TRANSPORTATION PERCEPTIONS OF WORKING ADULTS
PLANNING FOR RETIREMENT: A QUALITATIVE STUDY

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ABSTRACT

This study explored how adults who are planning for retirement consider transportation issues. Using interviews, this study explored three research questions with employed, middle-aged adults living in low-density suburbs who are planning for retirement:

1. How do they view their post-retirement transportation needs?
2. How have these needs affected their retirement plans?
3. Do they consider alternative transportation options a factor when deciding on a retirement location?

A number of studies have examined the transportation needs of older adults, but few studies have explored the transportation concerns of middle-aged adults as they plan for retirement. Examining these adults’ perceptions of their likely future transportation needs helps to identify gaps in retirement education, as well as helping planners to better understand how to plan cities to accommodate retirees.

Interviews were conducted with 15 homeowners between the ages of 55 and 65 who are planning their retirement. Key findings include:

- The majority of interviewees planned to continue driving well into their retirement years and did not consider transportation to be a retirement concern.
- All interviewees anticipated driving cessation but hadn’t actively planned for it. Most associated driving cessation with very old age and did not consider it an immediate concern.
- Most interviewees did not consider alternative transportation options when deciding on a retirement location.
- Respondents who wanted to retire to a walkable neighborhood saw walking in terms of recreation and leisure rather than as a solution to anticipated transportation needs.
- When asked about driving cessation, the majority of interviewees suggested they would move to a central location with better access to public transportation, and amenities and services within walking distance.

INTRODUCTION

This research study explored how middle-aged adults who are planning for retirement consider transportation issues. Using interviews, this study explored three research questions with employed, middle-aged adults living in low-density suburbs who are planning for retirement:

1. How do they view their post-retirement transportation needs?
2. How have these needs affected their retirement plans?
3. Do they consider alternative transportation options a factor when deciding on a retirement location?

The transportation needs of the elderly will become an increasingly significant concern in the US in coming years because the number of elderly will increase both in absolute numbers and as a percentage of the population. According to the U.S. Census Bureau, by 2030 nearly one in five residents living in the United States will be age 65 and older. Moreover, the number of Americans age 65 and older is projected to reach 88.5 million people by 2050, which is more than double the 2010 population of roughly 40.2 million (1). To compound the likely future transportation problems retirees will face, demographic research has demonstrated that the elderly often “age in place” in suburban homes—locations that typically offer few good transportation options for residents unable to drive themselves (2, 3, 4). Further, the upcoming generation of retirees is expected to live longer and remain more active than their predecessors. These trends converge to make it increasingly urgent that planners and policy makers consider the best ways to provide transportation alternatives that will help older adults remain mobile even after they cannot drive themselves.

While it has been widely acknowledged that more and more retirees will face severe mobility challenges, a review of the retirement literature suggests that aging adults do not prioritize transportation needs when planning for retirement (5, 6). However, few studies have explicitly explored the transportation concerns of people planning to retire. This study begins to fill that gap.

Assessing transportation options and availability during retirement planning could reduce the risk of mobility deficiencies by allowing retirees to effectively plan for life without a car. This study begins to fill a gap in the literature by exploring how adults planning for retirement view their post-retirement transportation needs and how these needs affect their retirement plans.

The remainder of this paper is organized as follows. The next section reviews the literature on the transportation preferences of older adults, the evidence on how lack of mobility impacts their quality of life and health. Following this are sections describing the study methodology and findings. The concluding section presents a discussion of the findings, study limitations, policy recommendations, and areas of future research.

TRANSPORTATION AND THE ELDERLY: A LITERATURE REVIEW

Auto Dependence among the Elderly

There is a general consensus among transportation researchers that older adults predominantly rely on the automobile to meet their transportation needs (1). As noted by Rosenbloom, the private automobile accounts for nearly 90 percent of all trips made by older adults even when they are not the driver (8).

According Rosenbloom, many analysts often assume that older adults unable to drive will come to rely on public transit and special demand-responsive services to meet their mobility needs (8). Unfortunately, there is little evidence to support these assumptions (9). While research suggests that older adults do use public transit and use has increased on a national scale, the extent to which the elderly use public transportation is based on a number of variables. Fauzia et al find that community size, location, and the availability of alternative transportation can be factors in mobility choices among aging populations (10). Nevertheless, there is insurmountable evidence demonstrating that older adults predominantly rely on the private automobile for their
transportation needs, with public transit accounting for only 1.3 percent of all trips taken (8). With few alternatives to the automobile and an apprehensive attitude towards public transit, aging suburbanites who have ceased driving may find themselves stranded and unable to meet daily needs.

Driving Cessation Reduces Quality of Life

Physical mobility and transportation are essential factors in determining quality of life and wellbeing (regardless of age) by providing individuals access to goods and services necessary to lead a healthy and happy lifestyle (11). Although the elderly are at a higher risk for mobility deficiency, their transportation needs are not diminished. For example, in his study examining the transportation alternatives of the elderly, Kim notes that older adults often have more leisure time and require more medical and social services (12). As previously noted, the private automobile affords many older adults the ability to achieve daily lifestyle needs. However, for those who have foregone driving, achieving daily needs can be extremely difficult.

According to a 2001 nationwide study by Fonda et al, driving cessation can lead to increased levels of depression among adults age 70 and older (13). Additionally, Edwards et al note that general health often declines following driving cessation (14). These findings are significant as they highlight the importance of transportation to the mental and physical well being of older adults. Because many older adults live in sprawling suburban or rural environments, the automobile is often the only means of access to vital resources such as medical appointments, social activities, or shopping. Therefore, as automobile use is limited, older adults are much more likely to suffer depression or experience substantial health declines.

Beyond health issues, driving cessation and limited mobility can leave older adults isolated and alone. A number of studies investigating the effects of driving cessation reported that non-drivers often experience a decreased social network of friends and leave their home less frequently. For example, according to a 2000 study by Marottoli et al, driving cessation is positively associated with lower levels of out-of-home activities (15). These findings are significant when considering the importance of social networks to wellbeing and quality of life. According to a 2010 study examining female transition into driving cessation, women who were unable to participate in social activities indicated lower quality of life and social isolation (16). And as noted in a 2007 study by Davey, quality of life is often associated with mobility and transport (17). Thus, based on these findings, older adults who have ceased driving are more likely to experience a lower quality of life and potential isolation from social engagement.

Research indicates auto dependence is particularly detrimental in suburban environments, where, according to Rosenbloom, nearly three quarters of older adults reside (18). According to Adler and Rottunda (19), low-density suburban areas often lack alternative transportation options. Coughlin supported this finding, suggesting that suburbs can be underserved by public transit and often lack adequate sidewalks, lighting, or other pedestrian facilities. As a result of limited transportation options, suburban areas have been shown to increase the isolation or mobility deficiencies of older adults unable to drive.

Transportation in Retirement Planning

Despite a growing awareness among transportation researchers of the future transportation needs of aging adults, evidence suggests that very few middle age adults consider post retirement transportation needs a problem. For example, Glass and Flynn found rural middle-aged adults...
considered public transportation to be unimportant and had taken very few actions in preparation for their future transportation needs (5). Also, research into the issues people consider during retirement planning show that finances and health issues are top concerns, but transportation is not (5, 6). Retirement planning aside, evidence suggests that many older adult drivers do not anticipate a future without a car. In their study examining the perception of driving problems among adults age 65 and older, Kostyniuk and Shope reported that 56 percent of respondents did not anticipate a decline in driving ability within 5 years, and of the drivers who did, only 52 percent reported they had considered a plan of action (20). Additionally, in a study on driving cessation among older adults in Australia, Liddle et al. reported that many older people did not anticipate a change in their transportation needs and few considered specific transportation plans for the future (21).

Among those who do plan for driving cessation, a range of plans have been reported. According to Kostyniuk and Shope, the most commonly reported plan for drivers who expected a decline in mobility was to make arrangements for a ride (20). The second most commonly cited plan involved moving to a location with better public transportation, followed by moving to a transportation-supported senior housing facility. Based on these findings one might assume that public transportation and relocation play a key role in planning for driving cessation. However, Coughlin suggests that less than 10 percent of adults over the age of 50 will move to a different location (22). Similarly, Kim notes that older adult households are unlikely to migrate from suburban to urbanized areas in order to improve transportation (12).

STUDY METHODOLOGY

A number of studies have examined the transportation needs, travel patterns, and transportation preferences of older adults, yet few studies have explored the transportation concerns of baby boomers planning for their retirement. Since few studies have examined the role transportation plays in retirement planning, an exploratory, qualitative study design using interviews was chosen as the approach for this research as the best way to gain a better understanding of how baby boomers experience and plan for their retirement needs.

Interviewees selected for this study had to meet four specific criteria. First, interviewees had to be San Francisco Bay Area suburban homeowners. Secondly, interviewees had to be between the ages of 55 and 65. Third interviewees had to be currently employed full time. Lastly, only people that were currently planning their retirement were selected to participate in the study.

To solicit participants for interviewing, this study used a combination of convenience and snowball sampling techniques. The initial four subjects interviewed were known personally by one of the authors. They were asked to recommend acquaintances who could also be interviewed.

Participants

A total of 15 San Francisco Bay Area homeowners (six women and nine men) planning their retirement were interviewed for this study. The majority of participants were non-Hispanic white except for one male who was of Hispanic decent and one male who was Filipino. All participants were married except for one widowed female and one divorced male. Additionally, all participants stated they were in good health and their level of mobility was 100 percent. Driving
was the primary means of transportation for all participants. (See Table 1 for full sample demographics.)

At the time of the study, participants were living in various cities throughout the San Francisco Bay Area. On average, participants had lived in their current home 26 years. All participants were employed full time and were in various stages of pre-retirement planning. Participants were not asked about their income or educational attainment.

TABLE 1. Sample Characteristics

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Data Collection

This study used in-depth semi-structured interviews to understand how adults in low-density suburbs who are planning retirement view their post retirement transportation needs and how those needs have affected their retirement plans. In addition, the interviews were designed to explore whether or not baby boomers consider transportation a factor when deciding on a retirement location.

Interviews were primarily conducted in person at the preferred time and location of the interviewee; however, six interviews were conducted by phone at the request of participants. Aside from the phone, the majority of interviews were conducted at the home or office of each participant. The interviews lasted between 22 and 45 minutes and the transcripts were transcribed verbatim.

Interviews were conducted using a script of standardized open-ended questions and prompts based on existing literature. Semi structured interview questions were used to guide the interview as well as to stimulate the interviewee to openly share their pre-retirement transportation concerns.

The interview questionnaire had four sections. Section one asked basic questions about the interviewees, including reasons for choosing their current residential location. The purpose of section one was to get interviewees thinking about location choices and transportation. The second section of the questionnaire was designed to better understand the retirement concerns of interviewees. This section asked interviewees to explain various challenges they anticipated during retirement and what actions they have taken to plan for those concerns. Section three of the questionnaire gathered information about retirement location choices. More specifically,
interviewees were asked to describe the variables they considered in making their retirement location decisions as well as to describe their ideal retirement location. The main purpose of section three was to better understand the variables driving the location choices of interviewees and whether or not transportation was a factor. The last section asked questions about how interviewees currently travel and how they plan to travel after retirement. The main purpose of the section was to better understand how or if interviewees have planned for possible changes in their mobility and how these plans have shaped their retirement location choices. (See Appendix B for interview questions.)

**Data Analysis**

Data analysis began by repeatedly reading the transcriptions using a mix of deductive and inductive analysis to identify key themes for coding and analysis. The primary themes identified were:

- Retirement concerns: anticipated retirement concerns or fears
- Transportation needs: anticipated post retirement mobility needs
- Retirement location: variables influencing retirement location choices
- Mode choice: expected post retirement (primary) mode of travel
- Retirement actions: actions taken to prepare for anticipated retirement concerns

**STUDY FINDINGS**

The following section presents themes and sub-themes in relation to the study questions. Themes covered include post retirement transportation needs and influences on retirement location.

**Awareness of Post Retirement Transportation Needs**

Regardless of their plans to relocate or retire in their current home, the majority of interviewees did not mention transportation as a retirement concern when asked to name the major concerns they have about retiring. By contrast, nearly every interviewee expressed preretirement concerns surrounding finance, health, or a combination of both. For example, Mrs. Adams stated, “Initially my major concern would be making sure that we have enough in the way of finances to support our lifestyle comfortably. The next concern after that would be keeping in good health so that we stick around for a while.” These concerns were reiterated throughout the interviews and were often factors involved in other retirement decisions such as choosing a retirement location. The only three times that an interviewee mention transportation interviewee before the interviewer directly asked about the topic involved finance. For instance, Mr. Burns expressed his concerns related to vehicle costs: “One of the major concerns is finance, affordability of your daily expenses, the cost of living, cost of transportation, whether it be car insurance, cost of fuel, or maintenance of vehicle.”

Overall, when directly asked if transportation was something to consider in retirement planning, all but two interviewees stated that transportation was not a factor in their pre-retirement plans and that they intended to continue driving as long as possible. Nevertheless, interviewees consistently alluded to issues surrounding a decline in mobility and driving cessation. While interviewees had not made any formal plans surrounding driving cessation, it appeared that they were well aware of the difficulties of life without a car and knew they would
eventually face this problem. Interviewees pointed to a number of reasons for why they hadn’t
taxed driving cessation into their pre-retirement plans, even though most were concerned
about eventually becoming unable to drive.

Expectation and Impact of Driving Cessation

Interviewees equate driving cessation to a mobility deficiency, loss of independence, and decline
in health. For example, a number of interviewees expressed concerns regarding driving cessation
and that fact that it could lead to confinement. In response to a question about how life would be
without a car, Mr. Crawford stated, “If you don’t have an automobile, you’re not going
anywhere.” Additionally, interviewees often associated driving cessation with depression and a
loss of independence. Speaking about his personal experiences with his father, Mr. Zimmerman
explained, “So I said, let’s not drive anymore. And that was a very disabling thing for him
psychologically. He lost his independence. And so I’ve thought about that. And that would be
hard. That would be hard.”

Similarly, interviewees associated driving cessation and a loss of independence with a
need to rely on others. Many participants were fearful of being a burden to their children or
others. For example, Mr. Ryan stated, “I have two sons that can drive. I’m sure I’d be able to
count on them. [Laughter] But it’s not something that I would be – I hope I never become that
dependent upon them, knowing that it could happen.” Another interviewee, Mrs. Price, stated, “I
don’t want to rely on my children to take care of me.”

Planning for Driving Cessation

A number of interviewees expressed a fear in confronting the issue of driving cessation. Rather
than actively planning for these concerns, many interviewees avoid addressing such issues
because the subject was so worrying. When asked why she hadn’t planned for driving cessation,
Mrs. Yancy explained:

I think people put that to the back of their mind about not being able to drive, and don’t think
about actively planning for it, because driving equals freedom and the minute you can’t drive it’s
almost like you’re spiraling around the drain, going down. So, I think people block that from their
minds and think about other things; other parts of retirement planning loom a lot larger than
thinking about the inevitable not being able to drive.

Similarly, Mr. Ryan expressed a fear of driving cessation. When asked to elaborate on why he
had not factored driving cessation into his retirement plans, Mr. Ryan responded:

Probably because I don’t want to think about it. More of a – I’m always going to want to think of
myself as a vibrant, self-sufficient person. So I think maybe it’s a bit of cowardice. I don’t want to
think like that. Something that I probably don’t want to accept.

Reasons other than fear also contributed to a lack of plans. Many interviewees associated
driving cessation with a particular age or point far away in time, or considered the issue
something to be addressed in stages as necessity sees fit. For example, when asked why he had
not planned for driving cessation, Mr. O’Neil explained, “It’s not a primary concern of mine at
this point in time because it’s not like I’m so close that I wouldn’t be able to do something. But
ask me when I’m 75 instead of 64 and maybe it would be.” Comparably, Mrs. Johnson explained
why she had not planned for driving cessation:
I don’t consider myself to be elderly or infirm. And if I – maybe if I was 80, I would be much
more cognizant of that; but it’s not something that people want to think about, especially when
you feel fine and are… not all that old.

While some interviewees associated driving cessation with older age or a decline in health,
others suggested that it is something to be addressed in the later stages of retirement, as their
mobility needs change. As noted by Mr. Burns, “… you have to have directives and so on and so
forth… your mobility may be compromised and at that point you make another change.”
Likewise, Mrs. Johnson, a female respondent planning to retire in a rural location, explained:

I’m not positive that the move – that this move that we are making will be a lifetime – only the last
move we make in our lives. It’s probable that we would move again.

**Relocation: A Potential Solution**

Despite not making any formal plans regarding potential transportation needs, once interviewees
were asked about the topic, a number described how driving cessation could change their
retirement plans. When asked how driving cessation might change their retirement plans, nine
interviewees mentioned moving to a central location with better access to amenities and public
transit. For example, Mrs. Yancy, a female respondent planning to retire to a different suburban
neighborhood, stated, “At the time I am no longer able to drive I would probably look at trying to
get closer to the services I would need.” Similarly, Mrs. Adams, a female respondent planning to
remain in her current suburban home, explained:

I would definitely discuss some alternative plans as to where to live that would make things a little
more convenient, so that shopping and doctors’ appointments and those kinds of things were
easier to get to and less of a time constraint than they would be right now. So I would move into a
place that I could get to public transportation, and then get to where I need to go with taking a less
amount of time.

Reasons other than driving cessation prompt interviewees to consider moving. A number of
interviewees alluded to the possibility of future mobility issues and discussed a potential
downsize in housing or the importance of being close to amenities. When asked to discuss his
retirement plans, Mr. Morris stated, “Well I’m eventually gonna be less mobile. I mean – yeah I
generally just – things are gonna slow down, so I need things more closed in.” Other
interviewees shared similar concerns, and discussed making a move to a location where they
could be independently mobile. Mr. O’Neil explained, “I would probably want to move closer to
where I could be a little more independent and have easier access to services.”

**Influences on Retirement Location**

For the most part, transportation was not a factor in the retirement location decisions of
interviewees. Prior to asking about transportation, interviewees were asked what they were
looking for in a retirement location. The majority identified safety, weather, affordability,
recreational opportunities, shopping, family, and healthcare. However, when specifically asked
whether or not alternative transportation was a factor in their retirement location decisions, some
interviewees expressed a desire for walkability and proximity to amenities. The following sub-
sections present themes related to retirement location decisions: walkability, convenience and
proximity to amenities, and public transportation.
A Desire for Walkability

When asked whether or not alternative transportation was a factor in their retirement location decisions, some interviewees expressed a desire to live in a “walkable” area where they could access various amenities. Four females and two male interviewees mentioned walkability as a desirable trait when deciding on a retirement location. For example, when asked what she was looking for in a retirement location, Mrs. Yancy responded:

For me, I’d like to live somewhere where I could walk to a neighborhood center, like walk to a small downtown. As we’re looking for homes there’s one thing: they have a walk score. So we are looking for a home with a really good walk score, because ideally we’d like to get out of the car as much as possible.

Similarly, when asked why she wanted to remain in her current home, Mrs. Price explained, “Because we’re within walking distance of a grocery store. We’re in walking distance of a small downtown area where there are restaurants and there are stores. We’re really close to a pharmacy. So we’re all within a walking distance of 15 minutes, which is important.”

Most of the interviewees saw walking more as a leisure activity than a mode of transportation. Mrs. Vanderbeek stated, “I enjoy walking … when the weather is nice I’ll walk to the post office or Starbucks and get a cup of coffee.” Similarly, when describing the positive aspects of her current suburban home, Mrs. Farley stated, “It’s a good walking neighborhood. I can get to wild, open spaces within five minutes of walking.” By contrast, when asked if they could accomplish daily errands (at their current location) by walking alone, many interviewees suggested it would be difficult or even impossible. Discussing her current suburban home, Mrs. Johnson explained “Most of my errands, they’re not long distance, but I need to be able to – like groceries I have to have them in the car, ‘cause I can’t just put them on my back.

Convenience and Proximity

When interviewees were asked what were important aspects when choosing a retirement location, nearly all mentioned the importance of convenience in terms of accessing amenities and services quickly. Their comments suggest that they see proximity as a matter of saving time, not a necessity or solution to mobility needs. For example, Mrs. Adams described why convenient access to amenities was important to her:

I think it’s just a convenience to have those – being able to get to those places easily. So for me, it’s a matter of convenience. It’s a time saver and it’s a less stressful kind of a lifestyle, where you do not always have to think about, “Okay, I have to plan for this.” So I think living closer to doctors and shopping and that kind of stuff is definitely a plus.

Interviewees considering a move had similar wants. For example, when asked to elaborate on her decision to retire in a rural area, Mrs. Johnson stated:

I have some criteria about how far away from a Raley’s I wanna be; I wanna be within 15 minutes [drive] of the Raley’s. So that’s – I have kinda some ideas about – I don’t wanna be a 45 minute drive from the grocery store; that’s too much for me.

In addition, proximity to medical services was reiterated throughout the interview process by most interviewees, suggesting that anticipated health needs play a major role in retirement location. Regardless of the choice to move or retire in their current home, nearly every
The majority of interviewees did not consider public transportation a factor in their retirement location decisions. In total, only four respondents mentioned public transportation as a desirable trait when deciding to move or retire in their current home. When asked if public transportation was a consideration in his retirement location, Mr. Crawford stated:

Yeah it’d have to be. Well later on as you get older, I’d say you’re probably gonna have a walking cane or a wheelchair, poor eyesight, poor hearing. So you’re gonna want to just be able to walk down the street and hop on a bus.

Similarly, Mr. Morris explained, “Well… depending on where I ended up, I’d like to probably… have the ability to at least use public transportation.” Additionally Mr. Morris stated:

So there could easily be a time when I can no longer drive, and I’m gonna – I’m going to – I’m gonna have to retire in a place that’s got alternative ways for me to carry on my daily life as far as transportation goes.

Although most interviewees reported being familiar with public transportation, when asked why it wasn't a factor in their retirement decisions, many suggested it was difficult to use, unreliable, and inconvenient. In discussing her plans to retire between her current home and vacation home, Mrs. Farley explained, “transportation is not really something I consider when I consider someplace to live, especially here, where public transportation sucks.” Mrs. Farley went on to say “We tried to figure the bus system out once for someone, and it was so complex. It’s like forget it, ride the bike.” Likewise, when asked why she hadn’t considered public transportation a factor in her retirement plans, Mrs. Johnson, a female respondent planning to retire in a rural area, stated: “It’s not a consideration ‘cause I’m not used to using public transportation because it takes forever to get anywhere.” Finally, Mr. Utsler, who planned to retire in his current suburban home, explained that although he lived close to a bus route, transit was not a consideration in his retirement plans because using the bus could be a lot more inconvenient than driving.

However, when asked what mode they would most likely use if they were no longer able to drive, a number of respondents suggested some form of public transportation, contradicting their aversion for public transit.

SUMMARY AND DISCUSSION OF FINDINGS

The purpose of this study was to explore how employed, middle-aged adults living in low-density suburbs who are planning for retirement view their post retirement transportation needs and how those needs affect their retirement plans. This section summarizes the findings from 15 interviews of such adults living in the San Francisco Bay Area.
Consistent with existing research, this study found that most interviewees did not consider transportation a retirement concern, but rather planned for financial and health related issues (5). Also consistent with existing research examining driving cessation among older adults, this study found that interviewees associated a loss of driving with older age and a decline in health (17). Interviewees generally considered themselves to be in good health and fully mobile, and therefore did not anticipate a problem with their driving in the immediate future. These findings reflect those in a 2003 study which found that participants who did not perceive a decline in driving in the near future took little to no action to plan for driving cessation (20).

This study’s findings also show that interviewees avoid thinking about driving cessation, and envision themselves as “ageless.” This finding is consistent with research finding that many older adults avoid thinking about driving cessation as it means “admitting to the realities of aging.” (10)

In addition, this study found that most interviewees expected to continue driving well into their retirement years. This desire for prolonged driving may stem from a need to keep a sense of independence. Many interviewees associated driving with independence and expressed a fear of having to rely on their children or others for daily needs.

Despite not taking any formal action regarding transportation, the majority of interviewees responded to the question of how driving cessation would change their retirement plans by suggesting they would move to a central location with better access to public transportation, amenities, and services. This finding is consistent with research that many older adults consider moving closer to public transportation when they can no longer drive (20). Many respondents associated this move with a need to remain independent, indicating possible mobility challenges at their chosen retirement location. This finding suggests that interviewees are not evaluating their post-retirement mobility needs or considering available alternative transportation options when choosing an initial retirement location.

Overall, this study found that for the majority of interviewees, alternative transportation was not a consideration when deciding on a retirement location. Consistent with existing research, many interviewees suggested that public transportation was unreliable, inconvenient, and difficult to use (19, 20). There are a number of reasons that likely explain why most participants did not factor public transportation into their retirement plans. First, interviewees were in good health and did not intend to stop driving. Therefore participants may not have viewed public transportation as a necessity. In addition, many interviewees expressed a desire to remain independent in their older age and viewed public transportation as inconvenience.

Interview findings revealed that proximity to services was an important element when deciding on a retirement location. Interviewees valued the ability to quickly access various amenities and services by car, with many mentioning the importance of saving time and reducing the stress of running errands. These responses suggest proximity is valued for convenience rather than as a necessary solution to an anticipated mobility need. It is interesting to note that all interviewees expressed the importance of proximity to medical services, suggesting that health needs play a major role in retirement location. However, despite anticipating greater health needs and associating driving cessation with a decline in health, almost no interviewees considered how health changes could affect their mobility.

Lastly, this study found walkability to be a desirable quality in retirement location, with women more commonly mentioning walkability as a desirable trait in retirement location than men. This finding might be explained by research indicating women are more likely to cease driving before men (17). Nevertheless, both male and female interviewees associated walking
with recreation. Those who mentioned a desire for walkability appeared to have had the luxury of living in a walkable area prior to retirement. This finding is of particular significance, indicating that walking experience may influence a retiree’s decision to live in a walkable area where driving cessation may be less debilitating. As Kim notes, older adults with less experience walking or using public transit may face greater mobility problems following driving cessation (12).

In summary, this study found that transportation is not a valued element of retirement planning. Interviewees in this study appeared to take transportation for granted, planning for what they considered to be more of an immediate concern. In addition, interviewees were unaware of how their retirement location could present mobility challenges if driving were no longer an option. If transportation is to become a valued element in the retirement plans of baby boomers, public awareness needs to be increased.

STUDY LIMITATIONS

This study provides an in-depth exploration of how employed, middle-aged adults living in low-density suburbs who are planning for retirement perceive their post-retirement transportation needs. However, as is the case with most research this study had its limitations.

Most importantly, as with any qualitative study, the small sample size means that one should not assume the findings are representative of all baby boomers planning for retirement. In addition, this study used a snowball sampling technique, adding potential bias to the sample. Since interviewees recommended acquaintances, participants may have similar characteristics and only represent a small subgroup of the baby boom population. Furthermore, the study sample was predominantly male and mostly Caucasian, providing little insight into other subgroups within the population who could have different experiences and perspectives.

Finally, participants were not screened for income, but because they were all San Francisco Bay Area homeowners, it may be safe to assume they have retirement opportunities that would otherwise be unavailable to other income brackets. As a result, participants in this study may be financially able to move or hire private transportation, subsequently decreasing their need to plan for driving cessation.

IMPLICATIONS FOR PRACTICE

Increase public awareness: The results of this study indicate that transportation considerations are ignored in pre-retirement planning, despite the fact that older adults often suffer from lack of mobility. Interviewees were relatively unaware of how their residential environment could present mobility challenges as they age. Educating the general public on the issues of aging in place and the importance of identifying available transportation alternatives to the car could encourage baby boomers to include transportation in their pre-retirement planning. Addressing this problem will require efforts from various government agencies and organizations such as AARP. Recommended strategies include developing a nationwide public awareness campaign and outreach materials to inform pre-retirees of the importance of considering future mobility needs when choosing a retirement location. Additional strategies may also include training retirement counselors to inform their clients about the importance of planning how to meet their transportation needs once driving is not an option.

Encourage use of public transit, walking, and bicycling: For many retirees, public transit, walking, and bicycling could be important transportation options. Various initiatives are needed to
make it more likely retirees would actually use these modes, however. One important task will be to encourage people to try transit, walking, and biking before they retire, since it has been found that past experience using transit and walking for transportation increase the likelihood that retirees use these options. In addition, because interviewees reiterated the importance of convenience in their travel choices, transit agencies and neighborhood planners should explore methods to make these modes more convenient for all users, with a focus on convenience for older riders.

**FUTURE RESEARCH NEEDS**

Since this study used a qualitative methodology, the results cannot be assumed to apply to the full population of adults approaching retirement. Therefore, researchers recommend future studies use surveys to confirm whether or not findings apply more broadly to the full population. Also, future research should use a sample of adults nearing retirement who live in different types of neighborhoods, including urban, suburban, and rural environments.

In addition, the results of this study indicated that many interviewees viewed moving to a central location as a possible solution only after driving cessation is necessary. No participants considered making such a move earlier in their retired years. Therefore, future studies should examine the variables influencing people’s initial retirement location choices and explore strategies to encourage people planning retirement to take transportation needs into account.

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