLE
- 5     PEOPLE
- 6     OR MORE PEOPLE

Q-35 For each category listed below please tell us how many people for whom you provide financial support. (Circle one response for each category)

NUMBER OF PEOPLE

- a. Children (age 18 or less) and living in your home:      1    2    3    4    5 or more
- b. Children (age 18 or less) and not living in your home:      1    2    3    4    5 or more
- c. Adults (age 19 or more) and living in your home:      1    2    3    4    5 or more
- d. Adults (age 19 or more) and not living in your home:      1    2    3    4    5 or more

Q-36 What is the age of the youngest child? (if none, enter 0)

\_\_\_\_\_ AGE OF YOUNGEST CHILD

Please answer these questions for yourself and your spouse or other adult partner (if you have one). (Circle one response or fill in the blank)

Q-37 Describe your current health:      37a Describe your spouse/partner's health:

- |             |             |
|-------------|-------------|
| 1 EXCELLENT | 1 EXCELLENT |
| 2 GOOD      | 2 GOOD      |
| 3 FAIR      | 3 FAIR      |
| 4 POOR      | 4 POOR      |

Q-38 What year were you born? \_\_\_\_\_ 38a Year he/she was born? \_\_\_\_\_

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Q-39 Are you employed:

- 1 EMPLOYED FULL TIME
- 2 EMPLOYED PART TIME
- 3 EMPLOYED ON A TRANSITIONAL RETIREMENT PLAN
- 4 HOMEMAKER
- 5 UNEMPLOYED
- 6 RETIRED

39a Is he/she:

- 1 EMPLOYED FULL TIME
- 2 EMPLOYED PART TIME
- 3 EMPLOYED ON A TRANSITIONAL RETIREMENT PLAN
- 4 HOMEMAKER
- 5 UNEMPLOYED
- 6 RETIRED

Q-40 Your usual occupation when employed (or before retirement)?

40a His/her usual occupation when employed (or before retirement)?

JOB TITLE      JOB TITLENAME OF COMPANY OR BUSINESSNAME OF COMPANY OR BUSINESSQ-41 What is your highest level of education? (Circle below arrow)  
What is his/her highest level of education? (Circle below arrow)

- |   |   |  |
|---|---|--|
| 1 | 1 | LESS THAN 12 YEARS                                 |
| 2 | 2 | HIGH SCHOOL GRADUATE OR EQUIVALENT                 |
| 3 | 3 | TECHNICAL OR TRADE SCHOOL BEYOND HIGH SCHOOL       |
| 4 | 4 | SOME COLLEGE (NO DEGREE EARNED)                    |
| 5 | 5 | COMMUNITY (TWO-YEAR) COLLEGE DEGREE OR CERTIFICATE |
| 6 | 6 | COLLEGE OR UNIVERSITY DEGREE (BACHELOR'S)          |
| 7 | 7 | GRADUATE OR PROFESSIONAL DEGREE (MASTER'S)         |
| 8 | 8 | GRADUATE OR PROFESSIONAL DEGREE (DOCTORAL)         |

Q-42 Which one of these categories describes your total family income before taxes in 1989? (Please circle the number of the appropriate category)

- |   |                      |    |                      |
|---|----------------------|----|----------------------|
| 1 | LESS THAN \$10,000   | 6  | \$35,000 TO \$49,999 |
| 2 | \$10,000 TO \$14,999 | 7  | \$50,000 TO \$64,999 |
| 3 | \$15,000 TO \$19,999 | 8  | \$65,000 TO \$79,999 |
| 4 | \$20,000 TO \$24,999 | 9  | \$80,000 TO \$94,999 |
| 5 | \$25,000 TO \$34,999 | 10 | \$95,000 OR MORE     |

Is there anything we may have overlooked? Please use this space for any additional comments you would like to make about community and housing choices for retirement.

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Your contribution to this effort is greatly appreciated. Thank you.

Appendix C: Cover Letter

Department of  
Apparel, Interiors  
and Merchandising

Oregon  
State  
University

Milam Hall 224  
Corvallis, OR 97331-5101

(503) 754-3796

February 1, 1990

\*F1\*  
\*F2\*

Dear "F1":

I am writing to you as a part of an effort to understand when and how Oregonians plan for retirement. Of particular interest is where retirees want to live and the kind of housing they may choose. We believe that the results will be useful to those who assist people with retirement planning and to those who plan communities where people might choose to live during their retirement years.

The study has been undertaken as a regional project in the belief that people in the western region should be heard by those concerned with fostering the well-being of people nearing retirement. Your name was selected through a scientific sampling process of households in Oregon. This means that you represent a large number of Oregon households. In order that the results be truly representative, it is essential that each person return the completed questionnaire.

You may be assured of complete confidentiality. You will see an identification number on the front of the questionnaire. This is so your name can be checked off the mailing list when it is returned. Your name will not be placed on the questionnaire or associated with any of the information you provide.

We believe it is important that results of this study be brought to the attention of interested people including those concerned with our nation's retirement policies. If you would like a summary (it's free), please print "send results" on the back of the return envelope. I would be happy to answer any questions you might have. Please write or call. My telephone number is (503) 737-3796. Thanks for your help with this important effort.

Cordially,

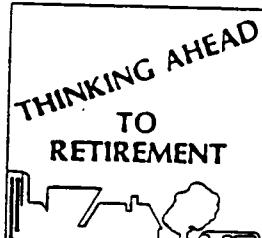
Jeanette Brandt  
Project Director

\*T\*N\*P\*P

Appendix D: Follow-up Postcard

February 8, 1990

Last week a questionnaire, *Thinking Ahead to Retirement*, was sent to you. This survey seeks your input about retirement location and housing concerns facing people in the West. Your name was drawn in a random sample of Oregonians.



Community and Housing Choices

If you have completed and returned the questionnaire, please accept my sincere thanks. If not, please complete and return it. Because you are a part of a small sample of Oregonians, it is extremely important that your response be included in the study.

If by some chance you did not receive the questionnaire, or it has been misplaced, please call 737-3796 and another will be sent to you.

Sincerely,  
Redacted for privacy

Jeanette Brandt  
Project Director

Appendix E: Second Follow-up Postcard (Utah)

March 14, 1990

May I ask you one more time to please complete the questionnaire I sent you February 22nd. This is the first statewide study of this type in Utah.

I have received a good response but I am concerned that some of you may not have the same opinions as those who have responded. The results will be more useful if they accurately describe where you want to retire and what kind of housing you prefer.

Responses are confidential and no salesperson will contact you; only summary data will be reported. Results should be ready this spring and I will be glad to send you a copy; just write "sent results" on the outside of the return envelope.

If you need a questionnaire, please call 750-1570 collect and another will be sent to you.

Sincerely,  
Redacted for privacy  
Joan McFadden  
Project Director

Appendix F: Second Follow-up Letter (Oregon)

Department of  
Apparel, Interiors  
and Merchandising

Oregon  
State  
University

Milam Hall 224  
Corvallis, OR 97331-5101

(503) 754-3796

March 14, 1990

^F1^  
^F2^

Dear ^F1^:

I am writing to you about our study of Oregonians' preferences for retirement housing and community location. We have not yet received your completed questionnaire.

We have received a large number of questionnaires, which is very encouraging. However, past experiences suggest that those of you who have not yet sent in the questionnaire may have very different retirement preferences from those who have already completed and returned it. Whether or not we will be able to describe accurately how Oregonians feel on these important issues depends upon you and the others who have not yet responded.

This is the first statewide study of this type. Therefore, the results are of particular interest to the citizens of Oregon as they approach retirement and to community planners as they plan for the increased numbers of our population who will be retired. The usefulness of our results depends on how accurately we are able to describe what the people of Oregon want.

It is for these reasons that I am asking you to complete and return the questionnaire to me. If you need to have a replacement questionnaire sent to you, please call Dorothy Reiley collect at 737-3796 on Monday through Friday between 8:30 a.m. to 12:00 or 1:15 p.m. through 4:30 p.m. and another questionnaire will be sent to you.

I'd be happy to send you a copy of the results, if you want one. Just write on the outside of the return envelope "Please send results." We expect to have them ready this spring.

Your contribution to the success of this study will be appreciated greatly.

Most sincerely,

Jeanette Brandt  
Project Director