

AN ABSTRACT OF THE THESIS OF

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This research investigated the relationship of predisposing attributes of preretirees to the perceived importance of locational preferences during the first ten years of retirement. Multiple regression analyses and a Chi-square test were used to determine if seven predisposing attributes were related to ten locational preferences. Data were analyzed from a age-stratified random sample of 1003 preretirees age 40-65 in the three western states of Idaho, Oregon, and Utah. The data were collected in a mail survey in 1990 by the Western Regional Agricultural Experiment Station Committee (W-176).

Gender, education, and income were significantly related to respondents' perceived importance of low cost of living. Females, individuals with lower income, and those

with less education indicated a higher perceived importance for low cost of living.

Gender and income were significantly related to respondents' perceived importance of employment opportunities. Employment opportunities were more important for females and individuals with lower income.

Older respondents and females indicated a greater importance for convenience and care amenities. Older respondents, females, and respondents who had not moved, placed more importance on close proximity to family.

Females and respondents with higher levels of education indicated greater importance for personal enrichment opportunities. The perceived importance of recreation was greater for males, younger respondents, and respondents with higher income and education. As age increased, the perceived importance for warm temperatures increased. Health was significantly related to perceived importance of accessible medical facilities, but there was no significant difference in health status and desired types of medical services.

The findings of this study may assist policy makers, community planners, and the business sector in understanding the heterogeneous nature of the aging population. It may also assist in responsive long-range planning in accommodating future elderly.

PREDISPOSING ATTRIBUTES AFFECTING LOCATIONAL PREFERENCES
UPON RETIREMENT: A PROSPECTIVE VIEW

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PREDISPOSING ATTRIBUTES AFFECTING LOCATIONAL PREFERENCES
UPON RETIREMENT: A PROSPECTIVE VIEW

CHAPTER I

INTRODUCTION

Problem Statement

The recognition that the elderly population will grow substantially in the 21st century has caused increased attention to residential change and geographic location of the aging population. It is estimated by the year 2030, 30% of the population will be over 55 years of age, and by the middle of the next century individuals over the age of 65 will make up 22% of the population (Clark & Davies, 1990; Summers & Hirschl, 1985). The unprecedented growth of this cohort suggests that locational decisions upon retirement will have significant impact on communities and states. Provision and distribution of goods and services, as well as the social, psychological, and political make-up of communities will be affected by elderly aging in place or moving to a new location (Merfeld, Brandt & Hibbard, 1986; Wiseman, 1986).

Each generation differs in personal experiences and changing needs due to social, political, economic, and technological events. For example, in contrast to previous generations, today's elderly are better educated, have increased life span, are more likely to

head their own household, and are less likely to be in the labor force (Litwak & Longino, 1987). They are healthier, have better incomes, and are active participants in the political process (Cockerman, 1991; Golant, 1980; Reeder & Glasgow, 1990). Tomorrow's elderly will have different expectations, experiences, and knowledge than their predecessors. They may have different perceptions of what constitutes an attractive environment and what factors maintain or improve quality of life. Therefore, what is known about today's elderly cannot be generalized to the elderly of the 21st century.

Empirical research on geographic location of retirees has progressed from primarily aggregate data analyses to more heterogeneous examinations of retirees (Haas III & Serow, 1993; Litwak & Longino, 1987). Previously, locational choices of retirees focused on two divergent perspectives. It was assumed that upon retirement many individuals desired moving to the "sun and fun" retirement communities or to low maintenance homes or apartments where services and conveniences were easily accessible (Longino, 1981; Wiseman, 1986). Second, older Americans have historically moved about half as often as younger Americans; therefore, it was assumed that the same pattern would continue in the future (Flynn, Longino, Wiseman & Biggar, 1985; Longino,

Wiseman, Biggar & Flynn, 1984). Each perspective addresses a portion of reality, but neither generalization is sufficient to describe the locational preferences of current retirees or the locational preferences of future retirees.

Recent research recognizes the heterogeneity of current and future retirees. A developmental view of the life course offers a framework for understanding the reasons for aging in place or moving to a new location upon retirement. Older people may make three basic types of moves: one in their peak retirement years, approximately age 65-74 years of age; a second when they develop a moderate disability; and a third when major forms of chronic disabilities require assistance (Lee, 1980; Litwak & Longino, 1987). Whether a retiree lives in one place throughout the retirement years or moves to a new location, research shows that locational decisions are increasingly influenced by personal preferences regarding amenities, climate, and proximity to family (Cuba, 1989; Cuba & Longino, 1991; Gober & Zonn, 1983; Haas III & Serow, 1993; Serow, 1987; Wiseman & Roseman, 1979).

The changing nature of retirees' locational choices is better understood today, but most research has retrospectively examined locational decisions of

retirees. Although the retrospective approach has provided insight into the locational preferences of individuals who have already retired, retrospective justification may be replete with problems of recall and rationalization of past behaviors. Moreover, a retrospective view of locational preferences may not provide insight into the complexity of the decision making process of individuals anticipating retirement (Pampel, Levin, Louviere, Meyer & Rushton, 1984; Oldakowski & Roseman, 1986).

Society has a choice of waiting and reacting to the needs and desires of an aging population or beginning to proactively examine preretirees plans for life after retirement. Indeed, the latter approach seems more effective in preparing for the increasing number of elderly and the changing nature of communities. As Dychtwald and Flower (1990) state:

To anticipate the future needs of retirement living, the best place to look is in the lifestyle preferences of today's middle-aged men and women.
(p. 142)

Purpose of Study

This study examined the relationship of predisposing attributes of preretirees and the perceived importance of locational preferences in anticipation of the first ten years of retirement. This preliminary prospective study offers insight into the locational preferences of

individuals who will shape communities. Whether future retirees elect to remain in their present location upon retirement or move to a new location, many communities will need to plan for, and respond to, the needs and desires of unprecedented numbers of aging community members (Longino, 1986; Pampel et al., 1984; Rogers, 1989).

The results of this study may assist policy makers, community planners, and the business sector in understanding the heterogeneous nature of the aging population. It may also assist in responsive long-range planning in accommodating future elderly, while simultaneously enriching community participation in economic and service functions.

Objectives of the Study

The objectives of this study were to:

1. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of low cost of living.
2. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of employment opportunities.

3. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of convenience and care amenities.
4. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of proximity to family.
5. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of personal enrichment opportunities.
6. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of recreational facilities.
7. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of warm temperatures.
8. Investigate the relationship of predisposing attributes (age, gender, marital status, education,

income, health, number of previous moves) to the perceived importance of seasonal changes.

9. Investigate the relationship of predisposing attributes (age, gender, marital status, education, income, health, number of previous moves) to the perceived importance of medical facilities.
10. Investigate the relationship of health status and desired level of medical services.

Operational Definitions

Age in Place: effect of the passage of time on a given immobile demographic population (Wiseman, 1986).

Cost of Living: cost of providing food, shelter, utilities, and other necessities.

Convenience and Care Amenities: accessible products and services (i.e. convenient air transportation, shopping malls, medical facilities, and public transportation).

Interstate Migration: moving from one state to another.

Intrastate Migration: moving within a state.

Migration Stream: movement of a group with similar characteristics from one state to another.

Old Elderly: individuals age 75 years and older

Personal Enrichment Activities: activities that give value and meaning to one's life.

Predisposing Attributes: socio-demographic attributes of the respondent.

Preferences: individual's relative weighting of the desirability of alternative residential attributes (Menchik, 1972).

Prospective Study: prior to an event occurring.

Recreational Facilities: facilities for fishing, boating, camping, skiing, tennis, golf, swimming, and spectator sports.

Retrospective Study: after an event has occurred.

Young Elderly: individuals age 65-74 years.

CHAPTER II

REVIEW OF LITERATURE

Interest in the migration behavior of older persons reflects a growing concern for the diverse needs of the elderly and the consequences of migration or aging in place. However, there is a paucity of research studying preretirees' plans for life after retirement. Many of the studies that examine locational decisions of elderly have focused on a retrospective view after retirement rather than a prospective view prior to the life event. This current study focused on locational preferences of preretirees from a prospective view, examining factors that may influence the complex decision to move or age in place upon retirement. Since limited research has examined preretirees' desires or plans for life after retirement, the literature reviewed includes retrospective studies of locational decisions of retirees 65 to 75 years of age or older.

Retrospective Studies

Predisposing Attributes

Age

Increases in moving among the elderly have occurred during two periods in the aging process. Studies indicate the first move occurs during peak retirement years, age 65-75, and the second after the age of 75

years (Clark & Davies, 1990; Lee, 1980; Longino & Biggar, 1981; Watkins, 1989). Long distance moves were more likely to occur at retirement, and the last move was generally a result of the need for assistance.

For retirees with adequate post-retirement income, the first ten years of retirement (i.e., 65 to 75 years of age) was often associated with free choice and desire for various amenities (Junk & Dillman, 1991). Litwak and Longino (1987) found first stage movers, individuals age 64-75, had planned their move for several years and had established ties to a destination. The first stage movers tended to be younger, healthier, wealthier, and more often married. A move to the sunbelt region or small town setting was typical of the young elderly (Wiseman, 1980; Wiseman & Roseman, 1979).

Elderly electing to move from metropolitan to nonmetropolitan locations were also in the first ten years of retirement. A lower cost of living, warmer climates, recreational amenities, and a less hurried environment dominated their reasons for moving (Litwak & Longino, 1987; Longino, Wiseman, Biggar & Flynn, 1984).

Age and location were the strongest predictors of elderly residential mobility in an analysis by Clark and Davies (1990). They found elderly who had recently moved within the central city were relatively older than

suburban elderly movers, more likely to be of low income, and more likely to be paying excessive amounts of income on rental housing. In contrast, suburban elderly movers were more likely to be younger homeowners, and less likely to be economically disadvantaged.

Although much of the research on geographic location of elderly has been from a retrospective view, Oldakowski and Roseman (1986) studied 347 Chicago residents, which included a preretirement group (age 50-64). They found that older, more affluent, white preretirees who had ties to other locations were more likely to move than older, poorer, minority preretirees. McHugh (1990) found that younger seasonal visitors, less than 60 years of age, were more likely to move to Phoenix than older visitors. Younger visitors had also been contemplating a retirement or preretirement move to Phoenix; whereas, visitors 60 to 79 years of age had settled into seasonal visits.

Although the young elderly generally have a greater likelihood of moving in the early retirement years (i.e., ages 65-74), other factors such as physiological conditions and personal preferences have influenced whether to age in place or move to a new location. Additionally, social connections and economic constraints have affected locational decisions in retirement (Biggar, 1980b; Junk & Dillman, 1991; Pampel et al., 1984).

Gender

Few studies addressed gender differences in relation to locational decisions upon retirement. Generally, in the young elderly, females tended to prefer living in close proximity to family and friends. In Watkins' (1989) study of elderly migration in ten southeastern states, a higher percentage of young elderly females, age 60-74 years, had moved to another southeastern location more often than males of the same age cohort. Watkins (1989) believed closer proximity to family and friends or the death of a spouse were the primary reasons for the move.

Females, age 55-74, represented more than 77% of the movement between states in Rives and Serow's (1981) study. The percentage rose to 87% for females, 75-84 years old, and 92% for those 85 years and older. These results were not surprising considering the life expectancy differential between males and females, the impact of widowhood, and a desire to be in close proximity to a familiar social support system as one ages (Longino, 1979).

Marital Status

As one might expect, the presence of a spouse influenced retirees' decision to move after retirement (Biggar, 1980a). Married elderly couples moved more

often than single elderly due to the support and companionship of a spouse. Serow (1988) found the migration rates among younger elderly were higher for couples, and moves among the older elderly were higher among individuals living alone. The latter was attributed to a desire for care and support when health declined and widowhood occurred.

Marital status and locational choice were also related to higher income and housing tenure. For example, Meyer and Speare (1985) in their longitudinal study of 2058 Rhode Islanders found aging in place was more prevalent if a person was married and a homeowner.

Other regional studies support these findings. Litwak & Longino (1987) found younger elderly moving from metropolitan areas were more often married and living independently than single elderly who had moved. McHugh (1990) found that of the 1001 recreational vehicle households sampled in Phoenix, Arizona, median age 67 years, 88% were married. Cuba and Longino (1991) found a similar pattern in the sample of Cape Cod migrants among whom 67% were married.

Education

Overall, studies indicated that many elderly who had moved were younger, more highly educated, and had higher incomes (Bigger, Cowper & Yeatts, 1984; Chevan & Fischer,

1979; Cuba & Longino, 1991; McHugh, 1984). This was especially true for long distance movers. Local movers (moving within a county area) tended to be older, less well educated, and had lower incomes than other categories of movers (Goss & Paul, 1986; Serow, 1988).

It is projected that by the beginning of the 21st century, adults between 50 and 70 years of age will have achieved higher levels of education than their previous cohorts and have more extensive travel experience than those with less education (Dychtwald, 1990; Ostroff, 1989). More highly educated individuals generally have higher incomes and, thus, have greater opportunities to travel and experience a variety of locations during pre-retirement years. For example, McHugh (1990) found that 20% of the recreational vehicle population sampled in Phoenix, Arizona had college degrees, and only 11% had less than a high school education.

Income

The more access to resources, the greater the likelihood of moving if other factors support the desire to relocate after retirement. Some younger retirees have enjoyed improved economic well-being as a result of improved retirement programs, successful investments, enhanced Social Security benefits, and increased property values. Although many elderly still cannot afford to

relocate, elderly with sufficient post-retirement income to facilitate a move after retirement has increased (Wiseman & Roseman, 1979).

Wealthier, recently retired elderly couples often choose a move to resort areas with recreational amenities; whereas, poorer, less able elderly undertake local moves or age in place. Meyer and Speare's (1985) longitudinal study found that elderly persons with a history of moving and no financial limitations were three times as likely to move out of the state for amenity reasons (e.g. climate and recreation).

The impact of income on the ability to move or travel after retirement was evident in McHugh's (1990) study of individuals moving to Phoenix, Arizona. McHugh hypothesized that household income was positively associated with moving expectations. He found that 25% of the individuals studied (N=1001) had incomes of less than \$20,000, 60% had incomes of \$20,000 to \$50,000, and 15% had incomes in excess of \$50,000.

Overall, retirement income and related financial resources have influenced a decision to move or age in place, but generally the decision has been made in combination with other considerations (McFadden & Makela, 1990). Although higher income increased the ability to move among retirees, actual moving was complex and based

on a combination of economic factors, income being only one critical component (Junk & Dillman, 1991; Meyer & Speare, 1985). Attachments between individuals and their communities, what has been called "location specific capital," and home ownership has increased with length of residence. Such attachments have influenced the decision to move or age in place (Oldakowski & Roseman, 1986).

Health

Generally, healthy affluent elderly have been more mobile and more likely to move to new locations after retirement (Meyer, 1987; Pampel et al., 1984; Patrick, 1980). Good health has decreased the odds of moving for assistance reasons such as the need for a healthier environment, assistance from family, or institutional care, but has increased the incidence of amenity migration (Meyer & Speare, 1985; Patrick, 1980).

Poor health, however, may exert conflicting effects on the decision to move or age in place. Often individuals in poor health choose to age in place due to familiarity with medical services, while others have sought a healthier environment. For some, assistance moving has not diminished a desire for amenities to meet other physiological and psychological needs (Patrick, 1980).

Number of Previous Moves

Individuals who have moved at various times over the life course seemed to be more comfortable moving after retirement. Establishing a sense of belonging and connectedness in a new location during younger years has reinforced the perception that moving can be a positive experience. Individuals who have migrated even once were more willing to change environments again (Chevan & Fischer, 1979; Goss & Paul, 1986; Meyer & Speare, 1985; Sell & DeJong, 1983). In contrast, Wiseman and Roseman (1979) found if a person had seldom moved as a young adult, they were more resistance to move as they aged. Generally, non-mobile elderly have lived in fewer residences and resided longer in their current residence throughout their lifetime.

Locational Preferences

Migration studies have progressed from the examination of economic, job-related motives toward an assessment of non-economic amenities and personal preferences, especially as individuals approach retirement (Oldakowski & Roseman, 1986; Pampel et al., 1984; Wiseman, 1980). The relationship of a number of locational characteristics interact and affect the type of location individuals prefer, whether they have moved or remained in a particular location after retirement

(Biggar, 1980b; Litwak & Longino, 1987; Rives & Serow, 1981; Watkins, 1989).

Low Cost of Living

Low cost of living has been the desire of most individuals, and the elderly have been no exception (Cuba & Longino, 1991; McLeod, Parker, Serow & Rives, 1981; Serow, 1987). However, the cost to live in a particular location has interacted with other factors in determining whether retirees have chosen to age in place or move to a new location. Haas III and Serow (1993) found in their survey of 814 adults in North Carolina that climate and urban problems were more important than cost of living factors in prompting retirees to leave their present location. Property tax rate, cost of living, and state tax rate were third, fourth and sixth respectively out of nine push factors influencing a decision to move. Similarly, cost of living factors were preceded by scenic beauty, mild seasons, recreation opportunities, and cultural amenities in a list of 15 reasons for selecting a new location for retirement.

McLeod et al. (1984) found in a push-pull model of migration, that higher housing costs and higher crime rates operated as push factors. Lower levels of taxation, greater supplies of health services, and warmer climates operated as pull factors.

Circumstances in later life influenced spending habits of elderly and were important considerations in weighing the overall cost and appeal of a particular location. The younger elderly have generally spent more on housing (i.e., shelter, utilities, household operations, and furnishings), food, medical care, and insurance. Younger elderly have also comprised a growing market for travel, recreation, and entertainment and spent proportionately more on services and nondurables than the rest of the population (Carter, 1984; Crown, 1988; Walker & Schwenk, 1991). Consequently, evaluating the cost of living of a particular area has taken on a new perspective as individuals have aged (Carter, 1984; Crown, 1988; Russell, Russell & Megaard, 1989). For example, climatic differences between states of origin and destination (warmer temperatures may mean lower heating and clothing costs at a destination) suggest lower living costs for older migrants, thereby increasing the purchasing power of some elderly (McLeod et al., 1984).

Employment Opportunities

A fourth of adult life could, theoretically, be spent in retirement (Morris, 1987). Will the skills and talents of retirees be used in the 21st century? Currently, very few moves by elderly have been related to

a job transfer or for the purpose of seeking a new job (Serow, 1988). Generally, expectations of moving have been higher for those with no job commitment. What can we anticipate for future retirees?

Declining labor force participation of the elderly began during the 1960's when coverage under Social Security increased dramatically, mandatory retirement became prevalent, economic growth was rapid, and a burgeoning population of young workers encouraged early retirement (Clark, 1988; Cockerman, 1991; Pitts, 1986; Storey, 1980). These trends made it feasible for government and private business to adopt policies that encouraged the early retirement of older workers. However, considering demographic changes projected for the 21st century, the trend toward reduced labor force participation by older workers may not continue in the next century.

By virtue of sheer numbers and the potential of labor shortages around the time of retirement, the aging population may find their work lives extended, influenced not only by labor force demands but also by a personal desire to remain involved in the work force (Dychtwald & Flower, 1990). According to the findings of a United States Senate Committee on Aging (1988), three quarters of the sampled labor force expressed personal interest in

continuing some type of paid part-time work after retirement. The majority of respondents felt a flexible work schedule or job sharing would be beneficial.

Part-time workforce participation among elderly has increased. Between 1960 and 1980, part-time workers, age 65 to 69, rose from 27% to 37% among males and 42% to 53% among females. Additionally, part-time workers accounted for 37% of all male workers who were 70 to 74 years of age in 1960 but increased to 50% in 1980. A similar increase occurred for women age 70 to 74 years. Of the females age 70 to 74 years who were employed, part-time work rose from 70% to 74%. These changes were attributed to the increased eligibility for Social Security and higher educational attainment (Serow, Sly & Wrigley, 1990).

The desire for part-time employment may continue to grow if work options are available. Better health, more education, and improved life expectancy provide the impetus for continued interest and involvement in paid employment. There is also a strong likelihood the worker-to-retiree ratio will lead to further changes in the Social Security system. A rise in the age of eligibility, the taxing benefit, and the elimination of some benefits to the financially secure may be an impetus to remain in the workforce (Dychtwald & Flower, 1990).

Although current trends are toward early retirement, this situation may be modified. Increased numbers of people may elect early retirement if they are financially secure, but inducements are likely to be forthcoming in the 21st century to promote late or phased retirement. If older workers elect to leave the workplace more slowly, will employment opportunities exist in various locations that will match the abilities and interests of individuals who have retired and wish to remain involved in the workforce?

Convenience and Care

Goods, services, and social contacts are major components of an individual's quality of life. The elderly's accessibility to these factors can be limited by economic, social, and environmental barriers. When aspects of convenience and care have been considered, research indicated that elderly, especially those age 75 years and older, preferred to be in close proximity to family, medical facilities, shopping and transportation (Chapman, 1989a; Chapman, 1989b).

During the latter part of the 1970's, a survey ($N=366$) of the nation's Area Agencies on Aging was conducted. Two thirds of the respondents identified a number of priorities in attempting to meet the needs of the aging population. Respondents indicated that

transportation was the highest priority (48%) followed by income assistance (15%), information and referral services (9%), nutrition services (7%), health services (6%), and homemaker services (5%) (Favors, 1981).

The availability of transportation in both rural and urban settings has been an increasing concern across the United States (McKelvey, 1979; Schmitt, 1979). Modes of transportation used by the general population may not be appropriate for the changing travel desires of the elderly population. Most apparent in the changing needs of elderly has been the decrease or elimination of trips to work and the increase in travel for social, medical, and leisure activities. However, transportation even to shopping areas is a problem for many elderly (Chapman 1989b). Fortunately, new transportation services have emerged in many communities, but the demand will continue as the population ages (Dychtwald & Flower, 1990).

Future projections indicate housing placed in convenient locations, health services, retail stores, home delivery, and banking services will be priorities for the aging population (Dychtwald, & Flower, 1990; Summers & Hirschl, 1985). The need for these various services may mean a different approach to service delivery than has been the norm for the general population. Home delivery for a variety of products and

services will be an important consideration as communities experience elderly in-migrants or elderly who age in place.

Proximity to Family

Accessibility to family members has been an important factor in the decision of where to live as one ages (Kovar, 1986; McHugh, 1990). Encouragement from family and friends to relocate and perceived opportunities for a more pleasant life have been factors that have influenced a change of residence for the elderly population. Shanas (1980) found that older people desired to be in close proximity to their children but wanted independent living arrangements. Longino (1981) and McHugh (1984) found that social networks of family and friends whether aging in place or relocating upon retirement were major factors in facilitating adjustment to a changing lifestyle.

Friends and relatives were also significant factors in Gober and Zonn's (1983) study of young elderly migrants in Sun City, Arizona. For many, kin and friends provided information during the decision making process, but only 15.3% of the respondents cited proximity to friends and family as the reason for actually moving to the location even though 60% of the households had a sibling in the area.

Serow (1988), in his study of seven developed countries, found one-fourth to one-third of all moves were connected to family ties and social contact. The proportion increased to 40% among the oldest elderly.

For individuals retiring in the Cape Cod area of Massachusetts, proximity to family and friends was ranked ninth on a list of 11 reasons for moving to the Cape. Although the ranking of family and friends was low, both inter- and intrastate migrants knew someone in the area at the time they moved (91.5% and 82.6%, respectively). Massachusetts migrants were also more likely to have visited the Cape on a regular basis prior to moving and were long time residents of the northeastern United States. Similarly, interstate migrants were more likely to have been seasonal residents of the area prior to becoming year round residents.

The decision to age in place or move to a new location for future retirees may also be influenced by the responsibilities of caring for an aging parent. Currently, the over 85 age group is the fastest-growing segment of the population. Today there are 3.3 million people in this group, and it is projected that by 2040 that figure will increase to 13 million. The average age of adult caregivers is 57, and more than one third are 65 or older (Dychtwald & Flower, 1991). Proximity to an

older family member needing support may be an important force in determining whether future retirees will move or age in place.

Personal Enrichment Opportunities

There is limited information on the importance of personal enrichment opportunities after retirement. However, there has been some indication that the first leisure class of retirees has responded positively to the respite from employment and have engaged in personal enrichment activities that were limited during their working years (Dychtwald & Flower, 1991; Okum, 1993).

Ostroff (1989) predicted that by the 21st Century, adults 50-70 years of age will have achieved levels of education that will increase the interest in accessible personal enrichment activities. It has been projected that the elderly will seek information on political, social, historical, and economics issues. With higher levels of education, older individuals will also desire information on health care, financial services, travel, leisure, and spiritual development (Markides, Levin & Ray, 1987; Ostroff, 1989).

Volunteerism, considered a personal enrichment activity by many, has also increased. The results of a national survey indicated that the rate of volunteerism by older Americans increased from 11% in 1965 to 38% in

1985 (Chambre', 1993; Okum, 1993). Work status, health, and formal organizational participation (e.g. service organizations, church attendance) had significant effects on volunteer status. In comparison with nonvolunteers, volunteers had lower functional impairment scores, higher formal organization participation, and were more likely to be working part-time (Herzog, Kahn, Morgan, Jackson & Antonucci, 1989; Okum, 1993). Educational attainment, occupational status, extroversion, and the geographic region of the country also had direct effects on volunteer status. Relative to nonvolunteers, volunteers were more highly educated, resided in the West, and held professional and sales jobs.

Recreational Facilities

Elderly in the first ten years of retirement have expressed interest in locations that offer a variety of recreational opportunities (Cuba & Longino, 1991; Fuguitt & Tordella, 1980; Haas III & Serow, 1993; Meyer, 1987). As the 21st century approaches, how will a new cohort of retirees view the role of leisure and recreation in their own lives?

Individual emphasis on leisure and recreation activities has been influenced by experiences over the lifecourse. For many elderly, developing a clear understanding of available recreational opportunities

requires transition and learning if participation in leisure and recreation activities has been limited. Age, changes in physical abilities, and interest in particular activities has influenced participation levels for many elderly. Participation in sports, exercise, outdoor activities, frequent short distance travel, reading, and production of cultural works have all tended to decline with age (Russell, Russell & Megaard, 1989). Television viewing, socializing, watching sports events, entertaining, participating in clubs and organizations, and home improvement activities have remained about the same.

Warm Temperatures and Seasonal Changes

Long distance moves to warmer climate are often found among younger, more affluent elderly (Golant, 1975; McLeod et al., 1984; Serow, 1988; Wiseman, 1980). Cold climates seem to have deterred immigration and have had a strong positive effect on elderly leaving a particular location (Pampel et al., 1984). Haas III and Serow (1993) found that climate was the most salient factor (66%) in the decision to move to a new location upon retirement.

Migration studies have indicated warm dry climates in areas such as Arizona, California, and Florida have been clearly an attraction to elderly movers (Biggar,

1980a; Exter, 1991; Wiseman, 1986). However, locations that have more moderate seasonal changes seem to have been receiving increased interest from retirees. The pattern of in-migration and aging in place in southern and western Nevada, Oregon, and Washington has increased, and these locations may become the alternatives to the traditional sunbelt destinations (Cuba & Longino, 1991; Exter, 1991; Longino, 1981; Longino & Crown, 1989; Neal, Pratt & Schafer, 1992; Wiseman, 1986).

Medical Services

The need for services changes, and often increases, as individuals age (Lee, 1980; Summers & Hirschl, 1985). It is projected that with increased longevity, there will be increased demand for services that help maintain health and independence.

The retrospective studies of elderly have indicated that older elderly with greater economic and social dependence have been more concerned with health-related services (Longino, 1980; Patrick, 1980). McLeod, Parker and Serow (1984) found that the availability of health services were associated with higher levels of immigration for older elderly but were only of moderate importance for young elderly. Studies indicate this difference stems from retirees being in better health the first ten years of retirement than in later years.

Summary

A number of factors interact in arriving at a decision to move or age in place. Although each of the factors was discussed separately, the interaction of many factors influence the locational decisions of young and old elderly. The retrospective studies suggest that a combination of life course events have influenced the decision to move or age in place after retirement (Litwak & Longino, 1987; Serow & Charity, 1988).

Prospective View

In planning for the future of an aging population, it becomes important to examine the interests and lifestyles of preretirees in order to effectively prepare for the increasing numbers of elderly in the 21st century (Louviere, Levin, Pampel & Rushton, 1989; Pampel et al., 1984). However, there has been limited investigation of preretirees' plans for life after retirement, especially locational preferences.

Pampel et al.'s (1984) Prospective Study

Retirement migration in recent years has been influenced by personal preferences rather than by economic and job-related decisions (Longino & Jackson, 1980; Pampel et al., 1984; Serow, 1988). Pampel and colleagues from the University of Iowa and the University of California conducted a prospective study of Iowans, 55

to 64 years of age. The objective of the study was to identify preferences of preretirees in order to assist in understanding the basis of migration decisions.

Phase I

In Phase I of the study, 170 Iowans (70% response rate), age 55 to 64 years of age, were sampled from a list of active or recently expired drivers licenses in 11 cluster counties. The goal was to determine which locational factors were most important in the decision to move. A telephone survey and a mail-back questionnaire were the two methods used to determine the factors impacting whether or not a respondent would move and, if so, where.

Telephone survey. The first method consisted of open-ended questions administered over the telephone regarding the reasons for planning to move, planning not to move, or having no plans at all. Respondents were also asked to identify advantages and disadvantages for moving or not moving, to identify places they would consider moving, and to discuss factors they found attractive or unattractive about a location.

Mail survey. The second method, based on closed-ended survey items, asked respondents to rate the importance of locational factors identified from the literature and the telephone survey. The ten locational

factors that emerged were consistent with the locational factors most often named in the open-ended telephone interviews and retrospective literature.

The ten factors were divided into four categories: geography, locale, community, and economic conditions. The geographic locational factors consisted of climate (southwestern, southeastern, or northern), terrain (flat, mountains nearby, or high rolling hills), and nearness to sea or lakes (coastal location, many lakes nearby, or long distance to lakes and sea). The factor of locale included travel time to close relatives (less than one half-hour, one to two hours, or more than six hours) and travel time to health services (less than one-half hour, one-half hour to one hour, or one to two hours). Community locational factors consisted of location (rural, urban, or suburban), population of nearest metropolitan area (20,000-50,000; 100,000-300,000; 1,000,000 or more) and age mix of neighborhood (older retired, recently retired or mixture of young and old). Economic conditions included local cost of living (10% lower than present location, same as at present location, or 10% higher than at present location) and nationwide inflation (low-5% per year, moderate-10% per year, high-20% per year).

Phase II

Phase II of Pampel et al.'s (1984) study used the same sampling methods as in Phase I. A random sample of Iowans, 55-64 years of age, were identified using drivers license files. After a brief telephone interview, respondents were asked if they would complete a mail survey. A total of 327 respondents (69% response rate) completed a survey that asked them to rate interest in moving from present location to 27 hypothetical locations after retirement. Although the 27 hypothetical locations were not specifically described in Pampel et al. (1984), the locations were developed from combinations of the ten locational factors identified in Phase I.

Analysis of Locational Factors

The importance of each locational factor was derived by calculating the amount of change in interest in moving determined by changes in the levels of each individual factor. A summary measure, the aggregate delta, was defined as the difference between the highest and lowest mean ratings of the factor. An individual delta was also calculated to determine the relative importance of individual factors to each respondent.

Geography. Climate was the strongest destination preference with locations having a southwestern climate rated the highest and locations with a northern climate

rated the lowest. However, there was considerable variation. A large minority of respondents preferred their own northern climate over other choices.

Locations with lakes nearby were rated higher than locations far from lakes, seas or coastal locations, but the statistical significance of the factor was not reported. Although respondents rated locations with mountains nearby higher than other types of terrain, the effect was not statistically significant ($p \geq .05$). Overall, respondents did not indicate a strong preference for geographic features different from their own.

Locale. As travel time to relatives and travel time to medical services increased, interest in moving decreased. The researchers viewed this factor as a major deterrent to moving from the present location.

Community. Preferences were greatest for rural locations, and interest in moving decreased as the population of the nearest metropolitan area increased. The Iowa sample preferred to be close to small rather than large cities.

Age mix of the neighborhood had a significant ($p \leq .05$) effect on the ratings for community. Interest in moving was greatest for neighborhoods with a variety of younger and older families and least for neighborhoods with mostly older retired persons.

Economic conditions. Interest in moving increased only slightly for those locations with 10% lower living expenses, but interest in moving decreased substantially for locations with 10% higher living expenses. Similarly, interest in moving significantly ($p \leq .05$) decreased for locations with a higher inflation rate.

Analysis of Socio-demographic Characteristics

The next part of the analysis determined whether interest in moving or differences in preference for specific destination characteristics varied by social and demographic characteristics of the respondents. Preference measures were used as the dependent variables and socio-demographic characteristics as the independent variables.

Regression analyses were used to determine the affect of 13 socio-demographic variables on ten locational preferences and interest in moving (see Figure 1). Pampel et al.'s (1984) discussion on the affects of socio-demographic variables on the ten locational preferences and interest in moving was limited. Only a few isolated relationships were discussed.

Geography. The results from two of the geographic locational factors, climate and nearness to sea or lakes, were discussed. Only two socio-demographic characteristics had significant ($p \leq .05$) effects on

**SOCIO-DEMOGRAPHIC
CHARACTERISTICS**

**LOCATIONAL
PREFERENCES**

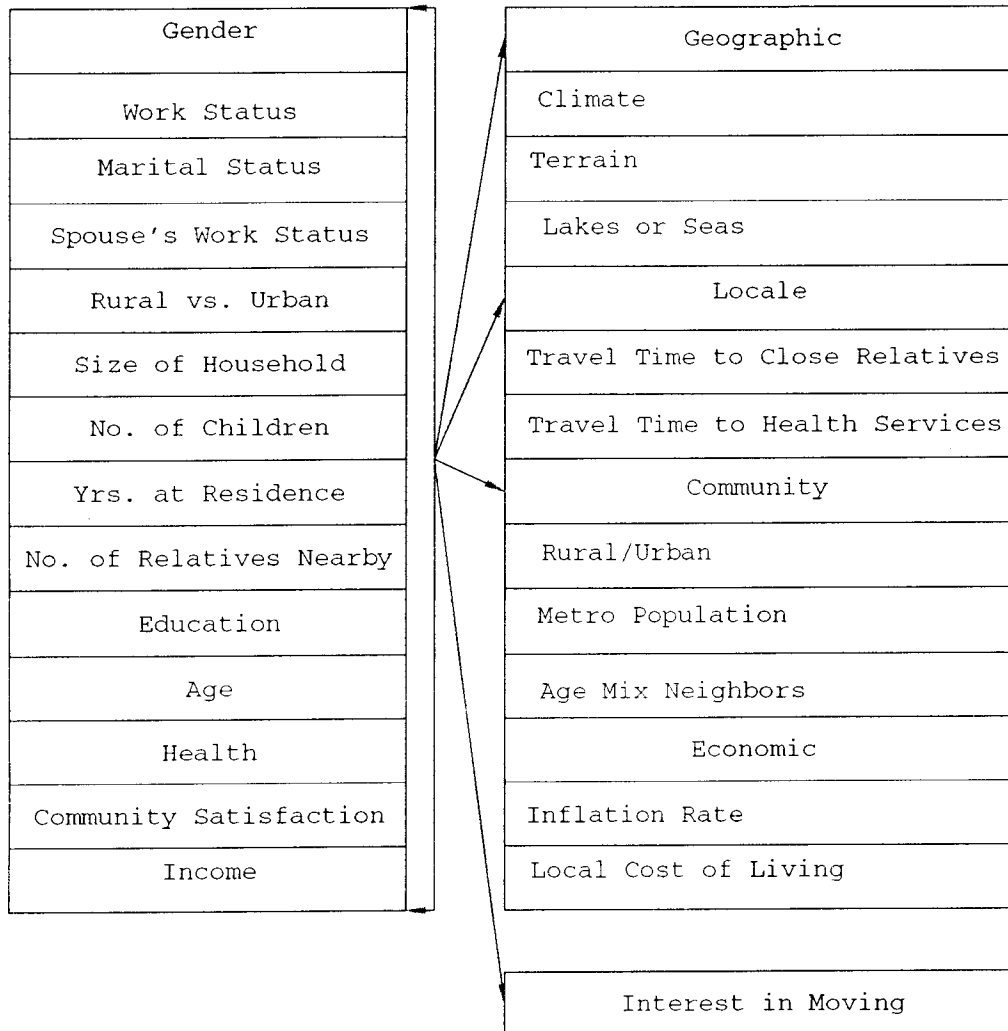


Figure 1: Model depicting Phase II of prospective study by Pampel, Levin, Louiviere, Meyer, and Rushton (1984).

climate. A high satisfaction with respondent's current community reduced the interest in moving to areas with climate different from the northern climate of Iowa. When community satisfaction was held constant, respondents who had resided a long time at their current residence were more attracted to southwestern climate.

The relationship of the socio-demographic characteristics and nearness to water bodies indicated that respondents who were single or those who had few children were most attracted to areas with lakes nearby.

Locale. Discussion of the locational factors categorized under locale was limited to travel time to close relatives. Two variables were significant ($p \leq .05$) in predicting preferences for destinations with relatives close by. Females and individuals with poor health had greater preference for living in close proximity to relatives.

The specific preferences of the respondents in Pampel et al.'s (1984) study cannot be generalized to the population. Pampel et al. (1984) indicated that the low relationship between socio-demographic characteristics and locational factors might have been due to the limited sample and the relatively stable preferences across socio-demographic groups in the sample of Iowans. The researchers suggested the need for additional studies

with more heterogeneous samples. Given the increased support for amenities and personal preferences in moving or aging in place, the researchers indicated the need to continue the examination of the relationship of socio-demographic characteristics and personal locational preferences in order to give greater insight into the current aging population.

Proposed Prospective Study

The variables selected for the current study were based on retrospective studies of retirees' locational choices and one prospective study of preretirees (Pampel et al., 1984). Current literature advocating the proactive study of individuals prior to retirement was also used.

The differences in the variables selected in Pampel et al.'s prospective study and the proposed study were based on the overall objective of each study. Pampel et al.'s (1984) study attempted to determine respondents' destination preferences relative to current residence in one state. Iowans, age 55-64, were asked to rate interest in moving from their current location to several hypothetical destinations. This strategy allowed a comparison of the characteristics of present location of 327 Iowans to other potential destinations. The

relationship of socio-demographic characteristics and locational preferences was also examined.

The purpose of the current study was a preliminary investigation of the relationship of predisposing attributes of preretirees and perceived importance of overall locational preferences during the first ten years of retirement. The proposed study tested a model which was similar to Pampel et al.'s (1984) investigation of the relationship of socio-demographic characteristics and locational preferences. However, the proposed study investigated the relationship of seven predisposing attributes and ten locational preferences of preretirees, age 40 to 65 years, in three western states.

The predisposing attributes (i.e., age, gender, marital status, education, income, health, and number of previous moves) were supported in Pampel et al.'s (1984) prospective study as were five of the locational preferences: cost of living, proximity to family, warm temperatures, seasonal changes, and level of medical services (see Figures 2 and 3). All predisposing attributes and locational preferences have been supported by retrospective studies representing preferences which have been shown to influence locational choices.

Limitations of the Study

1. Data available for the analysis were limited to that collected in the 1990 Agricultural Experiment Station survey of preretirees in the three western states of Idaho, Oregon and Utah.
2. Data collection was limited to respondents who received and completed the questionnaire. There was no information about non-respondents.
3. The dependent variables were assumed to have an equal interval scale of measurement.
4. The limited number of female respondents was due to the sampling procedure with the letter mailed to the name listed in the telephone directory. The name listed was usually the male head of household.
5. The objective of the study was not to predict behavior but to identify selected locational preferences of preretirees at one point in time. This was done as a preliminary study in order to begin to understand the basis of migration or aging in place when the event does occur.

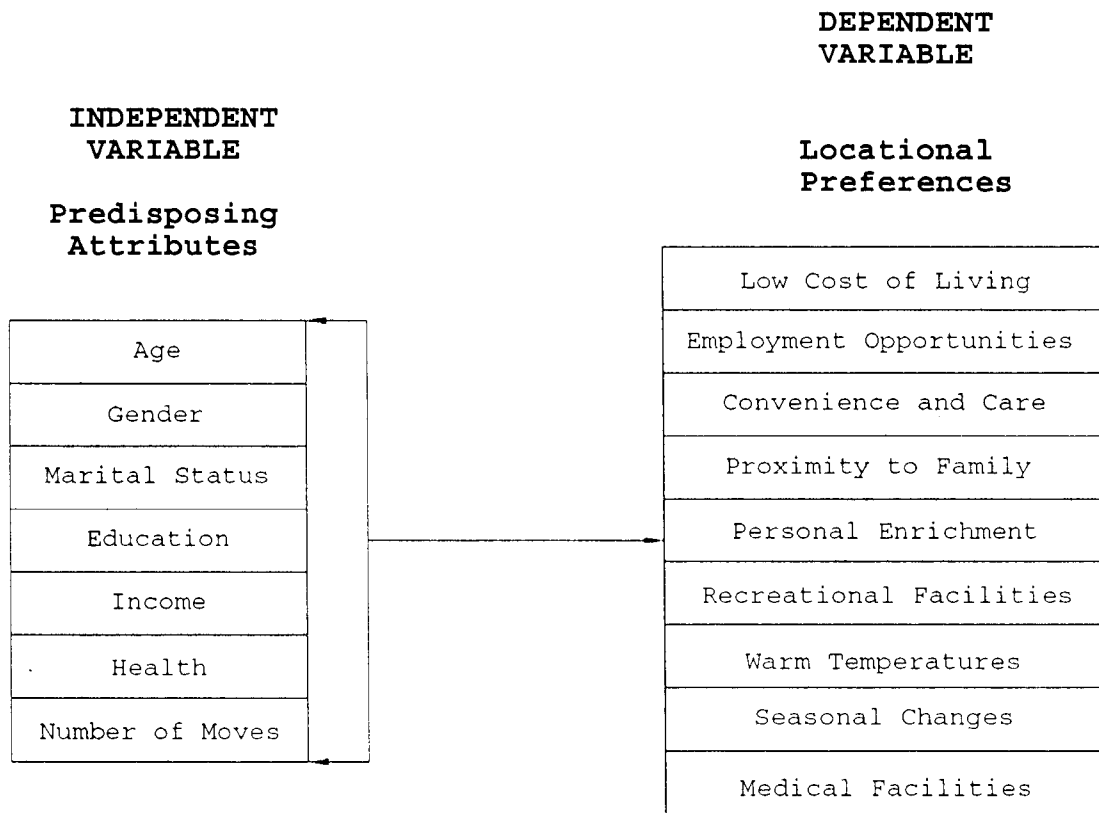


Figure 2. The proposed model of predisposing attributes affecting locational preferences during the first ten years of retirement.

INDEPENDENT
VARIABLE

Predisposing
Attribute

DEPENDENT
VARIABLE

Locational
Preference



Figure 3. The proposed model of health status affecting level of medical services.

CHAPTER III

METHODOLOGY

This study examined the relationship of predisposing attributes of preretirees and the perceived importance of locational preferences the first ten years of retirement. A survey conducted in 1990 by the Western Regional Agricultural Experiment Station Committee (W-176) in the three western states of Idaho, Oregon, and Utah provided the data for this analysis. The committee also collected data in Michigan, but only the western states' data were used in this study.

Sample Design

The sample size was determined by the principal researchers in each state in consultation with survey statisticians and Survey Sampling, Incorporated. A sample was desired that would allow for adequate comparisons among states and within states as well as allowance for sufficient returns. The estimated response rate was based on planned methodology for questionnaire design, distribution, and follow-up as well as the method of sample selection. The principal researchers had estimated a response rate of 50% of the initial 800 sampled in each of three states. Project researchers decided to over sample by 50 in each state ($N=850$) due to the concern of Survey Sampling, Incorporated that some of

the respondents might be older or younger than desired or that some respondents may have retired prior to age 65. The goal of at least 400 useable returns per state was maintained.

The sampling method utilized telephone lists that targeted the age of the household head. The W-176 committee ordered an age-stratified random sample of each state's population between 40 and 65 years of age. The age span was selected to represent the age continuum and compare those near retirement with those who had considerable time until retirement. The researchers believed that the nearly 25 year time span, assuming the age of retirement at 65, established the stages of planning, action, and decision making among the respondents.

Survey Description

Data Collection

On January 25, 1990, the age-stratified random samples of 850 people from each of the three western states of Idaho, Oregon, and Utah were sent pre-survey postcards informing them that they had been selected for the study (Appendix A). The surveys (Appendix B) and cover letters (Appendix C) were sent on February 1, 1990. One week after the second mail-out, thank you/reminder postcards (Appendix D) were sent to everyone in the

sample. The follow-up postcards included the name of the questionnaire and recapped the purpose of the study.

After the first follow-up postcards were sent, project directors received a number of telephone inquiries. Most of the inquiries requested a second questionnaire because the first copy had not been received or had been misplaced. Some individuals requested their name be removed from the sample since they had already retired. Others requested the results of the study upon completion.

Two weeks later, February 22, 1990, a second follow-up mailing was sent to persons who had neither returned questionnaires nor responded to the previous mailings. The follow-up letter (Appendix E), survey (Appendix B), and a return envelope were mailed. A third follow-up was sent in Utah and Oregon on March 14, 1990. In Utah, a second follow-up postcard (Appendix F) was sent and in Oregon, a second follow-up letter (Appendix G) was sent.

Response Rate

Each of the states fell short of the desired 400 usable returns of employed respondents age 40 to 65. This was due in part to a higher than expected proportion of household heads included in the sample who were under 40 years of age, over 65 years of age, retired, or deceased (see Table 1). The questionnaires that were

Table 1: Disposition of sample and response rate

Sample Component	Idaho	Oregon	Utah	Total
Original Sample Size	850	850	850	2550
Ineligible Respondents				
Under 40 years	50	25	53	128
Over 65 years	8	7	15	30
Retired	63	73	66	202
Deceased	16	9	16	41
Nondeliverable	66	57	56	179
Total Ineligible Respondents	203	171	206	580
Adjusted Sample Size	647	679	644	1970
Not Returned	304	295	271	870
Returned not Useable	12	20	20	52
Returned but Declined	16	14	15	45
Useable Returns	315	350	338	1003
Adjusted Response Rate	49%	52%	52%	51%

* (Adjusted response rate = usable returns/adjusted sample size)

nondeliverable were also subtracted from the original sample of 850 respondents in each state. Of those remaining in the sample ($n=1970$), some people did not respond, some returned non-useable questionnaires, and others returned the questionnaire but declined to participate. There were 315 usable returns in Idaho, 350 in Oregon, and 338 in Utah for a total of 1003 questionnaires in the three states. The adjusted response rate was 51%. Individually the adjusted response rates were 49% in Idaho, 52% in Oregon, and 52% in Utah.

Data Management

Data from each questionnaire were entered directly into a microcomputer and then uploaded to a mainframe computer. If a response was unclear or had more than one item circled, the value 9 was entered (McFadden & Brandt, 1991).

Measurement of Variables

Measurement of Independent Variables

Single item measures that were dichotomous or categorical were used to measure the following predisposing attributes: gender, marital status, education, income, respondent's health, and number of previous moves. Age was measured as a continuous variable.

Age

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

Gender

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

Marital Status

Marital status of the respondent was a categorical variable (Question 33 on the questionnaire; Appendix B). It was recoded into three categories: (1) "married," (2) "widowed," (3) "other" which included never married, divorced, or separated.

Education

Education of the respondent measured highest level of education ranging from "less than 12 years" to "graduate or professional degree (doctoral)" (Question 41 on the questionnaire; Appendix B). Education was recoded into four categories: (1) "high school graduate or less," (2) "some college or community college degree," (3) "bachelors," and (4) "masters or doctoral degree."

Income

Total family income was measured in 10 categories ranging from less than \$10,000 to \$95,000 or more (Question 42 on the questionnaire; Appendix B). It was recoded into the following five categories: (1) "less than \$19,999," (2) "\$20,000-34,999," (3) "\$35,000-\$49,999," (4) "\$50,000-\$79,999," (5) "\$80,000 or more."

Respondent's Health

Self reported health status of the respondent was measured in four categories ranging from "poor" to "excellent" (Question 37 on the questionnaire; Appendix B). It was recoded into three categories: (1) "poor or fair," (2) "good," (3) "excellent."

Number of Previous Moves

Number of previous moves measured how many moves a respondent had made to other states or countries (Question 28 on the questionnaire; Appendix B). It was recoded into four categories: (1) "0 moves," (2) "1 move," (3) "2 moves," (4) "3 or more moves."

Measurement of Dependent Variables**Categorical Dependent Variable**

Level of medical services. One locational preference variable, level of medical services (Question 14 on the questionnaire; Appendix B), was categorical. Level of medical services measured the minimum level of

medical service a respondent was willing to accept within 20-30 minutes of his/her retirement home. Level of medical service was coded (1) "no medical services," (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."

Single Item Dependent Variables

Four locational preference variables, employment opportunities, proximity to family, warm temperatures, and seasonal changes, (Questions 12c, 12i, 12aa, 12gg respectively on the questionnaire; Appendix B) were single item measures. The importance of each single item locational preference variable was measured and recoded as (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Employment opportunities. Employment opportunities measured the degree of importance of job opportunities after retirement (Question 12c on the questionnaire; Appendix B). The scale was recoded (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Proximity to family. Proximity to family measured the importance of living near family (Question 12i on the questionnaire; Appendix B). The scale was recoded (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Warm temperatures. Warm temperatures measured the degree of importance of warm temperatures during the first ten years of retirement (Question 12aa on the questionnaire; Appendix B). The scale was recoded (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Seasonal changes. Seasonal changes measured the degree of importance of seasonal changes during the first ten years of retirement (Question 12gg on the questionnaire; Appendix B). The scale was coded (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Medical facilities. Medical facilities measured the degree of importance of medical facilities during the first ten years of retirement (Question 12h on the questionnaire; Appendix B). The scale was recoded (1) "not at all important," (2) "not too important," (3) "somewhat important," (4) "very important."

Composite Dependent Variables

Four locational preference variables, low cost of living, convenience and care, personal enrichment, and recreational facilities were measured by a composite score. Each respondent had to answer at least 50% of the discrete items under convenience and care, personal enrichment, and recreational facilities to be considered in the overall response. Respondents had to answer both of the discrete items under the low cost of living variable to be counted in the composite score.

Responses on the discrete items of a variable were summed, and the mean determined. This procedure maintained consistency in measuring the composite and single item locational preference variables with a range from one to four, one indicating lesser importance and four indicating greater importance.

Low cost of living. The low cost of living variable was a composite score which measured the degree of importance of low cost of living (Question 12a on the questionnaire) and low utility rates (Question 12b on the questionnaire; Appendix B). The composite score averaged ratings on each individual item (1-4) with one indicating lesser importance and four indicating greater importance.

Convenience and care. Convenience and care was a composite score which measured the degree of importance

convenient air transportation (Question 12e on questionnaire; Appendix B), shopping malls (Question 12f on questionnaire; Appendix B), medical facilities (Question 12g on questionnaire) (Appendix B), and public transportation (Question 12h on questionnaire; Appendix B) would have during the first ten years of retirement. The composite score averaged ratings on each individual item (1-4) with one indicating lesser importance and four indicating greater importance.

Personal enrichment. Personal enrichment was a composite score that measured the importance of educational opportunities (Question 12j on the questionnaire; Appendix B), library facilities (Question 12k on the questionnaire; Appendix B), preferred place of worship (Question 12l on the questionnaire; Appendix B), volunteer opportunities (Question 12m on the questionnaire; Appendix B), and cultural opportunities (Question 12n on the questionnaire; Appendix B) during retirement. The composite score averaged ratings on each individual item (1-4) with one indicating lesser importance and four indicating greater importance.

Recreational facilities. Recreational facilities was a composite score measuring the importance of fishing, boating, camping, skiing, tennis, golf, swimming, and spectator sports the first ten years of

retirement (Questions 12o-12v on the questionnaire; Appendix B). The composite score averaged ratings on each individual item (1-4) with one indicating lesser importance and four indicating greater importance.

Null Hypotheses

- H₀1)** Predisposing attributes have no relationship to the perceived importance of low cost of living.
- H₀2)** Predisposing attributes have no relationship to the perceived importance of employment opportunities.
- H₀3)** Predisposing attributes have no relationship to the perceived importance of convenience and care amenities.
- H₀4)** Predisposing attributes have no relationship to the perceived importance of proximity to family.
- H₀5)** Predisposing attributes have no relationship to the perceived importance of personal enrichment opportunities.
- H₀6)** Predisposing attributes have no relationship to the perceived importance of recreational facilities.
- H₀7)** Predisposing attributes have no relationship to the perceived importance of warm temperatures.
- H₀8)** Predisposing attributes have no relationship to the perceived importance of seasonal changes.
- H₀9)** Predisposing attributes have no relationship to the perceived importance of medical facilities.

H₀10) Health status has no relationship to desired level of medical services.

Statistical Analyses

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

Descriptive Statistics

Description of the Sample

Frequency distributions were computed to describe the predisposing attributes of the respondents. The respondents were described by their age, gender, marital status, education, income, health, and number of previous moves.

Mean Scores of Locational Preferences

The mean scores were also computed on five of the single item and four composite dependent variables to determine the average response. For each composite dependent variable, the responses on the discrete items were summed, and the mean determined. Mean scores were also computed for each discrete item within the composite dependent variable. The discrete item mean scores provided further descriptive information on the respondents' perceived importance of locational preferences.

Inferential Statistics

Relationships Among Independent Variables

In order to determine if relationships existed among independent variables, Chi-square tests were completed on the six categorical independent variables. Analysis of variance examined the relationship between the continuous independent variable age and the other six independent variables. When a difference between means was found in the ANOVA, a Newman-Keuls multiple range test was used to determine which means were significantly different. The results of the Chi-square and analysis of variance tests provided information which assisted in the discussion of the findings of the hypotheses testing.

Null Hypotheses Testing

Since there was no research which investigated pre-retirees' locational preferences the first ten years of retirement, hypotheses in the null form were used in the current research. Pampel et al. (1984) was the only study found that investigated the relationship of socio-demographic characteristics to locational preferences of preretirees. Pampel et al.'s (1984) study, however, was limited to respondents age 55 to 64 years of age and did not stipulate the first ten years of retirement as the time frame for respondents' locational preferences. Nevertheless, through the review of the retrospective

literature and the results of Pampel et al. (1984) there was some evidence that relationships do exist among the predisposing attributes and locational preferences in the current study (see Table 2).

Multiple regression analyses were used to test H_01 through H_09 . All the independent variables except age were measured as indicator variables in each of the nine regression analyses. Mean scores on the dependent variables were calculated for each level of the statistically significant independent variables. The Chi-square analysis was used to determine if desired level of medical services differed by health status (H_010).

Table 2: Predicted relationships among predisposing attributes and greater preference for locational characteristics

VARIABLES	Low Cost of Living	Employment Opportunities	Convenience and Care	Proximity to Family	Personal Enrichment	Recreational Facilities	Warm Temperatures	Seasonal Changes	Medical Facilities
Age ^a	+	+	+	+	-	+	+	+	+
Gender ^b	-	-	-	-	-	+	-	-	-
Marital Status ^c	-	-	-	-	-	+	+	+	-
Education ^d	-	-	-	-	+	+	+	+	-
Income ^e	-	-	-	-	+	+	+	+	-
Health ^f	-	+	-	-	+	+	-	+	-
Number of Moves ^g	-	-	-	-	+	+	+	+	-

^aAge
 + = older
 - = younger

^eIncome
 + = higher
 - = lower

^bGender
 + = male
 - = female

^fHealth
 + = excellent
 - = fair or poor
 0 = good

^cMarital Status
 + = married
 - = never married, divorced, separated
 0 = widowed

^gNumber of Moves
 + = greater
 - = fewer

^dEducation
 + = higher
 - = lower

CHAPTER IV

FINDINGS

The findings from the data analyses are divided into four sections. The first section provides a description of the sample. The second section reports the mean scores on nine of the dependent variables including the scores on the discrete items under each composite dependent variable. Section three describes the relationships among the independent variables. Finally, section four discusses the results of the hypotheses testing.

Description of the Sample

The predisposing attributes of the respondents included age, gender, marital status, education, income, health, and number of previous moves (see Table 3). The ages of the respondents ranged from 40 to 65 years; 69.4% of the respondents were 40-55 years of age. The majority of the respondents were male (82.1%) and married (81.7%). The largest number of respondents had achieved some college beyond high school (37.5%). The majority (57.9%) of respondents had attained an income level over \$35,000 per year. Overall, most respondents (92.3%) reported good or excellent health, and a majority (97.0%) had experienced a move to other states or countries.

Table 3: Frequencies and percentages of predisposing attributes

VARIABLES	N	%
Age		
40-55 years	696	69.4
56-65 years	307	30.6
Total	1003	100.0
Gender		
Male	820	82.1
Female	179	17.9
Total	999	100.0
Marital Status		
Married	816	81.7
Widowed	26	2.6
Other	157	15.7
Total	999	100.0
Education		
High School or Less	268	27.3
Some College	369	37.5
Bachelors Degree	186	18.9
Masters or Doctorate	160	16.3
Total	983	100.0
Income		
Less than \$19,999	137	14.2
\$20,000-\$34,999	270	27.9
\$35,000-\$49,999	251	25.9
\$50,000-\$79,999	215	22.2
80,000 or more	95	9.8
Total	968	100.0
Health		
Poor or Fair	77	7.7
Good	454	45.3
Excellent	470	47.0
Total	1001	100.0
Number of Moves		
Zero Moves	28	3.0
One Move	171	18.2
Two Moves	229	24.5
Three or More Moves	509	54.3
Total	937	100.0

Mean Scores of Locational Preferences

The mean responses of the perceived importance of locational preferences were computed on nine of the dependent variables (see Table 4). Medical facilities and low cost of living received the highest rating of importance (\bar{M} =3.56 and \bar{M} =3.45, respectively). The locational preferences rated the lowest were recreational facilities (\bar{M} =2.33) and employment opportunities (\bar{M} =2.39).

Relationships Among Predisposing Attributes

In order to determine the relationship among predisposing attributes, Chi-square tests were completed on six of the categorical independent variables (see Appendix H). Analysis of variance was used to examine the relationship between the continuous variable age and the other six independent variables (see Table 4 and Appendix I). The results of the Chi-square and analysis of variance tests provided information that assisted in discussing the findings of the hypotheses testing.

The results of the analysis of variance test indicated that age was significantly related to four independent variables. The Newman-Keuls multiple range test determined where there were significant differences in the mean age of respondents (see Appendix I).

Table 4: Mean scores of locational preferences

VARIABLES	Mean^a	Std Dev	N
Low Cost of Living	3.45	.63	958
Low cost of living	3.51	.65	
Low utility rates	3.40	.70	
Employment Opportunities	2.39	1.01	949
Convenience and Care	2.76	.60	960
Air transportation	2.39	.94	
Shopping malls	2.71	.87	
Medical facilities	3.56	.63	
Public transportation	2.41	.93	
Proximity to Family	3.06	.86	961
Personal Enrichment	2.69	.67	956
Education opportunities	2.57	.93	
Library facilities	2.83	.93	
Place of worship	2.91	1.11	
Volunteer opportunities	2.45	.84	
Cultural opportunities	2.72	.90	
Recreational Facilities	2.33	.60	944
Fishing	2.82	1.09	
Boating	2.53	1.08	
Camping	2.85	1.02	
Skiing	1.83	1.00	
Tennis	1.67	.87	
Golf	2.21	1.14	
Swimming	2.41	1.01	
Spectator Sports	2.26	1.01	
Warm Temperatures	3.07	.77	956
Seasonal Changes	2.97	.80	973
Medical Facilities	3.56	.63	961

^a Range: "4 = very important" to "1 = not at all important"

Table 5: Level of significance from Chi square and analysis of variance tests of relationships among predisposing attributes

1. Age	1	2	3	4	5	6	7
2. Gender	.828						
3. Marital Status	.000***	.000***					
4. Education	.000***	.039*	.105				
5. Income	.000***	.000***	.000***	.000***			
6. Health	.000***	.213	.002**	.000***	.000***		
7. No. of Moves	.179	.526	.416	.000***	.024*	.363	

* p < .05

** p < .01

*** p < .001

There was no significant difference in the ages of males (\bar{M} =51.3 years) and females (\bar{M} =51.4 years). Respondents in the three categories of marital status differed significantly by age. Respondents who were divorced, separated, or never married (\bar{M} =49.7 years) were younger, married respondents (\bar{M} =51.5 years) were older, and widowed (\bar{M} =55.6 years) respondents were the oldest.

Respondents who had achieved a masters or doctorate degree (\bar{M} =49.7 years) did not differ by age from respondents with a bachelors degree (\bar{M} =49.3 years), but they did differ by age from respondents with some college (\bar{M} =51.2 years) or high school education or less (\bar{M} =53.6 years). The age of respondents in the two lower educational levels, high school or less and some college, significantly differed from each other.

The age of respondents with incomes less than \$19,999 (\bar{M} =53.7 years) was significantly different from all other respondents in the remaining four income categories. The age of respondents in the four highest income categories was not significantly different.

Respondents in the three categories of health differed significantly by age. Respondents in excellent health were younger (\bar{M} =49.9 years), respondents in good health (\bar{M} =52.2 years) were somewhat older, and respondents in fair or poor health were the oldest (\bar{M} =54.9 years).

Null Hypotheses Test Results

Nine of the null hypotheses were tested using multiple regression, and one hypothesis ($H_{0,10}$) was tested using the Chi-square statistic. The results of the null hypotheses testing are presented in this section.

H₀₁: Predisposing Attributes have no Relationship to the Perceived Importance of Low Cost of Living

Gender ($p=.01$), education ($p=.00$), and income ($p=.00$) were significantly related to respondents' perceived importance of low cost of living the first ten years of retirement (see Table 6). Twelve percent of the variability of perceived importance of low cost of living was explained by the predisposing attributes.

Table 6: Regression analysis of predisposing attributes and low cost of living

VARIABLES	p value	coefficients
Age	.534	.0018
Gender	.008*	-.1361
Marital Status	.967	
Married		.0037
Widowed		-.0178
Other		-.0141
Education	.000**	
High School or Less		.1704
Some College		.0844
Bachelors Degree		-.0951
Masters or Doctorate		-.1597
Income	.000**	
Less than \$19,999		.1800
\$20,000-\$34,999		.0625
\$35,000-\$49,999		.0440
\$50,000-\$79,999		-.0123
80,000 or more		-.2754
Health	.653	
Poor or Fair		.0394
Good		-.0078
Excellent		-.0316
Number of Moves	.482	
Zero Moves		-.0650
One Move		-.0246
Two Moves		.0552
Three or More Moves		.0344

$$R^2 = .12$$

$$* p < .01$$

$$** p < .001$$

Mean scores calculated for each significantly related independent variable to low cost of living are found in Table 7. Female ($M=3.66$) respondents' perceived importance of low cost of living was higher than for

males ($M=3.41$). As educational level and income increased, perceived importance of low cost of living decreased. Means ranged from 3.62 to 3.17 for education and 3.72 to 3.03 for income.

Table 7: Significant predisposing attributes and perceived importance of low cost of living

Variable	Mean	SD	N
Gender			
Male	3.41	.646	784
Female	3.66	.502	170
Education			
High School or Less	3.62	.546	249
Some College	3.54	.585	354
Bachelors Degree	3.27	.612	182
Masters or Doctorate	3.17	.730	156
Income			
Less than \$19,999	3.72	.575	122
\$20,000 to \$34,999	3.56	.571	261
\$35,000 to \$49,999	3.47	.589	243
\$50,000 to \$79,999	3.34	.589	207
\$80,000 or More	3.03	.765	93

Ho2: Predisposing Attributes have no Relationship to the Perceived Importance of Employment Opportunities

Gender ($p=.02$) and income ($p=.00$) were significantly related to respondents' perceived importance of employment opportunities (see Table 8). Nine percent of the variability of perceived importance of employment

opportunities was explained by the predisposing attributes.

Table 8: Regression analysis of predisposing attributes and employment opportunities

VARIABLES	p value	coefficients
Age	.326	-.0046
Gender	.017*	-.2419
Marital Status	.470	
Married		-.1099
Widowed		.1316
Other		-.0217
Education	.648	
High School or Less		.0759
Some College		.0063
Bachelors Degree		-.0526
Masters or Doctorate		-.0296
Income	.000**	
Less than \$19,999		.3868
\$20,000-\$34,999		.1332
\$35,000-\$49,999		.0047
\$50,000-\$79,999		-.2142
80,000 or more		-.0616
Health	.077	
Poor or Fair		.0040
Good		-.0796
Excellent		.0920
Number of Moves	.336	
Zero Moves		-.1060
One Move		-.0205
Two Moves		.1245
Three or More Moves		.0020

$R^2 = .09$

* p < .05

** p < .001

Mean scores calculated for each significantly related predisposing attribute to employment opportunities are found in Table 9. Females ($M=2.78$) indicated a higher level of importance for employment opportunities the first ten years of retirement than did males ($M=2.30$). As income increased, degree of importance of employment opportunities decreased. Means ranged from 2.84 for incomes of less than \$19,000, to 2.03 for incomes of \$80,000 or more.

Table 9: Significant predisposing attributes and perceived importance of employment opportunities

Variable	Mean	SD	N
Gender			
Male	2.30	.966	775
Female	2.78	1.108	170
Income			
Less than \$19,999	2.84	1.07	119
\$20,000 to \$34,999	2.53	1.00	262
\$35,000 to \$49,999	2.36	.94	240
\$50,000 to \$79,999	2.12	.94	209
\$80,000 or More	2.03	.97	92

Ho3: Predisposing Attributes have no Relationship to the Perceived Importance of Convenience and Care Amenities

As indicated in Table 10, two predisposing attributes, age ($p=.00$) and gender ($p=.00$), were

Table 10: Regression analysis of predisposing attributes and convenience and care

VARIABLES	p value	coefficients
Age	.004*	.0082
Gender	.001**	-.2156
Marital Status	.637	
Married		.0079
Widowed		-.0589
Other		.0510
Education	.112	
High School or Less		-.0833
Some College		-.0264
Bachelors Degree		.0330
Masters or Doctorate		-.0767
Income	.696	
Less than \$19,999		-.0093
\$20,000-\$34,999		-.0300
\$35,000-\$49,999		.0109
\$50,000-\$79,999		.0517
80,000 or more		-.0233
Health	.535	
Poor or Fair		.0395
Good		-.0362
Excellent		-.0033
Number of Moves	.230	
Zero Moves		.0867
One Move		-.0196
Two Moves		.0063
Three or More Moves		.0734

$R^2 = .04$

* p < .05

** p < .001

significantly related to the perceived importance of convenience and care amenities the first ten years of retirement. Four percent of the variability of

convenience and care amenities was explained by the predisposing attributes of the respondents.

Older respondents indicated a significantly higher level of importance for convenience and care amenities than did younger respondents (see Table 11). Females ($M=2.94$) also indicated a greater preference for convenience and care amenities than did males ($M=2.73$).

Table 11: Significant predisposing attributes and perceived importance of convenience and care

Variable	Regression Coefficient		
Age ^a	.0082		
Variable	Mean	SD	N
Gender			
Male	2.73	.587	786
Female	2.94	.650	170

^a No mean score available because age was a continuous variable.

Ho4: Predisposing Attributes have no Relationship to the Perceived Importance of Proximity to Family

Age ($p=.00$), gender ($p=.00$), and number of previous moves ($p=.00$) were significantly related to perceived level of importance for proximity to family (see Table 12). Seven percent of the variability of proximity to family was explained by the predisposing attributes.

Table 12: Regression analysis of predisposing attributes and proximity to family

VARIABLES	p value	coefficients
Age	.000**	.0165
Gender	.001*	-.2990
Marital Status	.177	
Married		.0990
Widowed		-.0304
Other		-.0686
Education	.296	
High School or Less		-.0080
Some College		-.0751
Bachelors Degree		-.0050
Masters or Doctorate		.0081
Income	.070	
Less than \$19,999		.0204
\$20,000-\$34,999		.0899
\$35,000-\$49,999		.1019
\$50,000-\$79,999		-.0869
80,000 or more		-.1253
Health	.251	
Poor or Fair		.1215
Good		-.0580
Excellent		-.0635
Number of Moves	.000**	
Zero Moves		.1795
One Move		.0885
Two Moves		-.0621
Three or More Moves		-.2059

$R^2 = .07$

* p < .01

** p < .001

As age increased, perceived level of importance for proximity to family increased (see Table 13). Females ($M=3.25$) rated proximity to family higher than did males

(\bar{M} =3.02). Respondents who had not moved (\bar{M} =3.36) indicated a higher level of perceived importance for proximity to family than those individuals who had moved once, twice, or more than three times (\bar{M} =3.23, 3.11, 2.95, respectively).

Table 13: Significant predisposing attributes and perceived importance of proximity to family

Variable	Regression Coefficient		
Age ^a	.0165		
Variable	Mean	SD	N
Gender			
Male	3.02	.856	785
Female	3.25	.839	173
Number of Moves			
0 Moves	3.36	.731	28
1 Move	3.23	.752	167
2 Moves	3.11	.813	222
3 or More Moves	2.95	.909	488

^a No mean score available because age was a continuous variable.

Ho5: Predisposing Attributes have no Relationship
to the Perceived Importance of
Personal Enrichment Opportunities

Two predisposing attributes, gender ($p=.00$) and education ($p=.00$), were significantly related to perceived importance of personal enrichment opportunities the first ten years of retirement (see Table 14). Nine

percent of the variability in personal enrichment opportunities was explained by the predisposing attributes.

Table 14: Regression analysis of predisposing attributes and personal enrichment opportunities

VARIABLES	p value	coefficients
Age	.361	.0028
Gender	.000*	-.3201
Marital Status	.209	
Married		-.0393
Widowed		.1434
Other		-.1041
Education	.000*	
High School or Less		-.2499
Some College		-.0582
Bachelors Degree		.1226
Masters or Doctorate		.1855
Income	.144	
Less than \$19,999		-.0091
\$20,000-\$34,999		.0687
\$35,000-\$49,999		.0726
\$50,000-\$79,999		-.0308
80,000 or more		-.1014
Health	.063	
Poor or Fair		.0244
Good		-.0642
Excellent		.0398
Number of Moves	.976	
Zero Moves		-.0348
One Move		.0187
Two Moves		.0033
Three or More Moves		.0128

$R^2 = .09$

* $p < .001$

Mean scores calculated for each significantly related predisposing attribute to personal enrichment are presented in Table 15. Females ($M=2.95$) perceived personal enrichment opportunities as more important than males ($M=2.64$), and as education level increased, the perceived importance of enrichment opportunities increased. Means ranged from 2.48 for a high school education or less, to 2.87 for a masters degree or doctorate.

Table 15: Significant predisposing attributes and personal enrichment opportunities

Variable	Mean	SD	N
Gender			
Male	2.64	.655	785
Female	2.95	.696	167
Education			
High School or Less	2.48	.722	244
Some College	2.69	.638	358
Bachelors Degree	2.82	.636	181
Masters or Doctorate	2.87	.593	156

Ho6: Predisposing Attributes have no Relationship to the Perceived Importance of Recreational Facilities

Age ($p=.00$), gender ($p=00$), education ($p=.02$), and income ($p=.00$) were significantly related to perceived importance of recreational facilities after retirement

(see Table 16). Eight percent of the variability in perceived importance of recreational facilities was explained by the predisposing attributes.

Table 16: Regression analysis of predisposing attributes and recreational facilities

VARIABLES	p value	coefficients
Age	.000**	-.0143
Gender	.002*	.1968
Marital Status	.744	
Married		-.0398
Widowed		.0400
Other		-.0002
Education	.019***	
High School or Less		.0495
Some College		.0830
Bachelors Degree		-.0285
Masters or Doctorate		-.1040
Income	.003*	
Less than \$19,999		-.1854
\$20,000-\$34,999		-.0399
\$35,000-\$49,999		.0177
\$50,000-\$79,999		.0103
80,000 or more		.1972
Health	.339	
Poor or Fair		-.0329
Good		-.0115
Excellent		.0444
Number of Moves	.125	
Zero Moves		.0833
One Move		-.0741
Two Moves		.0377
Three or More Moves		-.0520

$R^2 = .08$

* p < .05

** p < .01

*** p < .001

As age increased, perceived importance of recreational facilities decreased among respondents (see Table 17). Male respondents' ($\bar{M}=2.36$) perceived level of importance for recreational facilities was greater than

Table 17: Significant predisposing attributes and perceived importance of recreational facilities

Variable	Regression Coefficient		
Age ^a	-.0143		
Variable	Mean	SD	N
Gender			
Male	2.36	.566	778
Female	2.15	.725	162
Education			
High School or Less	2.29	.576	242
Some College	2.36	.603	353
Bachelors Degree	2.35	.620	180
Masters or Doctorate	2.30	.623	153
Income			
Less than \$19,999	2.10	.605	120
\$20,000 to \$34,999	2.29	.628	255
\$35,000 to \$49,999	2.37	.570	240
\$50,000 to \$79,999	2.41	.567	206
\$80,000 or More	2.41	.604	92

^a No mean score available because age was a continuous variable.

that of females ($\bar{M}=2.15$). Respondents at the lower ($\bar{M}=2.29$) and higher ($\bar{M}=2.30$) end of the educational spectrum rated perceived importance of recreational facilities lower than respondents who had some college ($\bar{M}=2.36$) or a bachelors degree ($\bar{M}=2.35$). As income

increased (\underline{M} =2.10 to 2.41), perceived importance of recreational facilities the first ten years of retirement also increased.

Ho7: Predisposing Attributes have no Relationship to the Perceived Importance of Warm Temperature

Age ($p=.04$), marital status ($p=.02$), and number of moves ($p=.00$) were significantly related to the perceived importance of warm temperatures (see Table 18). Five percent of the variability of perceived importance of warm temperatures the first ten years of retirement was explained by the predisposing attributes.

As age increased, perceived level of importance for a location with warm temperatures increased (see Table 19). The perceived importance for warm temperature was higher for respondents who had never married, were divorced, or separated (\underline{M} =3.27). Perceived importance of locations with warm temperatures was also higher for respondents who had not experienced any moves (\underline{M} =3.56) compared to respondents who had moved once (\underline{M} =3.02), twice (\underline{M} =3.17), or three or more times (\underline{M} =3.02)

Table 18: Regression analysis of predisposing attributes and warm temperature

VARIABLES	p value	coefficients
Age	.037*	.0076
Gender	.337	-.0764
Marital Status	.015	
Married		-.0525
Widowed		-.1181
Other		.1706
Education	.489	
High School or Less		.0183
Some College		.0461
Bachelors Degree		-.0669
Masters or Doctorate		.0025
Income	.463	
Less than \$19,999		-.0155
\$20,000-\$34,999		-.0681
\$35,000-\$49,999		-.0053
\$50,000-\$79,999		.0774
80,000 or more		.0115
Health	.139	
Poor or Fair		.0960
Good		-.0096
Excellent		.0864
Number of Moves	.003**	
Zero Moves		.3079
One Move		-.1393
Two Moves		-.1501
Three or More Moves		-.0185

$R^2 = .05$

* p < .05

** p < .01

Table 19: Significant predisposing attributes and perceived importance of warm temperatures

Variable	Regression Coefficient		
	Mean	SD	N
Age ^a	.0076		
	Mean	SD	N
Marital Status			
Married	3.03	.758	778
Widowed	3.09	.848	23
Other	3.27	.772	151
Number of Moves			
0 Moves	3.56	.577	27
1 Move	3.02	.781	165
2 Moves	3.17	.686	221
3 or More Moves	3.02	.794	488

^a No mean score available because age was a continuous variable.

Ho8: Predisposing Attributes have no Relationship to the Perceived Importance of Seasonal Changes

Health ($p=.02$) was found to be significantly related to the perceived importance of seasonal changes the first ten years of retirement (see Table 20). Two percent of the variability in perceived importance of seasonal changes was explained by the predisposing attribute.

Table 20: Regression analysis of predisposing attributes and seasonal changes

VARIABLES	p value	coefficients
Age	.300	-.0040
Gender	.834	.0175
Marital Status	.457	
Married		-.0804
Widowed		.1442
Other		.0640
Education	.919	
High School or Less		.0078
Some College		.0024
Bachelors Degree		-.0345
Masters or Doctorate		.0243
Income	.590	
Less than \$19,999		.0818
\$20,000-\$34,999		.0503
\$35,000-\$49,999		-.0043
\$50,000-\$79,999		-.0476
80,000 or more		-.0802
Health	.024*	
Poor or Fair		-.1223
Good		-.0032
Excellent		.1255
Number of Moves	.204	
Zero Moves		.1022
One Move		.0549
Two Moves		.0978
Three or More Moves		-.0953

$R^2 = .02$

* $p < .05$

Mean scores calculated for each significantly related predisposing attribute to seasonal changes are found in Table 21. Respondents in excellent ($M=3.03$) or good ($M=2.93$) health indicated greater importance for

seasonal changes upon retirement than did respondents in poor ($M=2.84$) health.

Table 21: Significant predisposing attributes and perceived importance of seasonal changes

Variable	Mean	SD	N
Health			
Poor to Fair	2.84	.862	70
Good	2.93	.816	438
Excellent	3.03	.779	463

Ho9: Predisposing Attributes have no Relationship to the Perceived Importance of Medical Facilities

Age ($p=.00$) was significantly related to respondents' perceived importance for medical facilities the first ten years of retirement (see Table 22). Four percent of the variability in perceived importance of medical facilities was explained by the predisposing attributes. As age increased, perceived importance of medical facilities increased (see Table 23).

Table 22: Regression analysis of predisposing attributes and medical facilities

VARIABLES	p value	coefficients
Age	.001*	.0105
Gender	.137	-.0972
Marital Status	.176	
Married		.1057
Widowed		-.1524
Other		-.0467
Education	.794	
High School or Less		-.0151
Some College		-.0248
Bachelors Degree		-.0077
Masters or Doctorate		.0476
Income	.438	
Less than \$19,999		.0975
\$20,000-\$34,999		-.0045
\$35,000-\$49,999		-.0014
\$50,000-\$79,999		-.0096
80,000 or more		-.0820
Health	.259	
Poor or Fair		.0602
Good		-.0022
Excellent		.0580
Number of Moves	.067	
Zero Moves		.0407
One Move		-.0013
Two Moves		.0379
Three or More Moves		-.0773

$R^2 = .04$

* p < .01

Table 23. Significant predisposing attributes and perceived importance of medical facilities

Variable	Regression Coefficient
Age	.0105

**Ho10: Health Status has no Relationship
to Desired Level of Medical Services**

There was no significant relationship between health status $X^2(10, N = 984) = 7.68, p = .659$ and desired level of medical services, thus $H_{0,10}$ was not rejected.

Discussion of Null Hypotheses Findings

Previous research concerning locational preferences upon retirement has dealt with retrospective investigations of retirees. Little attention has been given to preretirees. The current study analyzes the perceived importance of locational preferences of preretirees in anticipation of the first ten years of retirement. Although findings of the retrospective and prospective studies cannot be directly compared, acknowledgement of the similarities and differences between the two types of studies provides a frame of reference for investigating the changing nature of the retiree population.

Overall, two major factors are apparent from the current study. First, the heterogenous nature of

preretirees emphasizes the myriad of needs and desires. For example, in the current study, single female respondents with less education, and lower incomes, expressed significant differences in locational preferences from male respondents who were married with more education and higher incomes. Secondly, determination of locational preferences involves the complex relationship of many individual attributes.

Low Cost of Living

It was hypothesized that there would be no relationship between the seven predisposing attributes and perceived importance of low cost of living the first ten years of retirement. The predisposing attributes accounted for 12% of the variance in perceived importance for low cost of living. Three variables, gender, education, and income, were found to be significantly related ($p \leq .05$).

Females perceived low cost of living to be more important than males. Considering 66.3% of the females sampled were either widowed, divorced, separated or had never married, while only 8% of males were in the same categories, this result is not surprising. Female respondents also had lower levels of income with 73.0% earning less than \$35,000 per year compared to 35% of the

male respondents earning a comparable amount. Single persons typically in one income households may be somewhat more concerned about economic stability after retirement than married couples who have the potential of having two household incomes. Although the dual earner status of married couples is not known in this study, it is apparent that married respondents had higher incomes than single respondents. As income increased, the perceived importance of low cost of living decreased (see Appendix H). This trend was also apparent in the retrospective studies of retirees (McLeod et al., 1984)

Perceived importance of low cost of living also decreased as level of education increased. Considering the relationship between education and income, female respondents with lower incomes had also achieved lower levels of education. As respondents project to the first ten years of retirement, single people who generally have one income, in this instance a lower level of income, and less education, placed more importance on low cost of living.

Pampel et al.'s (1984) prospective study reported that preretirees' interest in moving increased slightly in locations with lower cost of living and decreased substantially for locations with higher cost of living. However, the socio-demographic profile of respondents

indicating a preference for low cost of living was not reported in Pampel et al.'s (1984) study.

Employment Opportunities

In the current study, gender and income were significantly related to perceived importance of employment opportunities. Predisposing attributes accounted for 9% of the variance in perceived importance for employment opportunities the first ten years of retirement.

Female respondents' perceived importance for employment opportunities after retirement was higher than males. Since the largest percentage of female respondents (66.3%) were widowed, divorced, separated or had never married and are potentially limited to a single income, concern for economic well-being in retirement years may be critical in the perceived level of importance for staying in the workforce.

Respondents with lower income rated the perceived importance of employment opportunities higher than respondents with higher income. This is not surprising since higher levels of income provide greater economic stability in retirement due to potential savings and investment opportunities during working years.

Future projections indicate that elderly of the 21st century have a greater desire for part-time participation

in the workforce (Dychtwald & Flower, 1990; Louis Harris & Associates, 1981). Serow, Sly and Wrigley (1990) found better health, increased education, and improved life expectancy are playing a significant role in the decision to continue some type of employment after retirement. However, in the current study, preretirees indicated that employment opportunities ($M = 2.39$) were not very important the first ten years of retirement. Considering the 1960's marked the decline of labor force participation of the elderly and the beginning of the established institution of retirement, the results are not too surprising. Preretirees of today have had 30 years to contemplate and plan for retirement at age 65. Additionally, many preretirees may view retirement at age 65 as welcome relief from demanding or unrewarding jobs. Therefore little consideration has been given to the possibility of continued employment during the later years.

Convenience and Care

It was hypothesized that predisposing attributes would not be related to perceived importance of convenience and care amenities. The predisposing attributes accounted for little variance ($R^2=.04$) in the perceived importance of convenience and care. Of the

seven predisposing attributes, age and gender were significantly related to the importance of convenience and care amenities.

As age increased, the perceived importance for such amenities also increased. This trend is similar to the retrospective studies of retirees. Generally, as retirees age, especially those over 75 years, a desire for convenient goods and services increases (Chapman, 1989a; Dychtwald & Flower, 1990; Summers & Hirschl, 1985). This desire is especially strong for medical facilities, transportation, and shopping. In the current study, importance of medical facilities received the highest mean score of the discrete items comprising the convenience and care variable, while access to transportation received the lowest mean scores (see Table 4). Considering that the current study required preretirees to project to the future, respondents may not perceive the importance of public transportation during their first ten years of retirement due to a desire to stay active and self-sufficient.

Females considered convenience and care amenities more important than did males. Since the largest percentage of female respondents were single, access to goods and services after retirement may be viewed as their own responsibility with no other assistance.

Therefore, accessibility to various services increase in importance.

Proximity to Family

It was hypothesized that predisposing attributes have no relationship to perceived importance of proximity to family. Three predisposing attributes were found to be significant. As the age of respondents increased, perceived importance of proximity to family increased. Retrospective studies have found similar results (Haas III & Serow, 1993; Serow, 1988; Shanas, 1980). As individuals aged, a desire for closer proximity to family increased. This was especially true of the oldest respondents.

Proximity to family was more important for females than males in the current study. Pampel et al. (1984) found similar results in their study of preretirees. Traditionally, females are more involved with family affairs than males. Moreover, 66.3% of the female respondents in the current study were widowed, divorced, separated or never married and may view proximity to family as critical in maintaining support during the retirement years. Widowed respondents also had a mean age of 55.6 years. As age increases, desire for close proximity to family also increases (Haas III & Serow, 1993).

As the number of moves increased, perceived importance for proximity to family decreased. A life course pattern of moving often requires the establishment of social networks and support systems outside the family unit. Therefore, physical proximity to family may not be as much a priority for movers as it is for nonmovers. Additionally, those respondents who moved most frequently also had higher incomes which facilitates access to family when desire or need arises.

Personal Enrichment

Ostroff (1989) predicted that by the 21st century, adults 50-70 years of age will have achieved higher levels of education, increasing the desire for accessible personal enrichment opportunities. In the current study, two predisposing attributes, gender and education, were significantly related to personal enrichment opportunities as respondents looked toward the first ten years of retirement.

Females' perceived importance of personal enrichment opportunities to be more important than males. The single status of many female respondents in this study may have influenced the perceived importance. Participation in community activities offers social connections and outlets beyond the work environment.

As educational level increased, the perceived importance of personal enrichment opportunities also increased. Educational attainment often coincides with higher interest in activities which support intellectual and cultural stimulation. This trend has been evident among retirees and is expected to increase (Dychtwald & Flower, 1991; Markides et al., 1987; Okum, 1993).

Recreational Facilities

It was hypothesized that predisposing attributes had no relationship to the perceived importance of recreational opportunities. The predisposing attributes accounted for 8% of the variance in perceived importance of recreational facilities ($R^2=.08$). Age, gender, income, and education were significantly related to the importance of recreational facilities during retirement. The overall mean ($M=2.33$) for perceived importance for recreational facilities during the first ten years of retirement was low in comparison to the priority given to recreation in the retrospective literature of retirees (Cuba & Longino, 1991; Haas III & Serow, 1993; Meyer, 1987).

As age increased among the preretirees, perceived importance of recreational facilities decreased. The types of recreational facilities listed in the

questionnaire may have influenced this finding. The items comprising the composite score primarily addressed participatory outdoor activities, rather than broader leisure and recreational opportunities. Consequently, respondents may have had little or no interest in the items listed on the questionnaire. Fishing, boating, and camping received the highest mean rating of the discrete items comprising the composite score, and more active recreational opportunities, (i.e. skiing, tennis, golf, swimming) received lower ratings. Russell et al. (1989) indicated that sports, rigorous exercise, and outdoor activities tend to decline with age, while TV viewing, watching sports events, entertaining, and participating in organizations tend to remain about the same.

Males' perceived importance of recreational facilities was significantly higher than females. Because of the limited recreational choices, the female respondents in this study may have had little interest in the types of recreational choices listed on the questionnaire. Moreover, female respondents were predominantly single heads of households with lower income. Limited resources may have influenced their perception of potential participation in the opportunities listed on the questionnaire.

The significant relationship between education and perceived importance of recreational opportunities offered an interesting pattern. Respondents at the lower and higher end of the educational spectrum rated perceived importance of recreational opportunities lower than respondents who had some college education or a bachelors degree. This finding is difficult to explain. Perhaps respondents at the lower and higher educational levels did not have an interest in the recreational opportunities listed in the questionnaire, or there was an error in the data.

As income increased, the perceived importance of recreational opportunities also increased. Many of the recreational opportunities listed in the questionnaire required financial resources for participation. Therefore those individuals who have higher incomes in combination with an interest in the activities listed may have a greater interest in such facilities upon retirement.

Warm Temperatures and Seasonal Changes

Warm temperatures. Three predisposing attributes, age, marital status, and number of moves, were significantly related to warm temperatures. As age increased, the perceived importance for warm temperatures increased. Warm climate is one of the most prevalent

variables found in the research of retirees' locational choices. The results of this study coincide with the retrospective literature. Older preretirees expressed a greater preference for warm temperature.

Respondents' perceived importance of warm temperature the first ten years of retirement was higher for individuals who were widowed, divorced, separated, or had never married. The age of widowed respondents (55.6 years) may have influenced the perceived importance of warm temperatures. But the respondents who were divorced, separated or had never married were the youngest respondents in the sample. This rather curious result is difficult to explain and may be due to chance.

The relationship in number of moves to the perceived importance for warm temperatures was also an interesting finding. Respondents who had experienced no moves rated importance of warm temperatures higher than respondents who had experienced one or more moves. Since specific locations of respondents in the three western states are not known, determining the reasons for this finding is difficult.

Seasonal changes. Predisposing attributes accounted for little variance in the perceived importance for seasonal changes ($R^2=.02$). Health was the only

predisposing attribute that was significantly related to the dependent variable. Respondents rated this preference as somewhat important whether they were in poor, good, or excellent health. The perceived importance for seasonal changes may simply be a personal preference when one considers the three states studied.

Medical Facilities

It was hypothesized that predisposing attributes have no relationship to perceived importance of medical facilities. Age was the only predisposing attribute significantly related to medical facilities. As age increased, perceived importance of medical facilities also increased (see Table 23). This finding is similar to research results in retrospective studies of retirees. Older retirees, especially those over 75 years of age, have a stronger desire for accessibility to medical facilities in their communities (Longino, 1980; Patrick, 1980).

Level of Medical Services

There was no significant difference in desired level of medical service by health status. The limited variability in the health status of the respondents may have been a factor in this finding since 92% of the respondents considered themselves in good or excellent health.

Summary

The findings of this study indicate that all of the predisposing attributes of retirees were significantly related to one or more of the locational preferences (see Figure 4). Age was significantly related to five locational preferences (see Figure 5). As age of respondents increased, perceived importance for the following locational preferences also increased: convenience and care amenities, proximity to family, warm temperature, and medical facilities. Perceived importance of recreational facilities decreased as age increased.

Gender was significantly related to six of the locational preferences (see Figure 6). In all but one instance, the perceived importance for low cost of living, employment opportunities, convenience and care amenities, proximity to family, and personal enrichment opportunities was greater for females than males. Recreation was more important for males than females. In the retrospective literature proximity to family was the locational preference most noted by females.

Health and marital status were each related to one locational preference (see Figures 7 and 8, respectively). Marital status was significantly related

to the locational preference of warm climate, and health was significantly related to seasonal changes.

Education was significantly related to three locational preferences: low cost of living, personal enrichment opportunities, and recreation (see Figure 9). Income was also related to three locational preferences: low cost of living, employment opportunities, and recreational opportunities (see Figure 10). Finally, number of moves was significantly related to two locational preferences: proximity to family and warm temperatures (see Figure 11).

Although the predisposing attributes accounted for little variance in the perceived importance of locational preferences, the results offer some interesting preliminary information on preretirees. Single females with less education and lower incomes had a greater perceived importance for low cost of living, employment opportunities, convenience and care amenities, proximity to family, and personal enrichment opportunities than males. Males predominantly married, with higher income, and more education had a greater perceived importance for recreational opportunities.

Although some similarities in locational preference factors of retirees and preretirees exist, heterogeneity of the two groups and relationships of personal

attributes cannot be overlooked. Different experiences of age cohorts influence needs and desires. The locational preferences and choices of the 65 to 85 year old may not be appropriate for an emerging aging population. Each age cohort brings different experiences to the decision of where to live after retirement.

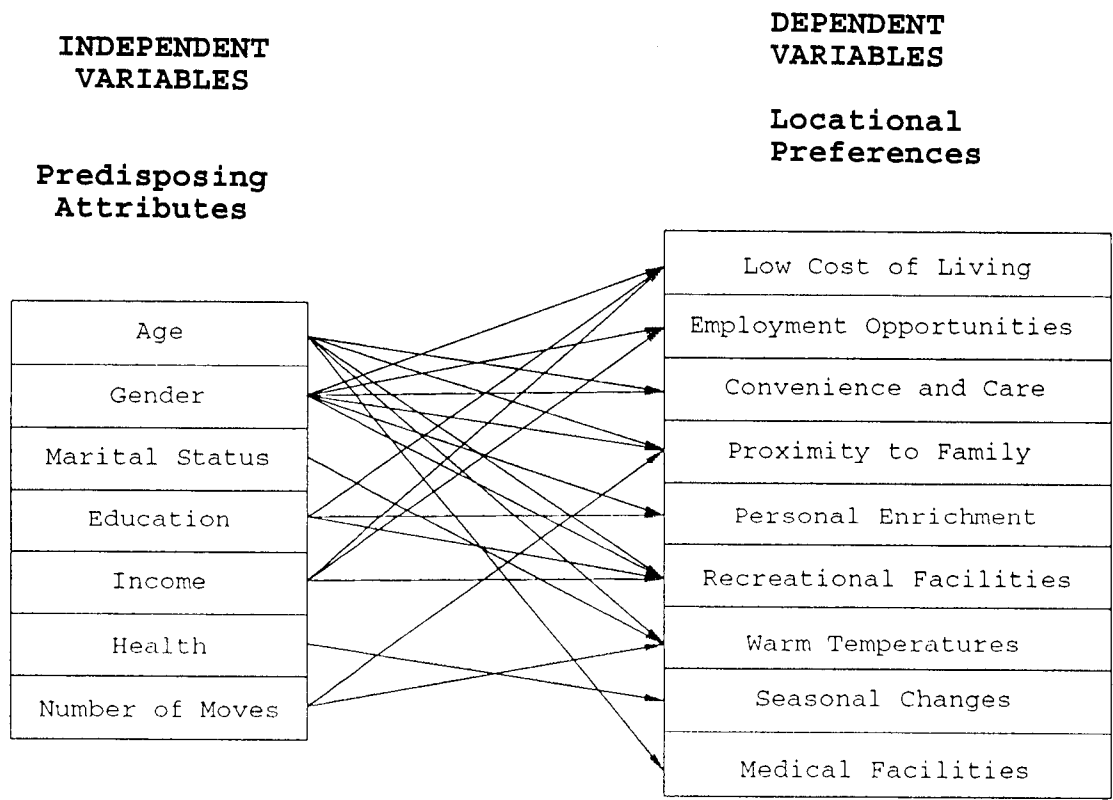


Figure 4. Tested model of predisposing attributes affecting locational preferences during the first ten years of retirement.

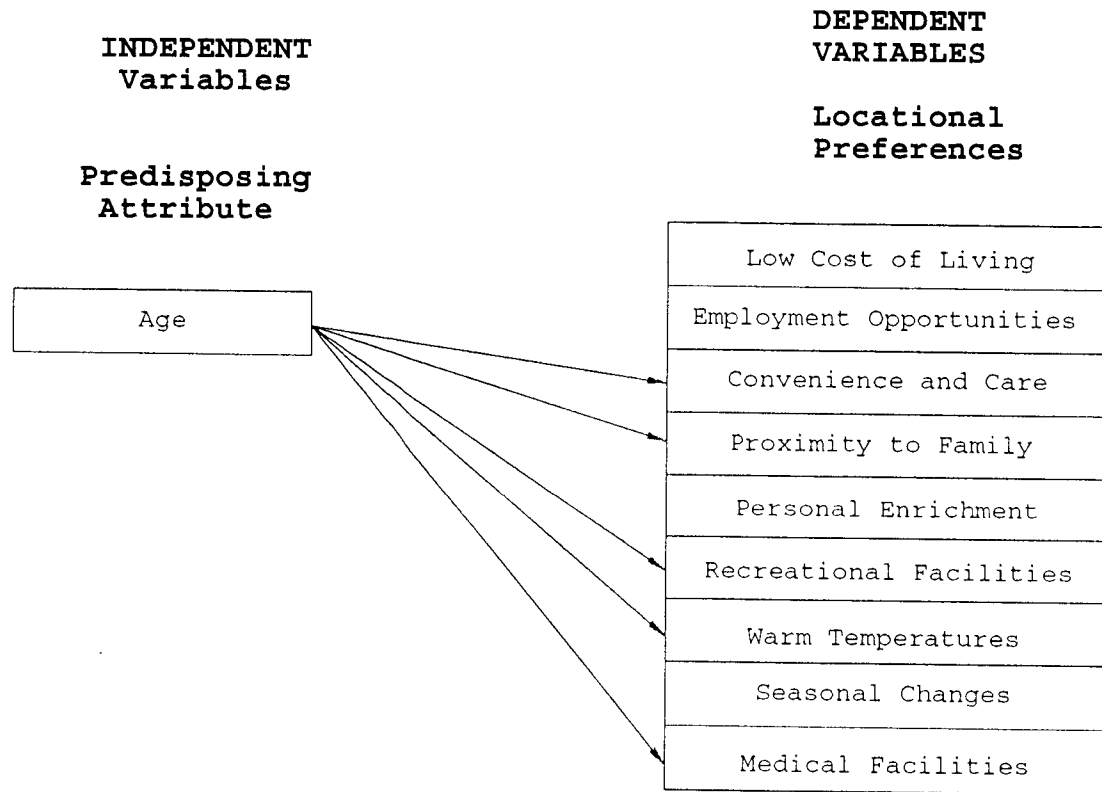


Figure 5. Tested model of the predisposing attribute age and its affect on locational preferences during the first ten years of retirement.

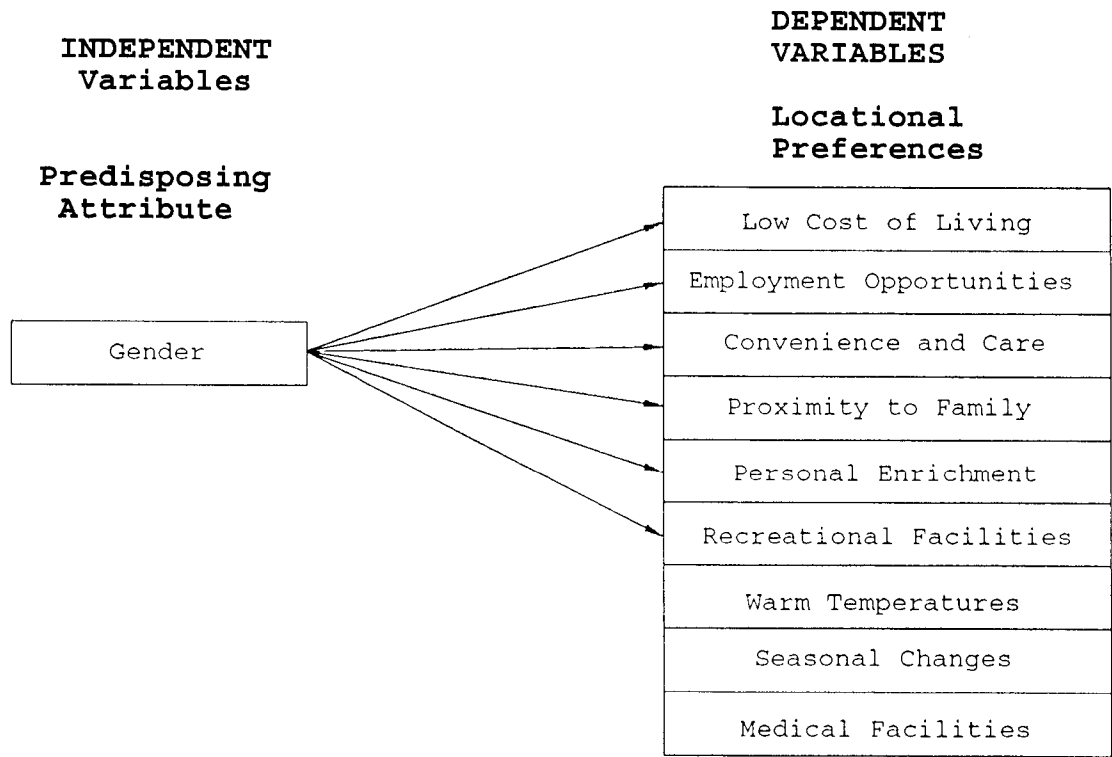


Figure 6. Tested model of the predisposing attribute gender and its affect on locational preferences during the first ten years of retirement.

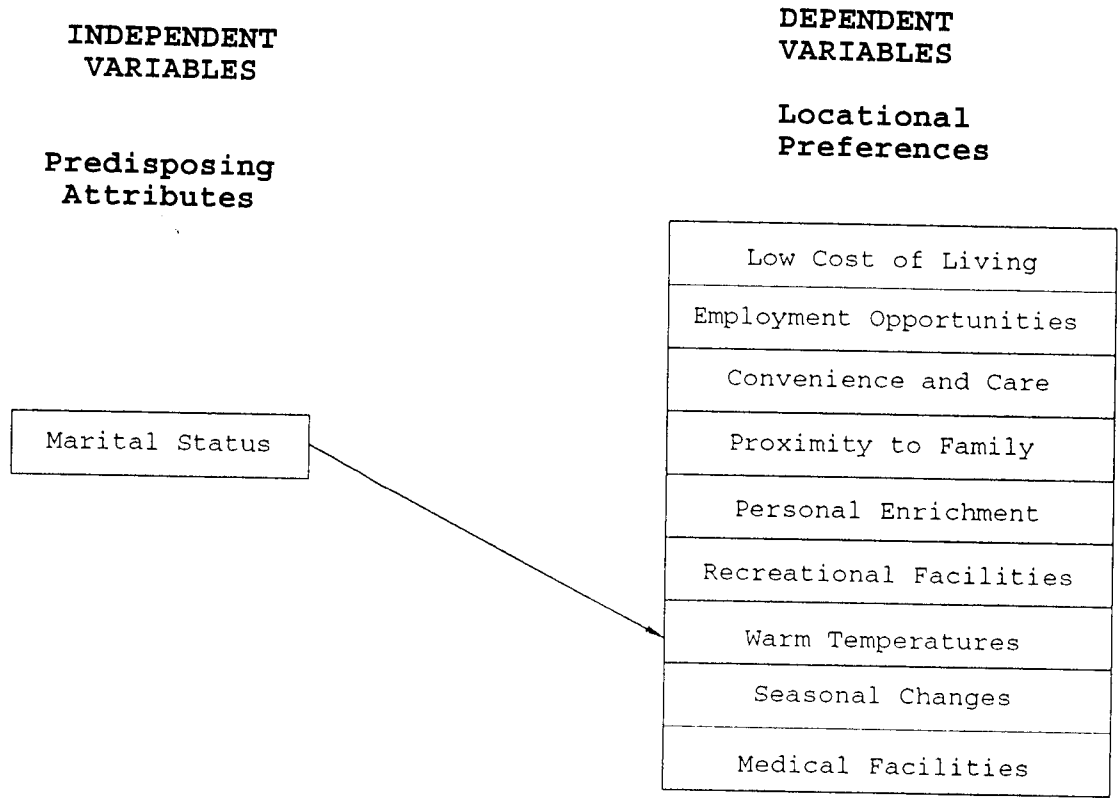


Figure 7. Tested model of the predisposing attribute marital status and its affect on locational preferences during the first ten years of retirement.

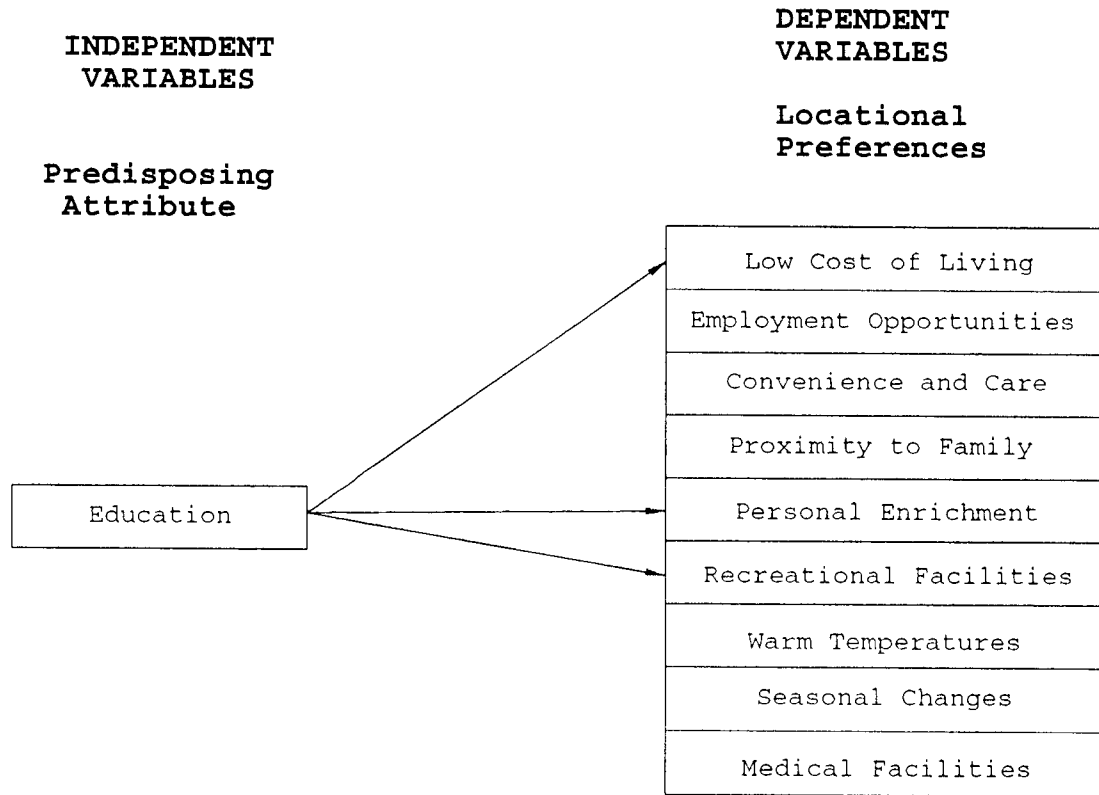


Figure 8. Tested model of the predisposing attribute education and its affect on locational preferences during the first ten years of retirement.

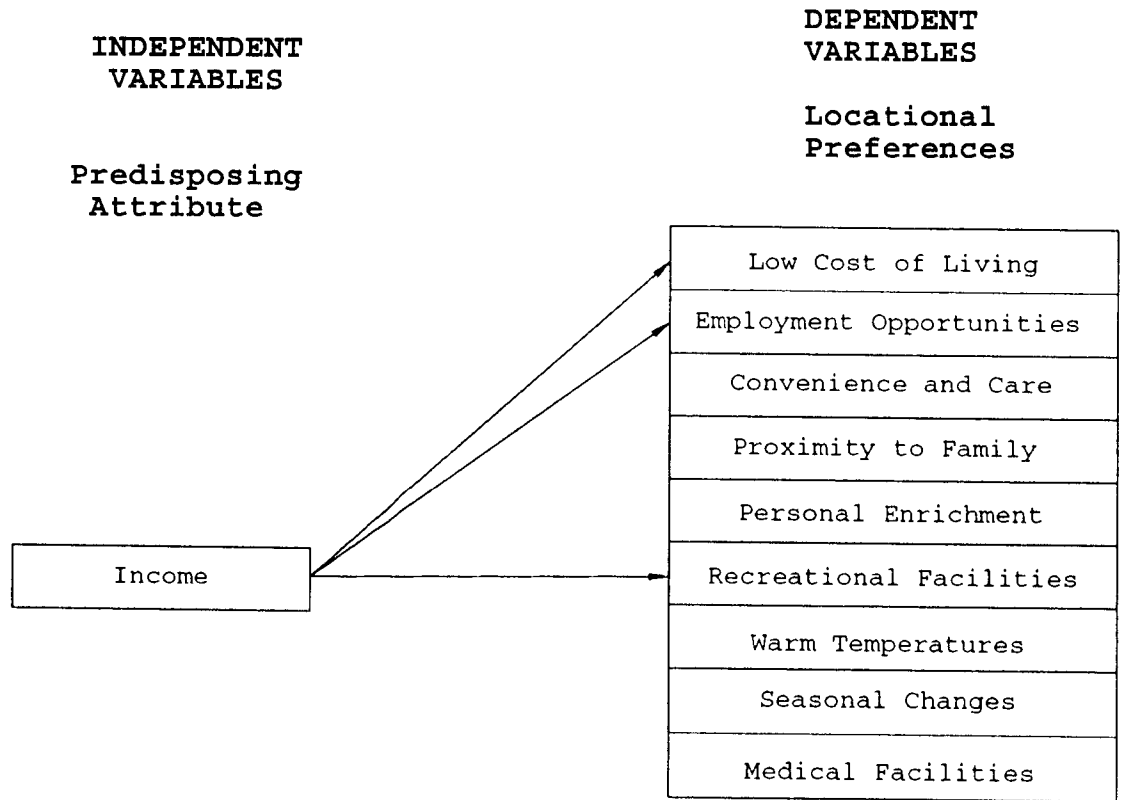


Figure 9. Tested model of the predisposing attribute income and its affect on locational preferences during the first ten years of retirement.

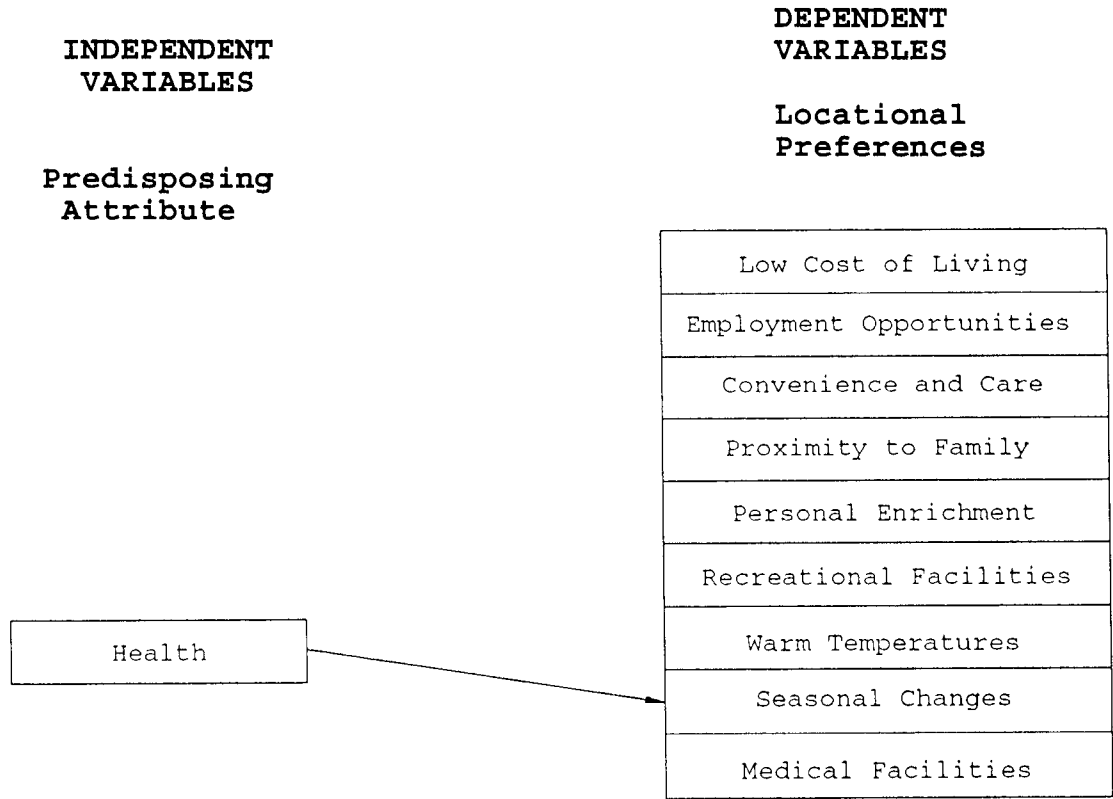


Figure 10. Tested model of the predisposing attribute health and its affect on locational preferences during the first ten years of retirement.

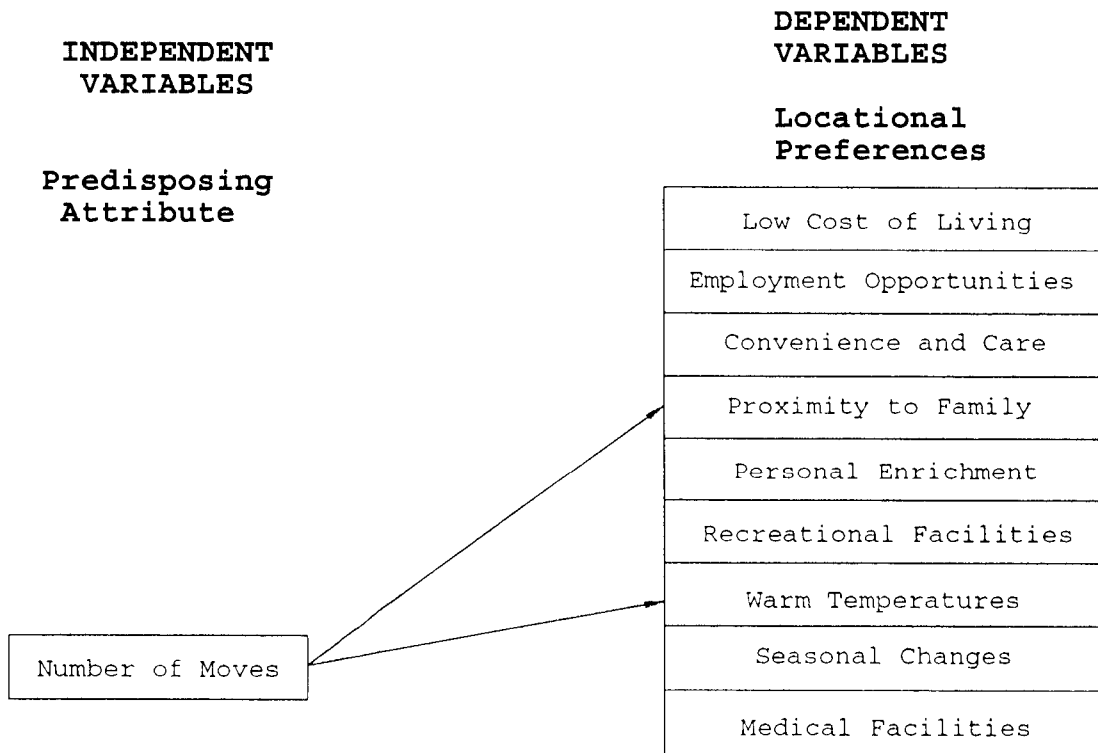


Figure 11. Tested model of the predisposing attribute number of moves and its affect on locational preferences during the first ten years of retirement.

CHAPTER V

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

Summary

The purpose of this research was to investigate the relationship of predisposing attributes of preretirees and the perceived importance of locational preferences during the first ten years of retirement. Previous research in which the locational decisions of elderly has been studied, focused on a retrospective examination after retirement rather than a prospective view prior to the life event. The focus of the current study was a prospective look at perceived importance of selected locational preferences among respondents in three western states.

Pampel et al.'s (1984) multi-stage prospective study provided the basis for the hypothesized relationships among seven predisposing attributes and ten locational factors of this research. Since the prospective view of preretirees has received little attention in the examination of locational preferences, the selection of variables included in the current study was also guided by a review of literature on retrospective studies of locational decisions of retirees. It was hypothesized that the predisposing attributes of age, gender, marital status, education, income, health, and number of previous

moves had no relationship to low cost of living, employment opportunities, convenience and care amenities, proximity to family, personal enrichment opportunities, recreational facilities, warm temperatures, and seasonal changes. It was also hypothesized that health status had no relationship to desired level of medical services.

The data for this analysis were obtained from a mail survey conducted in 1990 by the Western Regional Agricultural Experiment Station Committee (W-176). The survey was conducted in the three western states of Idaho, Oregon, and Utah. The committee also collected data in Michigan, but only the western states' data were used in this study. There were 315 usable returns in Idaho, 350 in Oregon, and 338 in Utah for a total of 1003 usable questionnaires.

Frequency distributions were computed to describe the predisposing attributes of the respondents. Mean scores were computed on nine of the dependent variables to determine the average response on each locational preference variable.

Relationships among independent variables were determined in order to assist with the interpretation of the hypotheses testing findings. Chi-square and analysis of variance tests were completed, and a number of relationships among the independent variables were found.

Multiple regression analyses were used to test nine null hypotheses. Mean scores were calculated from the regression coefficients of each significantly related independent variable. Chi-square analysis was used to determine if desired level of medical services differed by health status.

The findings of the multiple regression analyses indicated that one or more of the independent variables were significantly related to one or more of the dependent variables in nine of the hypotheses. There was no relationship between health status and level of medical service; therefore H_{010} was retained.

Females, individuals with lower income, and those with less education indicated a higher perceived importance for low cost of living. The perceived importance of employment opportunities the first ten years of retirement was higher for females than males and for individuals with less income. Older respondents and females indicated a greater preference for convenience and care amenities; thus, age and gender were significantly related to the convenience and care variable. Three independent variables were related to perceived importance of proximity to family: age, gender, and number of moves. Older respondents, females, and

respondents who had not moved placed more importance in being in close proximity to family. Female perceived personal enrichment opportunities as more important than did males, and as education increased, the perceived importance of personal enrichment opportunities increased. The perceived importance for recreational facilities was greater for males, younger respondents, and respondents with higher levels of education. As age increased, the perceived importance of warm temperatures increased; warm temperatures were also perceived as more important by respondents who were divorced, separated or had never married. Health was significantly related to seasonal changes, with respondents in excellent or good health placing greater importance on this factor.

Implications

Upon retirement, future elderly may choose to reside in their pre-retirement communities, some may move to a new location, and others may engage in a combination of the two. Regardless of the choice, the needs and desires of increasing numbers of elderly will impact many communities. The findings of this preliminary study of preretirees' locational preferences may be helpful to policy makers, community planners, and the business sector in understanding the heterogeneous nature of an

aging society. It may also assist in responsive community planning and development.

Policymakers, especially those at a local level (e.g. city councils, planning commissions) will need to develop policies and guidelines for shaping community responses to an aging population. This study provides a model to help communities assess the needs and preferences of current residents.

When communities plan their future, they begin by documenting a profile of their current characteristics. Communities could consider the predisposing attributes used in this study to expand their knowledge about the future elderly population. Information on age, income, and familial status are commonly considered in local planning efforts. The information on gender, education, health, and mobility may not be utilized fully in local planning. The combination of these seven variables can provide a greater level of understanding and information regarding an aging population.

Communities could also inventory characteristics related to the locational preferences identified in the current study and investigate the relationship between the predisposing attributes and locational preferences in the community (e.g. convenience and care amenities and personal enrichment opportunities). By doing this

additional level of investigation, the community can better identify population segments who may have unique needs. For example, the current study found single females, with lower income and lower educational level, had a greater level of perceived importance for five locational preferences (i.e. low cost of living, employment opportunities, convenience and care amenities, proximity to family, and personal enrichment opportunities) than any other group in the study.

This information can be very useful to policymakers, planners, and businesses in developing local comprehensive plans, service strategies, and product marketing. It can also be useful to community leaders hoping to attract retirees.

Recommendations

Prospective study of preretirees' locational plans after retirement is just beginning. Further research in this area would be beneficial in developing a better understanding of factors affecting locational preferences. Some recommendations for further research follow:

1. Further study of locational preferences of preretirees should include more female respondents. In the current study, there was a disproportionate number of male respondents due to sampling

procedures. Since significant results were found with single females, a comparison with married females may provide valuable information concerning locational preferences of females.

2. Further research in locational preferences of preretirees should include the current location of the respondent. This would allow a comparison of current community characteristics with preferences identified by respondents.
3. Additional research should focus on a longitudinal study of preretirees. Studying preretirees over a period of years would provide insight into the complexity of factors which enter into locational decisions and how preferences may change over time. It could also examine whether preferences expressed at a particular point in time manifest into actual behavior.
4. Future research should address both retrospective studies of retirees and prospective studies of preretirees in order to obtain a comprehensive examination of locational decisions of individuals, both before and after retirement occurs.

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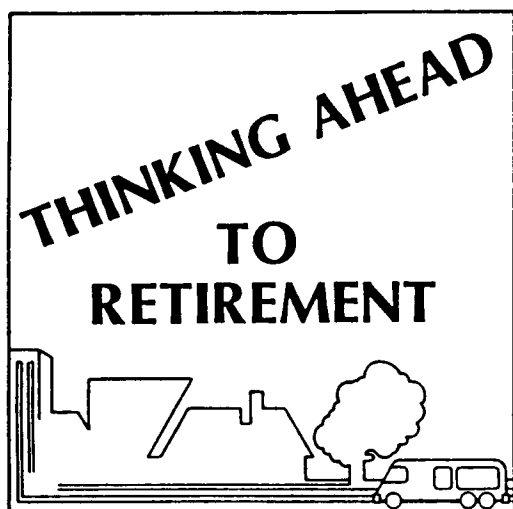
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APPENDICES

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.

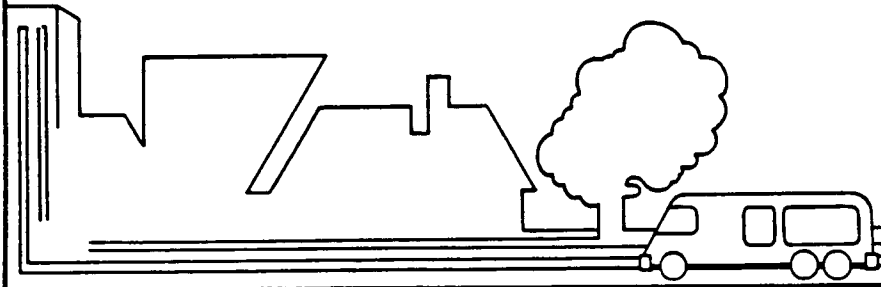
Appendix B: Survey Questionnaire

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)

- 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
 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)

- MOST LIKE A .. BUILDING OF DUPLEXES, TRIPLEXES, OR QUADPLEXES
 B .. BUILDING OF APARTMENTS
 SECOND MOST LIKE C .. BUILDING OF TOWNHOUSES
 MOST LIKE D .. MOBILE HOME, ON A LOT YOU OWN
 E .. MOBILE HOME, ON A LOT YOU RENT
 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
Economics & Safety				
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
Convenience & Care				
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
Personal Enrichment				
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
Recreational Facilities				
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
Scenic Features				
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
Comfort Features				
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 <u>MOSTLY</u> OLDER PEOPLE IN A COMMUNITY WITH PEOPLE OF ALL AGES |
| 3 | 3 COMMUNITY OF <u>ONLY</u> 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

5

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)

PLANS	NOT AT		A GREAT	DO NOT
	ALL	SLIGHTLY	DEAL	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.)

TASKS	YOUR SKILL LEVEL					TASK IS NOW DONE BY					AFTER RETIREMENT TASK WILL BE DONE BY				
						Myself	Spouse/partner				Myself	Spouse/partner			
						Friend/relative					Friend/relative				
						Hired person					Hired person				
						DNA					DNA				
a. Maintaining yard	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
b. Cleaning garage	1	2	3	4	5	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	4	5	1	2	3	4	5	1	2	3	4	5
d. Regular cleaning inside home	1	2	3	4	5	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	4	5	1	2	3	4	5	1	2	3	4	5
f. Painting interior	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
g. Painting exterior	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5

7

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) and 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

9

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

10

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
- 2 GOOD
- 3 FAIR
- 4 POOR

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

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

11

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 TITLE

NAME OF COMPANY OR BUSINESS

NAME OF COMPANY OR BUSINESS

Q-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.

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

Appendix C: Cover Letter

Department of
Apparel, Interiors,
Housing and Merchandising



Milam Hall 224
Corvallis, OR 97331-5101

(503) 737-3796

February 1, 1990

Dear

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,

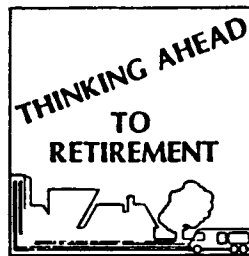
Redacted for privacy

Jeanette Brandt
Project Director

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: First Follow-up Letter

Department of
Apparel, Interiors,
Housing and Merchandising



Milam Hall 224
Corvallis, OR 97331-5101

(503) 737-3796

February 22, 1990

Dear

About three weeks ago I wrote seeking your participation in a study dealing with factors that people may consider in retirement. As of today I have not yet received your completed questionnaire.

I am writing to you again because your opinions are very important to the success of this study. Your household is one of a small number being asked to help. It was chosen in a random sample of Oregonians. 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 questionnaire.

In the event that your questionnaire has been mislaid, a replacement is enclosed. Your help is greatly appreciated.

Cordially,
Redacted for privacy

Jeanette A. Brandt
Project Director

Appendix F: 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.

Redacted for privacy

JOAN MCRAUEN
Project Director

Appendix G: Second Follow-up Letter (Oregon)

Department of
Apparel, Interiors,
Housing and Merchandising



Milam Hall 224
Corvallis, OR 97331-5101

(503) 737-3796

March 14, 1990

Dear

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,
Redacted for privacy

Jeanette Brandt
Project Director

Appendix H: Chi-square Tests, Relationships Among Independent Variables

GENDER BY MARITAL STATUS

	Count Row Pct Col Pct	MARITAL STATUS			Row Total
		MARRIED 1	WIDOWED 2	OTHER 3	
GENDER					
MALE	1	752 92.0 92.6	4 .5 15.4	61 7.5 38.9	817 82.1
FEMALE	2	60 33.7 7.4	22 12.4 84.6	96 53.9 61.1	178 17.9
Column Total		812 81.6	26 2.6	157 15.8	995 100.0

Number of Missing Observations: 8
 $X^2 = 339.75$
 $df = 2$
 $p = .000 \quad p < .05$

GENDER BY EDUCATION

		EDUCATION				
Count		HS OR	SOME	BACHELOR	MS/PHD	
Row Pct	Col Pct	LESS	COLLEGE	S		Row
		1	2	3	4	Total
GENDER						
MALE	1	221 27.5 82.8	286 35.5 77.9	159 19.8 85.5	139 17.3 86.9	805 82.1
FEMALE	2	46 26.3 17.2	81 46.3 22.1	27 15.4 14.5	21 12.0 13.1	175 17.9
Column	Total	267 27.2	367 37.4	186 19.0	160 16.3	980 100.0

Number of Missing Observations: 23

$X^2 = 8.37$

df = 3

p = .039 p < .05

GENDER BY INCOME

		INCOME					
Count		Less Than	20000 To	35000 To	50000 To	80000	
Row Pct	Col Pct	19999	34999	49999	79999	MORE	Row
		1	2	3	4	5	Total
GENDER	1	81	195	229	197	89	791
	MALE	10.2	24.7	29.0	24.9	11.3	82.1
		59.1	73.3	91.2	91.6	93.7	
GENDER	2	56	71	22	18	6	173
	FEMALE	32.4	41.0	12.7	10.4	3.5	17.9
		40.9	26.7	8.8	8.4	6.3	
Column		137	266	251	215	95	964
Total		14.2	27.6	26.0	22.3	9.9	100.0

Number of Missing Observations: 39

$X^2 = 99.21$

df = 4

p = .000 p < .05

GENDER BY HEALTH

	Count	HEALTH			Row Total
		POOR OR FAIR	GOOD	EXCELLNT	
GENDER	Row Pct Col Pct	1	2	3	
MALE	1	56 6.8 74.7	377 46.1 83.0	385 47.1 82.3	818 82.0
FEMALE	2	19 10.6 25.3	77 43.0 17.0	83 46.4 17.7	179 18.0
Column Total		75 7.5	454 45.5	468 46.9	997 100.0

Number of Missing Observations: 6

$X^2 = 3.09$

df = 2

p = .213 p < .05

GENDER BY MOVES

		MOVES				
Count		0 MOVES	1 MOVE	2 MOVES	3+ MOVES	Row
Row Pct	Col Pct					Total
		1	2	3	4	
GENDER						
	1	23	144	179	419	765
MALE		3.0	18.8	23.4	54.8	82.0
		82.1	84.2	78.9	82.6	
	2	5	27	48	88	168
FEMALE		3.0	16.1	28.6	52.4	18.0
		17.9	15.8	21.1	17.4	
Column		28	171	227	507	933
Total		3.0	18.3	24.3	54.3	100.0

Number of Missing Observations: 70

$X^2 = 2.23$

df = 3

p = .526 p < .05

MARITAL STATUS BY EDUCATION

		EDUCATION				
MARITAL STATUS	Count	HS OR	SOME	BS	MS/PHD	Row Total
	Row Pct Col Pct	LESS	COLLEGE	DEGREE		
		1	2	3	4	
MARRIED	1	225 28.1 84.6	287 35.8 78.0	158 19.7 84.9	132 16.5 83.0	802 81.9
WIDOWED	2	10 38.5 3.8	10 38.5 2.7	2 7.7 1.1	4 15.4 2.5	26 2.7
OTHER	3	31 20.5 11.7	71 47.0 19.3	26 17.2 14.0	23 15.2 14.5	151 15.4
	Column Total	266 27.2	368 37.6	186 19.0	159 16.2	979 100.0

Number of Missing Observations: 24
 $X^2 = 10.513$
 $df = 6$
 $p = .105$ $p < .05$

MARTIAL STATUS BY INCOME

		INCOME					
Count		LESS THA	20000 TO	35000 TO	50000 TO	80000 OR	
Row Pct	Col Pct	N 19999	34999	49999	79999	MORE	Row
		1	2	3	4	5	Total
-----+-----+-----+-----+-----+-----+-----+-----							
MARITAL STATUS							
	1	71	201	225	202	88	787
MARRIED		9.0	25.5	28.6	25.7	11.2	81.6
		52.2	74.7	90.0	94.4	92.6	
-----+-----+-----+-----+-----+-----+-----+-----							
	2	14	4	3	3	1	25
WIDOWED		56.0	16.0	12.0	12.0	4.0	2.6
		10.3	1.5	1.2	1.4	1.1	
-----+-----+-----+-----+-----+-----+-----+-----							
	3	51	64	22	9	6	152
OTHER		33.6	42.1	14.5	5.9	3.9	15.8
		37.5	23.8	8.8	4.2	6.3	
-----+-----+-----+-----+-----+-----+-----+-----							
	Column	136	269	250	214	95	964
	Total	14.1	27.9	25.9	22.2	9.9	100.0

Number of Missing Observations: 39
 $X^2 = 143.04$
 $df = 8$
 $p = .000 \quad p < .05$

MARITAL STATUS BY HEALTH

MARITAL STATUS	Count Row Pct Col Pct	HEALTH			Row Total
		POOR OR FAIR	GOOD	EXCELLENT	
		1	2	3	
MARRIED	1	54 6.6 70.1	373 45.8 82.5	388 47.6 82.9	815 81.7
WIDOWED	2	7 26.9 9.1	11 42.3 2.4	8 30.8 1.7	26 2.6
OTHER	3	16 10.3 20.8	68 43.6 15.0	72 46.2 15.4	156 15.6
Column Total		77 7.7	452 45.3	468 46.9	997 100.0

Number of Missing Observations: 6

$X^2 = 16.71$

df = 4

p = .002 p < .05

MARITAL STATUS BY MOVES

		MOVES				
		0 MOVES	1 MOVE	2 MOVES	3+ MOVES	
Count	Row Pct					Row
Col Pct						Total
MARITAL STATUS		1.00	2.00	3.00	4.00	
1		23	148	180	406	757
MARRIED		3.0	19.6	23.8	53.6	81.1
		82.1	87.1	78.9	80.1	
2			3	8	14	25
WIDOWED			12.0	32.0	56.0	2.7
			1.8	3.5	2.8	
3		5	19	40	87	151
OTHER		3.3	12.6	26.5	57.6	16.2
		17.9	11.2	17.5	17.2	
Column		28	170	228	507	933
Total		3.0	18.2	24.4	54.3	100.0

Number of Missing Observations: 70

$X^2 = 6.06$

df = 6

p = .416 p < .05

EDUCATION BY INCOME

		INCOME						
		Count	LESS THA	20000 TO	35000 TO	50000 TO	80000 OR	
Row Pct	Col Pct	N	19999	34999	49999	79999	MORE	Row
		1	2	3	4	5		Total
EDUCATION								
1	HS OR LESS	57	92	65	33	13		260
		21.9	35.4	25.0	12.7	5.0		27.4
		43.5	34.8	26.4	15.4	13.7		
2	SOME COLLEGE	58	121	105	58	11		353
		16.4	34.3	29.7	16.4	3.1		37.2
		44.3	45.8	42.7	27.1	11.6		
3	BACHELORS	11	31	41	65	31		179
		6.1	17.3	22.9	36.3	17.3		18.8
		8.4	11.7	16.7	30.4	32.6		
4	MS/PHD	5	20	35	58	40		158
		3.2	12.7	22.2	36.7	25.3		16.6
		3.8	7.6	14.2	27.1	42.1		
Column	Total	131	264	246	214	95		950
		13.8	27.8	25.9	22.5	10.0		100.0

Number of Missing Observations: 53
 $X^2 = 1895.25$
 $df = 12$
 $p = .000 \quad p < .05$

EDUCATION BY HEALTH

EDUCATION	Count Row Pct Col Pct	HEALTH			Row Total
		POOR OR FAIR	GOOD	EXCELLNT	
		1	2	3	
HS OR LESS	1	43 16.1 58.1	148 55.4 33.4	76 28.5 16.4	267 27.2
SOME COLLEGE	2	22 6.0 29.7	177 48.0 40.0	170 46.1 36.6	369 37.6
BACHELORS	3	6 3.2 8.1	70 37.6 15.8	110 59.1 23.7	186 19.0
MS/PHD	4	3 1.9 4.1	48 30.2 10.8	108 67.9 23.3	159 16.2
Column Total		74 7.5	443 45.2	464 47.3	981 100.0

Number of Missing Observations: 22

$X^2 = 95.57$

df = 6

p = .000 p < .05

EDUCATION BY MOVES

		MOVES					
		Count					
		Row Pct	0 MOVES	1 MOVE	2 MOVES	3+ MOVES	Row
		Col Pct					Total
			1.00	2.00	3.00	4.00	
EDUCATION							
	1		10	68	67	99	244
HS OR LESS			4.1	27.9	27.5	40.6	26.6
			35.7	40.2	29.8	19.9	
	2		11	69	85	184	349
SOME COLLEGE			3.2	19.8	24.4	52.7	38.0
			39.3	40.8	37.8	37.0	
	3		6	25	40	102	173
BACHELORS			3.5	14.5	23.1	59.0	18.8
			21.4	14.8	17.8	20.5	
	4		1	7	33	112	153
MS/PHD			.7	4.6	21.6	73.2	16.6
			3.6	4.1	14.7	22.5	
	Column		28	169	225	497	919
	Total		3.0	18.4	24.5	54.1	100.0

Number of Missing Observations: 84

$X^2 = 54.50$

df = 9

p = .00 p < .05

INCOME BY HEALTH

INCOME	Count Row Pct Col Pct	HEALTH			Row Total
		POOR OR FAIR 1	GOOD 2	EXCELLNT 3	
1 LESS THAN 19999	26 19.0 35.1	73 53.3 16.9	38 27.7 8.3	137 14.2	
2 20000 TO 34999	28 10.4 37.8	134 49.8 30.9	107 39.8 23.3	269 27.8	
3 35000 TO 49999	12 4.8 16.2	114 45.4 26.3	125 49.8 27.2	251 26.0	
4 50000 TO 79999	5 2.3 6.8	90 41.9 20.8	120 55.8 26.1	215 22.3	
5 80000 OR MORE	3 3.2 4.1	22 23.4 5.1	69 73.4 15.0	94 9.7	
Column Total	74 7.7	433 44.8	459 47.5	966 100.0	

Number of Missing Observations: 37

$X^2 = 83.78$

df = 8

p = .000 p < .05

INCOME BY MOVES

	Count Row Pct Col Pct	MOVES				Row Total
		0 MOVES 1.00	1 MOVE 2.00	2 MOVES 3.00	3+ MOVES 4.00	
INCOME						
1 LESS THAN 19999	6 4.9 22.2	16 13.0 9.6	30 24.4 13.7	71 57.7 14.5	123 13.6	
2 20000 TO 34999	7 2.8 25.9	48 19.0 28.7	62 24.6 28.3	135 53.6 27.6	252 27.9	
3 35000 TO 49999	8 3.4 29.6	58 24.7 34.7	65 27.7 29.7	104 44.3 21.2	235 26.0	
4 50000 TO 79999	3 1.5 11.1	36 17.6 21.6	43 21.0 19.6	123 60.0 25.1	205 22.7	
5 80000 OR MORE	3 3.4 11.1	9 10.2 5.4	19 21.6 8.7	57 64.8 11.6	88 9.7	
Column Total	27 3.0	167 18.5	219 24.3	490 54.3	903 100.0	

Number of Missing Observations: 100

$X^2 = 23.51$

df = 12

p = .023 p < .05

Appendix I: Analysis of Variance Tests, Relationships Among Independent Variables

Analysis of Variance

Age by Gender

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	1	2.3866	2.3866	.0473	.8279
Within Groups	997	50308.9127	50.4603		
Total	998	50311.2993			

Gender	Count	Mean	Standard Deviation	Standard Error
Male	820	51.25	7.0848	.2474
Female	179	51.38	7.1893	.5374
Total	999	51.28	7.1001	.2246

Analysis of Variance

Age by Marital Status

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	2	915.9521	457.9761	9.1933	.0001
Within Groups	996	49617.1550	49.8164		
Total	998	50533.1071			

Marital	Count	Mean	Standard Deviation	Standard Error
Married	816	51.47	7.1432	.2501
Widowed	26	55.62	7.2337	1.4186
Other	157	49.69	6.5651	.5240
Total	999	51.30	7.1158	.2251

Student-Newman-Keuls Procedure

Age by Marital Status

(*) Denotes pairs of groups significantly different at the .050 level

Mean	Group	G G G r r r p p p
49.69	Other	3 1 2
51.47	Married	*
55.62	Widowed	* *

Analysis of Variance

Age by Education

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	3	2545.8745	848.6248	17.6947	.0000
Within Groups	979	46952.0523	47.9592		
Total	982	49497.9268			

Education	Count	Mean	Standard Deviation	Standard Error
High School or Less	268	53.59	7.1409	.4362
Some College	369	51.21	7.2572	.3778
Bachelors Degree	186	49.31	6.4086	.4699
Masters or Doctoral	160	49.70	6.3234	.4999
Total	983	51.25	7.0997	.2264

Student-Newman-Keuls Procedure

Age by Education

(*) Denotes pairs of groups significantly different at the .050 level

Mean	Group	G G G G
		r r r r
		p p p p
		3 4 2 1
49.3118	Bachelors	
49.7000	Masters or Doctorate	
51.2114	Some College	* *
53.5858	High School or Less	* * *

Analysis of Variance

Age by Income

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	4	1007.6415	251.9104	5.0551	.0005
Within Groups	963	47988.9442	49.8328		
Total	967	48996.5857			

Income	Count	Mean	Standard Deviation	Standard Error
Less than \$19,999	137	53.74	7.7668	.6636
\$20,000-\$34,999	270	51.11	7.2807	.4431
\$35,000-\$49,999	251	50.58	6.8280	.4310
\$50,000-\$79,999	215	51.02	6.9836	.4763
\$80,000 or more	95	50.72	6.0436	.6201
Total	968	51.29	7.1182	.2288

Student-Newman-Keuls Procedure

Age by Income

(*) Denotes pairs of groups significantly different at the .050 level

Mean	Group	G G G G G
50.5777	\$35,000-\$49,000	r r r r r
50.7158	\$80,000 or More	p p p p p
51.0233	\$50,000-\$79,999	3 5 4 2 1
51.1148	\$20,000-\$34,999	
53.7445	Less than \$19,999	* * * *

Analysis of Variance

Age by Health

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	2	2306.1071	1153.0536	23.8414	.0000
Within Groups	998	48266.7800	48.3635		
Total	1000	50572.8871			

Health	Count	Mean	Standard Deviation	Standard Error
Poor or Fair	77	54.94	7.1384	.8135
Good	454	52.16	7.1895	.3374
Excellent	470	49.87	6.6881	.3085
Total	1001	51.30	7.1115	.2248

Student-Newman-Keuls Procedure

Age by Health

(*) Denotes pairs of groups significantly different at the .050 level

Mean	Group	G G G
		r r r
		p p p
		3 2 1
49.8766	Excellent	
52.1608	Good	*
54.9351	Poor or Fair	* *

Analysis of Variance

Age by Moves

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Probability
Between Groups	3	247.7705	82.5902	1.6378	.1790
Within Groups	933	47050.2359	50.4290		
Total	936	47298.0064			

Moves	Count	Mean	Standard Deviation	Standard Error
Zero Moves	28	52.75	8.0949	1.5298
One Move	171	50.27	7.3523	.5622
Two Moves	229	51.47	7.4842	.4946
Three or More Moves	509	51.38	6.7754	.3003
Total	937	51.24	7.1086	.2322