

One implication of social policies stressing successful aging is an increase in the emphasis on individual responsibility for wise life-planning practices and retirement decision-making. In this study 48 retirees were interviewed in order to obtain their perceptions of important retirement planning decisions, the things they would have done differently when planning for their own retirement, and any advice they would offer to future cohorts of retirees. Financial planning, health planning, and timing of one's exit from the workforce were all perceived to be particularly important planning dimensions. Implications of our findings are discussed in terms of the value of a comprehensive approach toward life-span planning to ensure a high quality of life in old age.

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Retirees' Perceptions of Important Retirement Planning Decisions

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The successful aging perspective that emerged during the mid-1970s represented a philosophical shift from a deterministic view of age-related decline, toward a perspective that highlighted the malleability of adult development. Central to this new perspective was the notion that one can enhance the quality of life in old age by making wise and thoughtful life-planning decisions over the course of adulthood (Human Capital Initiative Report, 1993, 1996; Rowe & Kahn, 1998). As a result of this shift in thinking, a variety of national campaigns and programs were launched designed to encourage people to, among other things, stop smoking, save for retirement, exercise regularly, reduce excessive drinking, and take advantage of health screening opportunities. As a result, the day-to-day activities of many now reflect this increased emphasis on individual responsibility as a determinant of quality of life. The goal of stimulating individuals to make thoughtful life-planning decisions during the early and middle stages of adulthood should, theoretically at least, lead to happier, healthier, and more independent future cohorts of retirees.

Twenty-five years after the emergence of the successful aging perspective there have been tangible benefits among the older population. Three examples serve to illustrate this point. In the health arena a number of campaigns have encouraged many to stop smoking. This important behavioral change has resulted in a decrease in the incidence of lung cancer (Wingo et al., 1999), and a concomitant decrease in insurance and smoking-related health care costs. In the financial arena we have seen an increase in contributions to long-term retirement savings vehicles such as Individual Retirement Accounts and 401(k) plans (Poterba, Venti, & Wise, 1997). This change in personal savings practices will help to ensure a strong economic resource base for many future retirees, and at the same time reduce the anticipated strain on social programs. Finally, in the past two decades there has been an increase in counseling programs that help individuals determine when to leave the workforce (Richardson, 1993). These programs are designed to minimize the adjustment issues that accompany disengagement from employment (Atchley, 1975) by helping the individual to psychologically prepare for retirement. These are just three illustrations of how programs aimed at influencing personal decision-making practices can produce positive benefits not only for the individual but often for society as well.

Many programs that target behavioral changes are effective because they modify an individual's attitudes

and beliefs about significant retirement and life-planning decisions (Abel & Hayslip, 1987). Two common vehicles used to influence decision-making practices are consumer messages and educational interventions. Consumer messages often use fear appeals to motivate individuals to make wise choices. This is accomplished by illustrating the negative outcomes associated with undesirable behaviors. The persuasive power of fear appeals has been convincingly demonstrated in numerous empirical investigations (Mowen, 1998). Educational interventions, in contrast, are based on the premise that individuals make poor decisions as a result of either an incomplete or incorrect knowledge base. In the case of the former, the goal of intervention is to provide information needed to make partial knowledge structures whole. In the case of the latter, the educational goal is to break down existing false beliefs and replace them with valid information. In either case, educational interventions are designed to strengthen an individual's mental models (Gentner & Stevens, 1983) of the world. From a theoretical perspective, it is a strong foundation of knowledge that provides the basis to make rational retirement planning decisions (Figenbaum, 1989).

One need not look far in order to find books and articles in which experts advocate the importance of retirement planning. Personal financial planners stress how investments made over the course of one's working life grow through the "miracle of compounding." Thus, one key to financial planning success is to decide early in life to save conscientiously (Gitman & Joehnk, 1996). Health practitioners advocate life-span planning and decision making in order to increase the likelihood of late-life physical fitness. Choices in support of a healthy diet, regular exercise, and preventive health screenings help to maximize longevity and compress morbidity into the late stages of life (Fries, 1984; Rowe & Kahn, 1998). In the area of housing, experts not only suggest scouting trips to new and different locations, but they also recommend that one compare the crime rates, climates, costs of living, and community resources available in various retirement settings (Vicker, 1985) before making a relocation decision. A recent report from the U.S. Department of Housing and Urban Development points out that "De-

cent, affordable housing [for elders] stands with adequate income and quality health care as the chief pillars on which a secure retirement is built" (1999, p. 1). It has been argued that the areas of recreation and leisure activities are particularly important planning domains based upon the pleasure individuals derive from them during retirement (Burrus-Bammel & Bammel, 1985). In fact, recent studies have shown leisure planning practices to be significantly related to positive attitudes toward retirement and overall adjustment to the retirement transition (Reis & Gold, 1993; Taylor-Carter, Cook, & Weinberg, 1997).

The list of personal decision domains is seemingly endless. In addition to those identified above, there is also life-span family planning, transportation planning, estate planning, and social planning, among others. In each of these areas experts have either prescribed an optimal course of action or identified a set of decisions that are of critical importance. Domain area experts are clearly in an excellent position to see first-hand the pitfalls of poor retirement planning practices. However, we suggest that there is another group of individuals whose opinions on this topic are valuable—retirees themselves.

In the present study we examine retirees' perceptions of personally significant retirement planning decisions. Retirees, by virtue of having left the workforce, are able to offer a unique "experientially-based" perspective on retirement planning and decision making (Mein, Higgs, Ferrie, & Stansfeld, 1998). Unlike experts, who have a vested interest in promoting planning practices within their own specialized domains, we sought the advice of a mixed group of individuals who had little in common other than the fact that they had all withdrawn from the workforce.

A qualitative semi-structured interview was used to elicit participants' perceptions of key retirement decisions, and a quantitative rating task was used to determine the relative importance of different types of retirement decisions. Specific goals in conducting the interviews were to derive an empirically based understanding of the types of decisions retirees consider important, and to determine the age at which they felt planning practices should begin. During the course of the interview, participants were asked if they had any regrets about their own planning prac-

tices, and whether they had any advice they would offer future retirees. Many of the findings we present are descriptive; our primary intent was not to test theory, draw inferences, or pit contrasting perspectives against one another. Rather, our goal was the straightforward task of describing perceptions of important decisions individuals are likely to face during the working years prior to retirement.

Method

Participants

Forty-eight retirees (31 females; 17 males) served as voluntary participants in the study. The mean age of the sample was 75.7 years ($SD = 10.6$, minimum = 47 years, maximum = 96 years). As a group, they had been retired for an average of 13.4 years ($SD = 9.9$, minimum = 1 year, maximum = 50 years). A large majority of participants were Caucasian; only a small number of those interviewed (fewer than 10%) were African American or Native American. Participants' pre-retirement employment status was as follows: professional (33%), non-professional/clerical (31%), technical/skilled (21%), and homemaker (15%). Data collection took place in North Central Oklahoma, where all participants were solicited on an individual basis at public locations (e.g., recreation areas, businesses, and shopping centers).

Materials and Procedure

The majority of the interview was based around three open-ended questions designed to elicit individuals' perceptions of critical retirement planning decisions. Specifically, retirees were asked: (a) "What decisions and issues did you consider in preparing for retirement?" (b) "Thinking back on the decisions you made in preparing for retirement, is there anything you would have done differently, or any changes you would have made?" and (c) "What kind of advice would you give to young people that would help them to prepare for a successful retirement?" In addition to these three open-ended items, participants were asked to rank order the importance of a set of seven specified retirement planning domains. These domains included: (a) health issues, (b) leisure and recreation issues, (c) financial issues, (d) relationships and socializing issues, (e) work issues, (f) es-

tate planning issues, and (g) housing issues. Brief written descriptions were provided for each area characterizing key decisions and issues to ensure that there would be a consistent perception of the content of each domain across individuals. This item was purposely placed near the end of the survey to reduce the possibility of contaminating individuals' responses to the earlier open-ended questions. Participants were then asked to indicate at what age they thought a person should ideally begin to seriously prepare for retirement, and finally, demographic information was collected at the close of the interview.

Immediately following the interview the interviewer tallied responses to the first open-ended question (i.e., what issues did you consider?) using a conceptual framework of retirement decisions developed during the early stages of the project (Figure 1). The breadth of this model was sufficient to accommodate all but two decisions generated by participants, which were subsequently excluded from the analysis. Specific responses to the first question were recorded at the terminal nodes on the score sheet. More general responses were recorded around the inner ring of decisions shown in Figure 1. For clarity of presentation in the results section below, individuals' responses are reported at the level of the seven domains forming the inner ring of the framework shown in Figure 1.

Results

Responses to the first open-ended question—"What decisions and issues did you consider in preparing for retirement?"—revealed strong biases toward particular decision domains. The decision individuals cited first was considered the most salient, and thus, the most important.¹ The percentage of responses to the first question are shown in Figure 2. A large proportion of individuals—nearly 4 out of 10—viewed financial decisions as being of critical importance. This was followed by decisions involving health issues, work career and employment, leisure and recreation, housing issues, and social and interpersonal decisions.

One could analyze responses to this first question in a variety of ways. For instance, rather than taking individuals' first response as most important, all participants' responses could be included in the

Figure 1. Scoring Framework of Key Retirement Planning Decisions Used to Record Participants' Responses to the First Open-Ended Question.

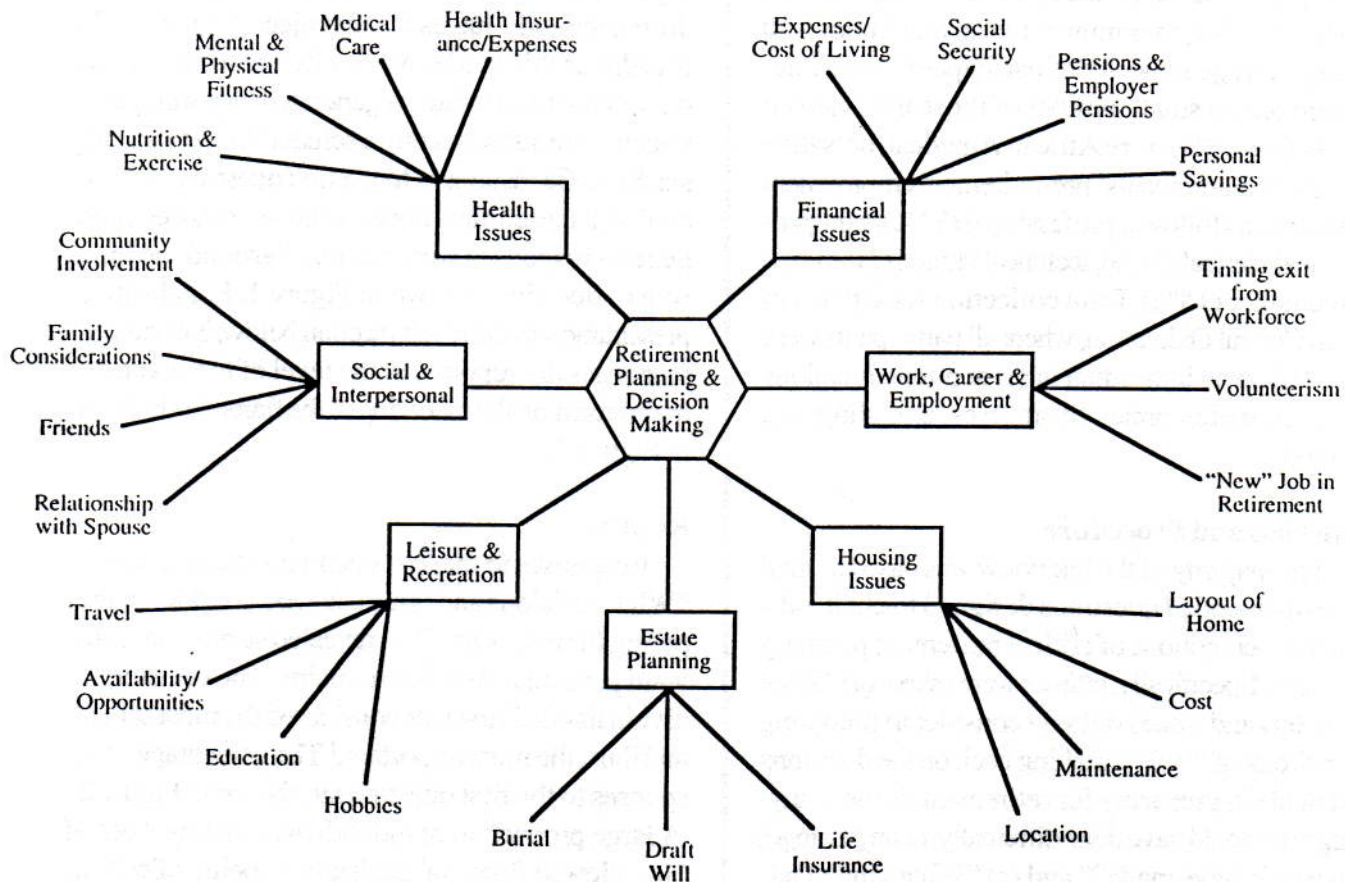


Figure 2. Primary Decision Domains Considered by Retirees When Planning for Their Own Retirement (%).

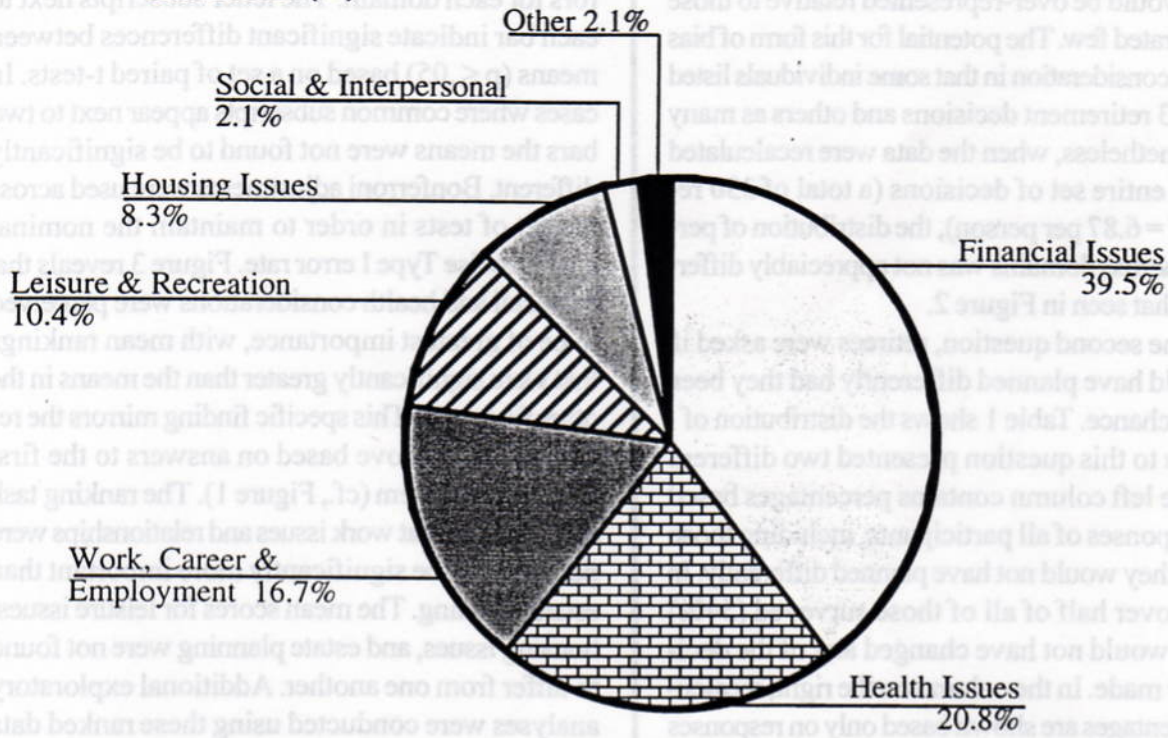
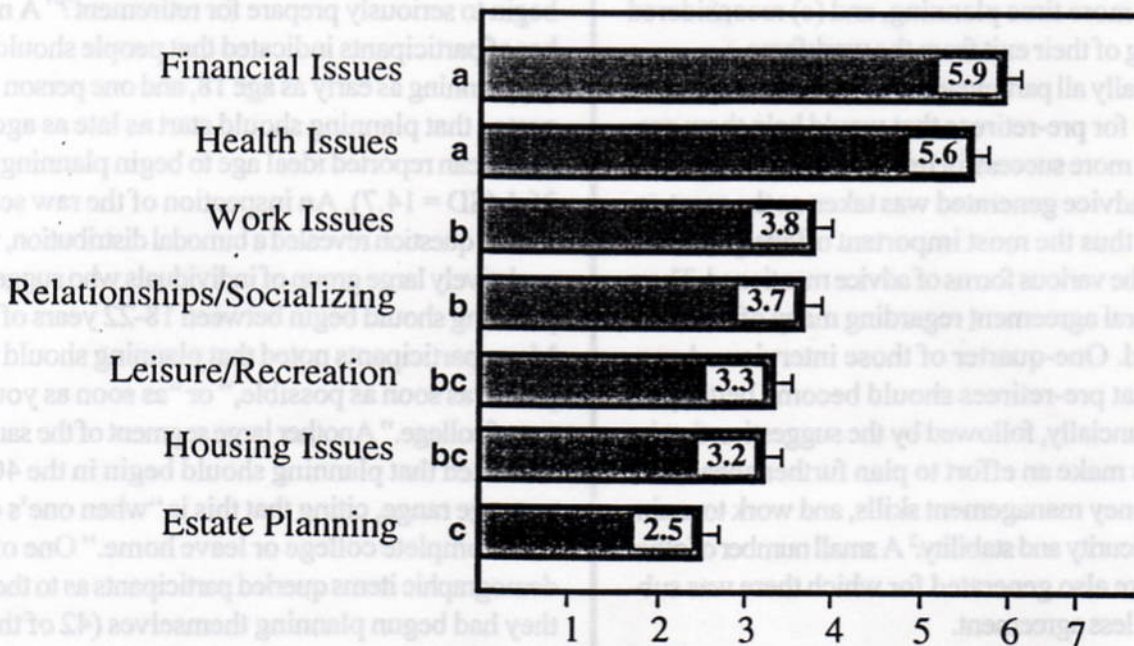


Figure 3. Mean Perceived Importance Ratings (and standard errors) for the Seven Pre-Specified Retirement Decision Domains.



calculations. One weakness with this approach is that the opinions of those who generated numerous responses would be over-represented relative to those who generated few. The potential for this form of bias was a real consideration in that some individuals listed as few as 3 retirement decisions and others as many as 16. Nonetheless, when the data were recalculated using the entire set of decisions (a total of 330 reported, $M = 6.87$ per person), the distribution of percentages across domains was not appreciably different from that seen in Figure 2.

For the second question, retirees were asked if they would have planned differently had they been given the chance. Table 1 shows the distribution of responses to this question presented two different ways. The left column contains percentages based on the responses of all participants, including those who said they would not have planned differently. In fact, just over half of all of those surveyed (54%) said they would not have changed any of the decisions they made. In the column on the right, recalculated percentages are shown based only on responses from individuals who indicated they would have made a change. These data reveal that for those who would have planned differently, most indicated that they would have (a) prepared earlier, followed by those who would have (b) become better prepared financially, (c) become better educated prior to retiring, (d) spent more time planning, and (e) reconsidered the timing of their exit from the workforce.

Virtually all participants offered at least one piece of advice for pre-retirees that would help them prepare for a more successful retirement. Again, the first piece of advice generated was taken as the most salient and thus the most important offering. Table 2 displays the various forms of advice mentioned. There was general agreement regarding many of the items generated. One-quarter of those interviewed suggested that pre-retirees should become better prepared financially, followed by the suggestion that individuals make an effort to plan further ahead, improve money management skills, and work to maintain job security and stability.² A small number of other items were also generated for which there was substantially less agreement.

Next, the rank-ordering of importance of the seven pre-specified planning domains was consid-

ered (1 = least important; 7 = most important). Figure 3 shows the mean rank-orders and standard errors for each domain. The letter subscripts next to each bar indicate significant differences between means ($p < .05$) based on a set of paired t-tests. In cases where common subscripts appear next to two bars the means were not found to be significantly different. Bonferroni adjustments were used across the set of tests in order to maintain the nominal analysiswise Type I error rate. Figure 3 reveals that financial and health considerations were perceived to be of greatest importance, with mean rankings that were significantly greater than the means in the other five areas. This specific finding mirrors the result reported above based on answers to the first free-response item (cf., Figure 1). The ranking task also revealed that work issues and relationships were perceived to be significantly more important than estate planning. The mean scores for leisure issues, housing issues, and estate planning were not found to differ from one another. Additional exploratory analyses were conducted using these ranked data to determine whether there were gender or age differences in participants' importance ratings.³ However, no clearly interpretable findings emerged as a function of either of these grouping variables.

There was a wide range of answers to the question, "At what age do you think a person should begin to seriously prepare for retirement?" A number of participants indicated that people should begin planning as early as age 18, and one person suggested that planning should start as late as age 67. The mean reported ideal age to begin planning was 36.1 ($SD = 14.7$). An inspection of the raw scores for this question revealed a bimodal distribution, with a relatively large group of individuals who suggested planning should begin between 18-22 years of age. Many participants noted that planning should take place "as soon as possible," or "as soon as you get out of college." Another large segment of the sample indicated that planning should begin in the 40-50 year age range, citing that this is "when one's children complete college or leave home." One of the demographic items queried participants as to the age they had begun planning themselves (42 of the 48 participants answered this question). Interestingly, the mean recommended age to begin planning was

Table 1. Things Retirees Would Have Done Differently or Changes They Would Have Made

Nature of Change	Percentage	"no changes" Removed
No change; would not do anything differently	54.2	—
Begin preparing for retirement earlier	14.6	31.2
Become better prepared financially	8.3	18.2
Become better educated	8.3	18.2
Spend more time preparing and planning	6.3	13.6
Reconsider when to leave the workforce	4.2	9.1

some 14 years earlier than the age at which sample members had started planning themselves. Moreover, the recommended age to begin planning was significantly correlated with the age individuals had begun to plan, $r(40) = .60, p < .01$. This correlation indicates that those who began planning early in adulthood recommended that others get an early start, and those individuals who had postponed planning recommended that others take a similar delayed approach.

Discussion

One of the main messages that emerges from these data is that individuals should begin planning for retirement early in life. This sentiment was prominently seen in the advice participants offered future cohorts of retirees. This idea was echoed in response to the question, "At what age do you think a person should begin to seriously prepare for retirement?" Many felt that the transition from adolescence to adulthood (that is, the age at which individuals typically begin working) is when people should start preparing for their exit from the workforce. Further empirical support for the early planning message can be found in participants' recommendations that future retirees start planning 14 years earlier than they had. Unfortunately for many, a lack of retirement preparedness stems from the all too human tendency to procrastinate (Evans, Ekerdt, & Bosse, 1985; Strathman, Gleicher, Boninger, & Edwards, 1994)

Table 2. Advice Retirees Have for Younger Pre-Retirees

Nature of Advice	Percentage
Save more money prior to leaving workforce	25.0
Make an effort to plan further ahead	22.9
Improve money management skills	16.6
Work to maintain job security and job stability	12.5
Make effort to increase level of education	8.3
Reduce level of outstanding debt	6.3
Make effort to ensure happiness and personal fulfillment	2.0
Think more about housing situation	2.0
Take preventative health measures	2.0
Make effort to ensure own independence	2.0

until it is too late.

A second major finding was that two decision domains in particular, financial planning and health planning, are viewed as especially important with respect to retirement preparedness. The import of the financial planning dimension was seen in all three of the open-ended questions, as well as in the rank ordering of the seven pre-specified domains. Substantial support for health planning was seen not only in response to the first open-ended question, but also in the rank ordered importance data. Both the financial and health dimensions were perceived to be significantly more important than the other decision domains. However, it is worth noting that work issues, leisure and recreation, and housing issues were all prominently represented among participants' responses.

The idea that financial planning was perceived to be of primary importance is intriguing when one considers how poorly prepared current cohorts of retirees are along this dimension. The impact of insufficient financial planning is not just an economic problem, however. Studies have shown that financial solvency is positively related to both happiness (Morgan, 1992) and subjective well-being (George, 1992), and Ferraro & Su (1999) provide data to suggest that too little savings accumulated too late can lead to the onset of psychological distress. This growing trend toward increasing financial insufficiency has led, in part, to the emergence of a new field of

study called financial gerontology (Cutler, 1992; Gregg, 1990). Paraphrasing the founder of the field, Davis Gregg, Cutler (1992) points out that financial gerontology is "concerned with the dynamics of financial security, well-being, and quality of life during the life cycle and across generations" (p. 3). Clearly, current cohorts of workers would be wise to heed the advice of the retirees in this study to save more money prior to leaving employment, improve money management skills, and begin to plan further ahead.

Health preparedness is a second important area where individual decision making practices could be improved. Far too many older Americans enter retirement with multiple chronic health conditions, many of which could have been prevented through certain behavioral changes early in life (e.g., smoking cessation, adherence to an exercise program, proper nutritional habits). Failing health among pre-retirees has been shown to be associated with early departure from the workforce (Beehr, 1986; Feldman, 1994), which itself can present financial challenges for many, particularly those without personal health insurance or "medigap" coverage. Poor health has also been shown to be negatively correlated with life satisfaction in retirement (Dorfman, 1995; Gall, Evans, & Howard, 1997; Reis & Gold, 1993) and positively related to expectations of late-life dependency (Mein et al., 1998).

An issue not addressed in this study centers on the notion that decisions made in one area can have important ramifications for quality of life in other domains. For instance, the age at which one leaves employment can have a major impact on one's retirement income, which may have carry-over effects on the ability to afford adequate housing and leisure opportunities. Similarly, poor health can have carry-over effects in terms of the ability to partake in certain recreational opportunities, socialize with friends, become a volunteer, or participate in community affairs. Relocation and housing decisions can have an important impact on expectations of family involvement. Consideration of the decisions shown in Figure 1 allows one to quickly realize that the list of interactions among decision domains is quite long. The detrimental effects of poor decisions made in one domain can have far reaching effects in other areas. Unfortunately, these interactions often go un-

recognized until it is too late, at which point the consequences are irrevocable.

The relatively low importance ratings seen in areas such as estate planning, housing, and leisure suggest that personal pre-retirement decisions within these domains may be undervalued. This is not wholly surprising given that current educational and intervention programs focus nearly exclusively on financial planning. Perhaps future retirement counseling programs could be designed with an eye toward thoughtful decision-making across multiple domains. Although the value of comprehensive planning programs has been discussed in the literature (Richardson, 1993), there is little evidence to suggest that strides have been made in terms of their implementation.

In conclusion, we advocate continued research on individuals' perceptions of critical retirement planning decisions. It is only through studies such as this that we will achieve an understanding of why there is a disproportionate planning emphasis in some domains, apparently at the expense of others. Part of the difficulty for many, we believe, has to do with the complexities of the issues individuals face when planning for the future. As Richardson (1993) points out:

Retirement decision counseling [will] become [increasingly] important as choices about when and how to retire become more complicated. More and more people are overwhelmed by the complexity of the various retirement options that are offered to them and need assistance in sorting out what is best for them economically, socially, and psychologically (p. 204).

We believe that understanding individuals' perceptions of important retirement decisions is a significant step toward helping educators and counselors create and deliver maximally effective intervention programs.

Author's Notes:

¹ One could argue that the first item generated is a fallible indicator of decision importance. However, empirical studies suggest that the first decision mentioned represents the most highly available decision (Tversky & Kahneman, 1973) relative to all others. In line with this notion, Galambos (1986) has found that the most central (i.e., available) item generated in contexts such as this is positively correlated with the item's level of perceived importance. As an adjunct to this analysis, a follow-up analysis includes all decisions generated by individuals.

² When queried as to why pre-retirement job stability was important, participants indicated that it was because stable employment was a crucial step toward securing a meaningful pension package.

³ Two different age groups were developed for this latter analysis based on a median split of participants' ages at the time of testing. "Young" retirees ranged in age from 47-76 years, and "old" retirees were between 77 and 96 years of age.

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