

# HOUSING PREFERENCES OF OLDER CONSUMERS

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### ABSTRACT

In year 2000, about one in eight of the population in the 30 most developed countries were aged 65 and older. By the year 2030, this percentage figure will almost double to 23 percent. This suggests that retirement communities in the USA and in other developed countries have an excellent market opportunity if they stay abreast of the preferences of the elderly population. Responding to these changes involves an understanding of demographic trends and of the growing diversity within the older population. Using a national random sample of 1,463 of older adults ( 55 years of age and older) this paper explores a segmentation approach based on factors directly related to the older consumers' needs and lifestyles, which in turn are influenced by changing life conditions. The cluster analysis suggests four segments that best describe the retirement community preferences and motives of the mature consumer market. These segments are explained and managerial implications are highlighted.

**Keywords:** Mature Consumers, retirement communities, segmentation, strategy

## INTRODUCTION

Truly extraordinary demographic changes are transforming the developed countries of the world. As the population of the world ages, it will have a profound impact on much of life as we know it. We will probably never again see our population distributed in the future as it has been in the past, with a large base of young people and far fewer older individuals (United Nations 2002).

The expanding market of mature consumers continues to increase in importance in the U.S. and other countries as their proportion of the population becomes more dominant. The 2000 US Census counted nearly 60 million people 55 years of age or older (U.S. Bureau of Census 2000). Other less industrialized countries are experiencing the same aging of their populations. The effect of this older age profile will reverberate throughout the global economies and societies in the next 50 years. The United Nations reports that the number of people in the 60 and over age group will almost quadruple in size by the year 2050 (United Nations 2002). Responding to these changes involves an understanding of these demographic trends of the growing diversity within the older population.

In the U.S., adults aged 55 and older are an attractive customer group since they are a comparatively wealthy segment, controlling three-fourths of all financial assets and accounting for half of all discretionary spending power, (Ostroff 1989) they control four-fifths of the money invested in savings and loan associations, and own two-thirds of all the shares on the stock market (The Economist 2002). Real estate developers are afforded an excellent market opportunity if they stay abreast the preferences and motives of the older population.

Decision makers in the increasingly competitive housing industry are recognizing the need to have a greater understanding of their customers' needs and wants. By selectively targeting attractive customer segments developers can better appeal to these customers with offerings positioned for their specific needs and wants. Strategically, businesses can better appeal to customer segments with a carefully designed and well-researched market segmentation analysis, followed by thoughtfully prepared marketing strategies planned for each segment.

With such a large segment of our population that will be both affluent and of retirement age, some are predicting a surge in the demand for retirement housing that will last until the last Baby Boomers turn 65 in the year 2029 (Burns 2003; Gamzon 1996). This generation will redefine retirement housing in much the same way that it redefined music, religion, leisure and norms and values. Real estate developers are afforded an excellent market opportunity if they stay abreast the housing preferences and home selection motives of this aging population. Further, understanding their preferences in the retirement community arena will be beneficial.

Retirement communities first appeared in the United States in the 1920's when fraternal organizations, religious groups and labor unions began purchasing inexpensive land in Florida to develop into retirement living accommodations for their older members (Freedman 1999). Moosehaven, established in 1922 by the Loyal Order of Moose is one such early example (Freedman 1999). The severe economic conditions that prevailed in the late 1920's curtailed this short-lived trend and it was not until after World War II that private real estate developers again turned their attention to building communities designed specifically for older residents. Retirement housing first gained momentum in the United States with Youngstown in 1954 and then with the wildly

successful Sun City opening New Year's Day, 1960 (Freedman 1999; Guntermann and Moon 2002).

Differences in preferences and motives can be clearly seen between the under 55-year-old consumers and those 55 and older (Moschis, Lee, Mathur, and Strautman 2000). One pitfall, however, is to assume that all mature consumers are the same. Segments exist within the large elderly market that requires different marketing strategies.

Thus, this paper seeks to investigate the older consumer market, examining the various market segments. Understanding that there is a great deal of heterogeneity among the mature consumer market, it examines the mature consumer market segmented by age as well by ageing processes and life circumstances (Fairley, Moschis, Meyers, and Thiesfeldt 1997). This segmentation analysis provides a sophisticated understanding of the mature consumer market, allowing managers to target and then position offerings specifically for selected mature consumer groups. The paper concludes with recommendations for appealing to the members of this important age segment.

## **BACKGROUND**

While it is relatively easy to segment the mature market on the basis of objective characteristics such as age and income, researchers are rarely in a position to validate the assumptions that customer segments based on such characteristics respond differently to marketing offerings. In particular, demographic and lifestyle factors offer weak explanations of actual consumer behavior. No single factor explains consumer responses to marketing offerings, on average, more than 5 percent of the time according to previously published studies (Moschis 1996a). To understand the complex mature

market better it is necessary to understand the factors that contribute to its complexity and make individuals respond differently to marketing stimuli.

Gerontographics is a segmentation approach based on the premise that the factors that make older consumers more or less receptive to marketing offerings are directly related to their needs and lifestyles, which in turn are influenced by changing life conditions. Some life-changing events or circumstances are psychological, reflecting adjustments a person must make to circumstances such as becoming a grandparent or losing a spouse and ageing factors they have experienced, described later in this paper (Moschis 1996b).

Research conducted at the Center for Mature Consumer Studies during the past 15 years has amassed evidence of the superiority of a segmentation model, known as 'gerontographics' based on ageing process and life circumstances over the segmentation models based on demographic factors such as age (Moschis and Mathur 1993). When using this approach mature consumers are grouped (using cluster analysis) into four segments based on life circumstances and ageing factors they have experienced.

The present study is based on a national (US) random survey of 1,438 respondents over the age of 55. Differences in preferences and motives for choosing a specific retirement community are analyzed for mature consumer age groups as well as gerontographic consumer segments, based not only on age but also on the aging processes and life circumstances. The survey was supported by the Center for Mature Consumer Studies at Georgia State University.

## **THE STUDY**

## **Sampling**

A probability random sample of 10,400 names of household heads was drawn from seven age categories: 25-34, 35-44, 45-54, 55-64, 65-74, 75-84 and 85+. Only the results for the 55 and over age groups are reported here (N = 1,463). For each age group, names were selected at random from each state in proportion to the size of the state's population in the associated age bracket. One thousand four hundred and fifty eight questionnaires were returned, representing a response rate for the survey of 19 percent (23 percent if the 85+ age bracket is excluded). Note that the N varies between Tables due to nonresponse on selected questions.

## **Questionnaire development**

Questionnaire development was based on input from library research, the results of previous focus groups conducted by the Center for Mature Consumer Studies, personal communications with business executives, and results of previous national and regional studies. Then, two pre-tests were administered with two small samples with over 100 respondents in each. The content of the questionnaire was based on information from the first three sources, which was used to identify and frame the questions. The last two sources were used for developing a more refined and reliable measurement instrument.

## **Gerontographics**

The term 'gerontographics', its rationale and method of measurement including formation of gerontographic groups, are explained in detail in Moschis (1996a) and Moschis and Mathur (1993). The modeling process began with a list of 136 behavioral variables cited in previous studies of the elderly. They ranged across several psychological, social, physiological and experiential dimensions that relate to aging, as

well as several structural factors and events that describe the older persons' social position and life circumstances. Factor analysis was used to condense the number of variables to a smaller number of factors, which were subjected to cluster analysis to identify the different segments.

### **Data Analysis**

The cluster analysis suggested the four gerontographic segments that best describe the mature consumer market. Tests of significance (at a 95 percent confidence level) were used to examine the difference in percentages between groups. The four groups that emerged from analysis are: the healthy hermits, the ailing out goers, the frail reclusives and the healthy indulgers.

### **Gerontographics**

As mentioned earlier, it is a mistake to assume that all mature consumers are the same. It is known from previous research that the mature consumer market is a highly heterogeneous group (Moschis 1996a) thus, unquestionably, segments exist within the large elderly market that require different marketing strategies. The gerontographic segmentation analysis provided the following four older consumer segments:

- **Healthy hermits:** Individuals in relatively good health, yet somewhat withdrawn socially. There are an estimated 20 million American seniors in this category.
- **Ailing out goers:** Individuals in relatively poor health, yet determined to remain socially active. There are about 18 million mature adults in this segment.
- **Frail recluses:** Inactive individuals usually burdened with health problems. They spend most of their time at home and are very concerned with personal and physical security. This group includes an estimated 18 million older Americans.
- **Healthy indulgers:** This group has more in common with the 'Baby boomers' than any other segment. They are relatively wealthy and are



focused on making the most of life. There are 7 million adults in this rapidly growing segment.

## FINDINGS

### Plans for Future Housing

Among the entire 55-plus sample, 84.1 percent indicated they currently live in a single family house and 15.6 percent in an apartment, townhouse, or condominium. Respondents were also asked to indicate their future housing plans. Almost twenty-five percent (22.9%) plan to live in a single family house. Another 21.4 percent plan to live in a retirement community with or without health care services. Sixteen percent plan to live in an apartment, townhouse or condominium, 8.5 percent in a retirement community without health care services, and 6.9 percent in a nursing home. One in four indicated no housing plans. This suggests a large potential market for retirement communities when projected onto the current 35 million people age 65 years of age or older, and the 70 million people who will make up this population segment by the year 2030.

Sociodemographic Differences. There are wide variations in future plans for housing among older adults based on sociodemographic and lifestyle factors. Only twenty-two percent of older adults have made plans to live in a single family house in the future (Table 1). Older males are more likely than their female counterparts to report plans to live in a single family house, with 27.8 percent, respectively, expressing preference. Plans to live in a retirement community with health care services increases with age while plans to live in a retirement community without such service declines.

Gerontographic differences in preferences for future housing plans also exist (Table 2). Interestingly, nearly twice as many frail recluses as ailing out goers (31.6% vs. 17.2%) prefer to live in a single family home. Nearly one-fourth (24.8%) of ailing out

goers plan to move into a retirement community with health-care services, in comparison with 19 percent of healthy hermits. Nearly twice as many healthy indulgers and ailing out goers as healthy hermits (5%) and frail recluses (4.4%) plan to move into a nursing home.

### **REASONS FOR MOVING INTO A RETIREMENT COMMUNITY**

Older adults perceive retirement communities as vehicles to continue their active lifestyles. When asked to indicate the reasons people move from a single family house into a retirement community, 71.5 percent of the respondents mentioned: "To have more social contacts and activities." This compares with 51 percent of the older Americans who said the reason is to have access to personal-care services, 49.1 percent who said it because of unwillingness or inability to do house chores, and 47.1 percent due to loss of spouse. Of interest is the large percentage of respondents who mentioned the various reasons, suggesting that differences exist in the images of retirement communities as housing alternatives.

Reasons for moving into a retirement community were also examined separately for those relatively few respondents (N = 63) who had lived in a retirement community. In comparison to the responses given by all adults age 55 and older, older adults who had lived in this type of housing facility place a significantly greater importance on freedom and independence, with 59.8 percent of them indicating this reason for moving. These respondents de-emphasize the Importance of access to personal-care services as a reason for moving .into a retirement community, with 39.7 percent of them expressing this opinion. They also down-play the person's unwillingness or inability to do house chores.

### **Sociodemographic Differences**

Reasons older adults give for moving into a retirement community vary by select sociodemographic factors.

Age. Generally, with age, older people down-play the person's unwillingness or inability to do house chores, access to personal-care services, social contacts and activities, and freedom and independence as reasons for moving into a retirement community (Table 3).

Socioeconomic. Older adults' perceptions of some reasons people move into a retirement community also vary by household income. The more money an older person has the less likely he or she is to say people move into this type of housing facility in order to reduce housing costs; they are more likely to mention contacts and activities as reasons for moving into a retirement community. The higher their education the more likely older people to mention unwillingness or inability to do house chores, access to personal-care services, and social contacts and activities as reasons for moving into this type of housing facility.

Urbanity. A larger percentage of older adults who live in rural areas (45.2%) than their urban counterparts (37.8%) said that lower housing costs is an important reason for moving into a retirement community. Also being close to relatives was mentioned more frequently by those who live in rural areas than by those who live in urban areas (28.8% vs. 22.0%).

Geographic. Several geographic differences in responses were also noted. Specifically, older adults who live in western states are more likely than their counterparts who live in other parts of the country to indicate that loss of spouse is a reason for moving. Westerners were also more likely than easterners to indicate that unwillingness or inability to do house chores is a reason, with 51.7 percent and 44.5

percent, respectively, mentioning this factor. Older adults who live in the East and North are more likely than those who live in the South and West to mention housing costs as a reason for moving into a retirement community. Westerners are more likely than older adults who live in other parts of the country to mention that people move into a retirement community in order to be closer to relatives. Southerners are more likely than easterners (34.2% vs. 27.9%) to mention that need for continuous health-care assistance is a reason, while a smaller percentage of easterners than older adults who live in other parts of the country are likely to mention access to personal-care services.

A larger percentage of older adults who live in western states than those who live in eastern states (75.8% vs. 68.1 %) mentioned increasing social contacts and activities as reasons. A larger percentage of easterners (45.6%) and westerners (45.1%) than northerners (38.7%) indicated that freedom and independence are reasons for moving into a retirement community.

Other Demographics. Other demographic characteristics of older respondents are weak predictors of reasons older adults give for moving into a retirement community. Female older adults are more likely than their male counterparts to indicate that proximity to relatives is an important reason, with 26.1 percent and 21.4 percent, respectively, expressing this opinion. Older adults who live with others are more likely than those who live alone to indicate that loss of spouse is a major reason, with 49.1 percent and 42.2 percent, respectively expressing this opinion. A larger percentage of older adults who do not have children living in close proximity (43.7%), in comparison to those with children living nearby (29.1 %), mentioned that people move into a retirement community to reduce housing costs. Finally, older adults in households where at least one person works are somewhat more likely than those from nonworking households to

say that loss of spouse is an important reason for moving into a retirement community, with 49.1 percent and 42.2 percent, respectively, expressing this view.

### **Gerontographics**

Gerontographics are strong predictors of the older person's propensity to give various reasons for moving into a retirement community. Table 4 shows responses given by older adults in the four groups having different gerontographic characteristics. Older adults feel that the loss of a spouse is an important reason why older people move into a retirement community, regardless of their gerontographic characteristics.

Unwillingness or inability to do house chores is a reason most likely to be given by frail recluses; it is more likely to be cited by this group than by ailing outgoers or healthy hermits, with 56.3 percent, 44.4 percent and 47.8 percent of older adults in these three groups expressing this opinion, respectively. Lower housing costs is an important reason for moving much more so than among healthy indulgers, with 44.9 percent and 30.4 percent, respectively, mentioning this reason for moving. Frail recluses are also less likely than ailing outgoers to mention this reason. Ailing outgoers are also more likely than older adults in other groups to say that being close to relatives is a reason for moving into a retirement community.

Need for continuous health-care assistance is given as a reason for moving by a larger percentage of healthy indulgers (35.0%) than ailing outgoers (33.8%) than by frail recluses (29.0%) and healthy hermits (29.5%). A larger percentage of healthy indulgers (56.5%) than healthy hermits (49.7%) and frail recluses (46.9%) report access to personal-care services as a reason for moving into a retirement community. Also, a larger percentage of healthy indulgers (75.6 %) than frail recluses (69.3%) indicate social contacts and activities as reasons for moving. Finally, frail recluses is the group

least likely to mention freedom and independence as a reason for moving into a retirement community.

### **REASONS FOR CHOOSING A RETIREMENT COMMUNITY**

Previous research suggested a number of possible criteria an older person might use to select a retirement community (Guntermann and Moon 2002; Silverstein and Angelelli 1998; Kim, Kim, and Kim 2003). Our respondents were presented with a list of nine reasons for choosing a retirement community, and were asked to indicate whether they feel each of these reasons is important in selecting one to move into. Based on the results given by mature respondents, there is no single predominant factor, but several are considered to be important in choosing a retirement community. More than half (53.5%) mentioned access to medical services, and nearly as many (48.3%) said access to planned social services were important to them. Of equal importance is access to public transportation, with 47.9 percent of the older respondents indicating this reason to be important. Forty-seven percent of the older respondents indicated location near shopping centers and near hospitals to be important, while another 44.5 percent mentioned access to personal and home-care services. Of somewhat lesser importance in choosing a retirement community is home or personal security, with 39.7 percent of the respondents mentioning this factor. Distance from friends and relatives was mentioned by 37.5 percent of the older respondents, while about one in five (21.9%) mentioned advice of relatives as a factor in choosing a retirement community.

Responses were also analyzed among those who had lived in a retirement community. Each of the factors was indicated to be important by a larger majority of these respondents. Specifically, access to medical services was mentioned by 64.3 percent of the older respondents who had lived in a retirement community, followed by

planned social activities (63.6%). Home or personal security was mentioned by 62.2 percent of the respondents who had experienced this type of housing facilities, while location near shopping centers and hospitals are of equal importance, with 61.4 percent and 61.2 percent, respectively, mentioning these reasons. Two in three (59.8%) are of the opinion that access to personal and home-care services are important. About half (47.3%) of these selected respondents consider distance from friends and relatives to be a factor in choosing a retirement community. Access to public transportation is an important factor for older adults in general, since only 38 percent of those who have previously lived in a retirement community (compared with 47.9% of the general older population), indicated this reason. Advice of relatives was perceived as important by those who had lived in a retirement community, as it was for the entire older sample questioned, with only 23.7 percent of these selected people giving an affirmative response to this factor.

### **Sociodemographic Differences**

The criteria used in choosing a retirement community differ among older Americans who possess certain demographic and socioeconomic characteristics. Factors such as age, income, and education are particularly important determinants of perceived importance of the selection criteria concerning retirement communities.

Age. The perceived importance of the selection criteria for retirement communities declines with increasing age (Table 5). This pattern may in part reflect younger people's stereotypes of older adult's motives for choosing a retirement community.

Socioeconomic. With increasing income, older people tend to consider a large number of factors to be important in selecting a retirement community. Only advice of

relatives did not show variation with household income. The remaining factors were perceived of greatest importance among those older adults with the highest incomes. The relationships between perceived importance of the criteria used in selecting a retirement community and education were similar to those found for income.

Living Arrangement. Older adults who live with others are more likely than their counterparts who live alone to perceive several factors to be of importance in choosing a retirement community. Specifically, a larger percentage of those who live with others (55.5%), in comparison to those who live alone (48.6%) mentioned access to medical services; also this was the case with respect to (49.2% vs. 41.5%) access to public transportation (49.9% vs. 43.2%), and advice of relatives (23.6% vs. 17.8%).

Location. While there are no differences in perceptions between urban and rural older adults, there are several geographic differences in perception of the factors that are considered to be important in choosing a retirement community. Location near shopping centers was perceived to be of greater importance among westerners than among adults living in other geographic areas, with 54.9 percent of the former group expressing such an opinion. Similarly, a larger percentage of westerners (48.4%) than older adults who live in other parts of the country perceive home or personal security to be important in choosing a retirement community. About half of older adults who live in the South and the West, in comparison with 40.6 percent of those who live in the East, think that location near hospitals is an important factor in choosing among retirement communities.

Other Demographics. Several other demographic factors were weakly related to the perceived importance of the nine criteria used in selecting a retirement community. Males are more likely than their female counterparts, to indicate location near hospitals



to be an important factor, with 51.1 percent and 43.9 percent, respectively, mentioning this factor. Similarly, a larger percentage of older males (51.1%) than older females (45.6%) perceive access to public transportation to be an important factor.

### **Gerontographics**

Gerontographics are powerful predictors of older adults' perceptions of the importance of various factors in choosing a retirement community (Table 6). Healthy indulgers and frail recluses are those most likely to indicate that location near shopping centers is an important consideration, while healthy hermits are least concerned with this factor. Distance from friends and relatives shows the same pattern among the four groups, and so does access to medical services. Access to personal and home-care services is least important among healthy hermits; it is of nearly equal importance among the remaining gerontographic groups. Healthy indulgers are more likely than hermits (54.8% vs. 43.4%) to value access to planned social activities. Home or personal security is of least importance to healthy hermits, and so is access to public transportation. Finally, ailing outgoers are more likely than healthy hermits and frail recluses (28.3% vs. 17.1% and 19.4%, respectively) to perceive the advice of relatives as an important factor in selecting a retirement community.

### **IMPLICATIONS FOR MARKETING STRATEGY**

The findings show significant differences in the way older consumers respond to various marketing offerings. The responses of older Americans differ widely by lifestyle characteristics that define the person's gerontographic profile suggesting that these segments are a strong predictor of the individual's preferences and motives related to retirement communities. Therefore, recommendations for strategy development that follow focus on targeting the most viable gerontographic segment profile.

The most viable segment of the market for retirement communities are ailing outgoers. In order to appeal to ailing outgoers marketers should position retirement communities as facilities that promote independence and as viable housing alternatives to increasing costs of maintaining a single-family house. Developers of retirement communities should build such facilities at places that have access to public transportation, personal and home-care services. They should promote both accessibility to such services as well as personal and home security. Ailing outgoers find seminars as very useful channels for receiving information about various housing options.

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TABLE 1

PLANS FOR FUTURE TYPE OF HOUSING AMONG OLDER ADULTS

	55 - 64 %	65 - 74 %	75+ %
Single family house	29.07	20.91	14.42
Apartment/townhouse/condominium	17.36	15.70	13.94
Retirement community without health care services	9.92	7.76	6.97
Retirement community with health care services	18.92	23.35	23.24
Nursing home	6.31	6.60	8.39
	(N=622)	(N=485)	(N=330)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 5 percent difference in any two percentages.

TABLE 2

PLANS FOR FUTURE TYPE OF HOUSING AMONG ADULTS (55+) BY GERONTOGRAPHIC CLUSTER

	Healthy Hermits %	Healthy Indulgers %	Ailing Outgoers %	Frail Recluses %
Single family house	21.16	27.45	17.24	31.63
Apartment/townhouse/condominium	14.54	17.98	17.13	15.32
Retirement community without health care services	7.43	10.69	8.37	8.89
Retirement community with health care services	18.99	20.48	24.85	21.53
Nursing home	5.03	9.19	9.42	4.36
	(N=519)	(N=241)	(N=419)	(N=259)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 5 percent difference in any two percentages.

**TABLE 3**

**REASONS FOR MOVING INTO A RETIREMENT COMMUNITY AMONG OLDER ADULTS (55+) BY AGE**

	55 - 64 %	65 - 74 %	75+ %
Loss of spouse	48.12	45.47	46.78
Unwilling or unable to do house chores	50.91	51.41	41.63
To reduce housing costs	38.81	41.51	38.08
To be closer to relatives	26.36	21.28	23.41
Need for continuous health-care assistance	33.84	28.68	31.85
To have access to personal-care services	54.26	51.64	43.41
To have more social contacts and activities	77.16	72.34	58.82
To have freedom and independence	45.84	41.50	36.29
	(N=585)	(N=461)	(N=287)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 6 percent difference in any two percentages.

**TABLE 4**

**REASONS FOR MOVING INTO A RETIREMENT COMMUNITY AMONG OLDER ADULTS (55+) BY GERONTOGRAPHIC CLUSTER**

(% Who Think Reason Is Important)

	Healthy Hermits %	Healthy Indulgers %	Ailing Outgoers %	Frail Recluses %
Loss of spouse	47.07	46.73	47.48	46.80
Unwilling or unable to do house chores	47.81	52.19	44.41	56.28
To reduce housing costs	41.27	30.43	44.90	36.30
To be closer to relatives	21.45	19.22	30.93	21.83
Need for continuous health-care assistance	29.47	34.99	33.77	29.03
To have access to personal-care services	49.73	56.51	51.84	46.86
To have more social contacts and activities	70.50	75.65	71.72	69.33
To have freedom and independence	42.22	43.53	46.42	34.35
	(N=463)	(N=231)	(N=398)	(N=240)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 6 percent difference in any two percentages.



TABLE 5

REASONS FOR CHOOSING A RETIREMENT COMMUNITY AMONG OLDER ADULTS  
(55+) BY AGE

	55 - 64 %	65 - 74 %	75+ %
Reasons			
Location near shopping centers	55.94	46.50	30.93
Distance from friends and relatives	42.40	36.70	29.50
Access to medical services	62.45	51.67	39.50
Access to personal and home-care services	51.00	43.28	34.41
Access to planned social activities	53.60	47.64	39.23
Home or personal security	48.29	35.95	29.33
Location near hospitals	56.86	44.41	32.27
Access to public transportation	55.99	48.89	31.46
Advice of relatives	26.36	19.90	16.47
	(N=592)	(N=471)	(N=318)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 6.5 percent difference in any two percentages.

TABLE 6

REASONS FOR CHOOSING A RETIREMENT COMMUNITY AMONG OLDER ADULTS  
(55+) BY GERONTOGRAPHIC CLUSTER

(% Who Think Reason Is Important)

	Healthy Hermits %	Healthy Indulgers %	Ailing Outgoers %	Frail Recluses %
Location near shopping centers	38.21	55.79	46.52	56.75
Distance from friends and relatives	31.69	43.74	38.66	41.14
Access to medical services	44.79	60.89	54.36	62.33
Access to personal and home-care services	37.52	50.07	46.18	50.57
Access to planned social activities	43.36	54.76	49.68	49.50
Home or personal security	34.85	43.65	40.24	44.81
Location near hospitals	40.56	52.44	46.14	55.80
Access to public transportation	40.79	51.49	50.19	54.96
Advice to relatives	17.10	23.34	28.26	19.42
	(N=491)	(N=233)	(N=410)	(N=247)

**Note:** A significant difference at the 95 percent confidence level requires approximately a 6 percent difference in any two percentages.