

# **DIFFERENCES IN PRERETIREES' HOUSING, COMMUNITY SERVICES, AND SUPPORT SYSTEM EXPECTATIONS AT RETIREMENT BY MARITAL STATUS, INCOME, AND EDUCATION**

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As the aging population in the United States continues to grow, the impact on both housing requirements and community resources will be felt across the nation. Persons aged 65 and older constitute the fastest growing segment of the U.S. population. It is expected that by the year 2030 this number will equal 21.1% of the population (U.S. Bureau of the Census, 1994). This increase is due, in part, to the aging baby boom cohort. As these persons retire, the number of retirees will double (McFadden, Steggell, & Brandt, 1996). The majority of these people prefer to age-in-place; U.S. Census data show that 95% of persons aged 65 and older live at home (AARP, 1992). Society has begun to recognize the unique housing and community service requirements of retirees. Even real estate professionals have become aware of the impact of the aging population on the housing market, encouraging realtors to "understand this trend, and know how to market to this group (Welsh, p. 4, 1998)." Pollak and Laquatra (1997) note that while there has been some research focusing on the special needs of the elderly in relation to the provision of services, both in the home and in the community, there "has been far too little concerted effort to increase attention on the need for specific and direct planning approaches to increase the livability of communities for the elderly (p. 8)."

There is also a growing acknowledgment that there are greater numbers of single men and women within this age cohort, and this trend is expected to continue (Starrels, Bould, and Nicholas, 1994). While some research has assumed that the retirement needs and expectations of this age cohort are similar, others have found differences which may influence their needs at retirement. Previous research has focused on differences between rural and urban preretirees (McFadden & Smith, 1998); differences between preretirees by age (McFadden, Steggell, & Brandt, 1995); and anticipated retirement income sources (McFadden, Delgadillo, & Brandt, 1997). However, little research has focused on differences between preretirees needs and expectations at retirement based on present income, education level, and marital status.

The purpose of this study was to determine what differences, if any, exist in preretirees' expectations of available services and support systems, by income, education level, and marital status.

Data were collected during 1993-1994 by telephone survey from a random stratified sample of Oregon and Utah residents between the ages of 40 and 65. The method was a personal interview, averaging 15 minutes in length, with an adult between the ages of 40 and 65 who was employed full time. In those households with more than one adult who met the criteria, the person whose birthday was closest to the date of the call was interviewed.

The independent variables included income, marital status, and education. Income was based on total household income before taxes; it ranged from \$0 to \$100,000+ and was categorized in quartiles. Marital status included three categories: married, single male, and single female. Widowed, divorced, separated, and never married respondents were categorized as single. Education, which was based on last grade completed in school, included four categories: high school degree or less, some post high school education, bachelor's degree or greater, and graduate degree.

Dependent variables included:

- Desired formal and informal support systems:
  - Family members living in the same city
  - Support from close friends
  - Access to handyman services
  - Access to a doctor
  - Access to a hospital
  - Access to public transportation
  - Access to a preferred place of worship
  
- Desired services provided by the community:
  - "Meals on Wheels"
  - Senior public transportation
  - Hospice services
  - Senior Citizens center
  - Adult day care
  
- Desired ages of people in the retirement neighborhood (all ages vs. middle age or older)

The Chi square test was used to test for significant differences between the variables.

Across all independent variables, there were three support systems that over 95% of those surveyed wanted available in their planned retirement community: access to handyman services, access to a doctor, and access to a hospital. Single women were significantly ( $p = .000$ ) more interested in receiving support from family members and in public transportation than either single men or married couples. Those with more education were significantly ( $p = .001$ ) more interested in receiving support from friends, and in adult education. Income was not a significant predictor of the desirability of the remaining support systems.

Marital status and education were also excellent predictors of desired services. Single women were significantly more interested in each of the listed five services provided by the community; p-values ranged from .000 to .036. Those with more education were significantly ( $p = .000$ ) less interested in any services. Results indicated that as income increased, respondents were significantly ( $p = .000$ ) less interested in "Meals on Wheels" and in a senior citizen's center.

Marital status and education were both significant ( $p = .05$ ,  $p = .002$ ) predictors of the desired ages in the retirement neighborhood; married couples were more likely to desire all ages in the neighborhood, as were those with fewer years of education. While not significant (.065), those with higher income levels were also most interested in living in a neighborhood with people of all ages.

Results from this research show that communities need to provide a good medical support system, as well as access to home repair services, in order to meet the needs of retirees. Marital status proved to be a good predictor of preretirees' community services expectations at retirement, as did education levels. As an increasing number of single men and women approach retirement, focusing on the specific needs of these preretirees can assist planners, developers, builders, and policy makers in preparing to meet their retirement needs. Since those with more education were less interested in available community services, more research on expected educational levels of retirees would also be beneficial. Although not significant, many of those with lower income levels were most interested in a "retirement community" concept, which may indicate that retirement communities targeted toward lower income retirees would be well accepted.

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