

**FACTORS CONTRIBUTING TO THE MOBILITY OF RETIREES:
THE LAKE TOPAZ EXPERIENCE**

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Abstract

A group of retirees is studied based on the social phenomenological theory of aging. The research characterizes factors that influenced retirees' decisions to reside in a rural retirement area offering few amenities. Differences in life satisfaction among retirees are also assessed.

Responses from 274 retirees in Lake Topaz, Nevada were collected using an eight page questionnaire. The results indicate that the majority of these respondents migrated from urban areas in southern California. They are married, healthy, moderately well-educated, and have retirement incomes of \$10,000 to \$20,000 per year. Residents who migrated in search of a better quality of life and lower levels of congestion seem satisfied with the Lake Topaz area. Only one of the factors that would cause retirees to move away significantly affected mobility intention: the need to manage family property. Respondents who are now satisfied with their lives intend to stay in the area for the foreseeable future.

The most distinctive characteristics of the sample are that the retired residents of Lake Topaz are a highly homogeneous group, and their concerns seem to be short term. When responses to factors that would cause retirees to move away are analyzed, retirees show little concern for the limited access to services in the area. Since over half plan to live there for the rest of their lives, this suggests that retirees are not anticipating their need for community services. Unless this community and others like it plan for the future, they may lose residents or be unable to meet their residents' needs. The proposition that people move to improve quality of life is supported. Only near-term quality of life seems to be important to the respondents.

The results of this study detail the characteristics of the residents in Lake Topaz. Potential problems are identified and many of the characteristics of the residents are known. This information could help community planners and other professionals develop long-range plans which anticipate and meet the needs of aging retirees in remote, rural retirement communities such as Lake Topaz.

Introduction

As people age they experience economic, social, environmental, and psychological changes. One of the most significant events precipitating change in later life is retirement. While the usual age for retirement continues to be 65, some retire early. Others continue to work well beyond the age of 65. Along with retirement decisions, many older adults face decisions about housing. These include whether to continue living where they are or relocate (Biggar, 1980).

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The percentage of elderly persons who relocate has been increasing throughout the nation. This challenges the assumption that elderly individuals are firmly rooted. Data indicates that the elderly moved more than twice as often as the average population between 1965 and 1970 (Biggar, 1980). Twenty-eight percent of the population aged 60 and older reported a change of residence during that period.

The U.S. Bureau of the Census (1984) reports that elderly individuals migrate to retirement areas, rural or small communities, their state of birth, or abroad. Researchers note two major trends in migration destinations of elderly individuals. They tend to migrate to the Sun Belt states and to remote, rural areas to escape urban stress (Naisbitt, 1982). Nevada is experiencing the effects of these trends. Forty-six percent of those who migrate to Nevada are elderly. Many of these individuals have moved from metropolitan areas in southern California to remote, rural communities in Nevada.

Research related to rural retirement communities or the rural elderly is limited (Aday & Miles, 1982). There is little reference in migration literature to retirees (Beaver, 1979; Lee, 1980). Several researchers, however, have studied factors that may trigger migration of elderly individuals (Barsby & Cox, 1975; Chevan & Fischer, 1979; Wiseman, 1980).

Wiseman (1980) states that long-distance moves are likely to occur at the time of retirement. Many migrants anticipate and plan relocation before actually retiring. Interviews by Keating and Brundin (1983) find that for a group of 49 men between the ages of 50 and 70, the most important factor contributing to the decision to relocate is retirement. Chevan & Fischer (1979) state that "retirement may thus be seen as a precipitating event for migration" (p. 1366).

There are many factors relating to quality-of-life that trigger migration of retirees. A retiree may migrate in order to live with or be near a child. Some retirees migrate to pursue a more relaxed lifestyle. These retirees are attracted to areas where the cost of living is low (Heaton, Clifford, & Fuguitt, 1980). There are also retirees who prefer golfing and other leisure activities. They are likely to choose specialized-amenity retirement communities (Gober & Zonn, 1983). Wiseman (1980) concludes that retired individuals who are economically strong tend to migrate to retirement communities which have a good climate and recreational amenities. He also states that retirees tend not to move until forced to relocate.

Barsby and Cox (1975) find that previous studies of elderly migration are limited to describing migration patterns. Factors which attract retirees have not been isolated. Additional research limitations are that small sample sizes produce unwarranted generalizations and that only simple associations between attractors and mobility are identified (Barsby & Cox, 1975). In spite of these limitations, some factors that attract retirees to rural communities have been noted in the literature.

Factors that Attract Retirees to Rural Communities

The major reason for retiree migration is the search for improved quality-of-life (Abdel-Ghany, 1977; Gober & Zonn, 1983; Kim & Hartwigsen, 1983). While an individual may have no clear definition of quality-of-life, there are specific social, economic, and physical factors that affect an individual's perception of quality-of-life. These include pollution, congestion, quality of health care, crime rates, resource availability, and climate (Abdel-Ghany, 1977). There is some consensus among researchers that favorable climate, lower cost of living, lack of congestion, less crime, opportunity for recreation, improved health, and nearness of friends and family contribute both to a better way of life and to migration of the elderly (Barsby & Cox, 1975; Beaver, 1979; Gober & Zonn, 1983; Longino, 1980; Sell & De-Jong, 1978; Wiseman, 1980).

Factors That Cause Retirees to Remain in a Rural Community

Barsby and Cox (1975) note that as people age, some factors assume increasing importance (e.g., community concerns such as lack of medical services, family concerns such as wishes and desires of the spouse, and personal concerns such as inability to care for oneself). At the time the retiree chooses to relocate, personal needs and wants may be different than they will be ten-to-fifteen years later.

Health is one factor that greatly affects a person's sense of housing independence (Montgomery, 1967). A decline in health may create a need for assistance. Moving closer to family members or into a nursing facility is therefore sometimes necessary.

The need for public transportation may also cause a retiree to move in order to have access to medical services, shopping, and family. The facilities available in rural communities often become inadequate as elderly residents grow increasingly dependent on others. Lack of support within the community interferes with the quality of life for these individuals. They are then motivated to migrate in order to meet their needs (Montgomery, 1967).

Purpose of the Study

This study utilizes data from Nevada Experiment Station Project 902, "Growing Older in a Rural Retirement Area: Family and Community Perspectives." The purpose of the project was to develop a profile of the characteristics of those who move into a specialized-amenity retirement area, Lake Topaz, Nevada. The profile would be used as a planning resource for formulating the long-range needs of relatively young migrants to rural retirement areas. This study contributes to that profile by determining: 1) demographic characteristics of retirees; 2) factors which attracted retirees to the area; 3) factors that would cause retirees to move away from the area; and 4) retirees' satisfaction with life.

Life-cycle theory, which proposes that life occurs in ordered and progressive stages, has been used most extensively in the gerontological literature. Social phenomenological theory, one of the major family theories in use today (Burr, et. al.), is a more highly developed and comprehensive theory. It is used as a basis for this study. Starr's (1982-83) theory of phenomenology holds that the individual is able to facilitate change by making choices. For example, elderly individuals can observe their current environment, consider alternatives, and make the appropriate choices to better their life-styles.

Using the social phenomenological approach, it is hypothesized that retirees move in search of a better quality of life, that there are specific factors that attract retirees to an area, and that the process of evaluation of the environment will continue after moving. If the retirees are dissatisfied with the quality-of-life in the new area, another move will be considered.

One objective of the study is to determine if the intent to move is dependent on: 1) demographic characteristics of the respondents; 2) factors that attracted retirees to the community; and 3) factors that will cause retirees to move from the community. A second objective is to assess the effects of retirees' satisfaction-with-life on their intent to move in the future. Using the social phenomenological approach, data are viewed from both individual and community perspectives. This allows the researchers to examine implications for action, both on the part of individual retirees and the wider community, in planning for the future.

Description of the Lake Topaz Area

Lake Topaz, Nevada was selected as the site for the research project because it is a rural, residential area attracting retirees. It is 36 miles southwest of Carson City, Nevada on the California-Nevada state line, at an altitude of 5,000 feet. The climate is arid to semi-arid, cold desert with temperatures ranging between 102F degrees and 14F degrees. The average temperature is 50F degrees. Sunny days are experienced about 80 percent of the time.

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There are two areas where residents live: the lake and Topaz Ranch Estates (TRE). TRE is located five miles north of the lake. Approximately two-thirds of the residents live at TRE; the remainder live at the lake. The total population is 1,252. Seventy-eight percent of the residents are retired, former residents of California. All of the residents of Lake Topaz have moved there within the last ten years. No planned development or formal recruitment efforts were used to attract residents.

Most residents are at least 50 years of age and 98% own their own homes. Lot sizes average two-to-three acres. Most of the residential areas have dirt roads. There are no stop lights. Shopping facilities in the community are limited. There is a casino and restaurant, gas station, mini-mart food store, and marina at Topaz Lake. The nearest drugstore and supermarket are 19 miles north in Gardnerville /Minden. The closest hospital is 36 miles north in Carson City. There is a volunteer fire department, church, and community hall. Recreational activities focus on fishing and boating. The lake's recreational amenities include two campgrounds.

Methodology

The study sample included 274 of the 331 respondents from the larger Lake Topaz research project. Fifty-seven employed respondents were excluded from the study. To qualify, respondents must have indicated that they considered themselves retired or semi-retired. The majority were married and in good health. Table 1 summarizes the characteristics of the sample. It was composed of slightly more females than males. Almost half of the respondents were in the 50-64 age group, and nearly half had incomes in the \$10,000 to \$20,000 range. Forty-seven percent reported some college education.

Data were collected in the fall of 1986 by trained, community research assistants. The assistants were solicited from Lake Topaz using newspaper advertisement, flyers, and posters. Nine research assistants were selected, and a training session was conducted at the local community hall by the principal investigators. Each respondent was phoned by one of the research assistants and asked to participate in the study. If the respondent agreed, an appointment was set up for the assistant to visit the home and administer the questionnaire.

The eight-page instrument took approximately thirty minutes to complete. In each of the seven sections, there were no more than ten questions. Most questions required a simple check-mark response; there were only six questions that required a written response. Two questions asked what had caused them to move to the Lake Topaz area and what might cause them to move away. Respondents were asked to check all answers that applied. At the end of the questionnaire, the researchers provided space for respondents to make comments or provide additional information.

Data collection took twenty-two days. Of 372 households contacted, 209 (76%) participated in the study. Of the participants, 331 were at least 50 years of age or older, and 274 were retired or semi-retired.

One-way analyses of variance were used to analyze the effects of the independent variables on the respondents' intent to move. The first set of independent variables measured demographic characteristics and included: sex, age, income, education, and marital status. The second set measured factors that attracted retirees to Lake Topaz. They included: quality-of-life, favorable climate, lower cost of living, lack of congestion, less crime, opportunity for recreation, improved health, and proximity to friends and family. The third set of independent variables measured factors which would cause retirees to move away. These included community concerns such as growth in population, tax increases, water problems, and lack of medical services; family concerns such as wishes of the spouse, caring for elderly or younger relatives, and managing family property; and personal concerns such as inability to drive a car, to care for the home, to care for one's self, loss of employment, and death of spouse.

The dependent variable, intent-to-move, was defined for the purposes of this study as the expected duration of continued residence in the community as reported by the respondents. This variable was measured on a five-point scale ranging from "less than five years" to "the rest of my life". Variables used to assess quality-of-life were: satisfaction with life today, satisfaction compared to ten years ago, and expected satisfaction ten years in the future.

Table 1. Sample Characteristics of Lake Topaz Retirees (N=274)

	N	% of Sample
<u>Sex</u>		
Male	118	43%
Female	146	53%
	<u>264</u>	
<u>Age</u>		
50-64	133	49%
65-74	107	39%
75-85+	29	11%
	<u>269</u>	
<u>Income</u>		
0-9,999	26	09%
10,000-19,999	88	32%
20,000-29,999	38	14%
30,000-39,999	16	05%
40,000-49,999	9	03%
50,000+	15	06%
	<u>192</u>	
<u>Education</u>		
0-8 years	12	4%
Some high school	133	49%
Some College	122	45%
	<u>267</u>	
<u>Marriage</u>		
Not married	50	18%
Married	219	80%
	<u>269</u>	
<u>Health</u>		
Good	190	69%
Fair	67	25%
Poor	8	3%
	<u>204</u>	

*Percentages may not total 100 due to rounding.

Results

Analysis of the demographic characteristics reveals no significant differences among respondents in regard to how long they plan to stay in Lake Topaz. There were four differences among respondents. The sample is demographically homogeneous in terms of age, income, etc. Participants also responded similarly to survey questions.

The intent-to-move of Lake Topaz residents is significantly different for two of the factors that attracted them to the area (Table 2). Residents are more committed to stay in the area when they had moved there for a better way of life or to escape urban congestion. There are no significant differences in the intent-to-move due to the other factors that attracted retirees to the area.

Table 2. Analysis of variance for effects that influence respondents' intent to move

Factors attracting respondents to area	DF	Sum of Squares	F	P
Better life	(1,272)	14.029	4.756	.030
Lack of Congestion	(1,272)	12.243	4.141	.043
Factors which would cause respondents to leave				
Need to manage property	(1,272)	12.208	4.129	.043
Satisfaction with life				
Satisfaction with life today	(1,251)	18.089	6.404	.012

Only one of the factors that would cause retirees to move away from the area significantly affects their intent-to-move: the need to manage family property (Table 2). The few respondents (N=18) willing to move if family property needed to be managed are less committed to remaining in the Lake Topaz area than are other respondents in the sample.

Respondents' current satisfaction with life affects their intent to move. No differences in commitment to stay in the area are found in regard to their level of satisfaction with life in the past or expected level of satisfaction with life in the future (Table 2). Respondents currently satisfied with their lives intend to stay in the Lake Topaz area.

The finding that there are so few differences among retirees in 1) factors that attracted them to Lake Topaz and 2) factors that would motivate them to leave the area, is unexpected. Because the retirees are so similar, their responses are rank-ordered to gain descriptive information about their motivation for living in Lake Topaz. Table 3 ranks responses for factors that attracted respondents to the area. Lack of congestion, favorable climate, and less crime rank highest in the sample. The importance of these factors to respondents is congruent with the fact that most of the sample moved to the area from Southern California metropolitan areas.

Table 3. Rank order of factors that attract retirees to Lake Topaz

	N	% of Sample	Rank
Lack of congestion	181	67%	1
Better way of life	114	50%	2
Lower crime rate	114	42%	3
Lower cost of living	98	36%	4
Better weather	92	34%	5
Better health	92	34%	6
Better recreation	84	31%	7
Friends here	54	20%	8

Table 4 ranks responses for factors that would cause respondents to move from the Lake Topaz area because of community, family, or personal concerns. Half of the respondents would leave due to the wishes and desires of a spouse. The next largest percentage of respondents would leave due to the death of a spouse. These residents do not seem to be planning for the future. They are preoccupied with today and are not anticipating the changes that may take place. Personal concerns are more important than community concerns. The fact that Lake Topaz has no medical facilities is not now of major concern.

Table 4. Factors that would cause retirees to move from Lake Topaz

	N	% of Sample	Rank
Wishes and desires of spouse	135	50%	1
Death of spouse	102	38%	2
Water problems	95	35%	3
Lack of medical services	90	33%	4
Tax increase	84	31%	5
Inability to care for self	83	31%	6
Inability to drive a car	80	30%	7
Inability to care for home	66	24%	8
Population increase	64	24%	9
Manage family property	18	7%	10
Care for younger relative	16	6%	11
Care for elderly relative	13	5%	12
Loss of employment	6	2%	13

Discussion

Since most of the respondents migrated from urban areas in Southern California, it is not surprising that a lack of congestion is the single most important factor attracting them to Lake Topaz. Approximately half of the respondents desire a better way of life and a lower crime rate. The least important factor for this sample is having friends and relatives in their new environment.

For these respondents, previous findings concerning the influence of friends and family on migration do not seem to be of primary importance. This group of retirees is relatively young and mobile. Conversations in the course of collecting data reveal that they enjoy the flexibility of an independent lifestyle. Most travel to visit family and friends in California and other nearby states.

The two most frequently mentioned factors that would cause the retirees to give up the lifestyle they now enjoy and move away are wishes and desires of the spouse or death of the spouse. Responses for care of extended family and the management of family property rank lowest among this group. However, those with concerns about the management of family property are significantly different from other respondents in their intent to move. Loss of independence (e.g., ability to drive a car or care for self or home) ranks lower than water problems and tax increases. This is a surprising observation considering the lack of formal support services available in the community and surrounding areas. Apparently this group now enjoys freedom, independence, and good health. The realities of what life might be like in their later years, when the aging process takes its toll, have not yet been faced.

Although few differences were found among the respondents, the theory that people move to improve their quality-of-life is supported. Respondents moved to find a better quality-of-life. However for this group, current quality-of-life appears to be most important. Their near-term orientation suggests that as aging proceeds, there may be motivation for another move. The need for another move could be mitigated if support systems are developed within the community or among friends. The age and health status of the respondents further suggests that they have left the responsibilities of middle-age behind but have not yet entered the life-cycle stage when health noticeably declines. Researchers need to investigate this phenomenon among other groups of retirees. Studies should be made in urban as well as rural communities and among retirees who have different levels of income and education.

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As the population of Lake Topaz ages, the community may lose residents because of lack of services. It is obvious that those who plan to stay have not yet acknowledged the realities of aging in a community without health support systems. When trying to deliver programs and services or trying to raise tax dollars to develop services, community leaders may have to deal with resistance among the retirees. Trial programs to assess the level of resistance among residents and to develop strategies for helping residents cope with the aging process may be worthwhile.

The homogeneity of the retirees in Lake Topaz means there will be a large proportion of the population moving into old age over a short period of time. This could create problems for both the community and its residents. However, this homogeneity may work advantageously toward developing and delivering programs and services needed by residents.

Additional research is needed to determine how this retirement area compares to communities with a more normal age distribution and communities where the elderly are integrated into families at different stages of the life cycle. Levels of interpersonal and community support, levels of interaction among generations, sense of community identity, and various aspects of life satisfaction would be of particular interest.

Because the residents' responses give little indication of concern for the implications of living in a retirement area with limited access to services, future research should also include an analysis of the economic resources of the residents. Economic factors could include debt-to-asset ratio, net worth, investment behavior, and saving and consumption patterns.

Finally, it will be very important to follow the Lake Topaz residents using longitudinal studies to see whether residents move from the area as they age or become infirm. Will most of the present group of relatively-young retirees move and be replaced by another group of relatively-young retirees, or will many of the residents who plan to stay for a lifetime actually do so? For those who move, what will trigger the event? For those who stay, how will they cope with the aging process in a community that lacks support services? If the residents who plan to stay actually remain, how will the community respond to the needs of these residents?

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