

# THE INFLUENCE OF RESIDENTIAL MOBILITY OF ELDERLY HOUSEHOLDS ON HOUSING COSTS

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## Abstract

*The purpose of this study is twofold: 1) to examine differences in housing and social demographic characteristics between elderly movers and stayers, and 2) to determine the influence of mobility and other selected demographic and housing characteristics on monthly housing costs. Using the 1995 American Housing Survey, t-tests and chi-squares tested for significant differences between the 779 movers and 779 stayers. Movers had significantly fewer people in their households. Both movers and stayers had an average educational attainment of slightly more than 12 years, with movers in the sample having somewhat higher educational attainment levels than stayers. Neither age, marital status, racial composition, nor income varied between the two groups. Tenure, quality, and, cost of housing all varied significantly between the two groups, as did regional location. In the regression equation, mobility was a highly significant factor in predicting monthly housing costs. Movers had higher monthly housing costs than stayers. In addition, education, household income, region, tenure, and metropolitan/nonmetropolitan location were significant. Home owners and households located in metropolitan areas had higher housing costs than renters or households located in nonmetropolitan areas. Two regions of the country, the Northwest and the West, had higher housing costs than did households located in the South. The consequences of mobility decisions need to be continually evaluated so that the elderly occupy housing that meets their current as well as their long-term needs.*

## Introduction

Moving is always a complex decision, but for older households this complexity is compounded by changing physical capabilities as well as changing lifestyles. Elderly

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households have a strong commitment to their current neighborhoods. This commitment is so strong that 83% of older residents plan to remain in their present residence for the rest of their lives (American Association of Retired Persons [AARP], 1996). However, in absolute numbers the size of the elderly population who plan to move is very large, approximately 6 million persons. The decision to move requires a willingness to change and the flexibility to adapt to a new environment. Declining health or frailty may keep the elderly from meeting the physical or emotional demands of moving; also transaction costs are higher for homeowners' moves. Motives for moving or staying are likely to change with age. Clark and Davies (1990) reported that economic factors more often affect moves by the elderly than moves by the population in general. In addition to moving considerations that all age groups examine, the older population must also consider the desirability of housing features and services that relate to their stage in life (Golant, 1992). Housing tenure plays a role in mobility decisions. Reschovsky (1990) found when investigating the residential immobility of the elderly that renters were in equilibrium and would not receive much benefit from moving. Conversely, elderly homeowners were found to be in disequilibrium and would benefit from making a change in their living arrangements. Thus, consumers need to be educated on the possible benefits and costs of moving and on factors that will influence a household's situation. Few older households seek professional advice on moving, but rather rely strongly on advice from family and friends (AARP, 1992, 1996).

### ***To Move or Not to Move***

In 1995, one in eight Americans were 65 and older, as compared with 1900 when one in 25 were in this age category. Thus, those over age 65 increased from 3 million to almost 34 million in 95 years (Treas, 1995). According to the AARP (1995), there will be 52.1 million people in the United States over the age of 65 by the year 2020.

The lifestyles of the elderly have also changed dramatically in this time period. The elderly of today are a much more mobile population, although elderly mobility may have peaked, based on AARP studies of elderly mobility trends. AARP's 1996 study shows an increasing preference to age in place. In 1986, 78% wanted to stay in their own house and never move; this percentage increased to 83% by 1996 (AARP, 1996).

Moving rates peak at 35.6% for 20-24 year olds and decline to 4.9% for 75-84 year olds, a figure that is similar to the 5.8% for those over age 85 (Hansen, 1995). According to the March 1994 Population Survey, more than half of all elderly moves are within the same county (Hansen, 1995). These short-distance moves often reflect adjustments to age-related changes in housing needs — more affordable, smaller, easier to maintain, and closer to family and services. Local movers are reported as being poorer and more dependent on friends and relatives (Clark & Davies, 1990). Long-distance moves by the elderly are often done for different reasons. The young old (usually 65 to 74 years) move to seek out recreational facilities and climate. Socioeconomic resources are significantly notable (DeJong, Wilmoth, Angel, & Cornwell, 1995) for this group whereas they may not be as important later in life. Elderly homeowners and long-time community residents are less likely to move, while an above-average level

of educational attainment is a significant explanation for geographic mobility (DeJong et al., 1995; Soldo, Wolf, & Agree, 1990).

About 64% of older Americans anticipate living in their current home for the rest of their lives. Among those who expect to live elsewhere, only 28% have made plans for where they will ultimately live (AARP, 1996), and 54% of older Americans who move plan less than a year in advance for the move (AARP, 1992). It is important, then, to determine the differences between elderly movers and stayers in order to assist them with choices regarding their living arrangements.

“Aging in place” (Morris, Gutkin, Ruchlin, & Sherwood, 1990) or continuity of living arrangements is the preferred choice of eight out of ten older persons in each of the four senior housing surveys sponsored by the AARP (1996). Availability of services is important to the elderly who stay in their homes instead of moving. Informal care is often the norm; almost three-fourths receive care from family members or friends. Significantly, fewer elders made use of formal support services in the community (about 40%). For many, the acceptance of formal support services would result in loss of the pride of independence. Morris et al. (1990) suggest the need for further study of elders as they age in the community.

Leather and Mackintosh (1993) reported on a program that assisted older people with comprehensive repairs and improvements so that they could age in place. A review of the program found that it had significant impact on the ability of its clients to remain independent in their own homes in the longer run. Leather and Macintosh also noted that, at some point in time, moving may be a better option than staying. This situation may result if the house is too difficult to manage, or costs too much to heat and repair. However, a change of this magnitude, even if rational, may not be acceptable to the elderly occupant.

The decision to remain in the housing unit is not a one-time decision but must be continuously reaffirmed. Not only does the individual’s physical condition change but his or her psychological condition also changes. In addition, the residential environment is constantly changing, and the elderly add to these changes by making their own alterations to the home (Lawton, 1990). The rate of change may also vary by household and may vary over time for the same household. Thus, family members and friends need to be alert to the elderly person’s situation and not assume that last year’s decision is still applicable.

The typical dwellings of the elderly are older housing units that are difficult to maintain (Pynoos, 1993). Alterations and repairs are often made by younger homeowners, but older widowed women and frail elderly may not have the experience, skills, or ability to make changes. (Pynoos, 1993). A decision to defer maintenance will detrimentally impact the property values in the neighborhood (Quercia & Rohe, 1992). In contrast, Reschovsky and Newman (1991) reported that older homeowners do not reduce repairs and replacement of vital housing systems as they age but rather reduce the more cosmetic aspects of home upkeep. Vanderhart (1993) concluded that although financial factors play a role in the elderly’s housing decisions, demographic factors are

much more important. He suggests that government programs should focus on demographic factors rather than on financial ones

### **Purpose**

While most previous research has focused on reasons for mobility or migration (Gober & Zonn, 1983; Haas & Serow, 1993; Johnson-Carroll, Brandt, & MacFadden, 1995; Longino, 1990), little attention has been given to comparing the housing situations of the elderly who chose to remain in their homes with those who chose to move. Did the movers improve the quality of housing or reduce their housing costs? The purpose of this study is twofold: 1) to examine differences in housing and social demographic characteristics between elderly movers and stayers, and 2) to determine the influence of mobility and other selected demographic and housing characteristics on monthly housing costs. Understanding the characteristics of movers and stayers will aid in the development of housing assistance programs for the elderly as well as personal decision-making.

## **Method**

### **Data and Sample**

The data used in this paper are from the 1995 American Housing Survey (AHS), a national survey conducted by the Bureau of Census for the Department of Housing and Urban Development (HUD) on current housing characteristics. A sample of 56,000 housing units was selected in the national survey. Household interviews were conducted between July and December 1995. Detail on the sample may be found in the *American Housing Survey for the United States in 1995* (U.S. Department of Commerce & US Department of Housing and Urban Development, 1995).

Of the 56,000 households in the sample, 10,176 were households with heads 65 and over. To compare movers and stayers, a sub-sample of 1,558 elderly households was selected. Because the number of stayers was about ten times the number of movers, a random selection was performed to choose an identical number of stayers. There were 779 households in each of the movers and stayers groups in the study sample.

### **Variable Measurement**

The definition of mobility used in this research was taken from the AHS. Household heads who were born in the residence or moved into the current residence earlier than 12 months before the survey interview were defined as stayers. Likewise, respondents to the survey who had moved to the current residence within the last 12 months, were defined as movers. The AHS no longer provided information on distance moved to determine whether a move was local or nonlocal.

The dependent variable in the regression equation was housing cost. Housing cost is defined in the American Housing Survey as the sum of monthly payments for the mortgage(s), installment loan(s) or contract(s), real estate taxes (including taxes on manufactured (mobile) homes if the sites are owned), property insurance, utilities (elec-

tricity, gas, water, and sewage disposal), fuel (oil, coal, kerosene, wood, etc.), and garbage and trash collection on the current dwelling. Information on previous housing costs for movers is not available. The housing cost variable also includes fees (condominium, mobile home, and homeowner associations) as well as routine maintenance costs. This cost variable cannot be disaggregated into its components for analysis of specific items.

The independent variables in this study included these demographic characteristics: education, race, age, marital status, and household size. In addition, income was measured. Housing quality, tenure, metro/nonmetro location, and region were the housing/community measures examined. Housing quality is measured in terms of a deficiency index composed of 16 measurements of self-observed dwelling features, from plumbing, kitchen, physical structure, heating, to electrical (Clemmer & Simonson, 1983). Each of the components involved in the deficiency index are recorded into dummy variables, taking *one* as a deficiency and *zero* as no deficiency for the specific dwelling feature (Table 1). The quality index is the sum of those 16 individual observations. The higher the quality deficient index score the lower the housing quality.

The income variable includes the gross income of all residents who occupy a unit, whether or not they are related. Gross income consists of income before any deductions are subtracted. Income in the AHS is based on the respondent's reply to questions on income for the 12 months before the interview and is the sum of the amounts reported for wage and salary income, net self-employment income, social security or railroad retirement income, public assistance or welfare payments, and all other money income.

The reference person's educational level was recoded as five categories, i.e., eight years and less, high school (9 to 12), some college (13 to 15 years), college graduates, and graduate school. The variable for race was categorized as white and nonwhite, which included Black, Hispanic, Asian, and others. Other variables, such as the reference person's age, marital status, household size, tenure, metro/nonmetro, and region, were used in this study as they were originally coded. Marital status includes: married, widowed, separated, divorced, and never married. Region includes: Northeast, Midwest, South, and West. Metro/nonmetro was based on definitions established by the Office of Management and Budget for Metropolitan Statistical Areas. Age is measured in number of years, and household size in number of persons.

### **Method of Analysis**

Descriptive data are provided for mover and stayer households. Chi-square tests are used to compare movers and stayers for the categorical variables, and t-tests are used to test for significant differences between the two groups on the continuous variables. A regression analysis was performed with monthly housing costs as the dependent variable and the following as independent variables: mobility, age, education, household income, household size, race, marital status (married is the omitted category), quality, region (South is the omitted category), tenure, and metro/nonmetro.

**Table 1. Housing Quality Deficit Index.**

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<b>Plumbing</b>	<ul style="list-style-type: none"> <li>(1) <i>Lacks or shares some or all plumbing facilities.</i> The unit must have hot and cold piped water, a flush toilet, and a bathtub or shower — all inside the structure and for the exclusive use of the unit.</li> <li>(2) <i>Lacks adequate provision for sewage disposal.</i> The unit must be connected to a public sewer, septic tank, cesspool, or chemical toilet.</li> <li>(3) <i>Had breakdown of flush toilet for six consecutive hours or longer, three or more times during the last 90 days.</i></li> </ul>
<b>Kitchen</b>	<ul style="list-style-type: none"> <li>(4) <i>Lacks or shares some or all of kitchen facilities.</i> The unit must have an installed sink with piped water, a range or cookstove, and a mechanical refrigerator — all inside the unit and for the exclusive use of the unit.</li> </ul>
<b>Physical Structure</b>	<ul style="list-style-type: none"> <li>(5) <i>Has three or more of six structural problems.</i> Structural problems could include: leaking roof; open cracks or holes in interior walls or ceiling; holes in interior floors; peeling paint, or broken plaster over one square foot in an interior wall or ceiling; evidence of rats or mice in the last 90 days; and leaks in the basement.</li> </ul>
<b>Common Areas</b>	<ul style="list-style-type: none"> <li>(6) <i>Has three or more of four common area problems.</i> Problems in common areas could include: no light fixtures (or working light fixture) in common hallway; loose, broken, or missing steps on common stairways; loose or missing stair railings; no elevator in building.</li> </ul>
<b>Heating</b>	<ul style="list-style-type: none"> <li>(7) <i>Has unvented room heaters that burn oil or gas.</i> If the unit is heated mainly by room heaters burning gas, oil, or kerosene, the heaters must have a flue or vent.</li> <li>(8) <i>Had breakdown of heating equipment for six consecutive hours or longer, three or more times during the past winter.</i></li> </ul>
<b>Electrical</b>	<ul style="list-style-type: none"> <li>(9) <i>Lacks electricity.</i></li> <li>(10) <i>Has three out of three signs of electrical inadequacy.</i> One or more rooms are without a working wall outlet; fuses blown or circuit breakers tripped <i>three</i> or more times during the last 90 days; exposed wiring in the unit.</li> </ul>

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Source: Clemmer, R.B. & Simonson, J.C. (1983). Trends in substandard housing, 1949-1980. *AREUEA Journal*, 10(4), 442-464.

For the regression the marital status categories of divorced, separated, and never married were combined into a category called single.

## **Results**

### ***Sample Results***

Movers and stayers had as almost identical age structure (Table 2). The mean age for movers was 73.78 years while for stayers it was 74.30 (Table 3). Educational level and household size varied significantly between movers and stayers. Movers had significantly smaller households with a mean of 1.66 persons compared with 1.79 persons for stayers (Table 3). Both movers and stayers had an average educational attainment of slightly more than 12 years with movers having somewhat more education than stayers. Neither marital status, race, nor income varied between the two groups.

Magan (1996) identified resources as key determinants of “amenity” elderly migration. Other research has also identified the important role that economic resources have in the decision to live alone (Michaels, Fuchs, & Scott, 1980; Mutchler & Burr, 1991; Pampel, 1983). However, in this study, there were no significant differences between income levels of movers and stayers.

### ***Housing Characteristics***

Tenure, quality, and cost of housing all varied significantly between the two groups. Stayers were much more likely to be homeowners than movers; 78.3% of the stayers were owners, as compared with 47.9% of the movers (Table 4). Movers has significantly higher costs and higher quality of housing than stayers. Movers paid a mean of \$477 per month for housing, compared with \$363 a month for stayers. Of movers, 20.7% reported more than one housing problem, compared with 32.3% of stayers who had more than one housing problem. The most common problem by far for both groups was with public sewer connections, with 25% of stayers and 14% of movers reporting problems. All other problems were experienced by 3% or fewer of the respondents in either category. Thus, overall housing quality was high.

### ***Regression Results***

The regression equation, which examined factors affecting housing costs, was significant at the .001 level (Table 5). Movers averaged \$84.04 more in housing costs than households that stayed in place. As educational level increased, households spent more for monthly housing costs. For each additional person, monthly housing costs are estimated to increase by \$50.60. Nonowners paid an average of \$77.68 less per month than owners. It is important to remember that this figure was determined after controlling for income. Households in the Northeast and West can expect higher housing costs than households in the South. Likewise, households in nonmetropolitan areas paid an average of \$97.70 less per month for housing.

**Table 2. Demographic Comparison of Movers and Stayers.**

Variable	Movers		Stayers	
	n	%	n	%
<b>Age</b>				
65 - 70	307	39.4	283	36.3
71 - 75	199	25.6	182	23.4
76 - 80	127	16.3	116	21.3
81 +	146	18.7	148	19.0
<b>Education***</b>				
8 years & less	134	17.2	154	19.8
9 - 12	349	44.8	409	52.5
13 - 15	165	21.2	110	14.1
College graduate	87	11.2	65	8.3
Graduate or professional	44	5.6	41	5.3
<b>Household Income</b>				
5,000 & less	50	6.4	60	7.7
5,001 - 10,000	185	23.8	166	21.3
10,001 - 20,000	198	25.4	217	27.9
20,001 - 50,000	268	34.4	256	32.9
50,000+	78	10.0	80	10.3
<b>Household Size**</b>				
1 person	387	49.7	330	42.4
2 persons	321	41.2	349	44.8
3 persons	40	5.1	59	7.6
4+ persons	31	4.0	41	5.3
<b>Marital Status</b>				
married	302	38.8	340	43.6
widowed	324	41.6	311	39.9
separated	87	11.2	61	7.8
divorced	17	2.2	11	1.4
never married	49	6.3	56	7.2
<b>Race</b>				
white	676	86.8	683	87.7
non-white	103	13.2	96	12.3

\*\* $p < .01$ . \*\*\* $p < .001$ .

**Table 3. T-test for Movers and Stayers Comparison.**

Variables	Movers Mean / S.D.	Stayers Mean / S.D.	T
Age	73.78 / 6.69	74.30 / 6.81	1.53
Household Size	1.66 / .86	1.79 / .94	2.92**
Household Income(\$)	24,492 / 24,894	24,109 / 23,892	-.31
Housing Cost(\$)	477 / 394	363 / 296	-6.41***

\*\* $p < .01$ . \*\*\* $p < .001$ .

**Table 4. Housing Comparison of Movers and Stayers.**

Variable	Movers		Stayers	
	n	%	n	%
Housing cost***				
200 and less	120	16.6	189	25.4
201 - 300	132	18.3	174	23.4
301 - 500	176	24.3	229	30.8
500+	295	40.8	152	20.4
Quality Index*				
1	571	73.4	527	67.7
2	167	21.5	205	26.3
3+	40	5.1	47	6.0
Region***				
Northeast	135	17.3	198	25.4
Midwest	199	25.6	218	28.0
South	262	33.4	236	30.3
West	183	23.5	127	16.3
Metro/Nonmetro				
metro	605	77.6	591	75.9
nonmetro	174	22.4	188	24.1
Tenure**				
homeowner	373	47.9	610	78.3
non-owners	406	52.1	169	21.7

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

**Table 5. Regression Analysis of Monthly Housing Costs.**

Variables	Estimate	Standard Error
Intercept	-328.58	147.14
Mobility (mover =1)	84.04	17.41***
Age	-1.22	1.27
Education	17.70	2.52***
Household income	.003	.001***
Household size	50.60	10.92***
Race (White=0)	-16.17	25.78
Widowed	15.71	21.21
Single	-12.79	26.34
Household Quality Index	-10.56	11.60
Northeast	69.98	23.18**
Midwest	26.53	21.68
West	57.67	23.66*
Tenure (own =1)	-77.68	19.43***
Metro/Nonmetro (metro =0)	-97.70	20.61***

Equation F = 26.5\*\*\*,      df = 14,1543,      Adjusted R<sup>2</sup> = .19

\* $p < .05$ .      \*\* $p < .01$ .      \*\*\* $p < .001$ .

### Discussion

Before discussing the results, several limitations to the current study should be identified. This study did not include a variable measuring health, which is one of the important factors in migration decisions of the noninstitutionalized elderly, especially the old (Longino, 1990). Further, the study did not include reasons for moving, mobility history, or previous housing costs for movers. This study focuses exclusively on basic demographic differences between movers and stayers and on the influence of mobility and other characteristics on current housing costs.

As noted by Pastalan (1995) in a special issue of the *Journal of Housing for the Elderly*, "Housing decisions in terms of moving or not moving are one of life's most difficult decisions" (p. 2). Whether the elderly live independently in their own household and whether they own or rent will have significant impact on housing demand and the types of housing that need to be provided (Pitkin, 1990). Jones (1996) has explored the tenure transition decision. He reported that controlling for wealth and planned saving, single-person households and households that lose members are found to be more likely to give up homeownership. Further research by Megbolugbe, Sa-Aadu, and Shil-

ling (1997) indicated that there is a “clear tendency for elderly households to switch from owning to renting as they age” (p.53). This study provides limited support for Jones’ work.

Overall quality of the housing occupied by the elderly in the current study was higher than would be expected based on work by Golant and LaGreca (1995) and others. Stayers had somewhat more problems than did movers, though overall few respondents reported many problems. Work by Leather and Mackintosh (1993) indicates the importance of advice and practical help to homeowners who wish to maintain their homes, and minor assistance may be all that is required to help those elderly who wish to remain in their homes. The housing quality index used in this research may not adequately capture the housing maintenance needs of elderly homeowners. The AHS lacks the data to test other maintenance needs.

Movers had significantly higher housing costs than stayers, but had similar incomes. Since it is not known whether the housing costs of the movers’ prior unit were higher than the costs of the new unit, it is possible that movers could have actually decreased their housing costs. Quercia and Rohe (1992) reported that “housing-rich older homeowners are more likely to move if they are also income poor” (p.119). This observation is further supported by Beland (1984) who noted that the elderly may move if they do not have the resources to maintain their home. Venti and Wise (1989) reported that the cost of housing typically increases for both homeowners and renters when they move. Knowledge of housing costs prior to a move would enable one to confirm these earlier studies.

It is important to remember that location has a major role in housing cost differences so that, if long distance moves are planned, both region and level of urbanization will affect housing costs. These expenses should be taken into consideration when counseling the elderly on housing decisions.

Much research has shown that economic resources play a key role in the elderly’s decision to live alone (DeJong et al., 1995). Researchers such as Börsch-Supan, Hajivassiliou, Kotlikoff, & Morris (1992) have found that the elderly are willing to spend income in order not to enter an institution. They also found that the elderly may also transfer some income to children so that the children are more willing to take in their parents. Thus, “...increasing the income of the elderly does not raise their probability of living alone relative to the probability of living with their children.” (Börsch-Supan et al., 1992, p.102). This study found no significant differences in income between movers and stayers, and that movers had smaller households than stayers. These contradictory findings support Vanderhart (1993) and suggest that further study should be conducted to determine if these factors are beginning to play a different role in mobility decisions of the elderly.

Based on the findings of this study, those elderly who make the decision to stay in the same location are more likely to be homeowners but will experience lower quality housing than those who make the decision to relocate. Elderly have been known to avoid and delay making plans for their future housing needs. Planning can improve housing choices and facilitate quality of life. the consequences of mobility decisions

need to be continually evaluated so that the elderly occupy housing that meets their current as well as long-term needs. Further research is needed to capture the true factors that determine when and how elderly persons make the decision to remain in their homes or move. Only then will we be able to enhance the living environments and maximize the quality of life of the growing numbers of elderly.

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