

AGING-IN-PLACE: A CASE STUDY OF STILLWATER
AND PAYNE COUNTY, OKLAHOMA

By

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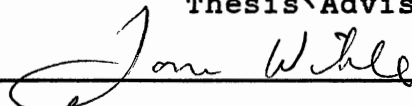
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CHAPTER I

INTRODUCTION

Aging is a fact of every individual's life and a fact of every modern industrialized society. Through advances, primarily in health care, the individual's life span has increased significantly since the turn of the century. In Abundance of Life, Harry Moody writes:

Along with this achievement of individual longevity, another trend has been visible through virtually all advanced industrialized societies: the aging of population. Population aging means a shifting balance of age-groups in the population: a larger proportion of old people, a smaller proportion of children (Moody, 1988, p.1).

The United States has not escaped this modern dilemma and the various pictures that can be drawn from the litany of available statistical information to illustrate this are numerous. For example, we know that the proportion of the over 65 population in the United States has risen steadily from four percent in 1900 to over 11 percent in 1980. We also know that the older population grew twice as fast as the rest of the population in the last 20 years (Soldo and Agree, 1988). Based on this, it is estimated that by the year 2030 there will be over 60 million people, or approximately 20 percent of the total population, who are

65 years of age or older.

While the aging of the U.S. population is a gradual process, it is one that we apparently are not ready to accept. The commercial showing a beautiful woman selling a beauty lotion who states "I won't grow old gracefully - I'm going to fight it every step of the way" depicts the crises that we as a nation are undergoing. After a dose of television or another popular media, you feel that if you are not part of the young and the beautiful (hinting that the two are synonymous), you just don't exist or don't deserve to exist. Harry Moody makes the connection between this societal expectation and governmental policy.

How does our negative image of the elderly and aging affect the United States' domestic policy? As an aging society in the country of the young, Moody suggests that our domestic policies for the elderly reflect how we, as individuals, feel about growing old. In other words, all of the fears that we hold about the loss of creativity, independence, financial security, and the unknown in general equate to policies that focus on those aspects of aging. He notes:

There are, however, some legitimate reasons to be concerned about population aging, such as economic stagnation, societal character, reduced military manpower, and concerns about intergenerational equity. Another fear is that, with an aging population and fewer young people, there will be a decline in innovation.... The societal character of an aging population is likely to be conservative

and uncreative, so the outlook is grim (Moody, 1988, p.19).

These negative aspects to growing old are inherent in virtually every policy. According to Moody, "Instead of enhancing the productivity of an aging population, social policies have reinforced a condition where older people are viewed as consumers, not contributors, to common societal needs" (Moody, 1988, p.24).

The graying of a country's population combined with negative images of aging and the elderly spell major problems in various arenas. The one area in which most people are both familiar and concerned is money. The United States government spent \$270 billion dollars on the elderly in 1986. It is only logical that with more people in this portion of the population, more money will have to be spent to continue the current services.

And what of future services to meet unforeseen needs? Rather than simply ignoring the situation or trying to throw money at it to make it go away, we must investigate Moody's suggestion to revamp the public policy system. Instead of different generations fighting for limited resources (such as education verses social security), he looks for "policies that promote human development over the lifespan" (Moody, 1988, p.264). He points out that a society whose citizens can expect to live a long life will feel the positive impact of human development policies. A

child who is nurtured and educated properly will benefit society for a much longer time, while a child who lacks proper nutrition, health care, and education will be a drain on the society for a much longer period.

With this in mind, we cannot focus our efforts on small segments within a population; we must examine the majority. Government policies for the elderly reflect the negative image that the general public has of the elderly. Further, that image survives in research that is performed on the over 65 population, which has primarily focused on the minorities within this population. There have been numerous studies that reinforce our image of the helpless, poor, disabled, and lonely elderly. While no one is denying that these people exist and need assistance, we must remember that they represent only a small minority in the elderly population. In addition, there have been several studies about those elderly who have undergone a major location change to a nursing home or an age-segregated retirement community. This group is also worthy of investigation, but again, these people are part of the minority. In the quest to learn more about the elderly and aging, attention has remained on these minority groups and little research has been conducted on the majority elderly population.

Problem Statement

It is in this vein of examining the majority segment of the elderly population (for the purpose of this paper, elderly population, retirees, and senior citizens are synonymous with the 65 and over age group) that I propose my thesis. The premise of this study comes directly from the future directions section of "Aging and the Aged" in The Geography in America: "Why do the majority of the elderly elect not to move?" (Golant et al, 1989, p.459). Specifically, the problem statement is: why have retirees within Stillwater and Payne County, Oklahoma chosen to age-in-place rather than relocate? For the purpose of this thesis, aging-in-place and retirement in place are defined as remaining in the same community upon retirement. We know more about select groups within the elderly population than we do about the vast and growing majority. For example, we know why people move upon retirement; we even know why they chose the places where they moved. However, only 15 percent of all retirees actually plan to relocate (USA Today, April 6, 1990). What about the other 85 percent? Why have they chosen to stay in their communities rather than move upon retirement?

By learning more about why most retirees remain in place, we can bring about a better understanding (and

image) of the elderly and their needs. By creating an opportunity for better understanding between the elderly and the policymakers, between the retirees and the general public, between the over 65 population and the academics, maybe we can better understand the problems that we will all face some day and pave the way for solutions.

Throughout this research process, I think that it is important to continue to ask "whether the individual-environment relationships discovered are really a product of old age or simply a reflection of individual differences typically found among younger populations" (Golant, 1984, p.12).

Justification and Need

Geographers have brought the unique perspective of space as an organizing principle to the field of gerontology. Their contributions to this multidisciplinary field are relatively new, yet are nonetheless important. There are two major themes that geographers have used to study the elderly: the spatial organization theme and the interrelationship between people and their environment. The spatial organization theme is concerned with how and why society and its institutions are organized the way they are, while the people-environment theme is concerned with how a

population adjusts to its environment (Rudzitis, 1984).

Migration research, which falls under the spatial organization theme, has captured the spirit of many geographers. The migration patterns of the elderly have been studied at the state, county, metropolitan, central city, and interurban levels. We are moving beyond descriptive studies and toward more in-depth analyses of local demographic trends on a sub-national scale (Golant et al, 1989). Research about elderly migration is plentiful, yet only a small percentage of the elderly migrate. Instead, the majority of the elderly age-in-place. Unfortunately, there has been almost no research concerning this topic, further illustrating the fact that there are still many unanswered questions and unexplored areas available for research about the elderly from a geographic perspective.

Significance

This study addresses several objectives. Primarily, it provides formal data that, heretofore, we could only speculate upon. With such information, policymakers and researchers alike will be better equipped to make decisions that affect the elderly. In addition, those communities looking at the retirement population as a source of economic opportunity will gain a new way to

"market" their communities as retirement destinations. It may be precisely the services and resources which keep the retirees in the community that will act as the drawing card to attract future retirees. This thesis has and will provide an opportunity for dialogue between different populations which allows for better understanding within the community.

Organization of the Study

Primary data were collected by distributing questionnaires at various retiree meetings, senior citizen centers, and nutrition sites. In addition, anecdotal information was collected at a small group interview with a dozen retirees from Stillwater. With the assistance of the Statistical Analysis System (SAS), a software system for data analysis provided by the SAS Institute, the questionnaire data were analyzed using the Chi-square test.

Scope and Limitations

Payne County, Oklahoma was chosen as the study site for several reasons. In addition to temporal and financial restrictions, the researcher had contacts who opened doors for survey opportunities. Further, Payne

County Economic Development was attempting to make the county a retirement destination, with Stillwater as the center, so the information gathered during this study would have practical applications.

This study attempts to be as comprehensive as possible, but there are several limitations that should be identified. While it was not possible to have every retiree within Stillwater and Payne County fill out a questionnaire, every attempt was made to obtain viewpoints from people of various backgrounds (socioeconomic, education, and so forth). The data represent only a sample of the over 65 population within Payne County. The target population was anyone over 65 years of age, but especially those who could relocate if they so desired. The very nature of a questionnaire is a limitation due to the possible misinterpretation of a question or an answer. To help deter any misinterpretation, most answers were categorical. This survey was conducted during the summer of 1990 and, as a consequence, may have inadvertently missed some active retirees who were interested in relocating or who traveled during the summer months.

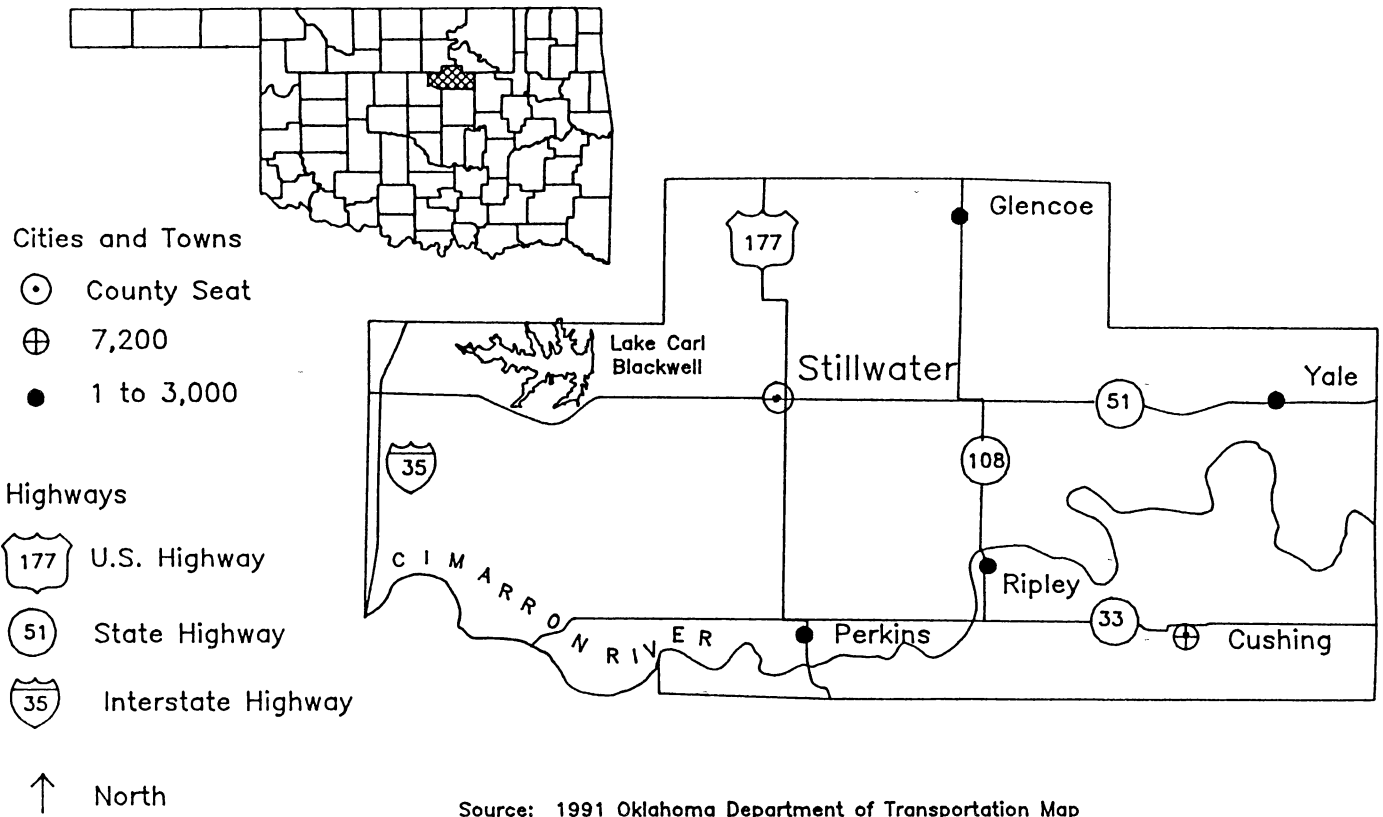
Payne County Economic Development was established in 1987 by a group of concerned civic leaders to promote and market the communities within Payne County as a whole, to attract new business, and to assist existing businesses. It is funded through donations and a matching fund partnership with the state of Oklahoma.

Study Area

Payne County occupies 691 square miles and is located in the north central part of Oklahoma (see Figure 1). There are no urbanized areas as defined by the U.S. Bureau of the Census in the county (an urbanized area consists of a central city or cities and surrounding closely settled territory with a combined minimum population of 50,000). However, the majority of the population (over 70 percent) live in urban as opposed to rural areas. The largest city in the county is the county seat, Stillwater. As of 1990, Stillwater had a population of 36,676.

The County has exhibited a sporadic growth pattern since its beginning in 1889. Just since 1930, the county has experienced population growth during the 1940 to 1950 decade and the two decades from 1960 to 1980. And it has lost population during the 1930 to 1940 decade, 1950 to 1960 decade, and preliminary counts indicate a population loss during the 1980 to 1990 decade.

The median age countywide is 23.8 years, but is 30.2 years in the rural portions of the county. Racially, Payne County is very homogeneous with over 90 percent of the population classified as white. Blacks and American Indians each make up approximately three percent of the population. The average household income is almost



Source: 1991 Oklahoma Department of Transportation Map

Figure 1. Study Area Payne County Oklahoma

\$16,000 and 9.2 percent of the families fall below the poverty level.

This part of the state experiences four distinct seasons. The average temperature in January is 33 degrees Fahrenheit and in July is 80 degrees Fahrenheit. The annual average for rainfall is 33 inches and 9 inches for snow.

The primary industries in the county include Oklahoma State University, Mercury Marine, Oberlin Color Press, Armstrong Floors, and Moore Business Forms, all located in Stillwater. Agriculture is an important industry in Payne County, but has shifted in emphasis from crops to livestock. And, as with the rest of the country, the number of farms has decreased in the county, but the size of the farms has increased.

Historically, Oklahoma State University (originally Oklahoma Agricultural and Mechanical College) and oil served as the greatest attractions and employers in the county. The Cushing oil field is still active. While OSU remains the largest single employer and best attraction in the county, enrollment has slipped in the last decade.

Payne County Economic Development is attempting to make the county a retirement destination. They are touting benefits such as the one-time fee for lifetime

driver's license, free use of state parks and recreational areas, a one-time fee for a lifetime hunting and fishing license, and free enrollment in courses at OSU

Like many counties across the nation, the population of Payne County is aging. Although the over 65 population represents 10.3 percent of the county population, indications are that the percentage of the elderly is on the rise while the younger population, especially the 18 to 24 year old group, is decreasing.

Figure 2 illustrates the distribution of the percentage of the 65 and over population in Oklahoma. It does not, however, highlight which counties in Oklahoma are growing due to an influx of retirees (such as Delaware County in the northeastern part), or due to an out-migration of the younger population (such as Harmon, Greer, and Kiowa Counties in the southwestern part).

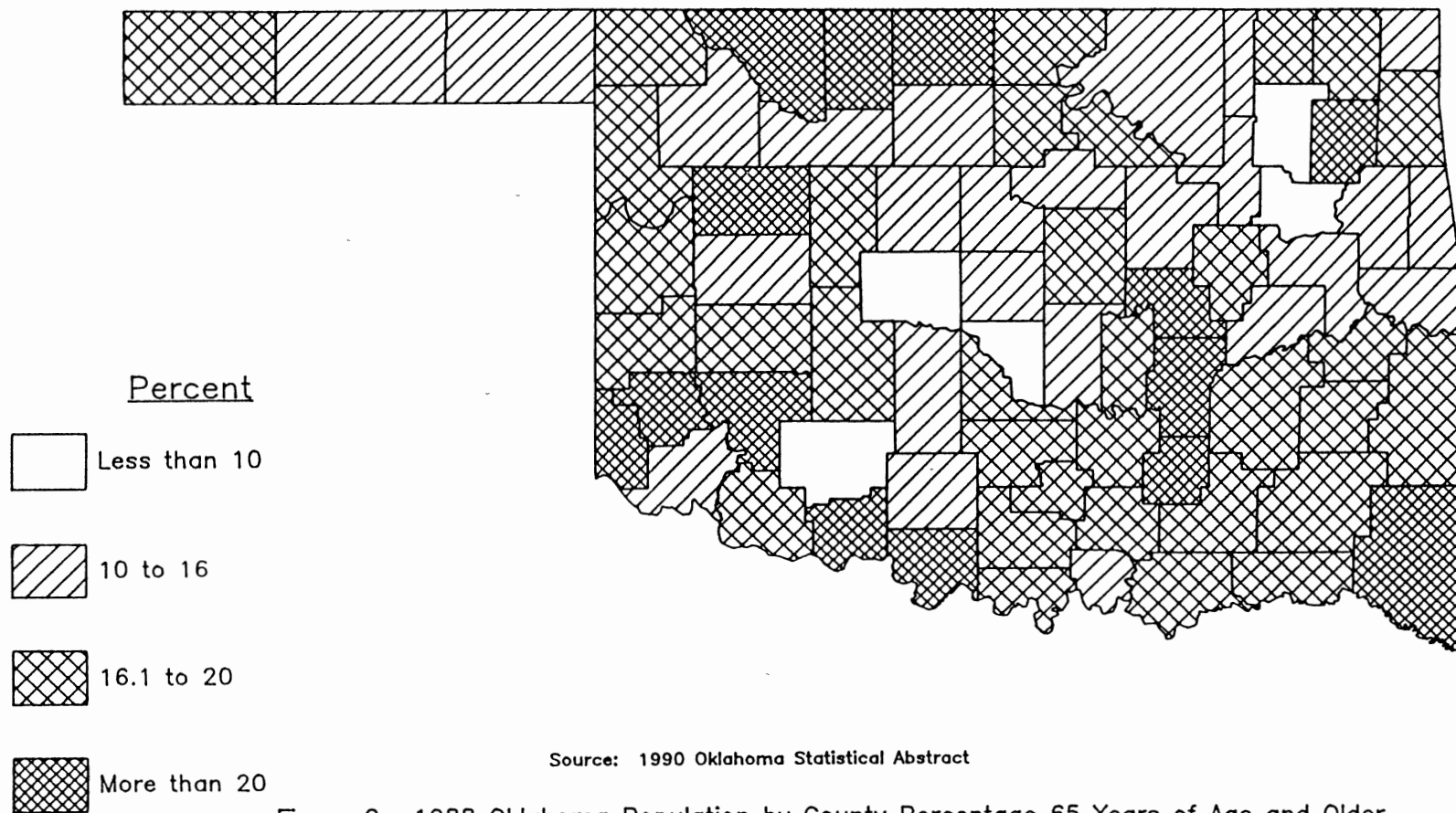


Figure 2. 1988 Oklahoma Population by County Percentage 65 Years of Age and Older

CHAPTER II

LITERATURE REVIEW

Introduction

Because the study of aging and the aged is relatively new to geography (Zelinsky published the first major paper on the topic in 1966) there are numerous gaps in research that need to be filled. One of these gaps is the topic of aging-in-place. There are no complete sources for the researcher to examine that focus specifically on aging-in-place. Instead, there are numerous sources from a variety of disciplines that provide information about aging-in-place. The topics included in these sources are research on migration (which falls under the spatial organization theme introduced by Rudzitis, 1984), and the people-environment relationship (which includes the important topic of residential preferences) among the elderly, as well as general demographics of the over 65 population.

If we understand why people move (migrate) maybe we can understand why they age-in-place (don't migrate). If we understand the residential preferences and better

understand how the elderly perceive their environment, maybe we can learn how to better meet their needs and determine who will move (or stay) and why. These topics have been used in this study to draw from the theory and methodology developed by the researchers. In addition, they have served as support of findings made in this research.

We must keep at the forefront why this research must continue:

There are at least three justifications for engaging in research on the relationship between old people and their environmental contexts. First, from a theoretical perspective, the acute sensitivity of old people to small environmental changes makes them an ideal study population for exploring subtleties of the individual-environment transaction. Second, old age may represent a phase of life characterized by distinctive normative developmental transitions in the nature of the individual-environment transaction worthy of study in their own right. Finally, aging-environment research may be justified in terms of practical concerns of society with the living conditions of its elderly members that have made work in the domain a matter of great contemporary relevance (Rowles et al, 1983, p.231).

General Demographics

For every 100 women over 65 years of age, there are 68 men in the same age group (Soldo, 1980). But the imbalance increases with age. For those aged 75 and older, there are only 56 men for every 100 women. These figures reflect the increasing life expectancy for women.

A man at age 65 can expect to live another 14.8 years, while a woman at the same age can expect to live another 18.6 years (AARP, 1987).

A 1987 American Association of Retired Persons (AARP) study indicates that nationwide, elderly whites make up 11.8 percent of the total white population. Elderly blacks comprise 7.9 percent of the total black population. The racial breakdown for rural elderly is 92 percent white, seven percent black and one percent from other races (Arnold, 1984).

The educational level of the older population is rising for both urban and rural elderly. Between 1970 and 1986, the median level of education for all older Americans increased from 8.7 years to 11.8 years (AARP, 1987). The percentage of those who completed high school rose from 28 percent to 49 percent during that same time period. Arnold (1984) reports that 22 percent of rural elderly aged 65-74 graduated from high school compared to 14 percent of rural elderly aged 75 and older.

Soldo (1980) suggests that poorly educated older adults often have trouble learning about service and benefit programs and, once they do, find it difficult and frustrating to deal with the paperwork and bureaucracy. Therefore, low levels of education serve as a handicap even to the elderly.

Though personal income is usually cut by a third to one-half after age 65 when most people are retired (U.S. Bureau of the Census, 1980), the income differences between rural and urban elderly are striking. In 1986, the poverty rate for all persons age 65 and older was 12.4 percent (AARP, 1987). For rural elderly, the incidence of poverty was 29 percent (Arnold, 1984), compared to a poverty level of 10 percent in younger rural households. While incomes of the rural elderly are low, they do vary by region and housing tenure. Incomes for this group are highest in the Northeast and lowest in the South and, in general, are higher for rural elderly home owners as compared to renters (Arnold, 1984).

Although the majority of Americans retire at age 65, there are some who retire in their 50s or early 60s and others who continue to work well into their 70s. In 1978, 21 percent of those age 65 and older remained in the work force (Soldo, 1980). However, those still in the labor force were frequently working in low-paying, white collar and service jobs.

While old age is not a disease, it is often accompanied by physical changes that are brought about by the normal aging process. Thirty percent of older persons assessed their health as fair or poor (AARP, 1987). The elderly are more susceptible to chronic illness and the

prevalence for all chronic conditions is greater in rural areas, especially in the South (Kovar, 1977). The most frequently reported chronic conditions include arthritis, heart problems, hypertension, and diabetes. Only 14 percent of the non-institutionalized elderly claim to be free of chronic conditions.

Although there was little difference reported between the health of men and women, older blacks reported poorer health than older whites. AARP also found that, in 1984, the over 65 age group represented 12 percent of the total U.S. population, but they accounted for 31 percent of total health care expenditures. The largest share of health care expenditures went to hospitals, followed by physicians and nursing home care.

The majority of the non-institutionalized elderly live in a family setting with spouse, children, siblings, or other relatives. Three percent live with non-relatives and 30 percent live alone (AARP, 1987). Contrary to popular belief, only five percent of older Americans live in nursing homes. The rate of institutionalization increases with age from one percent for those aged 65-74, six percent for those 75-84, and 22 percent for those aged 85 and older (AARP, 1987). Institutionalization is affected not only by age, but also by marital status. Glasgow (1988) suggests that having a spouse is often the

key to maintaining an independent household.

In 1986, 75 percent of older residents were owners and 25 percent were renters (AARP, 1987). Home ownership is greater among rural elderly with 83 percent (Arnold, 1984). Arnold also found that while most rural elderly live in single-family detached units, 10 percent live in mobile homes and seven percent live in multiple units. In addition, her review of Annual Housing Survey data revealed that rural elderly homes are smaller than other rural households, but larger than the homes of urban elderly. Over half of the rural elderly have lived in their current homes 20 years or more.

Most elderly people in the U.S. live in adequate housing, but in rural areas, 27 percent of elderly renters and 18 percent of all elderly living in the South have inadequate housing (Arnold, 1984). Inadequate housing is defined as having one or more of the following flaws: incomplete plumbing, incomplete kitchen, leaking roof, holes in walls or ceiling, and exposed wiring.

Housing affordability is a problem for a number of elderly. Many have problems meeting the rising costs of property taxes, utilities, and maintenance with their fixed incomes even if they own their home free and clear. Arnold (1984) reports that 20 percent of rural elderly home owners devoted more than 30 percent of their incomes

to housing. Forty-eight percent of rural elderly renters spent more than this.

Golant (1990) analyzed U.S. Census data from the Current Population Survey, 1970-1988 for his article "The Metropolitanization and Suburbanization of the U.S. Elderly Population: 1970-1988". He determined that all categories of the over 65 population (young-old, old, and old-old) are more likely to live in metropolitan areas. In fact, "...older people in U.S. suburbs now outnumber those living in central cities" (Golant, 1990, p.18). He notes the planning, housing, and service implications that his finding has for the largely aging-in-place population who live in areas that are unequipped to take care of its needy elderly.

On the other hand, Glasgow's (1988) study of the 1980 census shows that a larger share, 13 percent, of older Americans live in rural areas, while 10.7 percent of the elderly live in urban areas. Arnold's (1984) review of the 1979 and 1984 Annual Housing Survey data suggests that the number of rural elderly households is growing rapidly. During the period 1974-1979, a 16 percent increase in rural elderly households was documented, compared to a 10 percent increase in all U.S. households. The South experienced an even greater increase in rural elderly households at 21 percent. There continues to be more

rural elderly in the South than in any other region of the United States, with 43 percent of the national rural elderly population (Arnold, 1984). This over-concentration of rural elderly is expected to increase in the depressed agriculture areas of the South and Midwest as young people move to urban areas for their economic benefits and leave the rural elderly behind.

Additional demographic information suggests that the elderly as a group are less likely to change residence than other age groups. In 1985, only 16 percent of persons 65 and older had moved since 1980 compared to 45 percent of persons under 65 (AARP, 1987). The same is true of rural elderly home owners. Only 14 percent had lived in their current units less than five years (Arnold, 1984). However, for rural elderly renters, 52 percent moved during the period 1974-1979.

The demographics of the elderly population indicate that they are a disadvantaged group. The most unfavorable circumstances are most often found among the rural aged, particularly those living in the South.

An Overview of the Geography of Aging

Rudzitis (1984) provides an overview of the contributions that geographers have made to gerontology, highlighting the discipline's concentration on migration.

Wiseman found that "only a few states count for the bulk of the interstate migration patterns" (Rudzitis, 1984, p.537) while most elderly age-in-place. Golant discovered that a large percentage of the elderly are aging-in-place in the suburbs of SMSA's and that these areas are experiencing growth due to out migration of elderly from central cities (Rudzitis, 1984).

In "The Geography of Ageing and the Aged: Toward an Integrated Perspective", Rowles (1986) brings into focus the contribution of researchers from countries other than the U.S. and discusses work by researchers from fields outside geography. He identifies a growing area of interest among geographers: environmental perception among the elderly. Rowles finds a need for cohesion among future research and states that "there is a need to more directly link studies of individual activity patterns, as these are limited by changing physiological capability, health, and access to transportation" (Rowles, 1986, p.513). He emphasizes the need to recognize the diversity of the over 65 population and generational differences. Further, he discusses the relatively untouched trilemma of age, cohort, and period (Heaton et al, 1983, called this cohort succession).

Rowles (1986) repeats Golant's finding that most community-based research has been performed on special

segments of the elderly population, who reside in SROs (single room occupancy hotels), retirement communities, and such, which are not in proportion to the numbers involved. This has reconfirmed stereotypes of the elderly as deprived and in need. However, there has been more attention focused on the "normal" population in recent years. But there is a void in research based on elderly in rural settings on such topics as transportation, health care, housing and support systems.

Rowles (1986) notes the important differences between local moves and long distance migration. There has been little research about local moves, but the likelihood of long distance migration has been found to decrease with age. Local moves are linked with institutionalization or specialized housing. Long distance migration is usually associated with amenity migration or with family and friends. Other factors that have not been studied thoroughly are return migration, "snow birding", and the decision-making process involved in migration.

Rowles (1986) introduces three interlocking themes involved in aging from a geographic perspective. The first theme relates to the evolving relationship with place as one ages. The second describes and explains spatial patterns of the aged. The third theme provides solutions to the "equitable spatial allocation of

resources and development of appropriate models of service delivery" (Rowles, 1986, p.529). He shows that the status of the elderly within a society is ultimately an expression of how they are perceived and valued within that society. In this vein, Rowles calls for cross-cultural research, especially in developing nations, about aging and the aged.

Reinharz and Rowles (1988) attempt to bridge the gap between quantitative and qualitative research in their book Qualitative Gerontology:

The division of research into quantitative and qualitative domains has led to a state of affairs in which, unfortunately, proponents of each seem oblivious to the other's merits despite the utility of each perspective... One myth is that qualitative and quantitative research are mutually exclusive; another is that qualitative methods are always subjective, whereas quantitative methods are 'uncontaminated' by context and are objective; and a third is that qualitative researchers are unconcerned about issues of generalizability, validity, and reliability, whereas quantitative researchers are satisfied with superficial insights (Reinharz and Rowles, 1988, p.13).

They go on to emphasize the importance of the study population and the study goals especially in working with the elderly. We must remember that the elderly consist of a heterogeneous population with great differences in physical and mental status--more so than other age groups.

Migration

Research about elderly migration is plentiful, yet only a small percentage of the elderly migrate. The result has been a somewhat confusing collection of findings--some of which testify the benefits, while others discuss the detriments, of moving.

Past research shows that there are two ways in which an area can age. Either the young population moves out of an area or the old population moves in. These two different phenomena are likely to result in very different community types, both social and economically, but little research has been directed to that topic (Heaton et al, 1983).

A good example of migration research is demonstrated in "Spatial Aspects of Aging" in which Wiseman (1978) introduces his model of residential change. In this model, the decision-making process related to migration is divided into stimuli that the potential migrant considers and then chooses a course of action. This model relies on the theory that residential change is based upon two decisions: to move and where to move.

Flynn et al (1985) found that migration trends from the 1960s have continued through the present (see Figure 3). Florida remains a top destination area, while

California and New Jersey are slipping in popularity. Arizona and Texas are becoming more popular retirement destinations. More important than the actual destination states is the distribution of this growing population. The top five destination states--Florida, California, Arizona, Texas, New Jersey--receive half of all older migrants. The ten most popular retirement destination states receive 60 percent of that population. And while half of all older migrants move to the Sunbelt area, not all Sunbelt states attract large numbers of older migrants.

Wiseman (1980) analyzes three dynamics involved in residential relocation: amenity moves, environmental push, and assistance moves. Amenity moves tend to be made by younger, more affluent retirees who are more likely to be married. While environmental push may not result in a move, it may be an expression of frustration and reinforce a sense of passivity in the person. Assistance moves are usually associated with a physical impairment, decline in health, and/or a decline in income. "Good health facilitates amenity moves, whereas poor health leads to assistance moves" (Lawton, 1985, p.455).

Golant (1984) finds that although the number of elderly who migrate is on the rise, including those who

migrate in and out of metropolitan areas compared on a national level, as well as the in-migration of elderly from foreign countries, a strong majority age-in-place in metropolitan areas.

Soldo (1980) reports that while the mobility rate for all older persons is low, those that do move have specific preferences. The "young-old" (age 65-74) are attracted to recreational opportunities and better climates. The "old-old" (age 85 and older), on the other hand, relocate because of health, return to their birthplace, or move in with or nearby children.

Gober and Zonn (1983) have determined that the decision-making process involved in moving to Sun City is rarely an abrupt one. Rather, most retirees who move there have had some form of contact with the area before they decided to relocate. They found that friends and relatives play an important role in the decision-making process of Sun City migrants as providers of information and accommodation to perspective migrants. However, they are not necessarily the primary motivators of these migrants. The primary motivator of elderly migrants to that area appears to be health care and recreation opportunities. The findings also indicate that the decision-making process of amenity movers is more involved than it was once believed. These older migrants are more

likely to have had contact with Sun City through friends, relatives, or possibly as seasonal migrants themselves before deciding to move there permanently. This gradual process allows the migrants to establish ties with the destination area, so that by the time that they make a permanent move, they feel a strong bond with the new area.

This study shows that kin and amenity migration work together to bring elderly people together with family members who live in amenity-rich areas. But because health and health care facilities are found to be prime motivators for migration to an amenity-rich area, one must wonder if elderly migration would be as great to a similar area with fewer health care facilities.

The demographics of the seasonal migrant are almost identical to that of the permanent migrant, except that seasonal migrants are more likely to be married (Krout, 1983). The seasonal migrant population involves more elderly people as compared with older permanent migrants which means that seasonal migrants can impact an area greatly, both fiscally and physically. But the greatest impact of seasonal migrants may not be fully appreciated because seasonal migration allows some retirees to gradually stage a migration (Krout, 1983; Flynn et al, 1985).

Previous research has shown that the desire to move

clearly affects personal adjustment (Beaver, 1979) and residential satisfaction of older movers (Ferraro, 1981). Such research suggests that ones' mobility intentions can be used to predict success in relocating.

While migration research has been shown to be important, we must keep in mind that most elderly do not move, but instead age-in-place. Unfortunately, there has been almost no research into this topic. Golant et al (1989) suggest that there is a need for more research on the elderly, both their lifestyles and characteristics, from a wider range of environments to allow for comparative analysis.

Retirees as Economic Development

Kuehn (1986) paints a very rosy picture for rural counties who want to attract retirees. He states that retirement is "a strong and expanding source of rural growth" (Kuehn, 1986, p.36). He confirms what research about elderly migration has found: that many retirees who move "seek out rural communities with favorable climates" (Kuehn, 1986, p.36). According to Kuehn, in 1980 there were more than 515 retirement counties. He defines a retirement county as a county "in which the population 60 years or older grows by 15 percent or more from immigration over the course of a decade" (Kuehn, 1986,

p.36). The number of retirement counties will not increase as rapidly as it did in that last decade, but it will continue to rise. These retirement counties are found throughout the country, but have regional concentrations. For example, retirees from Oklahoma who want to move are most likely to chose to move to a rural retirement county in Texas, northeastern Oklahoma, or further north and east into the Ozarks. Retirement counties do not exclusively attract the elderly, and thereby can be distinguished from other counties that have a high percentage of elderly due to aging-in-place.

The author performs a great disservice in his conclusion, "In the future, adequately providing for the needs of these very old people may pose difficult problems for State and local governments" (Kuehn, 1986, p.37). By only casually mentioning one potential problem of the aging of these rural retirement counties, he seems to make light of a very serious problem and completely ignores other consequences of such a change to an area.

An article in the Sunday Oregonian (June 24,1990) discusses the changes that have been made in southwest Oregon due to the influx of retirees in recent years. It highlights some of the problems and advantages of living in a retirement destination areas. Some of the problems that this area faces include a lack of involvement in the

community and a lack of understanding by the retirees of the traditional lifestyle in the area. Because many of the retirees bring a terrific financial strength, they affect the politics and the real estate of the area. In one town, a proposal to build a new pulp mill that would create 300 new jobs was rejected with the help of the retirees because many felt that the mill would adversely affect the town's recreation opportunities. And the price of buying a home in some areas has tripled within the last five years. According to Donald Bruland, Aging Programs Director, "We're where the rest of the country is going to be in the next 20 years. We're one of those experimental places. We're going to have to lay some of the groundwork (p.B5)."

Fournier, Rasmussen, and Serow (1988) demonstrate that a lower cost of living attracts elderly migrants to areas just as areas with increased job and wage opportunities attract younger migrants. They discount the reliability of past migration research that is based on amenities due to its complexity and lack of standardization. The results of this study give the impression that a town with a low cost of living, regardless of its location, services, or amenities, can expect an influx of retirees, which has not been found to be true. However, amenity rich areas that also have a low

cost of living are guaranteed growth from the elderly migrant population.

People-Environment

The people-environment theme stems from human geography and the desire to understand how individuals experience space and place. The foremost authority in this area is Graham Rowles. Rowles uses a qualitative approach in his work to better understand the older persons experience. He concentrates his study on a small group, generally in a rural area, over several years. His research has uncovered four modalities--action, orientation, feeling, and fantasy--that "comprise dimensions of a total complex of 'being' within a lifeworld" (Rowles, 1983, p.539). The first modality, action, is the use of the physical environment shown through the older person's activity patterns. The second modality, orientation, is how the elderly perceive their environment. The next modality, feeling, can be defined as the older person's attachment to place. The final modality, fantasy, is defined as vicarious environmental participation and is similar to reminiscence (Rowles, 1983). His work has resulted in a better understanding of how the older person relates and experiences their space

and place.

Another area of research under the spatial organization theme is the interurban residential concentration of the elderly. With over 60 percent of the nation's elderly residing in these areas, it is an important, but controversial area of study. The controversy lies in how segregation of the elderly is measured. These studies have followed black-white segregation studies from the 1960s. However, the reliability of the findings has been questioned.

Other people-environment research has included how the neighborhood affects the morale of the elderly in Golant's (1972) study of dwelling satisfaction. In that study, Golant found that "the dwelling assessments of old people may be as much a product of their perceived life situation as of a dwelling's observable, objective condition" (1972, p.540).

Rowles (1983) discusses the natural support networks that exist in rural communities by exploring two geographical dimensions--space and place--of social support. He identifies existing forms of formal support (church, senior center, rural health clinic, nutrition program) and notes that while these resources are used, they are not relied upon. Instead, the elderly rely upon an informal support network that includes family,

neighbors, and confidants. Rowles also introduces the concept of "the society of the old" which also offers support through community involvement (Rowles, 1983).

More important than identifying these support networks is the discovery of various zones of space that these networks come under. Rowles identifies a hierarchy of space from which "different types and intensities of both explicit [formal] and implicit [informal] support are derived from different spatial zones" (Rowles, 1983, p.119). The hierarchy begins with the home where the most intense forms of social support derive, then the surveillance zone, which is the visual space a person has from the home. The vicinity, community, subregion, region, and nation follow. For almost everyone in the study, the use of resources or feeling of involvement ended at the subregion. The impression is that beyond the subregion was a sea of unfamiliar; the further from that area the less that is known and useful and important to the older person.

Rowles develops the concept of a sociospatial support system based on his spatial hierarchy in relation to sources of formal and informal support. This support system is dynamic and has distinctive geographical characteristics. That is, it allows that individuals draw support differently. For example, an individual described

in the study who lives alone in an isolated location relies more heavily on phone calls in the vicinity and community hierarchy, due to the geographic location, than any support from the surveillance zone (what the person could see from the house or yard).

The findings of Golant's (1984) research in A Place to Grow Old notes that "most old people were satisfied with, were proud of, and had good memories about their community, neighborhoods, and dwellings" (p.247). The study found that married and widowed people were more likely to have positive memories and feeling about both their home and their neighborhood. On the other hand, separated and divorced people expressed more negative feelings and memories about their home. Furthermore, those older people who expressed negative feelings about their home or neighborhood, for whatever reason, were more likely to intend to move in the future.

Another very interesting finding shows that

...the outcomes of environmental experiences often do not depend on a population's stage in life. Rather, they reflect individual differences found among populations of any age that are due to attributes such as sex, race, socioeconomic status and personality dispositions (Golant, 1984. p.341).

Lawton (1985) notes that early research

...emphasized environment as a determinant of older people's behavior, while newer research emphasizes

have in common their implication that one's residence is dynamic component of the total behavioral space. One chooses one's environment, adjusts to it, modifies it, or decides to move to a new environment (p.451).

This more recent approach allows the older person a more active, positive role and gives us all more hope as we age. In the same vein, the great majority of people choose to remain in place and we must recognize that this is a decision made in favor of relocation. Oftentimes, it will be a decision that will have to be made several times throughout one's golden years.

Residential Preferences

Change of residence is one of a number of events on Holmes and Rahe's (1967) life change index that is considered to have negative effects on the individual. There is concern that relocation by older people in particular may come at a time when it is likely to be accompanied by other equally stressful events such as retirement, illness, financial setback, or loss of spouse.

To prevent the unnecessary relocation of those elderly who want to stay in their own homes, communities will need to be supportive of the older person's needs and preferences. Likewise, when communities cannot feasibly meet such demands, such information can be used to mitigate the consequences of relocation in another

residential setting.

Most elderly live in unplanned, age integrated communities and most would like to remain there. In general, the elderly live in older homes than younger people. And while there isn't a clear measure of quality of housing, it appears that a number of elderly live in substandard housing. At the same time, most elderly view their homes in a favorable light; therefore, if home repair and maintenance assistance were available, many would not recognize that they were in need of, or feel justified in spending their limited income on, upkeep or repairs.

Minimal attention has been given to the residential preferences of older persons. In one of the few studies conducted, McAuley and Nutty (1982) factored 47 residential items into a group of 10 which represent preferences for home, neighborhood, community, job, and conveniences. Those in the older age group rated shopping conveniences and availability as the most important. Other strong preferences were for low property taxes and housing costs, and informal contacts. Older persons also placed high importance on the character of the neighborhood and the physical qualities of the area (climate, mountains, and water).

O'Bryant (1981) compiled a group of 75 statements

regarding older people and their desire to stay in their homes. The original instrument was developed and administered to 276 older home owners and the results were factor analyzed. This procedure provided a shortened version of 25 items measuring five factors which constitute the subjective value of a home.

One subjective factor relates to a feeling of competence and independence that is derived from living in a familiar home. It is thought that while physical abilities are declining, knowing that one can care for oneself in her own home preserves self-esteem.

The second factor revolves around a traditional family orientation. Researchers have observed that the home represents a reservoir of family history and memorabilia for many elderly. It may be the common meeting place for family get-togethers and remaining in the family home carries on that sense of tradition.

The American dream of home ownership and the status it provides is the third factor. Most elderly are home owners, and home ownership is equated with being a responsible tax-paying citizen and a more influential member of the community. The fourth factor is made up of items concerning the cost of the home. The fifth factor represents the comfort provided by the home.

O'Bryant and her associates have used the scale in a

variety of settings (O'Bryant, 1982; O'Bryant, 1983; O'Bryant and Nocera, 1985; O'Bryant and Murray, 1986; O'Bryant and McGloshen, 1987). Overall, the instrument provides a predictive measure of who is emotionally attached to his/her home and therefore does not wish to move.

Residential preferences of the elderly are an important topic in establishing policies related to their desire to age in place. However, with so few studies to draw from, additional research is needed to draw conclusions.

In the literature dealing with policy issues, studies are conducted on the basis of how to improve life status or quality of the elderly person. Geographers have contributed through studies about access to medical care and other essential services, housing and housing quality, transportation, and service delivery systems. However, these areas are relatively untouched and need more study and evaluation.

In "The Geography of Ageing and the Aged: Toward an Integrated Perspective", Rowles (1986) states:

...in order for geography to make a significant contribution to gerontology, it is important to reinforce a current trend to move beyond descriptive research on spatial patterns. There is a need for holistic conceptualization and a deeper level of critical interpretation of the historical bases of processes and evolving societal values that account for the contemporary geography of growing ol(p.511).

It is with these thoughts of a holistic view that I began my research on the aging-in-place with a case study in Payne County, Oklahoma.

CHAPTER III

METHODOLOGY

This research has gone further than to provide support to the theory that most elderly people wish to age-in-place. Rather, it provides some reasoning behind the desire to age-in-place and sheds light on another neglected topic, attachment to place.

Data Collection

This study was based on a combination of both quantitative and qualitative research methods. Two methods of data collection were used: a questionnaire and a small group interview. Both the questionnaire and the small group interview were time consuming and had limitations on the length and depth of information that could be obtained. However, the small group interview proved to be more conducive to gathering the anecdotal information necessary for this research.

Questionnaire Development

The questionnaire was designed to establish a demographic profile of the respondents as well as their

living arrangements, relocation intentions, and satisfaction with their community and community services. The questionnaire served as a highly structured instrument. It was five pages in length and consisted of 17 categorical response questions, eight fill in the blank questions, and one 15 feature attitude response question.

The questionnaire was pilot-tested with 60 retirees at an elderly nutrition site before being used in the research project. A nutrition site is a federally sponsored program that provides low cost noontime meals and in-home meals Monday through Friday in a community. The Stillwater nutrition program, Heart to Heart, was chosen as the pilot group because it serves as a gathering site for a large group of retirees (from 50 to 100 people daily), its close proximity to the OSU campus, and because the director offered the use of the facility. Minor changes (rewording of instructions and reorganization of the questionnaire to make it easier to read and follow) were made as result of the pilot study. The survey was administered at various retiree meetings, senior citizen centers, and nutrition sites. Because the questionnaires were distributed and retrieved on the same day at each site, the response rate, 96 percent, was very high. In addition, respondents were able to discuss questions and responses with the researcher, and thereby supply

additional information.

Sample Selection

The sample, according to Sheskin's definition, was purposive because "elements were selected for specific purposes" (Sheskin, 1985, p.47). That is, a specific population was sought out rather than a random sample of the entire population. The sample population consisted of persons 65 years of age or older who had lived in Payne County for five years or longer, but especially those who could relocate if they so desired. In addition, this sample did not include people who were home-bound or people who did not participate in organized groups. For this study, it would not have been feasible to contact a sample of retirees who did not participate in organized groups and home-bound retirees often do not choose where they wish to age-in-place. It was simple to exclude respondents who had lived in Payne County for less than five years through the first two questions of the survey: do you currently live in Payne County? and how many years have you lived in Payne County? Determining who could relocate if they so desired proved more difficult, therefore, a sample was gathered from the willing respondents at the various sites.

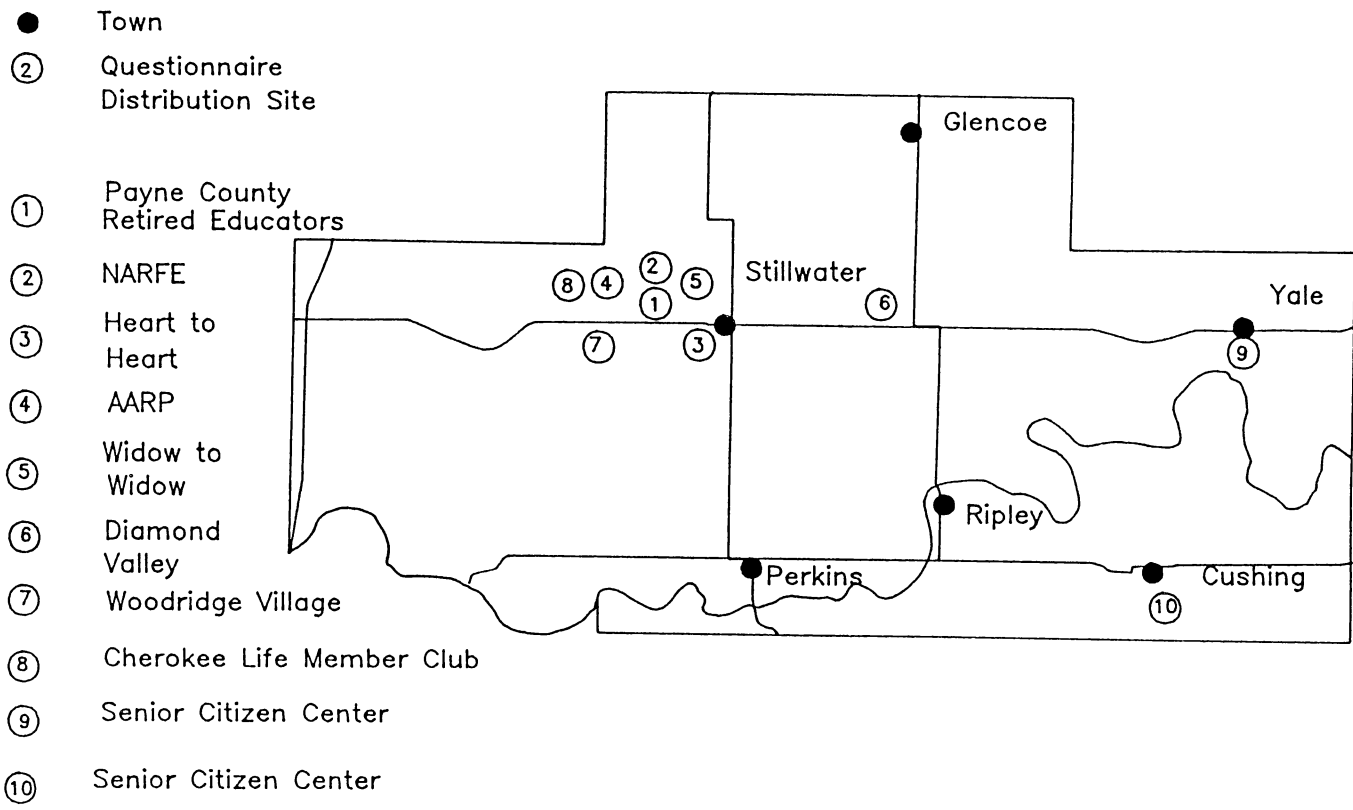
Presidents of retiree organizations and directors of

senior citizen centers and nutrition programs were contacted to obtain permission to administer the questionnaires to a number of retirees at one time. While most allowed their group to be surveyed, they were all suspicious of the process and a few declined.

The groups that participated included the Payne County chapters of NARFE (National Association of Retired Federal Employees) and AARP (American Association of Retired Persons), Payne County Retired Educators, Cherokee Life Member Club, Woodridge Village Retirement Home, The Diamond Valley Quilting Group, Widow to Widow, Heart to Heart (Stillwater Nutrition Site), Yale Nutrition Site, and Cushing Senior Citizen Center/Nutrition Site (see Figure 4). The members of these groups, who were from a variety of economic, educational, and social backgrounds, were a representative sample of the active retirees in the area. The questionnaire was distributed primarily during June and July of 1990.

The Questionnaire

The questionnaire data were put through a preliminary analysis. From that analysis, it was discovered that an overwhelming majority of the respondents planned to age-in-place. Of the 288 participants, only five planned to relocate. Because of the extreme imbalance of the



Source: 1991 Oklahoma Department of Transportation Map

Figure 4. Questionnaire Distribution Sites

responses on this question, none of the variables could be tested regarding their effect on the decision to stay or relocate. Instead, the Chi-square test was used to determine if there was a significant difference in satisfaction with community features based on the following variables: length of residence, income, age, and gender.

Following the preliminary questionnaire analysis, it became apparent that another instrument was necessary to determine the reasons that retirees chose to age-in-place. The small group interview was selected as the appropriate vehicle.

The Chi-square Test

The questionnaire data were assembled into a computer spreadsheet and saved into a file which could be read by a statistical analysis package. With the assistance of the Statistical Analysis System (SAS), a software system for data analysis provided by the SAS Institute, the questionnaire data were analyzed using the Chi-square test.

The Chi-square test is restricted to nominal data, the lowest level of measurement, and is nonparametric. "Strictly speaking, the term (nonparametric) applies to those statistical procedures used to test hypotheses which

do not involve specific values of parameters such as population means" (Roscoe, 1975, p. 23). The Chi-square test can be computed once the observed and expected frequencies are determined. The question to be answered with such frequency data is whether the frequencies observed in the sample deviate significantly from some theoretical or expected population frequencies (Isaac, 1980). For the purpose of this research, the Chi-square test was used to determine whether or not two characteristics of respondents, such as length of residence and feelings about various features of the community, are associated.

Small Group Interview

This phase of the research was modified from the methodological framework established by Rowles in Prisoners of Space (1978). Rowles examined the older person's relationship with his/her environment. The methodology for his one on one interviews evolved during his longitudinal research process. "The original intention was to establish a close relationship with fifteen elderly persons from a common community context" (Rowles, 1978, p.39). After his initial contact with 26 individuals, his study group eventually dwindled to five individuals. Due to time constraints and to problems that

Rowles discovered (especially the high participant drop-out rate), only one group interview took place.

The purpose of the interview was to determine specific reasons why these people had chosen to remain in Payne County. Several questionnaire respondents expressed an interest in participating in a small group interview, so they were invited to participate. In addition, an open invitation to any interested retirees was made in a letter to the editor of the Stillwater NewsPress (the largest local paper in Payne County).

The resulting group consisted of approximately a dozen retirees (all from Stillwater, but not all associated with OSU). The site of the small group interview was the Emeriti Center at OSU. The interview was held on February 20, 1991 and lasted for approximately one hour. During that time, each of the retirees discussed not only their reasons for retiring in Payne County, but several also reminisced about coming to the area 20, 30, and even 50 years ago.

There was likely bias in the information obtained from the small group interview participants because these retirees had thought out the reasons that they decided to stay in Payne County. Most of the participants had actively chosen to remain in the area rather than passively accept their situation. These participants were

very active in the community. In fact, one participant, was chosen as one of the 1990 Outstanding Volunteers in Oklahoma. In addition, they were all able to express themselves and were interested in improving their community. It was necessary to have participants who could communicate their feelings and who understood why they had made some of the decisions that they had.

The small group format was more unstructured than the questionnaire process, but it was not informal. The entire interview, including participants' responses and questions, was tape-recorded. The primary focus of the data collection in this setting came from open-ended questions. The researcher served as a guide rather than a leader and threw out questions to spark discussion. The questions included "why did you decided to remain in Payne County upon retirement?" and "are there problems in relation to retirees that need to be addressed?"

At first, the participants seemed to be somewhat unsure as to what was expected of them, though the researcher thought that the purpose had been made clear to all of the participants. The only purpose was to hear directly from the retirees why they had decided to remain in Payne County upon retirement. Once one began, it became apparent that they were eager to explore and share their reasons.

CHAPTER IV

ANALYSIS AND FINDINGS

This chapter reports the findings from the research process described in Chapter III. Most of the literature related to this study fails to specifically discuss the topic of aging-in-place. Instead, previous research focuses on migration (who relocates, where they relocate, and why), residential satisfaction, and special segments of the elderly population. Yet, previous research also indicates that most retirees plan to age-in-place.

The first part of this chapter provides a demographic breakdown of the questionnaire respondents. Then, the results of the Chi-square test are discussed. Finally, the findings from the small group interview are revealed.

The results of this study indicate that attachment to place and comfort within the community rather than monetary or familial considerations are the primary motivators to age-in-place.

Demographic Profile of Respondents

Two-thirds of the 288 survey participants were female and one-third were male. Following along the findings of

the 1980 census' racial break-down of Payne County, 96 percent of the respondents were white, and the remaining four percent were non-white (black, Native American, and Asian). Nationally, 77 percent of older men and 40 percent of older women were married (AARP, 1987), while 54 percent of the survey participants were married and 37 percent were widowed. The remaining were either single (never married, 6 percent) or divorced (3 percent). Most of the respondents fell into the 70 to 79 age group (43 percent) or the over 80 age group (33 percent). Twenty-four percent were in the 60 to 69 age group. Statewide, 46 percent of the elderly population were in the 70 to 79 age group, while 21 percent were 80 years of age or older and 33 percent fell in the 65 to 69 age group (U.S. Bureau of the Census, 1980).

Ninety-three percent of the survey participants had lived in Payne County for more than 10 years. As of 1985, 84 percent of U.S. senior citizens had lived in the same residence for five years or longer (AARP, 1987). Almost all respondents, 98.3 percent, planned to remain (age-in-place) in the county. An overwhelming majority, 83 percent, lived in a single family home. The remaining minority lived in a retirement village (8 percent), apartment or condominium (7 percent), or mobile home (3 percent). A small percentage (6 percent) lived with

children or other relatives. The rest of the respondents lived alone (41 percent) or with their spouse (53 percent). Nationally, about 30 percent of all noninstitutionalized elderly lived alone (AARP, 1987). A large percentage (68 percent) have children and/or other relatives who lived within one hundred miles of them, while on a national scale, 66 percent of older adults lived within 30 minutes of a child (AARP, 1987).

Only three percent traveled during the year; most remained in the area year-round. Of those who did travel, most went to Texas.

While the median income for older families headed by persons 65 years of age or older was \$19,932 in 1986 (AARP, 1987), 34 of the survey participants had incomes between \$20,000 and \$40,000. Twenty-nine percent had incomes over \$40,000, while 37 percent had incomes less than \$20,000.

Data Analysis Results

The four variables, length of residence, age, gender, and income, were tested against fourteen community features. Respondents were asked:

Please rate how you feel the following features are fulfilled in Payne County (5=most positive, 1=most negative): medical care facilities, senior citizen programs, shopping facilities, public transportation, outdoor recreation, religious opportunities, cost of living, proximity of relatives, housing costs, tax

levels, crime levels, climate, social/civic groups, and education opportunities.

These features were chosen because they represent a variety of services and opportunities that are often important to retirees.

Length of residence was chosen as a variable to test with satisfaction of community features. There is often thought to be stronger feelings of attachment, pride and so forth in a community the longer that one is a part of that community. To determine length of residence in Payne County, respondents were asked:

How many years have you lived in Payne County?
 ____ 5 or less. If you have lived in this county for less than 5 years, please turn in your questionnaire.
 ____ 6-10 ____ 11-15 ____ 16-20 ____ 21+

The data were aggregated into two categories of respondents: those who had lived in the county for more than 20 years and those who had lived in the county for 20 years or less. Table I shows the results of the analysis.

Surprisingly, the findings indicate that, based on length of residence, no significant difference in responses to satisfaction with community features was found, though both housing costs and tax levels were found to be marginally significant (significant at the .10 level). Previous research reveals that as length of residence increases, more overall positive experiences within the community also increases (Golant, 1984).

TABLE I

THE LEVEL OF SIGNIFICANCE FOR CHI-SQUARE TESTS ANALYZING
THE RELATIONSHIP BETWEEN LENGTH OF RESIDENCE AND
SATISFACTION WITH COMMUNITY FEATURES

Community Features	Probability
Medical Facilities	.449
Senior Citizen Programs	.970
Shopping Facilities	.985
Public Transportation	.879
Outdoor Recreation	.335
Religious Opportunities	.688
Cost of Living	.487
Proximity of Relatives	.714
Housing Costs	.074
Tax Levels	.097
Crime Levels	.385
Climate	.790
Social/Civic Groups	.825
Education Opportunities	.262

However, this study sample finds that overall satisfaction within the community is high regardless of length of residence.

Research indicates that as people age, they are less likely to make a long distance move (Rowles, 1986). But do their reasons for not moving have anything to do with satisfaction of the services within their community? The data for age were collected from the following question:

Which age group do you fit into:
 _____ 50-54 _____ 55-59 _____ 60-64 _____ 65-69
 _____ 70-74 _____ 75-79 _____ 80-84 _____ 85+

The data were aggregated further to create four age group categories: 50-59, 60-69, 70-79, and 80 plus. Results of the Chi-square test, shown in table II, reveal that the associations found between age and satisfaction with community features are in the tax levels and social/civic groups categories (significant at the .01 level). Social/civic groups refers to the organizations that are available for the retiree, both at a social level and at a civic level, like retirement groups, bridge clubs, and volunteer organizations. The significance of both categories may be related to the increased attachment behavior (to a home, neighborhood, or community as well as to a group of people) exhibited by older compared to younger people (Golant, 1984). Age was found to be marginally significant (at the .10 level) with responses

TABLE II

THE LEVEL OF SIGNIFICANCE FOR CHI-SQUARE TESTS ANALYZING
THE RELATIONSHIP BETWEEN AGE AND SATISFACTION WITH
COMMUNITY FEATURES

Community Features	Probability
Medical Facilities	.418
Senior Citizen Programs	.134
Shopping Facilities	.514
Public Transportation	.264
Outdoor Recreation	.087
Religious Opportunities	.277
Cost of Living	.065
Proximity of Relatives	.520
Housing Costs	.093
Tax Levels	.000**
Crime Levels	.518
Climate	.214
Social/Civic Groups	.008**
Education Opportunities	.358

** significant at the .01 level

to outdoor recreation, cost of living, and housing costs.

The purpose of examining gender as an independent variable in relation to community services was to determine if there were differences in responses by males and females. The data were obtained from the following question:

Are you _____male or _____female

Table III show the results of the analysis. The results illustrate that there is no association between satisfaction of features in the community and gender. Public transportation is the only feature, with a probability of error at .069, that may be marginally associated with gender. This may be explained by the idea that women may be more sensitive to the need of adequate public transportation because more women over age 65 do not drive compared with men of the same age.

Income data were acquired from the following question:

TABLE III

THE LEVEL OF SIGNIFICANCE FOR CHI-SQUARE TESTS ANALYZING
THE RELATIONSHIP BETWEEN GENDER AND SATISFACTION WITH
COMMUNITY FEATURES

Community Features	Probability
Medical Facilities	.835
Senior Citizen Programs	.840
Shopping Facilities	.920
Public Transportation	.069
Outdoor Recreation	.105
Religious Opportunities	.948
Cost of Living	.539
Proximity of Relatives	.985
Housing Costs	.944
Tax Levels	.121
Crime Levels	.708
Climate	.614
Social/Civic Groups	.784
Education Opportunities	.508

Which of these categories best describes your total gross family income?

- ___ \$0-5,000
- ___ \$5,001-10,000
- ___ \$10,001-15,000
- ___ \$15,001-20,000
- ___ \$20,001-30,000
- ___ \$30,001-40,000
- ___ \$40,001-50,000
- ___ \$50,001-60,000
- ___ \$60,001-70,000
- ___ \$70,001-80,000
- ___ \$80,001-90,000
- ___ \$90,001 and above

In analyzing income to determine if an association with feelings about community services exists, the data were aggregated. There was a natural break in the data at the \$40,000 income level, so the data were aggregated into two categories: above \$40,000 and \$40,000 and below. The results, shown in table IV, indicate that an association between satisfaction with several community features and income may exist.

It is not surprising that satisfaction with cost of living, which is significant at the .01 level, is associated with income. As income increases, concern over cost of living would likely decrease. On the other hand, as a retiree's fixed income buys less, concern with the cost of living would likely increase.

Related to cost of living, feelings about housing costs were found to be associated with income. Interestingly, satisfaction with religious opportunities

TABLE IV

THE LEVEL OF SIGNIFICANCE FOR CHI-SQUARE TESTS ANALYZING
THE RELATIONSHIP BETWEEN INCOME AND SATISFACTION WITH
COMMUNITY FEATURES

Community Features	Probability
Medical Facilities	.017*
Senior Citizen Programs	.413
Shopping Facilities	.621
Public Transportation	.587
Outdoor Recreation	.072
Religious Opportunities	.046*
Cost of Living	.007**
Proximity of Relatives	.063
Housing Costs	.039*
Tax Levels	.366
Crime Levels	.047*
Climate	.916
Social/Civic Groups	.236
Education Opportunities	.217

* significant at the .05 level

** significant at the .01 level

and income were found to associated.

An association between feelings about crime levels in Payne County and income was also found. This may be because those with higher incomes may feel that they live in safer neighborhoods, while those with lower incomes may feel that their neighborhoods are not safe.

Income is also found to be associated with satisfaction with medical facilities. It may be that those who can afford sufficient medical care feel satisfied with what is available in the area. In addition, those who cannot afford medical care may have negative feelings about the medical facilities in Payne County.

Both outdoor recreation and proximity of relatives were found to be marginally significant (at the .10 level) when tested with income. Respondents who can afford to participate in various forms of outdoor recreation may be more satisfied with the recreation opportunities available than those with a lower income. Those who can afford to travel may be satisfied with how close their children and other relatives are located.

Questionnaire Summary

The questionnaire was successful in establishing a demographic profile of the respondents and their living

arrangements. It revealed that the relocation intentions of the overwhelming majority of the respondents was to remain in Payne County. A quantitative method (Chi-square test) was used in determining the association between satisfaction with community features and selected variables (length of residence, age, gender, and income), but the results were not surprising.

However, the questionnaire served as an important component in the research process. It allowed the researcher to establish contact with the retirement community, which was necessary to conduct a successful small group interview. It served as a forum for some retirees to express their ideas and dreams, problems as well as their satisfaction with available services. The one service that most respondents felt was lacking was adequate public transportation.

There were unanticipated problems that arose during the administration of the survey. Approximately six of the respondents claimed to be illiterate and, therefore, were unable to fill out the questionnaire by themselves. However, they were interested in participating in the survey, so the researcher asked them the questions and filled in their responses. But the major problem was that several of the participants could not adequately express their feelings about retirement and available services.

From the questionnaire process, it became apparent that to learn why retirees decided to remain in Payne County upon retirement in the small group interview, it would be necessary to have an informed, interested and articulate group of participants.

Small Group Interview Findings

After administering the questionnaire, it became apparent that a number of questionnaire participants could not express why they decided to remain in Payne County. These participants were frequently the poorest and least informed about services available to them. They most often expressed a fatalistic attitude--they were here simply because they were and there was no use trying to understand or change anything. In addition, comments were often made by these participants in reference to community services indicating that they were satisfied with whatever they could get, they weren't going to raise a fuss, they could make do just fine.

The small group interview provided the necessary information to complete this research. Several local retirees were willing and able to express their feelings about why they retired in Payne County and provide insight from the eyes of the elderly. The rest of this chapter highlights the interview participants' reasons for aging-

in-place in Payne County and includes some of their comments² as well.

The single most mentioned feature that attracts and keeps retirees in Payne County was Oklahoma State University (OSU). The OSU library allows some retirees to continue consulting work and others to continue research. The OSU Allied Arts program and the theater department bring excellent cultural opportunities that are not available in most towns the size of Stillwater. OSU enables retirees to keep up with major college athletics through their men's and women's programs. And, the new Wellness Center provides retirees to pursue their interest in good health and nutrition.

The climate is also a drawing card. "If you're interested, you can play golf almost year-round." Many participants mentioned that they were not interested in the year-round good weather available in California, Arizona, and Texas. At the same time, they don't have to worry about bad weather for too much of the year here.

The size and location of Stillwater and its surrounding communities is very attractive. "Stillwater is small and easy to get around--you can drive through town in about five minutes--yet it is within an easy drive to Oklahoma City and Tulsa."

² The comments included are direct quotes of the interview participants taken from a tape recording of the

interview.

The safety of the area is another important feature. The fact that Stillwater is rated as one of the 100 safest cities in the U.S. is very appealing. Many retirees want to travel during the year, and they don't have to worry about leaving their homes while they are away. "This is a trusting place where you can know people."

The low cost of living, as well as the fact that many participants owned their homes free and clear, plays an important role in the decision to remain in the area. "I checked out Arizona, Florida, New York, and California. They're too crowded, too expensive."

Stillwater and Payne County "offers something for everyone." There are many retirement organizations and activities "that keep you as busy as you want to be."

The interview also served as an opportunity to discuss unmet needs. In fact, the Stillwater Medical Center sent a representative to the interview to hear from the senior citizens what medical services they felt were lacking. In addition to the medical services, lack of adequate public transportation within the city as well as to Oklahoma City and Tulsa was brought up. The need for better air transportation from Stillwater was also discussed. The lack of a centralized senior citizen/nutrition site in Stillwater was touched upon.

Currently, the nutrition site and senior citizen center are several miles apart. Except for the medical services, these problems require attention from policymakers. An increasing number of towns the size of Stillwater and counties like Payne will find themselves with similar problems and no real solutions without state and federal government aid.

The most revealing finding from the interview process was the importance of the attachment to place--whether it be Stillwater or Cushing, whether rich or poor. "I did examine other places to retire to--closer to family and so forth. But, I realized that I didn't want to have to find new doctors, make new contacts and learn my way around all over again."

How does the decision to age-in-place compare with decision to relocate? In Wiseman's (1978) theoretical model of elderly migration process, he introduced five push factors: loss of independence, loss of spouse, other critical events, forced relocation, dissatisfaction with home and/or neighborhood environment. During the group interview, several of the factors identified by Wiseman were discussed. Several mentioned that they felt that the community services and their own support networks would allow a person to live on their own longer than in other areas (retain independence). In addition, all

participants expressed their immense satisfaction with their environment.

The pull factors in the relocation decision-making process that Wiseman identified are: retirement amenities, relocated friendship and/or kinship networks, successful relocation by friend(s), environmental amenities, perceived opportunities. The small group interview highlighted the local amenities, the strong family and friendship networks as well as the perceived opportunities that keep retirees in Payne County.

CHAPTER V

CONCLUSION

The primary objective of this study was to determine why people over 65 years of age in Payne County decided to age-in-place upon retirement. In this final chapter, the process, findings and applications of the research are discussed.

The Process

As many researchers before me, I discovered how difficult it is to reach an "alien" population; that is, a group of people different from myself. During the distribution of the questionnaire at the various retiree meetings and organizations, I was most certainly viewed as a foreign "being" by the participants. They were all very wary of me and especially of my study. It was only after I mentioned the name of my grandmothers that they became interested. Suddenly, I was a "being" with whom they could identify: a granddaughter (or a niece or a daughter) in search of their help. I was no longer a complete stranger. In addition, the mere mention of one

of my grandmothers helped them gather some information about me.

My experience in Cushing illustrates the situations that I encountered. I distributed the questionnaires at the Cushing Senior Citizen Center and had received a very poor response. This group was uninterested in responding to the questionnaire, but I thought that I would leave some questionnaires with the director just in case anyone changed their mind.

A couple of weeks later, I drove the thirty miles back to the Cushing Senior Citizen Center with my grandmother, who simply wanted to see the new center and compare it with Stillwater's facilities. When we arrived, I learned that no one had filled out the questionnaires that had been left, so I asked my grandmother to hold them while I spoke to the director. Before I knew it, my grandmother started talking to people and handing out the survey. When I returned, retirees were approaching us to ask if they could fill out the questionnaire. My grandmother was not a threatening force to them, but rather a person with whom they could identify.

By the time of the small group interview, I had come into contact with several retirees a number of times, so I was no longer a complete outsider (although I was still young and, therefore, different). Most of the interview

young and, therefore, different). Most of the interview participants knew each other at some level, and all appeared to feel at ease and comfortable during the group discussion process. These two combinations helped to make the interview a success.

The important question is whether this approach resulted in insights which enhance the understanding of the elderly's decision to age-in-place, especially from a geographical perspective. Because little research has been performed about the decision to remain in place upon retirement, this study serves as a building block from which further research can expand. Many of these insights have grown from viewing the "place" from the eyes of the participants and could not have been obtained by other means.

The Findings

From the process of the research, it is important to move to the substantive results of the study. Although this is a small case study, the findings may have implications that can be applied to other areas. More importantly, it provides further information about the majority elderly population and gives a positive image of this group.

The study sample had an overall high level of

satisfaction with community features regardless of length of residence. The questionnaire data results confirmed that high income and an overall higher satisfaction with community features are associated. This is probably true for the majority of the population, not just those over age 65. An association between age and satisfaction with tax levels and social/civic groups was found to exist, but gender was not found to be significantly associated with satisfaction with community features.

The small group interview findings suggest that an attachment to place serves as a major factor in the decision to age-in-place. This goes further than a retiree owning his/her own home, rather it involves a level of familiarity and comfort and status within a place that has been achieved.

The results of this study also illustrate the shift in importance of various aspects of a community as a person ages. For example, low cost of living and crime rates are key drawing cards for the retiree. However, to a younger person, employment opportunity may be the most important feature of an area. The availability of quality medical care is essential to the elderly, but may not be as important to a working person.

Applications

If we learn what services and features keep an elderly person where they want to be, which is most often to remain in their own homes and familiar communities, then those services and features can be added, continued, and expanded. From this research, it was discovered that the prime complaint about services within Stillwater and Payne County revolved around the lack of adequate public transportation, consistent with findings from other research about services for the elderly. This study may serve as the formal data that enables policymakers to seriously address this problem.

Further, communities examining the retirement population as a source of economic opportunity can gain a new way to "market" their communities as retirement destinations. Like Payne County Economic Development, they may learn that the services and resources which keep senior citizens in the area are often the features that attract migrating retirees who already have an attachment to place with the area (i.e. vacationed there, grew up there, went to college there). A small group interview is the recommended vehicle to open a dialogue between the community leaders and the retirees. It allows those who are and those who are not satisfied with the community to express themselves. Comparatively speaking, this method

is not expensive or time consuming, yet its results are revealing.

Future Directions

We must work to change our society's view of the elderly and about growing old. The participants in this research exemplified typical retirees, each with individual differences and needs, but all wanting to make some contribution. Even those senior citizens who did not want to participate in this research still wanted to participate in life and we must give them that opportunity. To simply put our senior citizens out to pasture and ignore them, would be a disgrace and a disservice to our nation. To paraphrase a famous quote, we must remember that a society will be judged by how it treats its elderly and its children.

This research is a case study for a relatively rural area, but opens the door for additional research in both more rural and urbanized places. Do retirees in different settings give the same reasons for remaining in place? What policies can be made to make aging-in-place possible for more people? In contrast, if attachment to place plays a major role in the decision to age-in-place, what relocation decisions will future retirees make in our increasingly mobile and unattached society? Will home and

the attachment to place become what Dave Hickey of the Texas Observer describes in the fore of The Nine Nations of North America: "Home, in the twentieth century, is less where your heart is, than where you understand the sons-of-bitches."

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APPENDIX

RETIREMENT IN PAYNE COUNTY QUESTIONNAIRE

Introduction

This study is being conducted in conjunction with the Payne County Economic Development department. The goal of this study is to determine why the majority of the over 65 population in Payne county has decided to remain here and to determine the needs of the over 65 population in this county.

This questionnaire should take you 10 short minutes. Your participation is the key to the success of this study and all answers will be completely confidential; however, all participants are volunteers and are free to not answer any questions.

DO NOT ANSWER QUESTIONS THAT DO NOT APPLY TO YOU. THANK YOU FOR YOUR HELP.

Place an X in the appropriate answer area.

1. DO YOU CURRENTLY LIVE IN PAYNE COUNTY?
YES _____ NO _____

If you answer no, please turn in your questionnaire now.

2. HOW MANY YEARS HAVE YOU LIVED IN PAYNE COUNTY?
_____ 5 or less. IF YOU HAVE LIVED IN THIS COUNTY FOR
LESS THAN 5 YEARS, PLEASE TURN IN YOUR QUESTIONNAIRE NOW.
_____ 6-10 _____ 11-15 _____ 16-20 _____ 21 +

3. DO YOU PLAN TO STAY IN PAYNE COUNTY IN THE FUTURE?
_____ YES _____ NO

4. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR HOME IN
PAYNE COUNTY?
_____ DUPLEX _____ APARTMENT
_____ CONDO _____ FREE STANDING HOUSE
_____ MOBILE HOME _____ RETIREMENT VILLAGE
_____ PLEASE SPECIFY OTHER

5. DO YOU LIVE HERE YEAR ROUND?
 _____ YES (GO TO QUESTION #8) _____ NO
6. HOW MANY MONTHS OF THE YEAR DO YOU LIVE HERE?
 _____ NUMBER OF MONTHS
7. WHERE DO YOU LIVE WHEN YOU ARE NOT HERE?
 _____ COUNTY _____ STATE _____ OTHER

INFORMATION ABOUT YOU

8. ARE YOU MALE _____ OR FEMALE _____
9. ARE YOU:
 _____ WHITE _____ BLACK
 _____ ASIAN _____ AMERICAN INDIAN
 _____ HISPANIC _____ PLEASE SPECIFY OTHER

10. ARE YOU:
 _____ MARRIED _____ DIVORCED
 _____ SINGLE (NEVER MARRIED) _____ WIDOWED
 _____ PLEASE SPECIFY OTHER _____ SEPARATED
11. WHICH AGE GROUP DO YOU FIT INTO:
 _____ 50-54 _____ 55-59 _____ 60-64 _____ 65-69
 _____ 70-74 _____ 75-79 _____ 80-84 _____ 85 +

INFORMATION ABOUT YOUR FAMILY

12. HOW MANY PEOPLE LIVE WITH YOU (WRITE THE APPROPRIATE NUMBER IN EACH CATEGORY)?
 _____ SPOUSE
 _____ PARENT
 _____ CHILDREN UNDER 18
 _____ ADULT CHILDREN
 _____ OTHER RELATIVES
 _____ PLEASE SPECIFY OTHER PEOPLE

13. DO YOU HAVE CHILDREN THAT DO NOT LIVE WITH YOU?
 _____ YES _____ NO (GO TO QUESTION #17)

14. HOW MANY OF YOUR CHILDREN LIVE WITHIN THESE MILEAGE RANGES?

0-25 MILES
 26-100 MILES
 101-200 MILES
 201-400 MILES
 401-1000 MILES
 FURTHER THAN 1000 MILES

15. DO YOU HAVE RELATIVES THAT DO NOT LIVE WITH YOU?
 YES NO (GO TO QUESTION #19)

16. HOW MANY OF YOUR CLOSE RELATIVES LIVE WITHIN THESE MILEAGE RANGES?

0-25 MILES
 26-100 MILES
 101-200 MILES
 201-400 MILES
 401-1000 MILES
 FURTHER THAN 1000 MILES

17. WHICH OF THESE CATEGORIES BEST DESCRIBES YOUR TOTAL GROSS FAMILY INCOME?

\$0-5,000
 \$5,001-10,000
 \$10,001-15,000
 \$15,001-20,000
 \$20,001-30,000
 \$30,001-40,000
 \$40,001-50,000
 \$50,001-60,000
 \$60,001-70,000
 \$70,001-80,000
 \$80,001-90,000
 \$90,001 and above

INFORMATION ABOUT YOUR WORK

18. ARE YOU PRESENTLY:

RETIRED
 SEMI-RETIRED
 NOT RETIRED
 OTHER PLEASE EXPLAIN

19. IF YOU ARE RETIRED OR SEMI-RETIRED, WHAT TYPE OF WORK DID YOU PREVIOUSLY DO (PLEASE LIST THE WORK YOU DID THE LONGEST)? _____

20. IF YOU ARE NOT RETIRED, WHAT TYPE OF WORK DO YOU CURRENTLY DO? _____

21. IS YOUR SPOUSE PRESENTLY:
 _____ RETIRED
 _____ SEMI-RETIRED
 _____ NOT RETIRED
 _____ OTHER PLEASE EXPLAIN

22. IF YOUR SPOUSE IS RETIRED OR SEMI-RETIRED, WHAT TYPE OF WORK DID HE/SHE PREVIOUSLY DO (PLEASE LIST THE WORK YOU DID THE LONGEST)? _____

23. IF YOUR SPOUSE IS NOT RETIRED, WHAT TYPE OF WORK DOES HE/SHE CURRENTLY DO? _____

24. PLEASE RATE HOW YOU FEEL THE FOLLOWING FEATURES ARE FULFILLED IN PAYNE COUNTY (5=MOST POSITIVE, 1=MOST NEGATIVE).

	Most Negative				5	Most Positive			
MEDICAL CARE FACILITIES	1	2	3	4	5				
SENIOR CITIZEN PROGRAMS	1	2	3	4	5				
SHOPPING FACILITIES	1	2	3	4	5				
PUBLIC TRANSPORTATION	1	2	3	4	5				
OUTDOOR RECREATION	1	2	3	4	5				
RELIGIOUS OPPORTUNITIES	1	2	3	4	5				
COST OF LIVING	1	2	3	4	5				
PROXIMITY OF RELATIVES	1	2	3	4	5				
HOUSING COSTS	1	2	3	4	5				
TAX LEVELS	1	2	3	4	5				
CRIME LEVELS	1	2	3	4	5				
CLIMATE	1	2	3	4	5				

SOCIAL/CIVIC GROUPS	1	2	3	4	5
EDUCATION OPPORTUNITIES	1	2	3	4	5
OTHER PLEASE SPECIFY	1	2	3	4	5

25. PLEASE TAKE THIS OPPORTUNITY TO LIST ANY SERVICES THAT YOU FEEL NEED TO BE IMPROVED AND/OR OFFERED.

26. PLEASE MAKE ANY ADDITIONAL COMMENTS REGARDING YOUR RETIREMENT AND/OR THIS SURVEY.

Thank you very much for your participation - it is the key for this to be a successful study!

VITA

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