

***Introduction to Special Issue:***

***PRERETIREES RETIREMENT HOUSING AND LOCATIONAL DECISIONS:  
OVERVIEW OF A WESTERN REGIONAL PROJECT***

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Research presented in this special issue was part of a cooperative project that involved housing and family resource management researchers, educators, and extension specialists in a western regional research project. The project was designed to study the housing and locational decisions of the maturing population. Project W-176 was begun in 1986 as part of a nine-state effort with support from the U.S. Department of Agriculture Cooperative States Research Service.

**Justification for the Research**

With the retirement-age segment of the population growing at a faster rate than any other, understanding the factors that influence their economic and social decisions is increasingly important. This age group is experiencing better health and economic well-being than previous generations of retirees. Because of this, and because a portion of this age group has accumulated significant assets, they have the potential to influence public policy and community economic development (Junk and Dillman, 1989). Where this population chooses to retire will influence the distribution of goods and services within communities, regions, and states.

There is very little information about this growing, preretired population. Information concerning when and how people start planning for retirement is also scarce. Some people plan for the future by saving or accumulating financial resources. Others may delay until needs or declining resources force decisions pertaining to housing or location (Makela et al., in press). It is not clear how such factors affect community and housing choices.

Most studies about retirement have surveyed the retired or those near retirement. Little is known about when retirement decisions are made or factors involved in those decisions. Few studies have questioned preretirees about their retirement plans. Hence, public-policy decisions that affect the future generation of retirees is being formulated from data collected on the previous generation. This may be a flawed approach since the needs and desires of these two generations are demonstrably different.

As the retired population ages and expands, communities will need help in attracting, keeping, or coping with aging citizens. The identification of factors which motivate people to start planning for their retirement years may greatly help public-policy makers meet the housing needs of this important segment of society.

**Project Objectives**

The five objectives of the W-176 project were:

1. Develop a profile of selected aging populations, including those who relocate, make seasonal moves, or age in place.
2. Identify considerations relevant to residential characteristics, support services, and the finances for making informed housing decisions.
3. Compare the mid- and later-life housing and locational decisions of rural and urban residents with an emphasis on rural-directed relocation.

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4. Develop decision-making criteria and strategies to facilitate mid- and later-life housing and locational decisions.

5. Compare the aging population's housing and locational needs and choices with the views and policies of rural communities

### **Sample**

In October, 1987 researchers at land-grant universities in Arizona, Colorado, Idaho, Missouri, Nevada, Oregon, Utah, Washington, and Wyoming conducted a survey as part of a regional effort. Independent, random, age-stratified samples of the survey population were obtained from each state. The survey population was comprised entirely of university employees. This population was chosen for its variety of occupations, education, and incomes. Approximately one third of the sample were between ages 40-49, and two thirds were 50 years or older. A higher proportion of the older group was sampled since they were closer to retirement. It was also felt this group would have a better-developed set of criteria for making retirement decisions.

### **Instrument**

The survey was entitled "Thinking Ahead to Retirement: Community and Housing Choices." The survey instrument was a 10-page questionnaire comprised of two sections. The first section contained eight pages that were developed by the W-176 technical committee. Questions for this section were uniform for all states. The second section included questions developed specifically for each state.

Questions concerned various retirement and locational issues: thoughts and plans for retirement; decisions about retirement housing and locations; climate and community preferences; retirement health and care decisions; interpersonal influences on retirement decisions; financial resources for retirement; and plans and actions taken to prepare for retirement. Demographic questions were placed at the end of the survey.

The Dillman (1978) Total Design Method was used in developing the questionnaire. Two pilot versions of the survey were tested with peer professionals and with persons having characteristics similar to the actual survey sample. The first version was pilot-tested and modified; the modified version was then pilot-tested. Final modifications were made to the instrument by the technical committee based on the results of the second pilot-test.

### **Procedures**

Data were collected from employees at each university in October and November, 1987. The questionnaire was distributed through campus mail. A follow-up letter was sent after approximately one week. A second follow-up letter and replacement questionnaire were sent to nonrespondents two weeks later. For those states that had not yet obtained 500 completed questionnaires, a third follow-up letter was sent after the third or fourth week. A total of 5,662 usable questionnaires was obtained from the nine states. Response rates ranged from 60 to 83 percent by state.

A multistate sample was taken for two reasons. The western states in this study are unique in that the percent of nonmetropolitan population ranges from 17 percent in Nevada to 71 percent in Wyoming and 80 percent in Idaho (U.S. Bureau of Census, 1990). Additionally, people often have to travel great distances between towns or cities. Therefore, these study results can only be generalized to populations of similar education and income within the study region.

Extension-housing specialists and teaching faculty with research appointments were included on the research team. This helped in collecting the information and in presenting it to citizens and public policy makers in each state. Team members included those with expertise in housing as well as family-resource management. This mix of researchers and disciplines enabled the project to meet its objectives of obtaining information from and providing information about the preretired populations. In addition,

the multistate sample was taken so that it would be large enough to study and compare subgroups and still have enough observations to use multivariate and other appropriate methods of analysis.

### Findings

This special issue contains papers reporting on findings from regional data, all nine states, and papers using state-specific data. Regional issues include: factors that influence housing adaptation for retirement needs, importance of retirement community characteristics, and gender as a factor in retirement planning. The state-specific issues are: anticipated care of elderly parents by their adult children and air and water quality as a factor in selecting a retirement community. A detailed report on the entire project that presents the data and includes discussion of the complete instrument is in press (Makela et al.).

### Results

The results of these studies represent respondents within a university environment and should not be extrapolated to other populations such as the corporate world or the general population. They do, however, suggest trends which may be reflected in the general population. Several of the states which participated in the 1987 survey replicated the survey with the general population of their states in 1990. These studies will help determine if similar results will be found in the general population.

### References

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