

SUN CITY, ARIZONA

1960

OCCUPATIONS

1050 residents total. Occupations identified for 601.

108	Sales
89	Trades/Labor includes factory worker, printer, carpenter, etc.
45	Foreman/manager/supervisor
41	Health related doctors, dentists, nursing, etc.
35	Education
38	Engineers
36	Agricultural/livestock
30	Railroad
24	Builders/contractors
21	Military retired
20	Administrative - president d , ceo"s
19	Office workers
17	Postal employees
16	Accounting/bookkeeping
16	Banking
15	Food services
14	Realtors
10	Motel/resort operators

and a barber, horse trainer, miner, artist, funeral director,
tailor ^{and} a sea captain (a sea captain in the middle
of the desert???)

ALSO S.C. Pioneers for detailed breakdown

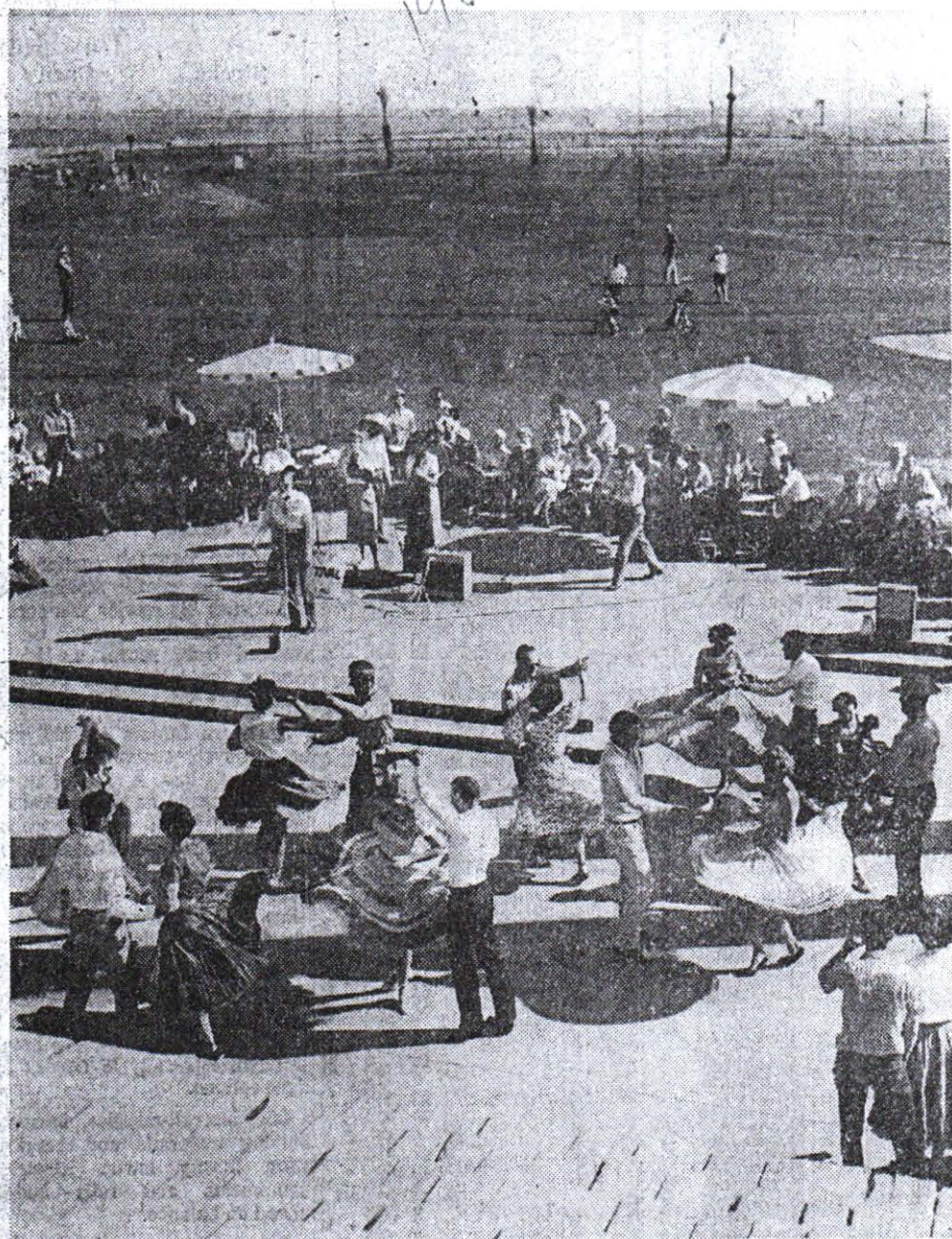
POPULATION FIGURES
SUN CITY, ARIZONA

1961	2000
1962	4500
1963	6500
1964	8000
1965	9000
1967	11,000
1969	12,000
July 1970	15,000
December 1971	20,000
March 1972	21,500
July 1972	23,000
December 1972	25,000
June 1973	28,000
November 1973	30,000
June 1974	32,000
July 1975	35,000
January 1976	36,500
May 1976	37,000
October 1976	38,000
February 77	39,000
July 1977	40,000
November 1977	41,000
December 1977	42,000
February 1978	43,000
May 1978	44,000

1985

46 500

The Arizona Republic
Of The Financial World 1960



FUN IN THE SUN—Pictured is a group of happy oldsters gathered on an outdoor dance floor. They are residents of Del Webb's haven for the retired, Sun City. This is a place with almost everything in the way of recreational facilities, including a golf course, a portion of which can be seen at the top of the picture. These older folks, who come to Arizona to retire on solid incomes are a big economic asset to the Valley of the Sun and to the state.

Elderly Great Asset To State's Economy

By TOM KELLAND
Executive Business Editor

ONE OF ARIZONA'S great assets is the group of retired people who have come to live in the state.

Not many people stop to realize that a family living on a retirement income is equal to a family on a factory worker's pay. Therefore, the thousands of retired persons living in the state are just about equal to several manufacturing concerns providing an equal number of jobs.

OF COURSE, the manufacturing concerns do infuse into the economy certain monies which are not forthcoming from the retired. On the other hand, the retired group does not require from the community tax money for schools and child care, and the like, as do families of factory workers.

The money which supports the retired group comes from all types of sources. Sometimes it is the result of money saved over a period of years. Sometimes it is the result of the sale of a business. More often it derives from company profit sharing plans, company pensions, social security, or military pensions.

As the scope and number of the plans grow, as the number of people entitled to military pensions and social security grows, the size of the retired group is going to grow. And the area that can attract retired people is going to benefit.

THE VALLEY area already has several communities that are designed to attract the older retired person and several more are in the planning stage. Already in existence is Youngtown, west of Peoria. Right next door, is the largest and most glamorous of them all, Del Webb's Sun City. There are plans for other such centers near Wickenburg, in the Casa Grande area, and in the area east of Mesa.

Sun City has been a fabulous success. In less than a year Webb has sold more than 1,200 homes and co-operative apartments. The success of Sun City is undoubtedly due to the fact that recreation and service attractions were built before the homes. There is a community center with a swimming pool, shuffleboard courts, a bowling lawn, handicraft work rooms, and an 18-hole golf course. There is a restaurant and a shopping center. Heretofore, the practice has been to promise certain attractions after the majority of homes have been sold.

Cost of the homes and apartments run from \$8,500 to \$12,250. Co-operative apartments are sold for cash. Financing may be arranged for the homes. Despite the fact that terms are available, between 40 and 50 per cent of all home sales have been for cash.

OF THE PEOPLE living in Sun City, 60 per cent are completely retired. The average income of the retired group is \$5,450. Of the retired families, more than half have incomes higher than \$5,000 per year and only 14 per cent have incomes of less than \$3,000 a year. The average net worth of these retired families is \$50,000. The average family group in Sun City has a bank account containing more than \$6,000. The average age of these people is 62.5 years.

Incidentally, incomes of some of these groups run as high as \$25,000 per year. And certain individuals in the group have a net worth of more than \$800,000.

It is interesting to note the U.S. Census Bureau figures reveal that as of July 1, 1959, there were some 55 million Americans past the age of 55, an increase of more than 24 per cent above the figure of 1950. The census bureau estimates that by 1970 there will be 39 million Americans over the age of 55.

Census bureau figures show that these people have money to spend. A group of 3,300,000, according to the bureau figures, has an income of more than \$5,000 annually, over three times the 1950 figure.

According to Wall Street Journal figures, it is estimated that people past 55 years now are spending over \$500 million every year.

WITHIN Sun City are refugees from 32 states and three foreign countries—Canada, Tripoli, and Saudi Arabia. Two couples from Florida have bought homes in the Arizona development. It is easy to see that a topflight refuge for the older folks has tremendous appeal and drawing power. Del Webb workers realize the great appeal and have prepared for it. The present development covers 760 acres, but the Webb company has 20,000 acres in the same locality over which Sun City can expand.

Arizona climate and Arizona beauty are great attractions for the elderly. And the elderly are great assets to a community when they come buying homes and bringing with them the wherewithall to support themselves. They add materially to the economic strength of the community. Arizona must look on the nation's senior citizens as a group to be sincerely and enthusiastically welcomed.

JANUARY 26, 1961

YOUNGTOWN NEWS and SUN CITY SUN

Sun City Potential Placed At 150,000 By Webb Chief

A potential Sun City population of 150,000 was cited by Tom Breen, Del E. Webb Development Co. housing director, as Sun City hosted 70 newspaper travel writers last Thursday.

Breen reported the Webb firm owns or controls 30,000 acres in the Northwest Valley of the Sun area, 22,000 acres available for residential use.

Breen also described the unique sociological experiment which Sun City represents, the detailed planning it required, and the projections being made.

Del Webb, company president, disclosed that several other areas

—"especially Florida"—are under consideration for Sun City-type developments by his firm.

Webb and Breen addressed the writers at a luncheon at the new Sun City Town Hall. It was the second straight year that the writers visited Sun City on their annual TWA-sponsored "quickie" tour of the Phoenix area. They toured residential and recreational areas of Sun City after the luncheon.

The group ended its day at Sun City after a visit to the golf clubhouse, where they engaged in competitions in putting and shooting for a hole-in-one. Every

contestant won at least one prize, a souvenir golf ball with an appropriate inscription.

For the two big winners there were large trophies. The putting trophy was taken by Gene Pesek of the Chicago Sun-Times. Nobody shot a hole-in-one, but J. D. Bowersock of the Kansas City Star must have been trying because he came within 18 inches of the hole, near enough to win the other trophy.



(NEWS-SUN STAFF PHOTO)

DEL WEBB takes advantage of hole-in-one contest for visiting travel writers at Sun City golf Club last Thursday to get in some niblick drills of his own.

SUN CITY PAST, PRESENT AND FUTURE

HISTORY: The early concept of Sun City seemed to be for modest priced homes of \$8,000 or so for retired families. A golf course, small pool and recreation center were constructed to make the area more attractive. As the idea caught on and the community expanded, it became apparent that some local control was needed. Youngtown met this need by incorporating.

Our community was guided into a civic association which has no legal powers beyond that of any private citizen. After 6 or 8 years it became dominated by a laissez-faire attitude. Some members, dissatisfied with this failure to protect the community from the growing tax inroads of the local school district tried to change things. They were thwarted by the "inner circle". In 1968 and 1969 a new group emerged. In 1970 it was incorporated as the SCTA with its chief aim to "protect Sun City's pocketbook". In 1974 the SCTA sponsored the formation of the Sun City Condominium Association. It has been very successful and now the original civic association claims it as a part of their group. In 1976 they attempted to absorb the SCTA because it successfully combatted unfair increases in utility rates. Our Board of Directors unanimously opposed this and so did most of our members. Their failure to help protect the citizen's pocketbook has hurt them not only in local esteem but also in membership. They are now using boiler room phone tactics to curtail their membership losses. Their mentors are exerting every possible effort to support them, from free coffees for newcomers to pressures against potential advertisers in the SCTA criss-cross directory.

In 1975 we took the initial step that led to the formation of the governor's state-wide task force on the problems of retirement and aging. The chairman of that group, Harry Holland, is now on the President's White House Council. We are doing all we can to avoid public controversy which benefits no one. Our membership has doubled in the past year and is now over 13,000. About 1/3 of all Sun Citians belong to the SCTA. In the first week of April more than 1,000 new members from the old timers in Phase one joined the SCTA. Our intervenors in the public utilities hearings are lifetime professionals in this field and doing a terrific job. Our tax specialists are keeping a close check on assessment procedures and all tax levying bodies. We are preparing to handle all assessment protests for our senior citizens. Our legislative liaisons are working with other senior citizens from all over the state. The current Senate and House conference committees are now putting the final touches on this legislature's tax and assessments laws. We have had considerable input into

these bills from senior citizen groups from all over the state. A while back I asked Rep. Bill Lewis to get an Attorney General's opinion on the legality of Sun City's excluding outsiders from our recreation facilities. This came through this past week.

Already we have contacted legislators about bills for the 1978 session. The SCTA shall continue to work for the over-all good of our Sun City regardless of other groups publicized hopes that we will disband so they can take over.

In 1974 the SCTA took its first opinion survey of its members. This is now an annual event. I think of it as probing our areas of ignorance about our own community.

The returns have been most frank and revealing. In many cases, even emphatic. In the summer of 1974 our members definitely opposed paying for over 3/4ths of the costs of building more school facilities in northern Glendale. As a direct result of this survey, the SCTA successfully got the retirement communities out of the Peoria School District even while the present president of the oldest civic association was heading a new school board to establish the Marinette School District in Sun City. Today, we are much better off in our tax bills and the Peoria District has also benefitted by larger state support which they could not get before the split.

Here are some of the results of these surveys:

The median per capita annual income has steadily increased. This reflects the growing income level of each year's newcomers. While part of this growth is due to inflation or the deteriorating buying power of our money, it also shows some real increases by the more expensive homes. Closed garages, larger houses, more pools, and other luxuries not found in the homes built 10 years ago. Our developer has found more profit by appealing to the more affluent retiree and has catered to them.

Here are the 1975 survey figures on economic income:

<u>ANNUAL GROSS INCOME PER PERSON</u>	<u>% OF POPULATION</u>
\$4,000	19
\$4,000 - \$6,000	18
\$6,000 - \$7,500 (median \$7,500 approx.)	19
\$7,500 - 10,000	17
\$10,000 - \$15,000	17
\$15,000 plus	10

The 1975 median per capita income was approximately \$7,500. In 1976 we omitted this economic portion. Because it has correlated so well with bank statistics in the past, we are reasonably certain it is about \$8,000 at the present time. This is nearly twice the state median. Since nearly all of our income is from out of state, we can easily compute Sun City's economic impact on Arizona. Our present 42,000 plus residents x \$8,000 = 336 million dollars per year, or 28 million dollars per month. It turns over about 6 times before it leaves the state and is taxed, taxed, taxed, every time it changes hands. For instance, 37% of your water and sewer bills goes to pay taxes. Youngtown's rates are much less because they own their systems and are tax exempt.

One-eighth of the state's savings accounts belong to Sun Citians and they work at running the states industries. Retirees do "bring it with them" when they move to Sun City.

One job is created for residents of satellite communities for about every five retirees. Sun City supports over 8,000 outsiders. Our neighboring towns would be a lot small^{er} if they did not have Sun City to furnish all these jobs. (SEE NOTE p.5)

The age distribution of our Sun Citians shows the median age for women to be 67.3 years with half between the ages of 62 and 74. The median for men is 2.2 years higher and is 69.5 years. Half our men are between 64 and 76. None reported 50 years of age or less.

Age	<u>Over 80</u>	<u>70-80</u>	<u>60-70</u>	<u>50-60</u>	<u>Under 50</u>
Men	8%	42%	47%	3%	
Women	3%	26%	56%	11%	1%

Sun Citians firmly believe in the American concept of married life. 86.5% are married and 7.4% are widows or widowers. 1.9% are divorced and 4.2% are single. No doubt many of the marriages are second marriages. Sun City is a great "hunting area" for new spouses.

Sun Citians undoubtedly have the highest level of education of any city in the nation. Its citizens have been most successful in their lifetime work. More than 40% or over 16,000 are college graduates. 94.5% finished high school and only 6.5 failed to get high school diplomas. 47.9% of the men and 31.98% of the women have college degrees.

Nearly 4,500 or 10.6% have graduate level degrees and 6.17% or approximately 2,500 have doctoral degrees. Most of these are men. Only .067% of the women have doctoral level degrees.

Former work: Most Sun Citians worked at professional jobs and only a few were blue collar workers or laborers, although many progressed from lower levels to higher paying jobs. Our data is not sufficiently detailed to rank these occupations in order of frequency, but these categories cover most of our former jobs:

1. Teachers - from college presidents to nursery school levels.
2. Medical Field - Doctors, dentists, psychologists, nurses, technicians, etc.
3. Government employees - Civil service, elected officials from U. S. Senators, State Governors, Congressmen, etc., and military officers.
4. Scientists and engineers.
5. Manufacturers, buyers, salesmen, advertisers, merchants.
6. Lawyers - from State Supreme Court Justices to paralegal assistants and court reporters.
7. Accounting, banking management executives.
8. Craftsmen and services of all kinds.

About 31% want more information about incorporation. Nearly as many favor incorporation and those against incorporation, though loud and vehement, are definitely in the minority.

Our members are concerned about the erosion of their buying powers and growing taxes. They fear they may not be able to keep their homes and continue to live in Sun City. Our office frequently gets notes from residents leaving Sun City because they can no longer afford to live here.

NOTE: Economic impact - with 1.9 people per home, Sun City will have another 6,000 plus homes within the next two years and ^{a total of} more than 26,000 ^{new homes -} ~~more in population.~~

Presently Sun City means approximately 8,400 jobs for Arizona people.

Within 2 year Sun City means approximately 10,000 jobs for Arizona people.

Cash input into ^{this is now} state, approximately \$28,000,000 per month ~~now~~.

Cash input into ^{the} state within two years, ^{will} approximately \$33,333,333. / ^{month}

What other industry will bring an additional \$5,000,000 plus per month into the state in the next 2 years?

14

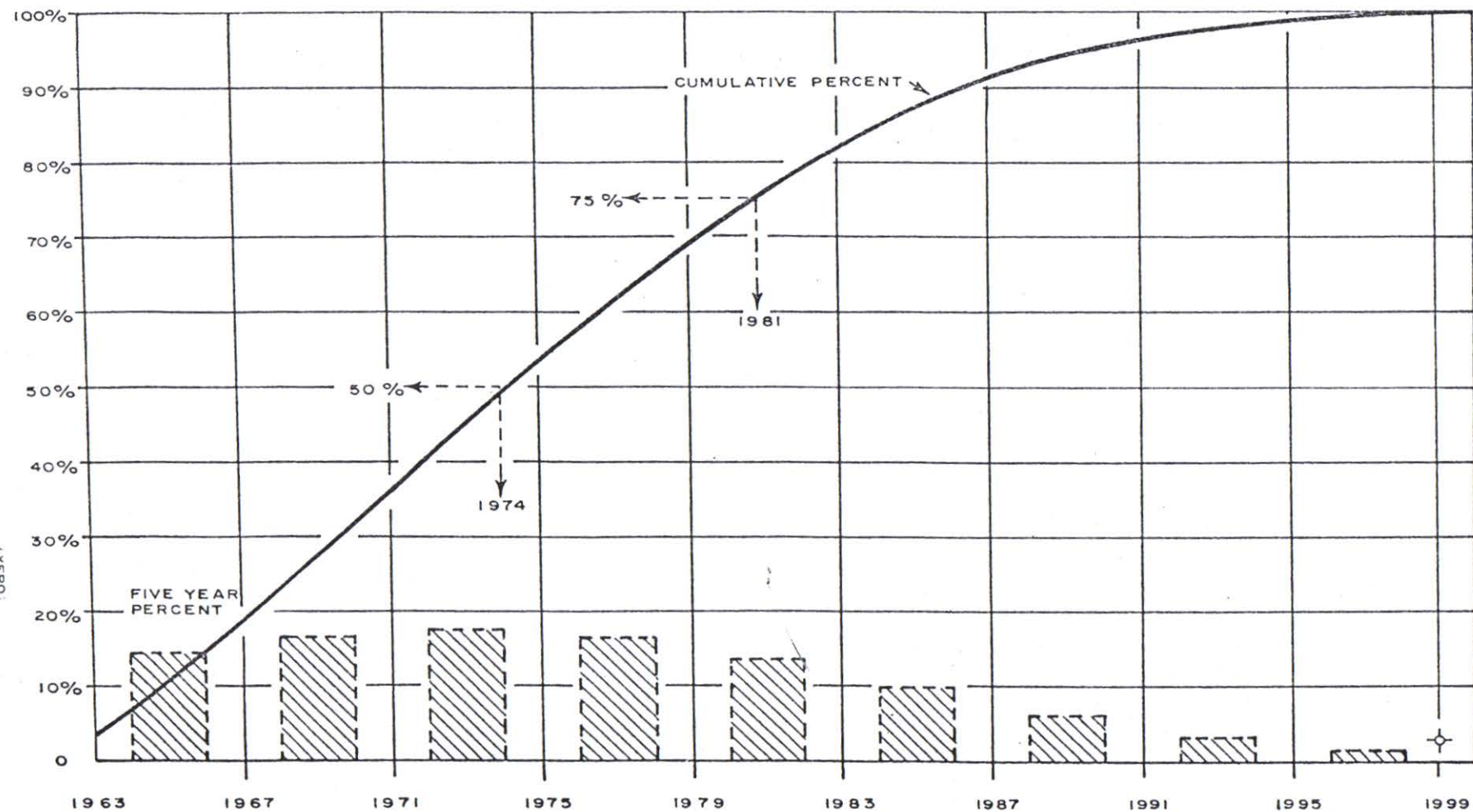
Demographics
File

POPULATION FIGURES
SUN CITY, ARIZONA

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February 77	39,000
July 1977	40,000
November 1977	41,000
December 1977	42,000
February 1978	43,000
May 1978	44,000

1985

46,500

ACTUARIAL PROJECTION OF DEATHS AMONG 1963
POPULATION AT SUN CITY, ARIZONAPERCENT OF
12-31-1962
POPULATION

✦ YEARS 1999 & 2000 (0.3%) NOT INCLUDED IN FIVE YEAR TOTALS

A MATTER OF LIFE AND DEATH

From all indications, retirement communities as our Sun Cities have presented a continuing enigma to sociologists, bureaucrats, and others who insist that people should be told what is or is not good for them. Specifically, these experts on human nature decry the concept of removing our retired generation from the old homestead (much as they might want to leave). A second oft-mentioned horror concerns the future demise of an entire community via the inevitable death rates. Somewhere between this state of panic and the macabre visions of an Alfred Hitchcock, there are some straight forward facts about how long people live.

Just what is the future for a retirement community? First, look at the sales to date at our Sun City projects:

<u>Sun City Sales</u>				
<u>12-Mo. Period</u> ^{1/}	<u>Arizona</u>	<u>California</u>	<u>Kern City</u>	<u>Florida</u>
1st	1,298	1,567	211	250
2nd	884	1,000 ^{2/}	193 ^{2/}	290 ^{2/}
3rd	684			
4th	600 ^{2/}			

Sun City, Arizona is the only project which has been in existence long enough for any sort of trend to be established. Each year sales have been less than during the previous year. However, this decline each year is only about one half of that in the previous year. For example, sales in the

^{1/} Coincides with calendar year at Sun City, Arizona and Florida.

^{2/} Estimated from 1963 sales to date.

Tom Ashton
Jan. 1965

Paul

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second year are about 400 less than the first year; sales during the third year are about 200 less than the second year. And, estimated 1963 sales are less than 100 below 1962. If this trend were to continue, annual sales declines would soon be negligible and around 500 units might be sold each year for an unlimited number of years.

A similar trend appears to be emerging at Sun City, California. If this occurs, annual sales could level off at 700 by the fourth or fifth year. Kern City and Sun City, Florida have not shown this Arizona trend, and the best guess would be that sales should continue at the rate of about 200 at Kern City and 270 in Florida. Obviously, an unlimited number of factors, primarily advertising budgets and competition, will determine the long run course of sales. While it is true that all products tend to have a life cycle, it appears that Sun Cities should be able to sustain significant sales levels for some time.

Next, what are the projected death rates at the Sun Cities? Early in 1963, the age distribution of males (data on females not available at present) at Sun City, Arizona was as follows:

Sun City, Arizona
Male Population-April 1963

<u>Age Range</u>	<u>Per Cent of Total</u>
Under 45	0.1%
45-59	0.7%
50-54	6.0%
55-59	12.2%
60-64	24.8%
65-69	35.3%
70-74	14.4%
75 and up	6.5%
	<u>100.0%</u>

How long will persons in the above age groups live? On the basis of mortality tables, using a few shortcuts to speed up the process, deaths are estimated as follows (applying these numbers to the total January 1, 1963 Sun City population of 5,732).^{3/}

Projected Deaths at Sun City, Arizona

<u>Period</u>	<u>Annual Average Deaths</u>
1963-66	169
1967-70	191
1971-74	201
1975-78	190
1979-82	158
1983-86	115
1987-90	70
1991-94	36
1995-98	14

^{3/} The fact that women are somewhat younger than men is offset by the fact that they live longer.

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Annual average deaths reach a peak in the early 70's as the average life expectancy of persons 65 years of age (the largest age group) is 10-12 years. Beyond this point, deaths per year among the 1963 population decline because--brace yourself--one half are already dead. (A picture of this trend is provided on the attached graph.)

While this may appear somewhat shocking, consider the relationship between average annual deaths and projected sales. If, collectively, two deaths represent one vacated house (since households average two persons), the average number of houses that must be resold each year to sustain the community will never be more than 100 in the foreseeable future. Is it then a reasonable assumption that among an inventory of 3,000-4,000-5,000 houses in years to come, one hundred can be resold? Or would this requirement have a significant effect on annual new house sales of say 500?

My answer would be No. Obviously, having around 100 used houses come on the market each year, could provide a negative influence on the new house sales--but it should not be an overpowering influence when the 100 houses are considered in relation to the size of the whole community.

An analysis of the other Sun Cities should provide similar answers. And, therefore, there is less than a reasonable amount of doubt concerning the successful future of Sun Cities.

/s/ J. OSWALD ZOOKY

Recap of 1969, 1975 & 1979 Surveys

	<u>1969</u>	<u>1975</u>	<u>1979</u>
1. Average Age	67.1	68.4	69.1
Males	68.7	69.5	70.4
Females	65.8	67.3	68.0
2. Sex Distribution	<u>1969</u>	<u>1975</u>	<u>1979</u>
Males	45.0	48.3	47%
Females	55.0	51.7	53%
3. Persons per household	1.8	1.9	1.9
4. Months Living in Sun City			
12 months	N/A	75%	60%
9-12 months	N/A	17%	28%
6-9 months	N/A	7%	10%
less than 6 months	N/A	4%	2%
5. Annual Income		<u>1975</u>	<u>1979</u>
< \$8,500		20%	5%
\$8,500 - 20,000		54%	37%
\$20,000 - 30,000		17%	31%
\$30,000 +		10%	27%

Additional Selected Results from 1979 Survey

5b. Annual Income by Residence

	<u>S. of Grand</u>	<u>Grand to Bell</u>	<u>N. of Bell</u>
\$20,000 +	44%	63%	62%
\$8,500 - 20,000	46%	35%	34%
less than \$8,500	10%	2%	4%

6. Seventy-one percent of Sun City Residents responding estimated their net worth at \$100,000 or more. Only 1% estimated it at less than \$25,000.

7. The survey indicates the following average weekly expenditures on selected items:

Food	\$ 53
Housing	\$ 57
Health	\$ 27
Taxes	\$ 50
Religion & Charities	\$ 21
Gas & Auto	\$ 25
Transportation	\$ 23

8. Eighty-seven percent of respondents use Sun City physicians. Only 8% use Phoenix physicians.

9. What financial protection do you carry for medical and health bills? The 1,671 households had an average of 2.3 types of protection

78.2% listed Medicare among their responses

22.5% listed HMO among their responses

42.8% listed Blue Cross among their responses

38.5% listed Blue Shield among their responses

49.9% list other

10. Services you might need within the year. On the average, 1.74 responses were received per household.

65.7% listed Hospital among their responses

31.1% listed physicians among their responses

17.7% listed ambulance among their responses

3.4% listed nursing homes among their responses

2.2% listed Homemakers among their responses

2.2% listed Home Health aides among their responses

Only 3% responding indicated that they would need financial assistance for services.

11. Fifty-four percent of respondents indicated that they felt Sun City needs a Hospice and/or Drug and Alcohol Counseling available. (These questions were answered on less than 45% of the surveys).

February 1969

APPROXIMATE LIVING COSTS - Monthly

Gas and Electric.....	\$20.00 to \$30.00
Telephone.....	9.00 to 12.00
Trash.....	2.50
Water (Rock Yard).....	5.00 minimum
10,000 gallons	
Water (Grass).....	10.00 to 12.00
Sewer.....	4.12 (one bath)
	1.00 additional each bath

AGE GROUPS OF SUN CITY RESIDENTS

Recapitulation of Survey

<u>Survey of Age Groups</u>	<u>% of Total Survey</u>	<u>Population as of 3/31/74 31,328</u>
Under 50	1.147%	358
50 to 54	2,787	871
55 to 59	9.508	2,970
60 to 64	20.984	6,555
65 to 69	31.148	9,730
70 to 74	19.508	6,094
75 to 79	10.492	3,277
80 and over	<u>4,426</u>	<u>1,383</u>
Totals	100.000	31,238

Average Age - 67

The official bank deposit figures for the Sun City area as of October 17, 1973, which are the latest available, are as follows:

<u>BANK</u>	<u>March 28, 1973</u>	<u>June 30, 1973</u>	<u>Oct. 17, 1973</u>
Arizona Bank (107th & Peoria)	\$ 16,987,441	\$ 16,501,208	\$ 16,937,769
Arizona Bank (Talisman & Del Webb)	13,842,541	13,127,482	13,205,185
Arizona Bank (99th & Greenway)	5,694,729	7,023,737	7,709,498
	<u>\$ 36,524,711</u>	<u>\$ 36,652,427</u>	<u>\$ 37,852,452</u>
First Nat'l (Grand Ave.)	\$ 22,010,155	\$ 20,928,332	\$ 22,388,291
First Nat'l (Peoria)	22,938,142	22,268,099	22,523,068
First Nat'l (LaRonde)	19,765,834	21,953,044	23,756,618
First Nat'l (99th & Greenway)	4,902,357	6,119,289	8,019,723
	<u>\$ 69,616,488</u>	<u>\$ 71,268,764</u>	<u>\$ 76,687,700</u>
Thunderbird Bank SC	\$ 8,618,348	\$ 8,455,353	\$ 8,693,636
United Bank (99th & Thunderbird)	\$ 2,708,564	\$ 3,057,513	\$ 3,886,521
Valley Bank (Lakeview)	\$ 16,284,288	\$ 17,532,403	\$ 19,474,627
Valley Bank (Youngtown)	28,440,150	28,787,327	29,235,942
Valley Bank (99th & Peoria)	7,263,509	7,289,498	7,406,970
Valley Bank (Dowdell & Bell Rd.)			148,906
	<u>\$ 51,987,947</u>	<u>\$ 53,609,228</u>	<u>\$ 56,266,445</u>
City Bank	\$ 4,257,000	\$ 4,920,457	\$ 5,108,397
Total All Banks	\$173,713,058	\$177,963,742	\$188,495,151

The official bank deposit figures for the Sun City area as of April 24, 1974, which are the latest available, are as follows:

<u>BANK</u>	<u>Oct. 17, 1973</u>	<u>Dec. 31, 1973</u>	<u>April 24, 1974</u>
Arizona Bank (107th & Peoria)	\$ 16,937,769	\$ 17,645,823	\$ 17,374,90
Arizona Bank (Talisman & Del Webb)	13,205,185	13,517,845	14,253,39
Arizona Bank (99th & Greenway)	7,709,498	7,340,619	8,524,35
Arizona Bank (Bell & Boswell)		969,415	1,340,27
	<u>\$ 37,852,452</u>	<u>\$ 39,473,702</u>	<u>\$ 41,492,92</u>
First Nat'l (Grand Ave.)	\$ 22,388,291	\$ 22,870,546	\$ 22,514,88
First Nat'l (Peoria)	22,523,068	23,486,487	23,825,75
First Nat'l (LaRonde)	23,756,618	24,194,533	26,608,62
First Nat'l (99th & Greenway)	8,019,723	8,808,537	11,518,76
	<u>\$ 76,687,700</u>	<u>\$ 79,360,103</u>	<u>\$ 84,468,03</u>
Thunderbird Bank SC	\$ 8,693,636	\$ 8,482,660	\$ 8,539,890
United Bank (99th & Thunderbird)	\$ 3,886,521	\$ 4,292,953	\$ 5,441,421
Valley Bank (Lakeview)	\$ 19,474,627	\$ 20,260,118	\$ 22,545,706
Valley Bank (Youngtown)*	29,235,942	29,437,746	29,670,268
Valley Bank (99th & Peoria)**	7,406,970	7,460,549	8,068,902
Valley Bank (Boswell & Bell)	148,906	335,855	812,698
	<u>\$ 56,266,445</u>	<u>\$ 57,494,268</u>	<u>\$ 61,097,574</u>
City Bank	\$ 5,108,597	\$ 5,407,000	\$ 6,505,729
Total All Banks	\$188,495,151	\$194,510,686	\$207,545,568

WAC:cw

*Represents approximately 70% Sun City residents.

**Represents approximately 60% Sun City residents.

Friday, December 30, 1977

WEBB PROJECTS

Population of 81,000 seen in '85

Sun City's population will peak at 48,287 in 1979 and Sun City West's first phase will house another 33,089 persons by 1985, according to a population analysis prepared by Del E. Webb Development Co.

That's a combined total of 81,276 by 1985.

The analysis accompanied Boswell Memorial Hospital's letter of intent to apply for another 88-bed nursing tower and was prepared by Bill Chapman of the Webb firm.

The projection is based on production of 60 houses a week or 3,000 annually, which may be on the conservative side, the document states. That is the current rate of production but depending on availability of materials, an increase to 80 houses per week is being contemplated.

THE HIGHER rate of production would result in increased deliveries and faster population growth.

The analysis states that by the end of 1977, 2,003 new homes will have been delivered in Sun City, bringing 3,900 new residents to here. Population figures are calculated on the basis of 1.9464 persons per household, a Webb source indicated.

In the first nine months of 1978, Webb expects to deliver 2,375 new Sun City homes to an estimated 4,623 new residents. That will bring Sun City's population to 47,329.

THE FIRST 750 new homes in Sun City West also are planned for delivery next year, and the new community is expected to have a population of 1,460 by year's end.

Together the figures mean 6,083

newcomers in the sister retirement communities during 1978.

The year 1979 is scheduled to see the completion of Sun City, with 492 homes scheduled for delivery in the first half of the year to 958 residents. That would take Sun City's population to 48,287.

SUN CITY WEST production is expected to hit at least the 3,000 per year pace in 1979, the Webb projection states. That rate would provide for a population increase of 5,839 annually.

At the 3,000 annual rate of home deliveries, the first phase of Sun City West would be completed in 1985. The last year would see only 1,250 home deliveries to 2,433 persons.

The ultimate population of the first phase of Sun City West is projected at 33,089 persons in 17,000 housing units. Webb spokesmen have said the development firm plans to begin the second phase of Sun City West as soon as the first is finished.

Those population projections will be a critical issue in Boswell's efforts to get permission for additional hospital beds. The hospital wants to serve Sun City West as well as Sun City, although plans have not been finalized as to whether that would mean beds in Sun City West or only those here.

However, Milton Gan, executive director of the Central Arizona Health Systems Agency, said this week the agency is reluctant to base its approval of more hospital beds on a developer's projections without confirmation from a government agency.

SC impact compares to new industry, says banker

A Phoenix banker told a Sun City audience Wednesday night that Sun City retirees have an economic impact comparable to any new industry coming to the state.

"Statistics indicate that one job is created for every six retirees in Sun City," said Leonard Huck, executive vice president of Valley National Bank.

Sun City financial institutions have more than \$800 million in deposits, which amounts to about 8 percent of the state's savings

dollars, he said.

"A LARGE share of these savings dollars are hard at work helping business and industry throughout the state," Huck told Sun City Shrine Club members.

The banker said the net worth of the average Sun City household is about \$130,000 and the median household income here is \$13,750. Cumulative income for the community is more than \$285 million.

"This will increase to \$345 million when construction is

complete, and your cumulative net worth is nearly \$3 billion," said Huck. That projected total income of \$345 million amounts to nearly \$1 million per day, he added.

BANKING services and personnel are more concentrated in Sun City than in the state as a whole. Statewide there is about one bank for 5,000 residents. In Sun City, there is a bank office for every 3,000 persons.

With a 1977 population of more than 42,000, Sun City is Arizona's

seventh largest community, and Huck credited the retirement area with being a major tourist attraction.

"When people think of Sun City, they think, too, of Arizona and the many benefits this state offers the tourist and the potential new resident," he said.

HUCK CITED other economic impacts of Sun City on the rest of the state, including the purchase of cars, boats and recreational vehicles. He said the 1,300

recreational vehicles in the Sun City parking compound have an estimated value of \$12.5 million.

"You spend a great deal of money here in Sun City and around the state, too," said Huck. He cited bank figures that reported retail sales in Arizona average \$3,830 per person.

"Even at 1977 population figures of 42,000-plus, that represents an economic impact on the county and state exceeding \$152 million in retail sales alone. Personal ser-

vices account for an additional expenditure of about \$75 million."

POINTING to construction of Sun City West, Huck said, "If Sun City now has a significant impact on this state's economy, it is clear to see how tremendously important that economic impact will become with completion of Sun City West."

Huck credited Arizona's climate, natural scenic attractions and "friendly Western hospitality" with drawing both residents and companies to the state.

SUN CITIZEN 2/8/78

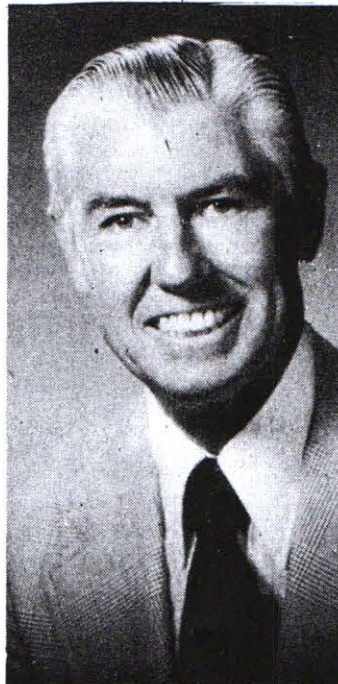
BANKER SEES EVEN GREATER THINGS**Sun City's Economic Impact On State Called 'Tremendous'**

The role of Sun City in the Southwest's and state's economic picture is termed as "tremendous," "particularly impressive and important" by a banker speaking here.

Leonard W. Huck, executive vice president of Valley National Bank of Arizona, cited the following as proof in a talk before the Sun City Shrine Club at Fairway Center last Wednesday:

•Eight percent of the state's savings dollars are in Sun City. There are more than \$800 million in savings institutions and "a large share of these savings dollars are hard at work helping business and industry throughout the state."

•For every six retirees



LEONARD W. HUCK

in Sun City one job is created, and many of the jobs are held by those living in neighboring

towns and cities.

"Sun City retirees are as significant an economic force as any new industry coming into Arizona."

•Cumulative income of Sun City is estimated in excess of \$285 million, which will increase to \$345 million when construction is complete.

Cumulative net worth is nearly \$3 billion and average worth of a household is about \$130,000.

•Banking services and personnel are in a greater concentration in Sun City than in the state as a whole. Six banks serve the community, with a total of 16 offices, meaning one bank office for every 3,000 residents. This compares with one bank office for every 5,000 statewide.

•Sun City is Arizona's seventh largest community.

"Be assured," said Huck, "your economic impact on this state is great. But I submit that Sun City's economic impact on Arizona is only just beginning to be felt."

The banker envisioned even greater impact with the completion of Sun City West, which will have 75,000 residents on its 1,300-acre site when completed.

THE SPREAD AT SUN CITY

it hasn't yet reached Wickenburg, but with the new development the population will total 120,000 and be an even stronger economic factor

About the middle of last month the first seventy units in Sun City West were delivered to purchasers who were at the head of a waiting list of thousands. Presently about a hundred units a week are being delivered, and it is estimated supply will not catch up with demand until sometime next year.

Sun City West will cover 13,000 acres, with approximately 38,500 dwellings. When it is done, Sun City West and the adjacent Sun City will total about 120,000 people.

Sun City is reported to be the biggest single development by one builder in the history of housing. The president of the Del Webb Development Corporation, John Meeker, was a Phoenix boy who caught the eye of Del Webb when he caddied for the builder at Phoenix Country Club. Meeker said, "There wasn't anybody left in the caddie area, I was the last one, and I ended up caddying for him one day. We were friends."

Webb hired Meeker, who worked his way up. He was in charge of subdivision design when he went into Sun City at its inception in 1959. He took over as president of the development corporation in 1965, and was responsible for planning Sun City West.

He was interviewed at the development corporation's offices in Sun City.

Q: What have you got planned for Sun City West?

A: Well, you know, we've been eighteen years getting ready for this project. We've learned all the time we've been building this

one. In the planning over there we've been able to do, I feel, a better job than we were able to here because of the configuration of the property. We were able to do a core area, we call it. People have easy access to the center of an activity area, where the big recreation center is going to be.

Q: What are the recreation centers you'll be putting in?

A: We have six golf courses. We'll have three recreation facilities, with a main facility that will have, hopefully, all the tennis courts that will be needed, four lawn bowling greens, eight platform tennis courts — that's kind of a cross between tennis and handball — and a running track around the bowling greens. It will feature a surface called Superturf. We have a physical therapy consultant on exercise, on what's good and what's not good. We were going to go with a rubberized surface initially, but it's harder on the joggers. Ideally, the best thing to save ankles and knees would be to have sawdust. Well, we obviously can't do that, so we're going with this. It's kind of on the order of Astroturf.

The track will be a quarter of a mile long, and we'll have an obstacle course in there, where, if a person is up to it, he can go over and do chinups, situps — really, we're emphasizing the physical fitness more than we ever have. We're going to have an exercise facility featuring all the latest machines they can use. We're going to have pulse monitors so they can check to make sure they don't have any problems. This new facility will be the largest of its kind in the country. It's over a hundred thousand square feet.

Q: How much will it cost?

A: We will spend, on these three facilities, including the Sun Dome, a 6,800-seat theater, in excess of 15 million dollars. Of course, that figure will depend on cost at the time they're built. That doesn't include the golf courses.

Q: For that reason will homes in Sun City West be more expensive than those in the original development, discounting normal inflation factors?

A: No, no. In fact, this is a pattern we have been following from this community on amounts we're spending. It's on the same ratio.

Q: You spend X-amount per unit?

A: X-amount, yes. Well, it evolves back to that. But the Sun Dome will serve both communities.

Q: That's a rather large facility, like another Grady Gammage or Symphony Hall, isn't it?

A: It's bigger than both of them put together.

Q: Do you think you'll be taking bookings away from those two facilities?

A: No, I think we're not going to book the types — maybe some of the same types of entertainment — but I would rather look at it that we would complement them.

Q: As far as booking in celebrities, won't you have an advantage because of the Webb holdings in Las Vegas?

A: No. It's different entertainers. We have no contact with their entertainment director. We

go to family entertainers, like Lawrence Welk. He doesn't go to Las Vegas. He's super. The people like him. In fact, we're very hopeful that we'll be able to get him to open this facility.

Q: Do the people in Sun City see Sun City West as a separate community or just an extension of their community?

A: No, it is a distinct and separate community. One day we'd like to see that change. We'd like to see them integrate together wherever they can. But of course that decision must be made by them, not us. For that very reason we've stayed away from any permanent joint uses.

Q: What's the average age of somebody who buys into Sun City now?

A: Of the new buyer? I would say it's at 65, maybe a little less.

Q: Will you have a younger population in Sun City West than here?

A: I really don't think so. Of the first three thousand buyers, maybe 25 to 30 percent of them are Sun Citizens.

Q: Are some of these people buying in Sun City West for investment purposes?

A: I would imagine, yes. At least, indications show that. We have tried to limit that as best we can.

Q: How do you do that?

A: We will not sell more than one home to a family.

Q: Do you stipulate the buyer has to live in the house?

A: We stipulate that, but it's hard to enforce.

Q: You mentioned there are things you have learned building Sun City that will affect building Sun City West. What are these things? What are some mistakes you have made?

A: Physically, I don't think we made any terrible mistakes. I have seen some buildings we put up in the past, and with hindsight you'd like to do it a little differently, do a better job. We've been very lucky in that the people have accepted and made most everything we have done out here work. The Sun Bowl, for instance, the recreation facilities, the golf courses. They took them over a couple of years ago and are making them operate every bit as good, or better than I think that we were able to run it.

Q: When you say they've taken them over do you mean Webb is no longer subsidizing them?

A: We gave the golf courses to them in this community, and they are operated at a break-even basis.

Q: Are they operated by the Homeowner's Association?

A: No, this is the Recreation Center Association. They physically own all the recreation centers. It's a non-profit corporation and all homeowners belong to it.

Q: That requires a \$40 per year assessment?

A: Forty dollars per year per person. They own it, consequently every homeowner has a stake in it.



"We've been eighteen years getting ready."

Q: Is this in the deed restrictions?

A: Yes, in the deed restrictions.

Q: Is it also in the deed restrictions that a home here can only be sold to someone 50 or older?

A: No, it is not.

Q: Has that been enforced somehow by the company?

A: At the outset we — and we've been challenged on this — but we had it researched by our legal counsel several times, to see if we could do that at the outset. We were advised we could not, but we could, however, restrict our sales policy, which we have tried our very best to follow. We do not sell all the resale homes in Sun City. Other realtors operate here as well as homeowners who wish to sell their homes themselves — they can sell to anybody, really. The way of life out here is



John Meeker

"We're emphasizing physical fitness."

not conducive to families. They can't belong to recreation centers. There are no schools in the community.

Q: Are there people living in Sun City who would be excluded under your sales policies?

A: There are a few, yes, a very few.

Q: Have you asked any of them why they want to live in Sun City? Are they usually close to 50?

A: Oh, some are. Some may work out here and wish to stay here. Particularly those without children may want to. There are some children in the community that are from broken homes, but that figure has remained low over all the years.

Q: Some things might be affected by Webb no longer subsidizing



photographs, ROD MOYER

"There is a fund geared to help people."

Sun City. For example is it correct that landscaped medians will now be changed to require less maintenance?

A: When we started out, the county at that time accepted the area south of Grand Avenue. They are maintaining that area now. When we crossed Grand, they changed their policies. We had cut down on maintenance as far as possible, but we had grass and shrubs in medians. They have changed their policies to where they will accept the medians provided we make certain changes.

Q: Like converting to desert landscaping?

A: Yes, well, really, to leave the trees and eliminate the high maintenance shrubs and all grass, and change it to gravel or decomposed granite. We have been dealing with the county on this for some time. We are not going

2

to make any decision on that until the community has resolved the question of self-government, whether or not they want to take on any type of self-government.

Q: They're forced to take on some types of self-government, aren't they?

A: No, they're not forced.

Q: That \$40 per year per person is a deed restriction, but it operates like a tax doesn't it, in that it's paid on a mandatory basis to support public services?

A: I suppose in the broad sense, yes. They pay that money in. They elect the people. The only thing about it is, they own the facilities we have already built and given to them, so they don't have capital expenditures. It's mainly an operating fund, and, I might say, they've done one whale of a job administering it. I think the people themselves will make the right decision as to the way that they want to go. We had a report pre-

pared and we've waited until the people who travel in the summer could get back before releasing it. I hope they resolve the issue (of incorporation) one way or another and get it behind them.

• There's been a lot of pro and con with the pro-incorporation

**'the first phase
alone will provide
45,000 jobs'**

people and anti-incorporation people on the landscaping. To us, the landscaping is but a minor part of the decision.

Q: Is it getting pretty heavy on the county to supply services to Sun City? When we talk about when Sun City West is completed, aren't we looking at about 110,000 people?

A: Between both places there

would be in excess of 100,000 people. There could be 70,000 over there, and 45,000 to 50,000 here. You're looking at maybe 120,000 people.

But the county gains by these people. They get far more money in than they put out in services, because of the taxes paid. They do not use the jail system; they do not use the welfare system; they do not use the county hospital. . . .

Q: They don't even take up jobs, right?

A: They provide jobs. When you look at the pluses on that, and the amount of taxes the county and state really gains on these people, they are like an industry. In Sun City West, the first phase alone, economists estimate they will provide 45,000 jobs. Sun City is in an unorganized school district, but they nevertheless pay that \$1.30 (state) tax, and they have but a handful of children that use any school.

There has been some contro-

versy on school bond issues, but I think a lot of the blame lies with the administration of the school district that tried to shove a bond issue down their throats every year, automatically, whether they needed it or not. They passed a couple because they were truly needed. But because they're here, people run out to pass a bond issue. The same thing is happening in Sun City West. The Dysart people have run out and passed a \$27 million bond issue. They used the Chrysler Testing Facility as a big impetus for that. That facility is going to provide 200 jobs. A majority of the people are already here. They've been renting a building from us for the past several years. I'm sure when residents move in they'll void that bond issue. There'll be a lot of flak over that.

These people do care. They're involved with Dysart School on teaching. They will take people who are trying to get their citizenship — I happen to know two or three families personally that do this — take Mexican people

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who meet the requirements to be naturalized, and have to learn English, and they work with them. They've learned Spanish so they can teach these people English. That's how far it has gone.

Sun City does not get the recognition that it should for being the industry and the provider of jobs that it is. Their income is, I think, \$300 million a year (based on completion of phase one of Sun City West, total estimated personal income \$326,500,000). There are deposits out here approaching a billion dollars, in the banks and savings and loans in Sun City. They do not borrow that money. That money is used for homebuilding in Phoenix, and for new cars; the banks have branches here and they take it and loan it in Phoenix.

Q: The first part of Sun City you built, sometimes referred to as "across the tracks," do you foresee that becoming a singles community? Somebody dies first, right?

A: Well, yes, and I'm sure there are some more singles down there than in the newer sections. That's natural. But the thing you must not overlook is that when a couple sells their home, and another couple moves in, they're younger, and it starts over again. You have that steady mixture, always.

Q: When somebody dies, is the home usually sold by the survivor?

A: Not necessarily. Some will stay there. Some will remarry.

Q: Has Webb ever considered building a singles complex for retired people?

A: No.

Q: I'm sure a lot of people who retire now are single — divorced or widowed?

A: And we do have some single buyers, yes.

Q: You offer condominiums and townhouses and so forth?

A: We have four modes of living. We have single family, garden apartments, patio apartments and duplexes. We've had those for the past twelve or fifteen years. They can choose the lifestyle they want to go with. They can move to a garden apartment from a single family home. A lot of people move back and forth to see what they like best.

Q: How does one go about buying a home in Sun City West? Do you just put some money down?

A: No. You'd have to go over and get in the waiting list. (They had had 10,000 inquiries and processed 3,000 sales at the time of the interview.) Our planning has not caught up with the sales demand. It probably won't until next year. You register a letter of intent that you want to buy. You have a certain period of time to come back in when the lots become available. Then you must put down \$500 at that time and

make your lot selection and house selection.

Q: Have you done some survey research to determine whom to advertise to, by which you've learned about the current typical buyer in Sun City?

A: Yes, we have. We started out a number of years ago. We advertise locally, because there are a lot of people, visitors to Phoenix, that we like to attract out here and do attract out here. Our national advertising consists really of one thrust. It's toward a vacationer, to come and spend one or two weeks with us and get a small sampling of the Sun City way of life.

Q: I take it you didn't anticipate the demand you're seeing for houses in Sun City West.

A: We just could not anticipate the demand. It has been unreal. We try — although we are not going to be able to do it in this instance, in Sun City West — to



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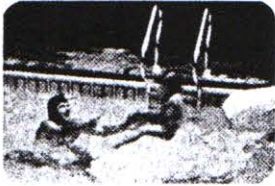
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have recreation facilities ready when we open our models. We're presently selling from our existing models, using these models to sell Sun City West.

Q: Does your survey research show things like income, party affiliation, where the buyer is likely

'there is a community fund in Sun City geared to help people'

to come from — what area, for example, supplies the most Sun Citizens?

A: California is number one, outside Arizona. People will move to Phoenix, see Sun City, and come out and buy a home. We only trace them by where they say they're from. But the number one state is California. Then it moves promptly to the Midwest: Illinois, Indiana, Iowa.

Q: Are most people now moving to Sun City upper middle-class conservatives?

A: I think so. They've been successful in life. They've saved their money. Some had profit-sharing plans. They're conservative in the respect that they have saved their money and planned ahead to retire.

Q: This makes for a homogeneous community, I imagine. You don't have a lot of friction among people since they're predisposed to get along?

A: You've touched on a point I really didn't cover a while ago. The people here have found a way to communicate with one another, far beyond what a normal community could provide. They're from the same walk of life; maybe that's the reason why.

Q: I have a quote from a man named Robert Blackburn, from the Executive Seminar in National and International Affairs, Department of State. One quote from his study was that some persons here expressed the view that, "Those with lower incomes find

themselves increasingly isolated in Sun City."

A: Is this the fellow who did the study here in the community or just this guy who popped off?

Q: I understand it was a study in the community.

A: I do know there is a community fund in Sun City geared to help people, but they have had extreme difficulty in helping people. It's pride. It has been done. The recreation centers have a policy, if a person can't afford to pay the \$40 per year — it's done very discreetly, not publicized — but if they can prove to them that they are in need, they take care of it. They have helped one another.

Particularly when one gets ill, money becomes a problem. Of course they have Medicare, which all of our people are involved in, but expenses sometimes run beyond that.

Q: Are there people here who have gotten buried by inflation, like some of the rest of us, and who have taken jobs here?

A: It's happened.

Q: What kind of jobs do they take? I noticed an older lady working in the restaurant over here. Is she probably a resident?

A: A lot of people like to work even though they have sufficient income, but they like to meet people. But then there are those, and even though I think they're small in number, that have to work. Of course there are jobs available as there will be in Sun City West.

Q: Do you see three generations in Sun City: young, middle-aged and old retirees?

A: There's three generations here. It might go as far as five. I don't know what the numbers would be. There are 50-, 60-, 70-, 80-, and 90-year-olds.

Q: Do you take that into consideration in planning facilities, for example, for physical activities? Is there a progression from tennis to

A: No. We have a weight-lifting

5

Sun City residents have economic, political clout 3/25/79 *W. J. P.*

By CLARENCE W. BAILEY

If cities were animals, and sometimes the resemblance is striking, Sun City could be thought of as a silver-tip grizzly bear — powerful, short-tempered on occasion and successful in the business of surviving and thriving.

With its budding second community, Sun City West, this retirement area of nearly 50,000 residents is powerful in that it pours more than \$430 million of its spendable income into the Valley economy each year.

John Meeker, president of Del E. Webb Development Co., said this figure could soar to more than \$700 million by 1985.

Living in clean, well-landscaped neighborhoods — often in luxurious dwellings — the population has energy and alertness. It shows this in its civic and political clout when it is needed.

Dr. Ray Henkel, professor of urban geography at Arizona State University, cited the problem of Luke Air Force Base jets flying over Sun City and the

way the community was able to persuade the Air Force to switch landing and takeoff patterns to the west and away from Sun City.

But Meeker interprets this differently.

"We have a lot of former military officers among our residents and I have a liaison man on my staff who is an ex-Air Force officer," he said.

"We have built up very cordial, cooperative working arrangements with the command at Luke and they have tried hard to help us solve our mutual problems," he said.

Henkel, however, foresees a renewal of complaints by residents of Sun City West when they begin to fill its 5,700-acre first phase with new homes in the next year or so.

The jets now fly mostly along the Agua Fria River, which separates Sun City and Sun City West. But when the west community grows, these flight patterns will generate noise over as many homes as they did over Sun City in the past.

Meeker said the air base still operates many

Korean War vintage aircraft, which are noisy. But he said modern jets, such as the F-15, will be no problem because they can take off at sharp angles and be up and away before they reach the populated area.

"We don't think we will have any difficulties in the future," he said.

Nevertheless, a group of short-tempered citizens there keeps growling at the Air Force because of the flights that go over the western edge of Sun City and a corner of Sun City West.

It is problems such as this which have created a widespread and gradually increasing feeling among Sun City residents that they should have their own town.

There have been massive public meetings to thrash out the pros and cons of incorporation of Sun City, but Meeker noted that "nothing formal" ever has been organized.

He said governmental jurisdictions such as the

Continued on Page B-12

OVER

More
about

Sun City's growing strength

Continued from Page B-11

State of Arizona, Maricopa County, the City of Glendale, the City of El Mirage, the City of Surprise and the City of Phoenix may want to cooperate with Sun City residents "but their officials don't know who to deal with; or who really represents the people of Sun City."

Incorporation would solve that problem and others, but ironically, the Phoenix City Council not long ago decided to take no action to approve the incorporation of Sun City. Such approval is required of adjacent cities before an area can incorporate, under state law.

But it was money and economic power that enabled the Sun City retirees to settle there, and this remains the principal type of power that resides in the community.

Last year the area paid \$10,252,225 in property taxes alone, and assessed valuation of residential and commercial combined was \$154,867,454. But some residents who are pushing for incorporation keep emphasizing that Sun City pays out far more than it receives.

They note that in its present unincorporated status the area receives no gasoline tax rebates from the state, which all incorporated communities receive, and it receives no sales taxes, either.

There are some complaints that county services are spread a bit thin at times, and because of this some vigilant residents — reflecting the inherent aggressiveness of the silver-tip — formed a private police patrol to stem burglaries, vandalism and other indignities perpetrated on Sun City people.

The view of the developer is that it would be well to bring the whole question of incorporation to a satisfactory resolution. Meeker said Del E. Webb Development Co. has taken a neutral position on the issue.

Meanwhile, the developer continues to provide a number of essential services normally provided by a town hall. The company always has gone the extra mile for its home buyers, topping off excellent quality construction with willing and competent after-sale services.

The spacious and friendly, but business-like, headquarters of Del E. Webb Development Co. not only is a corporate administrative center but in important ways serves as a sort of central point for information exchange among residents.

For example, many residents have come to know that Meeker's secretary, Lucy Krug, loves cats — and has 13 of her own.

She's the "Cat Woman" of Sun City" and even comes to work on Saturday and Sunday just to feed eight stray cats that live happily in the luxurious greenery and trees surrounding the administration building.

Her boss looks with kindly tolerance on Lucy's compassion for feline creatures, but these days he is engrossed with dozens of concerns that arise out of running the largest homebuilding business in Arizona and helping out with community affairs as well.

One of these, he said, is his determination to persuade one or two major department stores to establish retail facilities in Sun City.

"Only about 20 percent of disposable income of our residents is spent here in Sun City and it's necessary to travel elsewhere to shop in big department stores," he said.

"We think the community has reached such a large size today that, together with the large surrounding areas, there is ample purchasing power to support major department stores here."

Eventually, Meeker indicated, the two communities will contain more than 60,000 homes and around 100,000 residents.

"Sometimes we look at the Sun City area as an industry, a clean, stable industry, that doesn't require jobs but which injects a large amount of money into the Valley every year," he said.

Looking at the growth rate and the size that the two communities eventually will reach, it is clear that the day will arrive when the Sun Cities will pour about \$1 billion in disposable income into the metropolitan Phoenix area.

SUN CITY, ARIZONAHOME KEY DELIVERIES AND POPULATION

<u>Year</u>	<u>Homes</u>	<u>Estimated Population</u>
1960	1,050	1,890
1961	1,896	3,413
1962	2,565	4,617
1963	3,135	5,643
1964	3,701	6,662
1965	4,075	7,335
1966	4,511	8,120
1967	5,113	9,204
1968	5,999	10,799
1969	7,291	13,187
1970	8,985	16,367
1971	11,159	20,448
1972	13,846	25,641
1973	16,266	30,239
1974	18,429	34,299
1975	19,642	36,548
1976	20,856	38,827
1977	22,864	42,715
1978	25,425	47,189
1979 (Thru Sep)	25,509	47,418

Date: 10/10/79



FEBRUARY 27, 1981

Sun City, Arizona

20¢

SC population reaches 40,566

Preliminary 1980 census figures indicate Sun City's population grew by almost 200 percent from 1970 to 1980.

The figures, made available by the Arizona Department of Economic Security, show Sun City growing from 13,670 in 1970 to 40,566 in 1980, an increase of 196.8 percent.

DURING THE SAME period, the preliminary figures show that the number of housing units in Sun City increased by 207.2 percent, from 8,232 units to 25,291.

Sun City's population growth was the largest over the 10-year period noted in the 1980 census for any recorded place in Maricopa County.

During the 10-year span, Youngtown's population grew by 17.9 percent, from 1,886 in 1970 to 2,224 in 1980.

THE PRELIMINARY FIGURES show Sun City West with 3,741 in 1980. Housing unit figures were unavailable in the report.

The number of Youngtown housing units increased from 1,093 to 1,421, a jump of 30 percent.

Peoria had one of Maricopa Coun-

ty's largest increases in housing units between the two census counts, with housing increasing 234.9 percent, from 1,397 units in 1970 to 4,678 in 1980.

HOWEVER, PEORIA'S population only increased by 139.2 percent—from 5,110 to 12,223.

Glendale's population expanded by 156.1 percent, the figures indicate, growing from 36,228 in 1970 to 92,797 in 1980.

At the same time, Glendale's housing grew by 214.6 percent, to 33,933 units from 10,787.

THE REPORT INDICATES that Maricopa County's population grew by 55 percent, from 971,228 in 1970 to 1,505,447 in 1980, while the state of Arizona's population grew by 52.9 percent, from 1,775,399 in 1970 to 2,714,013.

The preliminary figures were gathered by the federal government, but were obtained through the state because federal agencies are not presently releasing census figures. A Commerce Department official said this was because of litigation filed by states and municipalities over the 1980 census.

Retirees called key to economy

SUN CITY — The good savings habits of retirees here "hold the key to the nation's (economic) recovery," said Gary Driggs, president of Western Savings and Loan Association.

Speaking before about 400 retirees during Forecast Eighty-Two last week, Driggs said, "Sun City is a national example for savings. The future of the country is in your hands and of the other savers."

He said the more than \$1 billion in savings and loans and banks in Sun City helps reduce interest rates by providing capital for loans.

With President Reagan's economic program seeming to slow inflation, the stage is set for moves to lower interest rates, Driggs said.

"Lower interest rates is the single key to economic growth," he said, adding that the rates will come down through a combination of reduced borrowing and increased savings.

"The people sitting in this room are the

backbone of savings."

During the 1970s, "we tried to borrow our way to prosperity," Driggs said.

"The more you could borrow, the richer you could get," he said.

This was the prevailing wisdom because people could borrow money at rates below the rate of inflation, he said.

But by the beginning of the 1980s, "as inflation has slowed, people have had to pay back in real dollars," Driggs said.

"People should live within their income," he said.

In a similar presentation last year, Driggs said reducing the federal deficit, and therefore government borrowing, is the key to reducing interest rates.

Asked later what he thought of Reagan's proposed budget deficits, which are estimated to be nearly \$100 billion this year, he said, "I think the budget should be cut, all of it, including defense."

Driggs said Sun City leaders "can have a national impact on Congress to make the

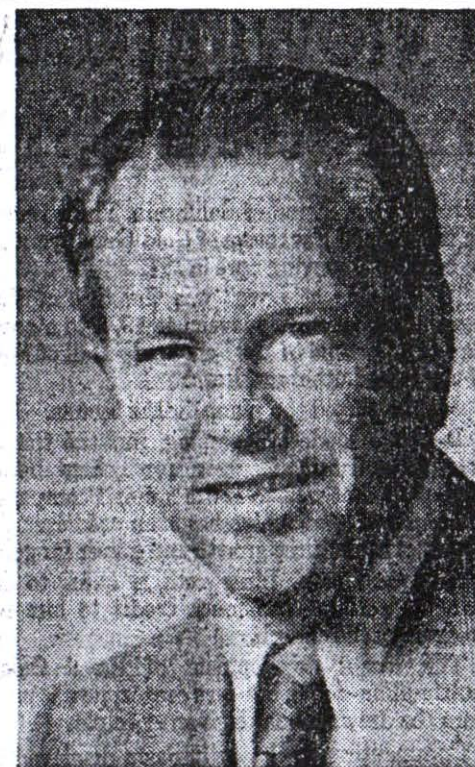
cuts that need to be made."

While answering questions from retirees after his presentation, he said leaders in the community can help lead the fight to solve the future funding of Social Security by encouraging congressmen here and in other states to allow the minimum age to receive full Social Security benefits to gradually rise from 65 to possibly 67 or 68.

"If they inch back two or three years they can solve the whole problem," Driggs said, noting that people today are robust at age 68 and many don't need and don't want to retire at 65.

He also called for the elimination of ceilings on the amount retirees can earn and still qualify for Social Security benefits.

"You can play a big role in making sure the country does the right things, makes the right decisions so we can have the foundation for prosperity in the future," Driggs said, predicting that changes in Social Security recommended by Reagan "will eventually get bipartisan support."



Gary Driggs

Residents' savings in communities total \$1.5 billion

The combined savings of residents of Sun City and Sun City West are nearing \$1.5 billion and represent nearly 8.5 percent of all savings in the state, according to records compiled by *The Arizona Republic*.

The figures show the retirees save in greater amounts than others in the state.

The retirement communities make up less than 2 percent of the state's population, according to a 1982 economic forecast prepared by Western Savings and Loan Association.

However, total savings in Sun City and Sun City West as of Dec. 31, the latest

available figures compiled by the Del E. Webb Development Co., total \$1,493,488,923.

The studies show the growth of savings in the retirement communities also is faster than the rest of the state.

During 1981, total savings grew in Arizona by 6.7 percent from \$16.6 billion to \$17.7 billion, according to the Western Savings report.

In Sun City and Sun City West, savings grew by nearly 10 percent from \$1.34 billion to \$1.49 billion, according to the figures supplied by Webb.

The highest rate of growth occurred in Sun City West, which more than doubled its total savings during 1981 from \$47.6 million to more than \$109.2 million, the figures show.

Savings growth in Sun City was less steady, and total savings actually dropped slightly there from \$1.33 billion to \$1.31 billion between March and June. The total climbed back to \$1.33 billion by September, however, and finished the year at \$1.38 billion.

Savings growth in Sun City West was steady both in banks, increasing from \$23 million to \$49 million, and in savings and

loan associations, jumping from \$24 million to \$60 million.

The average savings per resident in Sun City West rose to \$14,577.

However, Sun City savings and loan associations actually lost ground in 1981, moving from a high of \$745 million in December 1980 to a low of \$731 million in June before recovering to \$742 million in December.

Bank savings in Sun City rose from \$553 million in December 1980 to \$641 million in December.

The 1982 S.C. Long Term Care Survey
A Statistical Profile of Resident Characteristics, Attitudes
& Preferences
 Michael Baker, Ph.D. CHAPTER I
 U. of Az. Tucson 9/82
 SOCIAL AND DEMOGRAPHIC CHARACTERISTICS

In this chapter we first present data on the time of migration to the Sun City area and the states and regions of previous residence. We then report on what residents like most and what they like least about the area. This is followed by household, family and individual demographic characteristics and income data.

Length of Residence and Previous Residence

The development of Youngtown began in the late 1950s and Sun City was opened in 1960. Housing became available in Sun City West in 1978. The earliest year of arrival reported by a respondent in this survey was 1960. Projecting from our sample, 50% of the residents of the Sun City area arrived before 1975. Table I.1 shows the proportion of current residents who moved to the Sun City area during calendar periods that roughly correspond to major phases of development.

Table I.1 Distribution of Residents Among Five Arrival Cohorts

Period	Development Stage	Percentage
Before 1966	Peoria Ave. to Grand Ave.*	7.5
1966 - 1970	South of Peoria Ave.	13.0
1971 - 1975	Grand Ave. to Bell Road*	33.1
1976 - 1978	North of Bell Road*	22.6
After 1978	Sun City West	23.8

*Major thoroughfares which cross the Sun City area.

n = 551

Of course, period of arrival does not identify the current residential location within the area. These two variables are crossed in Table I.2. The proportions who now live in each of four sections of the Sun City area and who also moved to the area during the main period of development for that same area are shown in Table I.2 (enclosed by brackets []). Those values to the right and above these bracketed values are households which have moved at least once within the area since their arrival. Thus, for example, over 25% of the respondents now living north of Bell Road must have lived in the area south of Bell Road at some time as the area north of Bell Road was developed after 1976. Overall, those above the diagonal account for 10.3% of the total sample. An unknown portion of those on the diagonal and below it have lived in more than one place in the Sun City area. While our data do not permit precise estimates, relocation within the Sun City area is clearly not an uncommon occurrence.

Table I.2: Period of Arrival Among Respondents in Four Sub-Areas Corresponding to Major Development Phases of the Sun City Area

Move to Sun City Area	Current Residence			
	South of Grand	Between Grand and Bell	North of Bell	Sun City West
Before 1971	[43.2%]	16.0%	7.1%	-
1971 - 1975	20.8	[55.8]	18.8	4.1%
1976 - 1978	21.6	12.2	[57.6]	9.5
After 1978	14.4	16.0	16.5	[86.5]
	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
n	236	156	85	74

Note: Unweighted values are used in this table.

Table I.3 shows the proportions of residents who have been in the Sun City area for various time periods. The average duration of residence is 7.8 years. Inspection of the year-by-year arrival cohorts indicates that 1972 and 1978 (the year Sun City West opened) were peak arrival years.

Table I.3: Number of Years Lived in the Sun City Area

Less Than 5 Years	33.5%
5 to 9 Years	31.8
10 to 14 Years	24.1
15 to 19 Years	6.7
Over 20 Years	3.9
	<hr/> 100.0%

n = 551

The sampling procedure and the months when interviewing was done were designed to include part-time residents in the sample. Table I.4 contains the distribution of residents by number of months per year spent in the Sun City area. Assuming that residence for six months or less constitutes part-time status, a total of 9.2% of the residents in the Sun City area are part-timers -- "snowbirds." Almost 50% of the residents leave the area for at least one month out of the year.

Respondents were asked to identify the state in which they lived prior to coming to the Sun City area. In all, 42 states and several foreign countries were identified as locations of previous residence. Table I.5 lists the 13 states contributing the largest shares of Sun

City area residents. These 13 states account for 75% of the settlers in the Sun City area.

Table I.4: Number of Months Per Year Spent in the Sun City Area

Number of Months	Percentage
Twelve	51.4
Eleven	13.2
Ten	14.0
Nine	7.3
Eight	2.8
Seven	2.2
Six	6.4
Five	1.6
Four	1.2
	100.0

n = 551

Table I.6 identifies the ten or 11 top contributor states (ranked in descending order of numbers of migrants) during three calendar periods. The numbers shown before each list of states contained in this table indicate the overall rank orderings given in Table I.5. This table shows that Illinois always has been the largest contributor to the Sun City area. Michigan, on the other hand, was the second largest contributor in the period before 1973 but has fallen to eighth rank since 1977. Meanwhile, Arizona which shared tenth place with Kansas before 1973 has moved up to third position during the period following 1977. It may surprise some that California is a source of many migrants to the Sun City area.

Table I.5: Proportions of Residents From
Each of the 13 Most Frequently Reported
States of Previous Residence

1. Illinois	17.4%
2. California	10.4
3. New York	6.9
4. Michigan	6.5
5. Arizona	6.1
6. Wisconsin	5.5
7. Minnesota	4.9
8. Ohio	4.8
9. Pennsylvania	3.4
10. Colorado, Iowa & Missouri	3.1 (each)
All-Other States and Countries	24.8
	<u>100.0%</u>

n = 550

Previous research on elderly migration has demonstrated an overall tendency for elderly migrants to be drawn to the southwest from the north central region, while Florida has drawn heavily on the northeastern states (Biggar, 1980; Flynn, 1980). The significance of the flow of migrants from the north central states to the Sun City area is confirmed by this survey. However, there are other trends that suggest additional factors besides weather and personal contacts that influence some individuals choose to locate in this area.

The data of Table I.6 suggest three possible factors influencing the volume of migration from the various states. As one might expect, one is total population. More frequently than not, the state of prior residence is one of the more populous states.

Table I.6: Most Frequently Reported States of Previous Residence Among Each of Three Arrival Cohorts

Moved to Sun City Area		
Before 1973 (n = 197)	From 1973-77 (n = 163)	After 1977 (n = 180)
1. Illinois	1. Illinois	1. Illinois
4. Michigan	2. California	2. California
2. California	7. Minnesota	5. Arizona
3. New York	4. Michigan	3. New York
6. Wisconsin	5. Arizona	8. Ohio
	&	
7. Minnesota	6. Wisconsin	Indiana
10. Colorado	9. Pennsylvania	6. Wisconsin
&	&	
10. Iowa	3. New York	4. Michigan
8. Ohio	10. Iowa	7. Minnesota
5. Arizona	8. Ohio	10. Missouri
&		
Kansas		

Note: An "&" between states means each had an equal share.

The migration research cited above indicates that states from within the north central region should be major sources of settlers in the Sun City area. Our data confirm that region of origin is a second important factor. Thus, the north central region (which we define here to include Pennsylvania) accounts for 32.2% of the population over age 65 nationally and was also the region of previous residence for 57.3% of the residents of the Sun City area. The northeastern region, the location of previous residence for 11.2% of the residents of the Sun City area, contains 17.8% of all U.S. residents over 65 years of age. The western states contribute to the Sun City area in proportion to their share of all elderly persons in the United States; the south contributes

a much smaller proportion (7% versus 16.8%). Regional patterns to migration are probably a combination of climate, distance and the fact that people often move to an area such as Sun City after visiting there with previously relocated friends from their home town or hearing about it from such friends (Gober and Zonn, 1983).

Most of the immigration from western states is from California and Arizona. This suggests that a third possible factor, proximity, that may have some influence on migration decisions. Some people may move to the Sun City area from California to escape the damp or even polluted environments of some metropolitan areas of that state. It is also possible that lower costs of housing and of living in general have been factors in the decision of California retirees to leave that state for nearby Arizona. Gober and Zonn (1983) also found substantial numbers of area residents with kin in southern California. Of course, California is the most populous state. We have no way of telling which of these several factors contributed most to move decisions of the approximately 5,800 former Californians now living in the Sun City area.

Arizona is increasing in importance as a market for home buyers for Sun City and Sun City West. Examination of age at arrival data does not suggest, for example, that people who move from within Arizona to Sun City are individuals or families who have previously retired to Arizona and then relocated to the Sun City area. The average age at arrival of all persons moving to the Sun City area is 63 years. The average age at arrival among those who have lived previously in Arizona is 57 years. This pattern may reflect the maturation of this area as a community. Sun City may becoming attractive to persons over 50 who are still in the work force as well as to Arizona retirees.

Table I.7 provides another breakdown of the data on previous residence and period of migration. After a slow start, the northeast region has roughly held to a constant share while the north central region has gradually lost some of its dominance to western states in particular and, to a lesser degree, to southern states.

Table I.7: Regions of Residence Prior to Living in Sun City by Period of Arrival

Region of Previous Residence	Moved to Sun City Area				
	Before 1966	1966-1970	1971-1975	1976-1978	After 1978
Northeast	6.1%	11.4%	10.7%	12.9%	12.0%
North Central	66.5	60.3	60.6	59.8	48.2
South	3.3	4.0	9.1	6.2	7.8
West	24.1	24.4	19.6	21.1	32.0
	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
n	41	72	183	125	131

Note: Time periods correspond to development phases identified in Table I.1.

It has already been noted that about 9.2% of the population live in Sun City for less than six months per year (see Table I.4). Table I.8 identifies the region of previous residence among those who live in the Sun City area for varying periods of time each year. The top half of the table shows the number of months per year spent in the area among households from the four major regions. The bottom half of the table shows the region of previous residence among those living in the Sun City area for various periods of time each year. The data in Table I.8

indicate that those coming to the Sun City area from the northeast are somewhat more likely not to stay in the Sun City area for a full 12 months. Northeasterners are also more likely to be snowbirds than are residents from other regions. Part-time residents are least likely to come from states in the south.

Table I.8: Months Spent in Sun City Area (SCA) Each Year and Region of Previous Residence

Distributions Among Regions					
Months/Year in SCA	Region of Previous Residence				Totals
	North East	North Central	South Atlantic	West	
Less Than 6	12.3%	8.0%	1.7%	11.1%	9.1%
7 to 9	14.3	12.0	2.2	13.9	12.2
10 to 11	32.4	28.9	39.5	18.3	27.2
12	40.9	51.2	56.6	56.7	51.5
	100.0%	100.0%	100.0%	100.0%	100.0%
n	62	313	39	130	544

Distributions Among Time Intervals					
Region of Previous Residence	Months/Year Spent in SCA				Totals
	Less Than 6 Mos	7 to 9 Mos	10 or 11 Mos	12 Mos	
Northeast	15.1%	13.5%	13.3%	8.9%	11.2%
North Central	52.5	57.7	60.7	57.3	57.3
South	1.3	1.3	10.2	7.7	7.0
West	29.3	27.5	15.8	26.1	23.5
	100.0%	100.0%	100.0%	100.0%	100.0%
n	47	65	150	282	544

Practically all families who move to the Sun City area are husband and wife couples. As the data to be presented later in this chapter will show, life expectancy and age differentials among married couples in the area are such that those who survive are likely to be females. Who made the decision to move to the Sun City area could be significant in determining how well widows and widowers cope with the loss of a spouse. Table I.9 suggests that the conventional wisdom about decision-making among couples does not hold for those that move to the Sun City area. In the overwhelming majority of families (70.3%), the decision was reportedly a joint one. Among the few respondents indicating that a spouse made the decision, about as many were men as were women. Because this question entailed a retrospective report on a choice some might perceive as having a right and wrong answer, the findings should be interpreted with caution.

Table I.9: The Move Decision

"Who's decision was it to locate in the Sun City Area?"	
Joint Decision	70.3%
Wife	15.5
Husband	14.2
	<u>100.0%</u>
n = 548	

What Residents Like and What They Dislike About the Sun City Area

Elderly people generally move less frequently than younger adults and after retirement most people remain in the communities in which they have lived and worked (Wiseman, 1980). A small fraction of all elderly people move to large organized retirement areas such as Sun City and Sun City West. Many people have raised questions about how satisfying life really is in these communities -- particularly after the newness wears off. Responses to a number of items in this survey do not support the notion that people who move to the Sun City area and remain there sooner or later become disappointed with life in the area. We do not have data on why people leave the Sun City area, but previous research on migration indicates that elderly persons who do return to the state of their origin are more likely to be older, widowed and female than other aged migrants (Longino, 1979).

People were asked what they liked best and what they liked least about the area. Table I.10 contains the responses to the first question. The dry, mild winters and the overall quality of the community environment are clearly the positive aspects of this retirement area that stand out most in people's minds. Recreation facilities and the opportunity to live in a community of age peers are important to another substantial portion of the community. Very few people (0.8%) specifically cited the absence of children as the most desirable feature of this area.

Table I.10: What Residents Like Most About the Sun City Area

Climate	40.5%
Clean, Well Maintained Environment	16.7
Variety of Recreation and Other Activities and Facilities	9.9
The People	9.8
Hassle-Free, Easy Life Style	6.9
No Children	.8
Other Reasons	14.9
Did Not Answer	.5
	<hr/> 100.0%

n = 550

Table I.11 identifies what people said they liked least about the Sun City area. What is possibly most interesting about this table is that so many (28.8%) could think of nothing that they disliked about the area. Otherwise, only the intense heat of summer was frequently identified as the major detraction of the area. Combining those who found attitudes among residents to be too rigid (5.7%) with those dissatisfied with the homogeneity of the age structure and the "ever-presence of death and illness" (4.6%), suggests that about 10% do find something dissatisfying about living in an age-segregated environment. Adding these response groups to those who reported missing family or feeling isolated (4.6%) yields about 14.5% who might be considered dissatisfied to an important degree with the social environment of an age-segregated community.

Table I.11: What Residents Like Least About the Sun City Area

Summer Weather	28.7%
Fixed Attitudes and Prejudice	5.7
Miss Family or Feel Isolated	4.6
Age-Homogeneity, Ever-Presence of Illness and Death	4.2
Controversy Over Incorporation*	3.1
Inadequate Transportation Service	2.6
Performance or Programs of Recreation Centers	2.5
Drivers	2.4
Getting Too Large and Too Busy	2.0
Too Quiet and Uniform	1.4
Grocery Stores Not Convenient	1.0
Snowbirds	.7
Other	11.8
Nothing Wrong, Likes Everything	28.8
Did Not Answer	.5
	<hr/> 100.0%

*Sun City and Sun City West are unincorporated parts of Maricopa County.

n = 550

Respondents were also asked how they viewed life in the Sun City area at present compared to their expectations at the time they moved to the area. The data in Table I.12 indicate that about half the population has found Sun City to be a better place to live than they had expected it to be. Only a small proportion (5.2%) view it as less than what was expected. Sherman (1972) also found overwhelmingly positive evaluations among retirement housing occupants in California.

Table I.12: Current Satisfaction Relative to Expectations
When the Decision to Move Was Made

"How is your life today compared to what you expected it would
be when you decided to locate in the Sun City area?"

Much Better	29.8%
A Little Better	18.0
About As Expected	47.0
A Little Worse	5.2
Much Worse	-
	<u>100.0%</u>

n = 447

To gain some insight into whether or not satisfaction changes with length of residence, Table I.13 presents the responses to the satisfaction question among those who have arrived in the Sun City area during three time periods. The data in Table I.13 suggest that people do not become disenchanted with the Sun City area over time. Once again, we should be cautious in interpreting retrospective evaluations of decisions that might be viewed as reflecting on an individual's own good judgment.

Table I.13: Current Satisfaction Relative to Expectations
When the Decision to Move Was Made by Period of Arrival

Sun City Today Compared to Original Expectations	Period of Arrival		
	1960 to 1972	1973 to 1977	1978 to 1981
Much Better	35.8%	28.4%	26.8%
A Little Better	14.0	19.1	19.5
About as Expected	45.1	45.7	50.0
A Little Worse	5.2	6.8	3.7
	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
n	197	163	191

Household and Family Characteristics

Standard socio-economic data on household or family units and individual respondents were collected in the 1982 Sun City area survey. This section presents data obtained on the sample unit -- the household.

Table I.14 confirms that the Sun City area is clearly a place where couples come to live. Over 66% of all current residents and over 80% of all persons who have moved to the Sun City area since 1977 are a part of two-person households. The overwhelming proportion of two-person households are husband and wife couples. Virtually all of the one-person households (30.2%) are widows. (See, also, Table I.26.)

Table I.14: Household Size By Arrival Cohort

Size	Moved to Sun City Area			
	Before 1973	From 1973-77	After 1977	All Households
One Person	46.2%	25.2%	19.4%	30.2%
Two Persons	53.3	71.2	75.4	66.5
Three Persons	0.5	3.7	4.2	3.0
Four Persons	-	-	1.0	.4
	100.0%	100.0%	100.0%	100.0%
Mean	-	-	-	1.74
n	197	163	191	551

Table I.15 documents the number of children per family and the number of children still living per family. Couples who come to live in Sun City appear to have fewer children than those who do not. The average family size of 3.66 persons compares to an estimate of 4.18 persons per family derived by this author from census data for 1940, when many of the current residents would have been in their thirties.

There are also substantial numbers of childless families in the area. Nationally, about 18% of the female population over age 65 are childless (Federal Council on Aging, 1981, p. 64), compared to nearly 25% of Sun City area families. To the extent that children are an important potential source of support for frail elders living alone, this could be an important statistic. However, consistent with national trends, the trend in the Sun City area may be in a positive direction in this regard. A survey in the mid-1960s that included Sun City, Young-

town and other planned retirement communities in Arizona found that one-third of the sample had no children living.(Bultena and Wood, 1969b, p. 212). The Sun City area survey found that 25.5% had no living children.

Table I.15: Number of Children and Number of Children Still Living

Number of Children	Living or Deceased	Living
None	24.6%	25.5%
One	19.9	22.1
Two	32.5	31.9
Three	15.6	14.0
Four or More	7.4	6.5
	<u>100.0%</u>	<u>100.0%</u>
Mean	1.66	1.56

Note: Among those families with children living there average is 2.07 children per family.

n = 551

Research has shown that spouses are a major source of instrumental and personal support and, therefore, important deterrents to institutionalization (Greene and Monahan, 1982). In addition to the 30.2% who now live alone in the Sun City area, there are substantial numbers of couples in which one member can be expected to outlive their spouse by several years. Table I.16 documents the age differences between husbands and wives in the Sun City area. Among the age groups now living in the Sun City area, it can be expected that women will outlive men on the average of two to four years. This means that anywhere from

75% to 85% of the women in the Sun City area who are currently married will outlive their husbands. Over 40% will outlive them, on the average, for more than four years.

Table I.16: The Difference in Age Between Wives and Their Husbands

The Wife Is:	
10 or More Years Younger	3.8%
5 to 9 Years Younger	10.7
2 to 4 Years Younger	26.6
No More Than 1 Year Younger or Older	36.6
2 to 4 Years Older	8.6
5 to 9 Years Older	10.6
10 or More Years Older	3.4
	<u>100.0%</u>
n = 364	

The needs of surviving widows are already recognized as a major component of the long term care problem nationally (Callahan, 1982). This finding would appear to be equally relevant to the Sun City area. We cannot be certain to what extent factors such as the absence of living children and distance from children will be offset by the presence of supportive neighbors and the relative affluence of residents of this area.

Tables I.17 and I.18 contain data on home ownership in the Sun City area. Clearly Sun City and Sun City West are almost exclusively owner-occupied single-family homes and condominiums (96.1%). Only Youngtown

appears to have a significant proportion of renters (30%). Nationally, 74% of the elderly households own their own home (Paştalan, 1983).

Table I.17: Ownership and Rentership in the Sun City Area

Homeowners	96.1%	
Single Family Units		67.2%
Condominiums		32.8%
Renters	3.9	
	<u>100.0%</u>	

n = 551

Table I.18: Home Ownership in Sub-Areas Within the Sun City Area

Sub-Area	n	Percent Who Own Home
Youngtown	30	70.0
Sun City:		
South of Peoria Avenue	91	100.0
Between Peoria and Grand Avenue	114	97.4
Between Grand Avenue and Bell Road	155	96.8
North of Bell Road	86	97.7
Sun City West	74	94.6
	<u>551</u>	

Table I.19 contains data on use of automobiles and golf carts among residents and means for getting to places outside the Sun City area. Most residents drive a car, while about 4% do not use a car or a golf cart to get around the Sun City area. About the same number of persons (4.6%) reported that they do not go outside of the Sun City area.

Table I.19: Means of Transportation

Use of Automobiles and Golf Carts		
	n	%
Self or Spouse Drive a Car	518	94.0
Self or Spouse Drive a Golf Cart	155	30.4
Self or Spouse Drive <u>Only</u> a Golf Cart	7	1.2
Means for Getting to Places Outside of the Sun City Area*		
	n	%
Self or Spouse Drives	474	86.1
Someone Else Drives	104	19.0
Bus	25	4.7
Taxi	18	3.3
Other Mode	9	1.6
Do Not Travel Outside of Sun City Area	25	4.6

*Note: All methods used recorded; therefore, total is greater than 100.%.

Only 3.2% of the area population is employed. Another 5.8% hold part-time employment and .9% reported that they were looking for work. Tables I.20 through I.25 present data on income sources and levels. As Table I.20 shows, Social Security and real estate and other investments are the most common sources of income among area residents over age 65. It is also most likely that these sources account for the largest proportion of total income. Interestingly, this pattern holds somewhat

more among households of those respondents 75 years or older than it does among those between the ages of 65 and 74. The reverse is true with respect to pension income. About 9% more of those aged 65 to 74 rely on private pension income than do those 75 years of age and older. This difference may reflect improvements in recent years in private pension systems in this country. Table I.20 also suggests that residents of the Sun City area receive little financial support from their children.

Table I.20: Sources of Income By Age Groups

	All Ages		Age Groups		
	n	%	Under 65	65-74	75+
			(%)	(%)	(%)
Public Retirement Income					
Social Security					
(excluding disability)	472	86.6	18.2	87.7	97.0
Veterans	24	4.4	3.0	5.8	3.6
Disability					
(SS, SSI, or VA)	9	1.7	3.0	1.9	1.5
Regular SSI	2	.4	-	.3	.6
Private Retirement Income					
Private Pension	229	60.0	39.4	65.4	56.5
Rental and Other					
Investment Income	461	85.2	69.7	85.4	89.6
Sale of Assets	121	21.9	24.2	21.7	20.6
Assistance From Children	5	1.0	-	.6	1.8
Employment Income	74	13.6	51.5	14.0	7.3

Note: As most households have more than one source of income, column percentages do not sum to 100%.

Tables I.21 and I.22 show reported household income for one and for two or more person households, respectively. The data in these two tables indicate that one-person households (for the most part, elder widows) have much lower levels of income than married couples living in the area. Nearly 12% of the one-person households reported income below \$6,000, whereas only 1.6% reported a similar level among households with two or more persons. Median income of one-person households is about half of that of two-person households (\$10,800 versus \$22,000). These differences are accentuated by an income distribution skewed toward the lower end of the range among one-person households and skewed toward the higher end of the range in households of two or more persons. Table I.23 summarizes the distribution of income among all households.

Table I.21: Annual Income of
One-Person Households
(30.2% of All Households)

Below \$3,000	1.7%
\$3,000 to \$4,500	3.9
\$4,501 to \$6,000	6.3
\$6,001 to \$8,000	9.1
\$8,001 to \$10,000	14.6
\$10,001 to \$12,000	16.3
\$12,001 to \$15,000	10.7
\$15,001 to \$18,000	10.3
\$18,001 to \$22,000	10.1
\$22,001 to \$25,000	6.5
\$25,001 and Above	10.6
	<hr/> 100.0%
Median	\$10,800
<hr/>	
n = 134	

Table I.22: Annual Income of Two or More Person Households
(69.8% of All Households)

Below \$6,000	1.6%
\$6,000 to \$8,000	1.9
\$8,001 to \$10,000	3.0
\$10,001 to \$12,000	5.2
\$12,001 to \$15,000	13.1
\$15,001 to \$18,000	11.4
\$18,001 to \$22,000	8.4
\$22,001 to \$25,000	11.8
\$25,001 to \$30,000	16.9
\$30,001 to \$40,000	13.1
\$40,001 and Above	13.8
	<hr/> 100.0%
Median	\$22,000
<hr/> n = 315	

Table I.23: Annual Income of All Households

Below \$6,000	4.6%
\$6,001 to \$8,000	4.0
\$8,001 to \$10,000	6.4
\$10,001 to \$12,000	8.5
\$12,001 to \$15,000	12.4
\$15,001 to \$18,000	11.1
\$18,001 to \$22,000	8.9
\$22,001 to \$25,000	10.2
\$25,001 and Above	33.9
	<hr/> 100.0%

Note: n = 449 or 81.2% of all respondents. Comparison of those who provided income data with those who refused revealed no statistical differences on a variety of socio-demographic and health status variables.

Over 80% of all respondents answered our income questions. A comparison of those who were willing with those who were unwilling to state their annual income revealed no significant differences on a variety of socio-demographic and health status variables.

Table I.24 compares income distribution data from the 1982 census with survey data for comparable census tracts. The greatest differences between survey and census data lie at the extreme values. Refusal to be interviewed, refusal to report income and an unwillingness of some respondents in this affluent community to admit that they have little income might account for the lower proportions in the lower income ranges. It is more difficult to speculate on the reasons why many more respondents to the Sun City survey reported incomes of \$25,000 and above than was true in the census. Perhaps some people suspect a connection between the census bureau and the IRS.

Table I.24: Income Distribution as Reported in 1982 Sun City Area Survey Compared to 1980 Census

	1982 Survey	1980 U.S. Census*
Less Than \$8,000	7.9%	14.5%
\$8,000 to \$9,999	6.4	9.5
\$10,000 to \$14,999	21.9	21.6
\$15,000 to \$24,999	31.9	30.8
\$25,000 and Above	31.6	23.4
	100.0%	100.0%

*Source: U.S. Department of Commerce. Advance Estimates of Social, Economic and Housing Characteristics - Arizona. Washington, D.C.: GPO (PHC80-S2-4), Table P-4.

Table I.25 documents a trend toward higher income levels in the Sun City area. The income values are levels of income at the time of the survey among households that arrived in the Sun City area within each of the five designated time periods. Mean income among the most recent arrival group is nearly 50% higher than that of the first arrival group. Table I.25 does not show the additional fact that the income distribution in the most recent arrival group is much narrower than that of the earlier arrival groups.

Table I.25: Changes in Housing Costs 1960 to 1980 Compared to Household Income in Sun City and Sun City West in 1981

Average Cost of New Housing		Period Arrived in Area	Mean Income of Two-Person Households
Year	Sun City and Sun City West*		
1960	\$11,120	1960-62	\$14,000
1965	\$18,540	1963-67	\$15,500
1970	\$26,150	1968-72	\$16,600
1975	\$42,607	1973-77	\$18,300
1980	\$87,494	1978-81	\$20,000

* Source: Sun City. Draft of case study report prepared by the Housing Policy Center, University of Michigan.

Note: The median value of elderly owner-occupied housing in the U.S. in 1980 was about \$35,000 (Pastalan, 1983, p. 85). In 1980, the median value of housing in Sun City was \$54,000 for houses and \$42,000 for townhouses/condominiums and in Sun City West median value was \$65,000 for houses and \$59,000 for townhouses/condominiums (Hunt et al., 1982, p. 19).

Also included in Table I.25 are figures on the average cost of new housing in Sun City and Sun City West at the midpoint of the arrival

period for which income data are shown. The more than seven-fold increase in the cost of new housing, which has outpaced the increases in housing costs nationwide, provides further evidence that the income structure of the Sun City area has changed substantially in the past 20 years.

Individual Demographics

The final group of tables in this chapter focuses on respondent or individual characteristics. Although the sample unit was the household, measures were taken to reduce bias that might occur from interviewing the first available adult household member in an area where 97% of the households have one or two members. These measures are described in the introduction to this report and Appendix A. Thus, we consider it reasonable to treat the sample of individuals as representative of the community at large.

Table I.26 presents a weighted age distribution. The age range 65 to 80 includes 67% of the total population and reflects two facts. One is that the date of retirement is the time when most people come to the Sun City area and the other is that the area has existed for over 20 years.

Table I.27 documents once again the predominance of couples in the area and the large number of widowed females. Among female respondents, 36.4% are widowed and among all those widowed 80% are female.

Table I.26: Age Distribution

Below 60	5.7%
60 to 64	13.2
65 to 69	22.7
70 to 74	24.4
75 to 79	20.0
80 to 84	9.3
85 and Above	4.8
	<hr/> 100.0%
Mean Age	71.2 Years
Median Age	70.9 Years
<hr/> n = 550	

Table I.27: Marital Status by Sex

	Female	Male	Total
	<hr/>	<hr/>	<hr/>
Married	57.1%	82.8%	67.1%
Widowed	36.4	14.8	27.7
Never Married	4.4	1.0	3.2
Divorced	2.1	1.4	1.9
	<hr/> 100.0%	<hr/> 100.0%	<hr/> 100.0%
n	338	209	547
<hr/> n = 448			

Table I.28 contains data on educational attainment. Those with four years of high school or more make up 89.3% of the residents of the Sun City area. Nationally among whites over the age of 65 only 42.8% have achieved a corresponding level of education. In the 1960s, Bultena and Wood (1969b, p. 204) found that 43% of the male Arizona retirement

community residents they interviewed had one or more years of college. In the Sun City survey of 1982, 63.2% of all males interviewed reported having some college.

Table I.28: Education by Sex

Level of Education	Females	Males	Total
Post-Graduate Degree	5.7%	12.6%	8.4%
Bachelor's Degree	18.4	23.0	20.1
Some College	32.0	27.6	30.3
High School Diploma	35.0	23.2	30.5
Some High School	7.9	12.0	9.6
Eight Years or Less	1.0	1.6	1.2
	100.0%	100.0%	100.0%
n	336	206	542

In addition to higher overall levels of educational attainment among Sun City area residents when compared to older persons across the nation, the differences between attainment among men and women in the area are smaller than they are nationally. The ratio of men to women who have a college degree in the Sun City area is 1.42. Nationally the male-female ratio for all persons (regardless of age) with a college degree is 1.72 (U.S. Department of Commerce, 1981).

The higher educational levels evident in the Sun City area are paralleled by the patterns of employment shown in Table I.29. One-third of the population in the Sun City area has worked or now works in a professional or technical field (9% are currently employed). By

comparison, at a time (1960) when most of the current residents in the Sun City area still would have been in the labor force, only 11.4% of the U.S. population was employed in professional or technical fields (U.S. Department of Commerce, 1981, P. 401).

The dominance of professional occupations is further reflected in the proportions in managerial versus professional employment, which are the two occupational categories most likely to generate the income patterns observed in the Sun City area. Among men, almost three times as many reported professional or technical lines of work as reported managerial work. Nationally, the proportions in 1960 were 13.6% and 10.9%, respectively (U.S. Department of Commerce, 1981). The Arizona retirement community study cited above (Bultena and Wood, 1969b.) found fewer men in professional or managerial occupations (43%) than we found in this survey (59.9%).

The distributions of the types of work among men and women reflect traditional sex divisions. Men dominate in professional and managerial and craft positions. Women reported employment as a housewife most frequently; otherwise, clerical lines of work dominated. However, Sun City area women have also made greater inroads into the professional and technical fields than have women of their age group nationally. Table I.29 indicates that there were more female professionals than females with clerical work backgrounds (27.8% versus 24.9%, respectively). Nationally, in 1960 less than half as many women were in professional or technical jobs as were in clerical jobs (U.S. Department of Commerce, 1981, p. 401).

Table I.29: Primary Occupation by Sex

"What kind of work have you done for most of your adult life?"			
	Women	Men	Total
Profession or Technical	27.8%	41.5%	33.4%
Housewife or Never Worked	29.6	.5	18.1
Clerical	24.9	5.3	16.8
Managerial (non-farm)	8.6	18.4	13.3
Craftsperson	1.8	13.5	6.0
Sales	3.3	7.7	5.4
Operative	.9	5.8	2.6
Service Worker	2.9	1.8	2.1
Farmer or Farm Management	.6	3.4	1.6
Laborers	.9	1.0	.8
	100.0%	100.0%	100.0%
n	338	207	547

CHAPTER V

SUMMARY

The purpose of this report has been to provide a descriptive profile of the Sun City area (Sun City, Sun City West and Youngtown) based on results obtained from the 1982 Sun City Area Long Term Care Survey. We have presented frequency distributions and some elementary cross-tabular presentations of most of the measures included in the in-household portion of this survey.* Given the data presented thus far, it is possible to begin to draw some inferences with respect to long term care needs that warrant the attention of the communities covered by this survey. However, interpretation of the data with respect to such issues is primarily reserved for subsequent reports. In this concluding chapter we will highlight the central findings reported in narrative and tabular form in Chapters I through IV.

Socio-Economic Characteristics

- Ninety-one percent of the residents of the Sun City area live in the area at least six months out of the year, although over one-third spend at least two months each year away (Table I.4).
- The average length of residence in the area is 7.4 years. Many residents appear to have moved at least once since they first settled in the Sun City area.
- The north central states are the largest source of Sun City in-movers, with Illinois providing 17.4% of the residents (Table I.5).

*A mail-back questionnaire and some items included at the specific request of the university researchers identified in the introduction to this report will be reported on separately.

- Arizona has become an increasingly important source of in-movers to the Sun City area over the years. Since 1977 it has been the third largest contributor state behind Illinois and California (Table I.6).
- Seasonal residents come from all regions of the country but somewhat more frequently from the northeast and the west than from other regions (Table I.8).
- The decision to locate in the Sun City area was described as a joint decision between husband and spouse in 70.3% of the cases (Table I.9).
- Climate is the most frequently cited (40.5%) desirable feature of the Sun City area (Table I.10).
- The hot summers are the least desirable characteristic of the area (28.7%); but 28.8% could think of nothing they disliked about the area (Table I.11).
- Nearly 50% of the residents describe the Sun City area as being better than they had expected it to be (Table I.12). The proportion expressing this view appears to be unaffected by length of residence in the area.
- Two-person households comprise 66.5% of all households and 30.2% are one-person households (Table I.14).
- About 25% of the families are childless and the average number of children per family is 1.66 (Table I.15).
- Among married couples (which constitutes 67% of the households), age differences between marital partners imply that in at least 75% of the cases wives will outlive husbands, adding to the already sizable cohort of older single women in the area (Table I.16).
- Ninety-six percent of the Sun City area households live in owner-occupied homes (Table I.17). Only Youngtown appears to contain a significant proportion (30%) of rental units (Table I.18).
- In 94% of the households at least one member drives a car, while 4.6% reported that they never leave the Sun City area.
- Social Security, investment income and private pensions are the primary sources of income of retired households. Only 3% of individuals over age 75 are not covered by Social Security (Table I.20).

- Median income among one-person households is \$10,800 (Table I.21). Although this is well above the national average among single-person elderly households, it is considerably below the median income of \$22,000 for two-persons households in the Sun City area (Table I.22).
- Nearly 12% of the one-person households have an annual income of less than \$6,000 per year (Table I.21).
- The incomes of new residents appear to have been increasing over the years. In 1982, the average income of two-person households was \$14,000 per year among families who came to the area between 1960 and 1962. Among those who moved to the area between 1978 and 1981, the average income was \$20,000 per year for two-person households.
- Median age in the area is 70.9 years, mean age is 71.2 years and 34% of the residents are over 75 years of age (Table I.26).
- Eighty-nine percent of the Sun City area residents are high school graduates and 29% are college graduates (Table I.27).
- Among men, the professional and technical occupations are dominant. Among women, primary occupations reported are housewife (29.6%), professional or technical (27.8%) and clerical (24.9%) (Table I.29).

Health Status, Medical Conditions and Health Services Utilization

- Among those over age 65, 78.2% report that their health is "good" or "excellent." This compares to 69% observed in national samples of the elderly (Table II.1).
- Over one-half indicate that health problems interfere to some degree with everyday activities (Table II.3). The frequency with which this occurs is significantly higher among those 75 years or older than it is among those under 75 years of age (Table II.4).
- The pattern of reported chronic and other medical conditions in the Sun City area is similar to that observed in national samples although the prevalence rates are lower (Table II.5).
- Substantial portions of those with bothersome hearing loss and foot problems report that they are not receiving medical care for these problems (Table II.7).
- Mobility problems and difficulties in transferring are the most common activity limitations reported by area residents (Table II.9).

- Eating alone (29.5%) and a recent change in weight (21.9%) were the most frequently mentioned conditions that could be indicative of nutritional problems (Table II.12).
- Nearly one-half of those over the age of 65 have been to a physician within the past six months compared with about one-quarter of those interviewed in national samples of the elderly (Table II.18).
- Hospitalization rates among Sun City area residents are quite similar to those observed in national samples (Table II.19).
- Area residents make regular use of dental services, although one-third of those who reported using dentures have not seen a dentist within the past year (Table II.20).
- Medication usage is, on the average, 1.4 medications per person among those age 65 and older (Table II.21).
- Only 20.7% reported that they had never used any of 24 listed services. The average number of services used is two, but utilization tends to be concentrated among medical care agencies and agencies that administer federal benefit programs of Medicare and Social Security. Nearly one-half of the residents have used Boswell Hospital's emergency room. Knowledge of and use of services such as telephone reassurance, hospice and mental health counseling is much less frequent (Table II.23).

Family Interactions and Community Involvement

- All area families with at least one child living report contact during the two preceding weeks. Although those with more children report more frequent contacts overall, those with fewer children reported more frequent contacts per child (Table III.1).
- Proximity appears to bear on frequency of contact, as 79.1% of those with children in Arizona report three or more contacts during the previous two weeks compared with 35.7% of those who did not have children living in Arizona.
- Over 78% have living brothers and sisters and three-quarters of this group report contact with their siblings during the previous two weeks (Table III.3).
- When the sample is divided into two groups based on whether or not they have had frequent contacts during the past two weeks with children or siblings, the high contact group proves also to have significantly more contacts with non-relatives than do the low family-contact group (Table III.4).

- Nearly all area residents (96.5%) have some religious affiliation, and 68.3% are Protestant (Table III.5).
- Over one-third of the residents engage in volunteer activities and one-half of the volunteers donate more than five hours per week to their volunteer activities (Table III.7).
- Among residents of Sun City and Sun West, about 25% do not make regular use of the recreation centers to which they belong by virtue of their residence in these communities. This group of non-recreation center users is more likely than regular users to have no children, or have no children living, to live alone, be widowed, over 80 years of age, and experience health problems that interfere a great deal with normal activities (Table III.8).

Attitudes Toward Housing and Services Alternatives

- Among alternatives to single-family housing or apartment living, life care facilities are the most frequently mentioned (87.7%) and boarding homes are the least frequently mentioned (4.7%) housing alternatives residents would choose (from a list of ten such alternatives) if they could no longer live in their own home (Table IV.1).
- Over 25% identify nursing homes as a preferred housing alternative, making it the second most frequently selected housing alternative (Table IV.1).
- Regarding housing needs for the area, 79% believe that more nursing homes are needed and 77% think that more life care facilities should be developed (Table IV.1).
- Two-thirds of the residents believe that Sun City needs subsidized housing, although only 5.1% would choose such housing for themselves (Table IV.1).
- Most area residents are interested in a wide range of home-based long term care services. Home health care and home-delivered meals are the services residents find most attractive and congregate meals, day centers and friendly visiting are least attractive (Table IV.2).
- Residents who have no interest in certain services usually state that they are personally unappealing or that family or friends would provide any needed help or that they are simply not prepared to consider such needs at this time (Table IV.3). However, 72% want government to do more, at least for lower income families, to support expansion of home-based long term care services (Table IV.4).

- Among residents not now participating in an HMO (81%) few (4%) are very interested in this potentially cost-reducing form of medical care (Table IV.6). Interest in the HMO model would apparently be substantially higher if it contained some form of long term care benefit (Table IV.6).

Residents of the Sun City area are, on the average, healthier, better educated and considerably more affluent than older Americans in general. Residents appear to be satisfied with their decision to locate in the area. This fact appears to hold both for those who have recently moved to the area and for those who have lived there for many years. We may presume that those who are truly dissatisfied with life in the area do not stay. Overall, community involvement appears to be substantial and individuals do not lose contact with family as a result of moving to this area.

However, there are those who may not fare as well as they should given the resources of the area. There is a growing cohort of older single women, many of whom may be finding it increasingly difficult to live alone in their own single-family house or apartment. Substantial numbers of people report that health interferes with normal activities, that they are concerned about what might happen if they had an accident or other emergency while they were at home alone, and that they are not receiving medical care that may be important in managing some rather common medical conditions. Some residents may not be well served by the facilities and programs of the recreation centers, which are the only resource for meeting service needs of the Sun City area that are systematically incorporated into its development. These facilities are well suited to the needs and interests of new settlers. However, there is also a process of aging in place resulting in the growth of a

*Further
Bottom
Concern*

population segment with different needs and interests. Is systematic attention to the needs of older Sun City area residents beyond that being provided by the private sector now required? This question will be addressed in detail in subsequent reports.

SUN CITY AND SUN CITY WEST, ARIZONA

F O R E W O R D

This is the story of two amazing side-by-side communities developed from scratch by the Del E. Webb Development Company from cotton and other agricultural fields into the World's Standard for Resort Retirement Living. It is the 1981 Story of Sun City, a city grown to approximately 25,800 homes and 47,600 population in 21 years; of Sun City West that in 3 years has become a city of approximately 3,600 homes and 7,000 population; and about their astonishing economical, social, cultural and recreational attainments with their impact not only on Arizona but throughout America.

This is the story of people --- people who bought homes in Sun City and Sun City West and brought their tremendous mental, physical and financial resources, of which they have given so greatly, to help make these two Cities unique and outstanding in the world.

It all started with a vision by the Webb people of a community made up of beautiful homes and available facilities designed to satisfy the daily needs of "50-year-old and older" population and to foster for them a richly, rewarding way of life --- Active, Resort-Retirement Living.

SIZE AND LOCATION OF SUN CITY AND SUN CITY WEST, ARIZONA

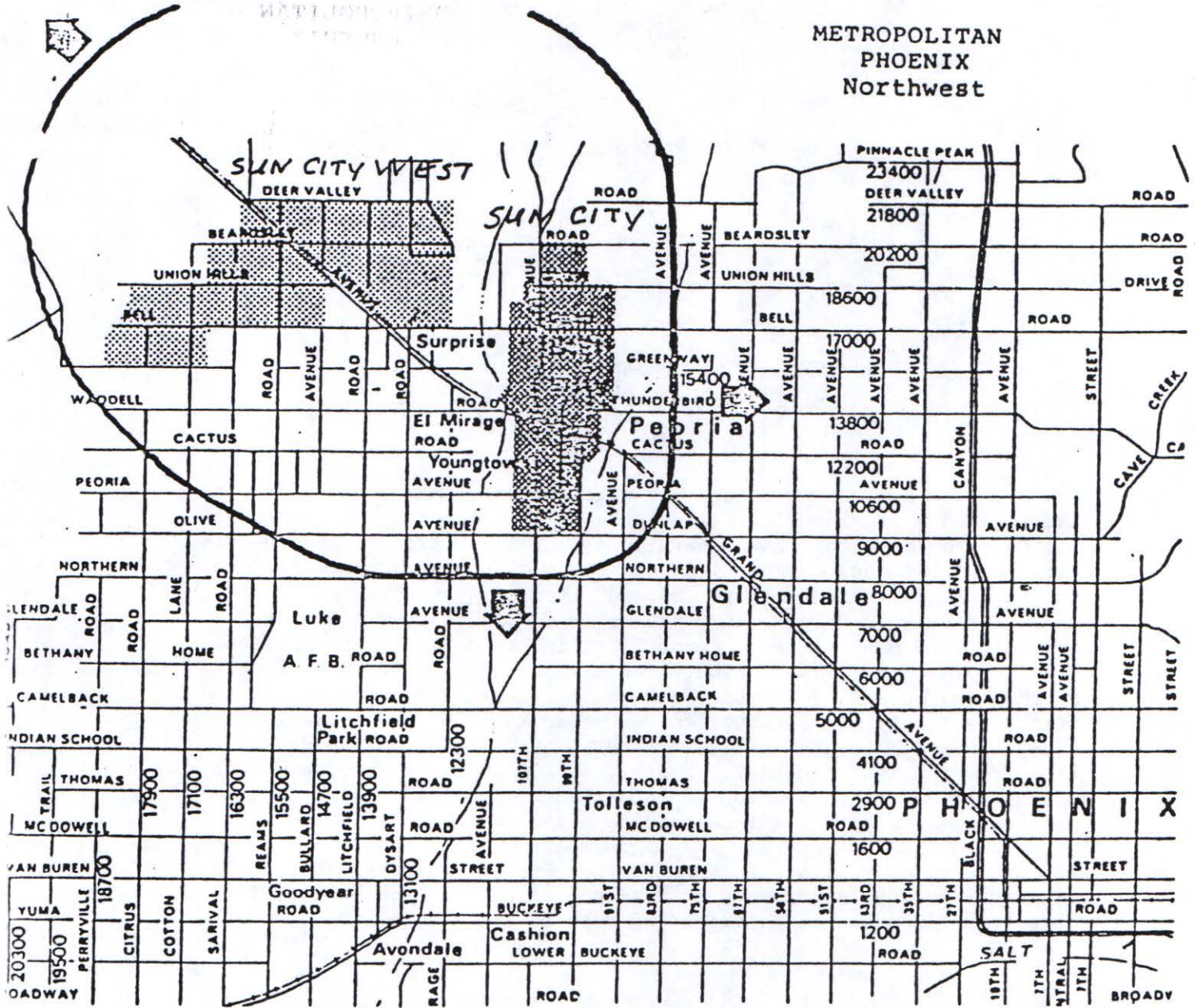
Sun City, Arizona, the seventh largest city in Arizona, and Sun City West, Arizona, are located in the heart of the rapidly growing northwest section of Maricopa County. Sun City is about 15 miles from the center of Phoenix and Sun City West is immediately northwest across the Agua Fria River from Sun City.

Map "A" on the next page shows the location of these two Cities as related to the Greater Phoenix Area and the primary service area of Sun City and Sun City West as well as the general area in which a large portion of the people live who work in or serve these two Cities.

Map "B" shows the Sun City General Plan and many of its facilities. The city is about 14 square miles (8,900 acres) in area, is approximately 7 miles long from north to south, and about 2-1/2 miles wide at its widest point.

Map "C" shows the General Plan of Sun City West, Phase I, which is about 5,700 acres in area. It extends about 3 miles from Bell Road on the south to Deer Valley Road on the north, and at its widest point, about 4-1/2 miles from the Agua Fria River on the east to Grand Avenue on the west. Phase II, which is not shown, extends west of Grand Avenue from Phase I and covers approximately 7,300 acres of land now principally used for agriculture.

METROPOLITAN
PHOENIX
Northwest



Primary and Secondary
Service Areas



- Sun City
- Sun City West
- Primary
- Secondary

WORLDWIDE VISITORS AND BUYERS ARE ATTRACTED
TO SUN CITY AND SUN CITY WEST, ARIZONA

Sun City and Sun City West attract millions of visitors from all over America and many places throughout the world. Among the millions of visitors to these two Cities have been representatives of governments, large corporations, community developers and others who have studied the Sun Cities, tried to copy them and even in Australia and Africa named cities "Sun City." They have come from as far away as Japan, Australia, Germany, France, Canada, British Isles and South America. This international fame accounts for the fact that over three-fourths of the home buyers of Sun City and Sun City West came from out of state --- nearly 15% from California, over 13-1/2% from Illinois, about 6% from Michigan, 5-1/2% from New York, 1/2% from Canada and 2/3% from foreign countries. Whether from Alabama or Wyoming, every state is represented and the residents have served in business, professional or government capacities all over the world.

The millions of visitors to Sun City and Sun City West since the January 1960 opening have spent millions of dollars in the two Cities as well as in Arizona, contributing much to their economy.

(no pages 4+5)

SUN CITY AND SUN CITY WEST OFFER LARGE ASSORTMENT
OF LIVING CHOICES

From the January 1960 inception of Sun City, the Del E. Webb Developers have offered the 50-year-old and older buyers Active, Resort-Retirement Living with a large variety of attractive single homes, duplexes and various types of apartments, many types of recreation, social and cultural facilities and activities to choose from, and a variety of shops and personal services.

Whether it is golf, lawn bowling, painting or bridge, the wide assortment is available. Whether it is participation in one of America's largest hospital auxiliaries or in one of the hundreds of club activities involved in worthwhile charitable and other projects, probably no city or community in America or the world gives its residents such a range of selections to choose from, or in which to become involved. Resumes of many of these activities and projects are outlined on the following pages.

THEIR GREAT SUCCESS DIDN'T JUST HAPPEN

The great success and international fame of Sun City and Sun City West didn't just happen. To see and inspect these two Cities with their beautiful well-kept homes, the large recreation centers, the many golf courses, shopping centers, churches, magnificent hospital and medical centers, and many other evidences of accomplishment, and to talk with the residents about their involvement and way of life since coming to the Sun Cities, one soon begins to realize that it took tremendous planning with a well-followed concept by the developer and a joint participation and involvement by the residents to bring Sun City and Sun City West to their eminence today.

The foundation for success started long before the first shovelful of dirt was dug or the first foundation laid in Sun City. It began with the idea and the development of a concept that has been carried out and expanded throughout the development of these two communities. This concept or pattern included these basic principles:

1. The object of the Webb organization as developers was not only to design, sell and build the best selection and variety of homes to fit the needs of the buyers at outstanding values, but to create a unique new lifestyle in America in Active, Resort-Retirement Living for 50-year-old and older residents.
2. Basic facilities would be provided in advance so they would be available for use when the residents moved in.
3. A close liaison and association would be established and maintained with the residents to assure their participation and assistance in determining in advance the needs and desires of the residents for facilities such as recreation, cultural, social, health care, etc., so they could be built and available for use as needed rather than some promise of the future. The actual name "Sun City" was selected from a resident's submission in a contest run by Webb to name the City.

4. Webb would establish architectural and design controls that would continuously assure the high level of quality, beauty and standards for the Sun Cities to protect the residents.
5. Webb would attract and bring to these two Cities the desired and needed business and health care facilities, necessary professional people and services, and assist the residents in their development of various other beneficial projects such as churches, nursing homes, associations, etc.

The immediate success of this concept was evidenced by the results of the January 1960 premier opening of Sun City in which 272 homes were sold the first month, 1,301 the first year and 1,080 homes were key delivered with a resulting population of about 1,800 residents. Furthermore, in keeping with the second basic concept principle, the promised facilities were there for inspection on the opening day of Sun City along with the model homes. The first recreation center was complete with swimming pool, shuffleboard courts, lawn bowling greens, arts and crafts studios, meeting and card rooms and auditorium. The first nine holes of the North Golf Course was playable and the second nine under construction. A motor hotel and restaurant offered accommodations for visitors and a shopping center provided new residents with the most basic needs. This concept has been followed throughout the development of Sun City and Sun City West.

Throughout the development of these two Cities, the advice and assistance of the extraordinary talented and knowledgeable residents and business leaders have been called on by the developer and freely given by these residents along with their physical and financial resources. This has made it possible to plan, finance, construct and operate a great number of desirable and needed facilities and projects that make these two Cities unique and outstanding.

The sum total 1981 result of all of this, together with the impact it represents, is briefly outlined on the next page and in more detail on other following pages.

HISTORY OF GREAT GROWTH AND ACCOMPLISHMENT

A quick review of available information of Sun City and Sun City West shows remarkable Growth and Accomplishment since their inception. Some are listed below.

Today, these two communities have 8 outstanding Recreation Centers with 3 large indoor bowling facilities, 10 golf courses, 2 large recreation vehicle compounds holding approximately 1,500 recreation vehicles with an estimated value of approximately \$17,300,000, agricultural compounds, a 7,500-seat outdoor amphitheater, a 6,800-seat enclosed Sundome Center for the Performing Arts, a baseball stadium used by the Milwaukee Brewers for spring training and the Sun City Saints National Champion Ladies Softball Team, a museum and 3 libraries, a 271-bed hospital with a medical staff of 236 doctors, over 400 clubs and organizations, about 40 church congregations (25 with their own houses of worship and 1 under construction), more than 375 professional and business complexes, and about 62 offices for financial institutions, 9 shopping centers, 3 country clubs and 1 in process, a fine motel with 97 rooms and 18 apartments, and a 230 Vacation Apartment Complex.

Their economic growth and impact are amazing, as shown by surveys and other available data:

Over one billion, two hundred and fifty million dollars (\$1,250,000,000) in homes at original cost have been sold. At today's market, this would represent more than two and one-half billion dollars (\$2,500,000,000).

Bank and Savings and Loan deposits are nearly one billion, four hundred million dollars (\$1,400,000,000), an increase of about two hundred and seven million dollars (\$207,000,000) from a year ago.

Combined annual income from the residents is over six hundred and thirty million dollars (\$630,000,000), which is over fifty-two million dollars (\$52,000,000) per month, or nearly one and three-quarters million dollars (\$1,750,000) per day.

Their net worth is nearly six billion, two hundred million dollars (\$6,200,000,000).

Total household budget expenditures are approximately four hundred and fifty-one million dollars (\$451,000,000) annually.

Out-of-state buyers who purchased new or resale Sun City or Sun City West homes in 1980 brought to the Sun Cities and Arizona in excess of forty-seven and one-half million dollars (\$47,500,000) in new annual income, over four hundred and ninety-two million dollars (\$492,000,000) in net worth, and are spending about thirty-two million dollars (\$32,000,000) on household budget items.

About 95% of the residents own their own homes, as compared to 72% of the total Metro Area.

These two communities are extremely important to the surrounding communities and Arizona as well. Statistics indicate that one job is created by every six inhabitants of Sun City and Sun City West, and many of the over 9,000 jobs created are held by people living in neighboring towns. There are very few large companies in Arizona with as many employees as the number of jobs provided by Sun City and Sun City West presence.

NEW HOME DELIVERIES, COSTS AND POPULATION

During the 21 years from Sun City's January 1960 opening through December 1980, the Del E. Webb Development Company (DEVCO) has sold, constructed and delivered to the purchasers the number of new homes as listed in the table shown on page 13. The table also shows, in addition to the individual year total, the accumulated totals and similar totals of average and accumulated purchase costs to the buyers in the year purchased, and total estimated population by year and accumulated. Population figures were taken from DEVCO sales records, membership records of the Recreation Centers, and from updating surveys conducted periodically.

The new home purchase prices shown represent original purchase prices and at today's market values the totals would be several times the figures shown. In addition to these home costs shown, purchasers, after delivery of their homes, have spent many millions of extra dollars for such items as landscaping, carpeting, drapes, enclosures of lanais, patios and yards, extra cabinets, and dozens of other extras which have not been included in the new home purchase prices shown.

NEW HOME DELIVERIES - POPULATION - AVERAGE SALES PRICESUN CITY, ARIZONA

Year	<u>NEW MOVE-INS</u>		<u>POPULATION</u>		<u>AVERAGE HOME SALES PRICE</u>		
	<u>Annual Move-Ins</u>	<u>Move-Ins Accumulated</u>	<u>Annual Move-In Population</u>	<u>Total Population</u>	<u>Average Home Sales Price</u>	<u>Approx Dollar Annual Move-Ins</u>	<u>Accumulated Dollar All Move-Ins</u>
1960	1,050	1,050	1,890	1,890	\$11,120	\$ 11,676,000	\$ 11,676,000
1965	374	4,075	673	7,335	15,540	43,648,740	55,324,740 (5 y
1969	1,292	7,291	2,388	13,187	23,140	69,991,548	125,316,288 (4 y
1970	1,694	8,985	3,180	16,367	26,150	44,298,100	169,614,388
1971	2,174	11,159	4,081	20,448	29,003	63,052,522	232,606,910
1972	2,687	13,846	5,105	25,641	30,012	80,642,244	314,249,154
1973	2,420	16,266	4,598	30,239	35,292	85,406,640	399,655,794
1974	2,163	18,429	4,060	34,299	39,136	84,651,168	485,306,962
1975	1,213	19,642	2,249	36,548	42,607	49,443,093	534,750,055
1976	1,214	20,856	2,214	38,762	44,303	53,783,842	588,533,897
1977	2,008	22,864	3,888	42,650	48,040	96,464,320	684,998,217
1978	2,299	25,163	4,474	47,124	57,519	132,236,181	817,234,398
1979	151	25,314	276	47,400	70,267	10,610,317	827,844,715
1980	67	25,381	124	47,524	94,315	6,319,105	834,163,820

SUN CITY WEST, ARIZONA

1978	499	499	1,021	1,021	57,706	28,795,294	28,795,294
1979	2,158	2,657	4,210	5,231	77,248	166,701,184	195,496,478
1980	812	3,469	1,280	6,511	87,499	71,049,188	266,545,666

COMBINED TOTALS - SUN CITY AND SUN CITY WEST

1978	2,798	25,662	5,495	48,145	-	161,031,475	846,029,692
1979	2,309	27,971	4,486	52,631	-	177,311,501	1,023,341,193
1980	879	28,850	1,404	54,035	-	77,368,293	1,100,709,486

Above figures include only new home deliveries. Combined figures show the last three years, as Sun City West deliveries started in October 1978.

AGE, SEX AND MONTHS RESIDENTS SPEND PER YEAR IN SUN CITY

Age, sex distribution and months spent or lived per year by the residents of Sun City are shown below from surveys made of Sun City residents. One feature of comprehensive cross section surveys made in Sun City is that the residents respond far greater than most cities or area surveys and the percent of answers is high enough to give a good cross section and accurate results.

RECAP OF 1969, 1975 AND 1979 SURVEYS

	<u>1969</u>	<u>1975</u>	<u>1979</u>
1. Average Age	67.1	68.4	69.1
Males	68.7	69.5	70.4
Females	65.8	67.3	68.0
2. Sex Distribution			
Males	45.0	48.3	47%
Females	55.0	51.7	53%
3. Persons Per Household	1.8	1.9	1.9
4. Months Living in Sun City			
12 Months	N.A.	75%	60%
9-12 Months	N.A.	17%	28%
6-9 Months	N.A.	7%	10%
Less Than 6 Months	N.A.	4%	2%

DETAILED TABULATION OF NOVEMBER 1979 TAXPAYERS ASSOCIATION
SURVEY BY SUN CITY AREAS INCLUDING
ESTIMATED INCOME, NET WORTH, HOUSEHOLD BUDGET, ETC.

The following information breaks down the Taxpayers Association November 1979 Survey into three Sun City areas, namely, Below Grand Avenue, Between Grand Avenue and Bell Road, and North of Bell Road. This information deals primarily with Sun City family income, net worth, weekly and annual household budgets, rates of attrition or residency changes, and certain comparative analysis.

Significant differences exist in changing residency in the areas which have a marked effect on changes in income, net worth, population ages, health care requirements, etc. The survey shows that 53% of the people living in homes below Grand Avenue moved into those homes between 1970 and 1979 and only about 5½% of the below Grand population were purchasers of the 404 new homes built and delivered in 1977-78 in Unit 10, the balance of 47½% purchased resales. This great population change below Grand Avenue also changed the entire economic levels of that area of Sun City. The average family income rose from about \$6,850 in 1960 to approximately \$18,784 and new home costs from about \$11,200 in 1960 to approximately \$44,303 in 1977 and \$49,446 in 1978, with average resale prices nearly even with new home prices.

Of the people living between Grand Avenue and Bell Road, in November 1979 only about 6% had lived in Sun City prior to 1970 and above Bell Road only 15% prior to 1974, the periods of major development of the two areas north of Grand Avenue.

The aging of the Sun City population was most pronounced below Grand Avenue, with the average male age November 1979 of 72.82 and female age of 70.59 vs. 67.55 for males and 64.77 for females north of Bell Road. The average age of all Sun City has increased about two years between the October 1969 DEVCO survey and the November 1979 Taxpayers Association Survey. Males increased from 68.7 to 70.3 and females from 65.8 to 67.85 during that period.

We have prepared and attached a set of tables from the November 1979 survey, breaking down by the three Sun City areas certain information on incomes, net worth and where they spend their money or household budgets. We would expect that Sun City West would show a continuation of the higher levels of income, net worth, etc., as shown for the progressing new home purchase periods in Sun City.

ESTIMATED AVERAGE PER SUN CITY FAMILY INCOME, NET WORTH AND WEEKLY HOUSEHOLD BUDGET
TABULATED BY 3 SUN CITY AREAS AND TOTAL AREAS - NOVEMBER 1979 S.C. TAXPAYERS ASSN. SURVEY

Average Income Per Family By Sun City Areas and Income Levels													
Income Levels		South of Grand Avenue			Between Grand and Bell Road			North of Bell Road			Total for All Sun City		
Income Range	Ave. Used	No. Replies	%	Total Income	No. Replies	%	Total Income	No. Replies	%	Total Income	No. Replies	%	Total Income
Over \$30,000	\$30,000	62	20%	\$1,860,000	184	29%	\$5,520,000	92	24%	\$2,760,000	338	27%	\$10,140,000
20,000-30,000	25,000	75	24%	1,875,000	216	34%	5,400,000	106	33%	2,650,000	397	31%	9,925,000
15,000-20,000	17,500	47	15%	822,500	102	16%	1,785,000	85	27%	1,487,500	234	18%	4,095,000
12,000-15,000	12,500	52	16%	702,000	63	10%	850,500	22	7%	297,000	137	11%	1,849,500
8,500-12,000	10,000	47	15%	470,000	59	9%	590,000	-	-	-	106	8%	1,060,000
Below 8,500	5,000	30	10%	150,000	19	2%	95,000	13	4%	65,000	62	5%	310,000
		313	100%	\$5,879,500	643	100%	\$14,240,500	318	100%	\$7,194,500	1,274	100%	\$27,379,500
		Average Income Per Family Is 5,879,500 ÷ 313 = \$18,784.35			Average Income Per Family Is 14,240,500 ÷ 643 = \$22,146.97			Average Income Per Family Is 7,194,500 ÷ 318 = \$22,624.21			Average Income Per Family Is 27,379,500 ÷ 1,274 = \$21,490.97		

Estimated Average Net Worth Per Sun City Family By Areas And Net Worth Levels																	
Net Worth Levels		South of Grand Avenue				Between Grand and Bell Road				North of Bell Road				Total for All Sun City			
Worth Range	Ave. Used	No.	Replies	%	Total Worth	No.	Replies	%	Total Worth	No.	Replies	%	Total Worth	No.	Replies	%	Total Worth
Over \$500,000	\$500,000	20		8%	\$10,000,000	49		9%	\$24,500,000	30		11%	\$15,000,000	99		9%	\$49,500,000
250,000-500,000	325,000	47		18%	15,275,000	152		29%	49,400,000	51		20%	16,575,000	250		24%	81,250,000
100,000-250,000	175,000	92		35%	16,100,000	202		39%	35,350,000	109		42%	19,075,000	403		38%	70,525,000
50,000-100,000	75,000	79		30%	5,925,000	103		19%	7,725,000	69		26%	5,175,000	251		24%	18,825,000
25,000- 50,000	37,500	17		6%	637,500	18		3%	675,000	3		1%	112,500	38		4%	1,425,000
Below 25,000	25,000	7		3%	175,000	5		1%	125,000	0		0	0	12		1%	300,000
		262		100%	\$48,112,500	529		100%	\$117,775,000	262		100%	\$55,937,500	1,053		100%	\$221,825,000
		Average Net Worth Per Family 48,112,500 ÷ 262 = 183,635.50				Average Net Worth Per Family 117,775,000 ÷ 529 = 222,637.05				Average Net Worth Per Family 55,937,500 ÷ 262 = 213,501.91				Average Net Worth Per Family 221,825,000 ÷ 1,053 = 210,660.02			

Estimated Average Weekly Household Budget Per Sun City Family By Areas And Total Sun City												
Where Money Is Spent	South of Grand Avenue			Between Grand and Bell			North of Bell Road			Average For All Sun City		
Budget Items	Weekly	Annual	%	Weekly	Annual	%	Weekly	Annual	%	Weekly	Annual	%
Food	\$50.00	\$2,600	19%	\$55.00	\$2,860	17%	\$55.00	\$2,860	21%	\$53.00	\$2,756	19%
House	53.00	2,756	20%	58.00	3,016	18%	59.00	3,068	19%	57.00	2,964	19%
Health	29.00	1,508	11%	27.00	1,404	9%	25.00	1,300	8%	27.00	1,404	9%
Transportation	22.00	1,144	7%	26.00	1,352	8%	22.00	1,144	5%	23.00	1,196	7%
Gas & Auto	24.00	1,248	9%	25.00	1,300	8%	26.00	1,352	9%	25.00	1,300	9%
Clothing	19.00	988	7%	19.00	988	6%	18.00	936	6%	19.00	988	6%
Taxes	41.00	2,132	15%	56.00	2,912	18%	52.00	2,704	18%	50.00	2,600	17%
Religion & Charity	16.00	832	6%	27.00	1,404	9%	19.00	988	6%	21.00	1,092	7%
Entertainment	17.00	884	6%	25.00	1,300	7%	25.00	1,300	8%	20.00	1,040	7%
Total	\$271.00	\$14,092	100%	\$318.00	\$16,536	100%	\$301.00	\$15,652	100%	\$295.00	\$15,340	100%

RECAP OF FAMILY INCOME AND NET WORTH

Figures shown are from periodic cross section surveys
of Sun City bank and savings & loan information
interpolated between information periods

<u>Year</u>	<u>AVERAGE INCOME</u>		<u>NET WORTH</u>	
	<u>Average Income Per Family</u>	<u>Total Income All Sun City Families</u>	<u>Average Net Worth Per Family</u>	<u>Accumulated Net Worth All S.C. Families</u>
1960	\$ 6,850	\$ 7,192,500	Not Available	
1965	8,320	31,773,300	Not Available	
1969	8,820*	64,306,620	\$ 84,000	\$ 612,444,000
1970	9,635	86,565,780	91,757	824,436,242
1971	10,552	117,745,288	100,491	1,121,382,902
1972	11,529*	159,635,619	109,803	1,520,337,914
1973	12,912	210,026,592	116,882	1,901,199,934
1974	14,424	265,819,896	149,376	2,251,426,560
1975	16,588*	325,821,496	154,608	2,454,242,296
1976	17,417	363,248,952	180,371	3,761,817,576
1977	18,578	424,767,392	192,394	4,398,896,416
1978	20,237	509,223,631	209,575	5,273,535,725
1979	21,490*	543,997,860	222,551*	5,633,656,014
1980	22,710	576,402,510	235,186	5,969,255,866

Note: Housing costs and new home move-ins increased from 1970 on at a rate of 2-1/2 to 3 times that of first 10 years, having a major impact on jump in income and net worth. Large number of resales also has brought in buyer at high level incomes.

* Cross section surveys of Sun City. 1979 Sun City cross section survey showed that of 1,274 replies, less than 13% with incomes of \$12,000 or less; 11%, \$12,000 to \$15,000; 18%, \$15,000 to \$20,000; 31%, \$20,000 to \$30,000; and 27% over \$30,000. The same survey showed that of 1,453 replies, 5% had net worths under \$50,000; about 24% had \$50,000 to \$100,000; 38%, \$100,000 to \$250,000; 24%, \$250,000 to \$500,000; and 9% over \$500,000.

SUN CITY AND SUN CITY WEST BANK AND
SAVINGS & LOAN DEPOSITS HAVE TREMENDOUS IMPACT

The constantly increasing total deposits in the banks and savings & loan offices in the Sun City - Sun City West area have become of such magnitude as to have a tremendous impact on the Greater Phoenix area, the State and even the Nation. A great amount of the money on deposit was brought in from out of state by the people who bought homes and moved to Sun City and Sun City West.

The following page shows the comparative figures of these deposits over the last ten years. It is well to note the phenomenal high increases shown from year to year and the latest increases in the face of large national declines in savings deposits. In a recent report of the Federal Home Loan Bank Board, they stated that American savers withdrew \$5.6 billion more than they deposited in federally insured savings & loan associations in June 1981 which was up from \$70 million in May, with April recording a savings loss of \$4.6 billion and March of \$2.1 billion. Sun City - Sun City West area savings & loans recorded an increase in deposits for April, May and June 1981 of \$1,584,601.

The Sun City - Sun City West deposit figures are only a partial reflection of the capital investments made by residents of these two communities. The millions invested by Sun City - Sun City West residents in money market funds, in Treasury Notes and Bonds, in Federal Land Bank and other similar investments add up to hundreds of millions additional in economic impact. Together they represent a very important evidence of the financial stability of the people of Sun City and Sun City West as well as the great importance of these two communities and their residents on the economy, particularly of local, state and the entire Southwest Area of the United States.

Retirement community still booming on 20th birthday

By Richard Robertson
Northwest Valley Bureau

When Sam Higginbotham bought his first house in Sun City, there was little around him except cotton and lettuce fields.

That was in January 1960. This month, Higginbotham and 48,500 other persons who followed him to Sun City will celebrate the retirement community's 20th birthday.

Anniversary activities will begin at 11 a.m. Jan. 8 in the Oakmont Center with speeches by Paul Fannin, former governor and U.S. sen-

ator, and officials of the Del E. Webb Development Corp., the creator of Sun City.

After the speeches will come 20 days of dances, open houses, festivals, vaudeville shows and concerts.

Higginbotham, 68, and his wife, Geraldine, of 10317 Bright Angel Circle, bought their first home two weeks after real-estate sales began Jan. 1, 1960.

"We got here and looked around, and then about an hour later, we bought," Higginbotham said. "Our

first house had three bedrooms and two baths, and I paid \$11,300 for it, plus \$1,250 for a golf-course lot."

Since then, the Higginbothams have owned six homes in Sun City and are satisfied with the community and lifestyle that has developed there.

He is president of the Sun City Pioneers Club, an organization of residents who came during the community's first two years.

"There were about 2,200 of us originally, but now there are only about 350," he said.

Sun City's growth didn't surprise Higginbotham, a retired Nevada builder and motel owner, even though there were few clues to its future 20 years ago.

"One of the first questions I asked the salesman was how many acres they had. He said 8,900 and that there'd be 55,000 people here one day," Higginbotham recalled.

The salesman was nearly right. In the past year, the community has completed development of the 8,900 acres and has built nearly 26,000 homes.

The cotton and lettuce fields have given way to a planned community valued at more than \$1 billion, Webb officials said.

John W. Meeker, Del Webb president, said the corporation wasn't surprised by the growth, even though there were skeptics in the first years.

"What gratified us was how fast it grew," he said.

Meeker said construction of Wal-

Sun City, B3

Sun City

Continued from B1

ter O. Boswell Memorial Hospital was the growth catalyst.

When the hospital opened in November 1970, Sun City had 15,000 residents. Since then, more than 3,100 persons have moved to the community each year, he said.

Del Webb already is building another retirement community, Sun City West, eight miles northwest of Sun City.

Sun City West began accepting residents in October 1978, and Meeker

predicts that community will have 65,000 residents in 20 years.

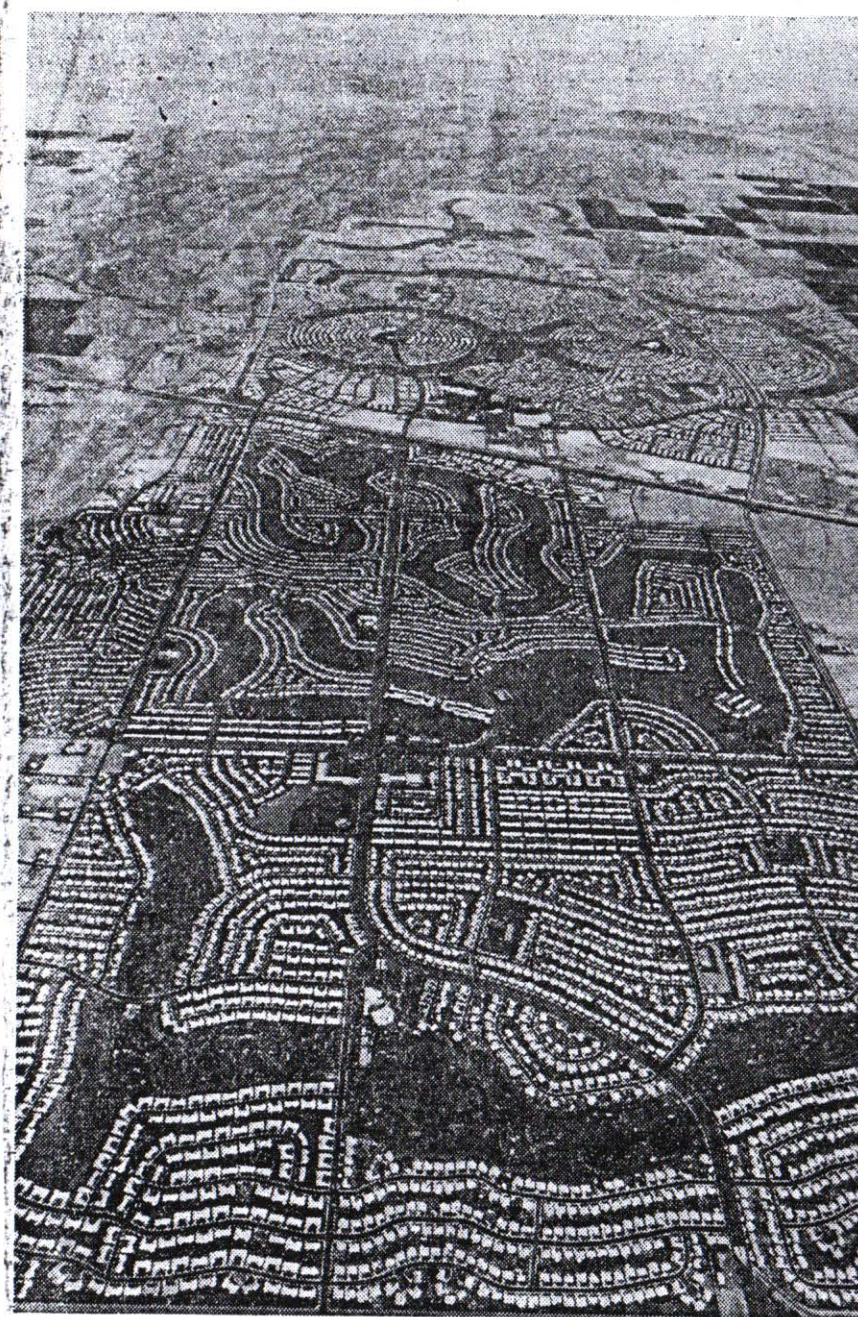
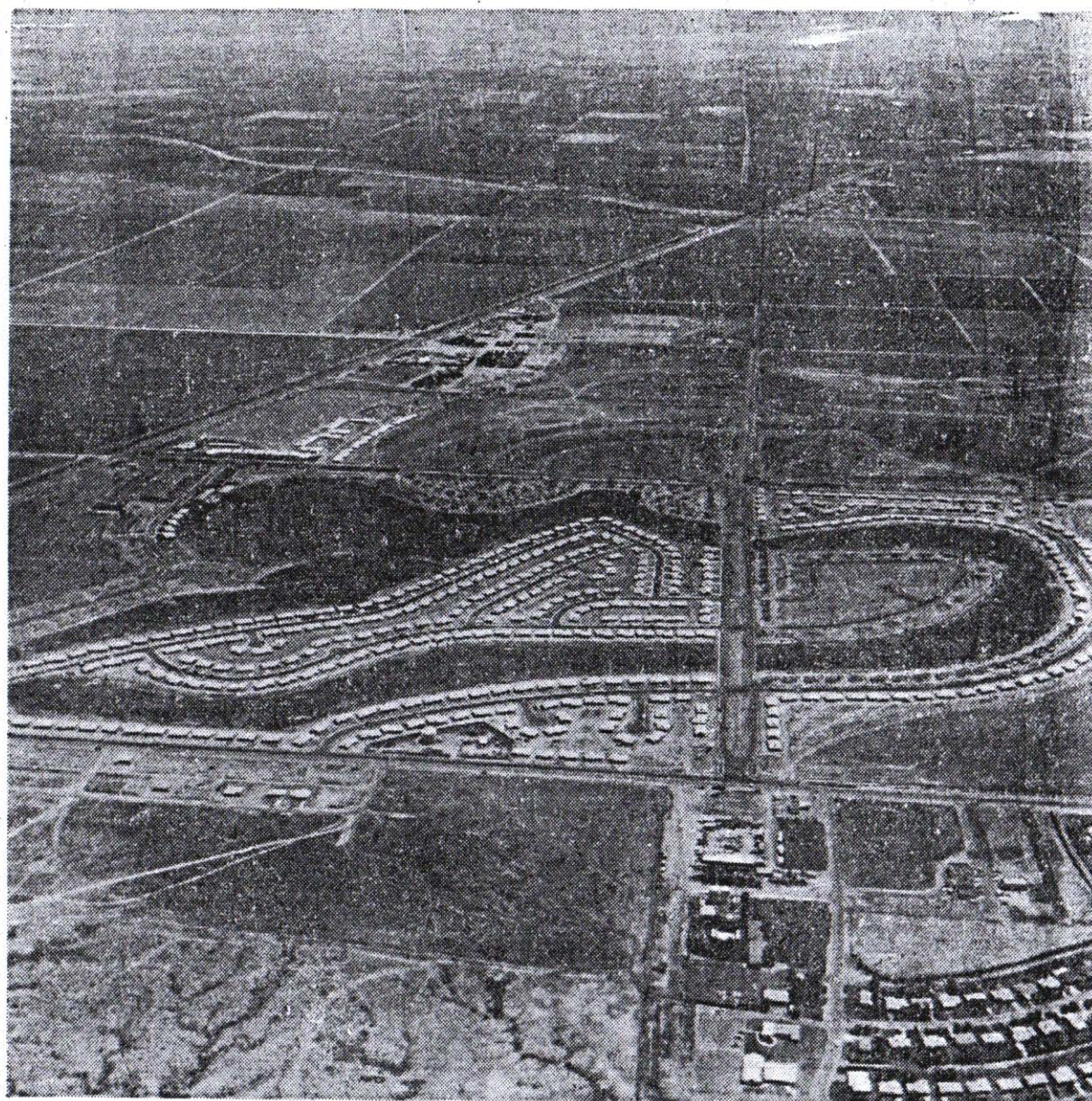
"The biggest thing that's gratifying is that we've made dynamic retirement a reality and refuted the myths about old age," he said.

Sun City boasts hundreds of social and service clubs, seven recreation centers and seven regulation-size golf courses.

People retire to Sun City to remain active, Meeker said.

"In the next 20 years, I think you're going to see these people become a political force to be reckoned with," he said. "Their leadership is just beginning to show itself."

OVER



Republic

The growth of Sun City can be seen in photos taken in 1960 (above) and today. The community, which boasts more than 48,500 residents, will hold a 20-day celebration of its 20th birthday this month.

Extra 4

Poll shows growth as biggest problem

SUN CITY-SUN CITY WEST — Residents of Sun City and Sun City West see few significant problems in their community, according to the *Foresight Eighty* survey and analysis recently compiled by Western Savings.

The Sun City area showed a profile different from the six other parts of the Valley surveyed. Gary Driggs, Western Savings president, told an assembly last week at the Johnson Recreation Center that the most significant factor in the Sun City area was its citizens' view of few problems.

The area is expected to have 95,000 residents by 1990, according to the survey.

The biggest problem perceived by residents was control of growth, identified by 13 percent. Traffic congestion was thought by 9 percent of citizens surveyed as the primary problem and incorporation was the third-largest concern, according to 7 percent of the residents responding.

Forty-five percent of those surveyed in this area had no opinion on the 10 biggest problems facing the community.

Other concerns identified were crime, 6 percent; unsatisfactory city government, 6 percent; street conditions, 4 percent; no local bus service, 3 percent; phone service, 3 percent; lack of recreation or parks, 2 percent; and need more or closer shopping, 2 percent.

Questions on community expectations showed most people think things will stay about the same. Forty-five percent said they thought the sheriff's department would stay the same; 26 percent thought it would improve; 2 percent thought it would get worse; and 27 percent didn't know.

Forty-three percent of those questioned said they didn't know what was going to happen to city government. Thirty-eight percent

said they thought it would stay the same; 15 percent thought it would improve; and 4 percent thought it would get worse.

"This shows a tremendous confidence in local government," Griggs said.

There is a higher percentage of churchgoers in Sun City than in the overall Valley, the survey indicates, but there significantly are fewer attending church in Sun City West than in Sun City. Sixty-two percent said they were church oriented, as opposed to 41 percent in the metro area.

Sports participants numbered 44 percent in Sun City, compared with 37 percent in the metro area. Civic involvement also is 9 percent higher here than in the metro area, at 19 percent.

Lower lifestyle percentages, compared with the metro figures, were in family orientation (27 percent, compared with 42 percent metro); outdoor enthusiasts (10 percent in Sun City, 38 percent metro); sports fans (18 percent here, 34 percent metro) and entertainment participation (only 4 percent, compared with 13 percent Valleywide).

Arts involvement and social activity in Sun City were about the same as for the rest of the Phoenix area.

The Sun City owner-renter profile is similar to the one for the metro area, with the exception that most residents are older than 45 and are retired. Owners are more often married than renters, have more education and have lived in Maricopa County longer.

This area was separated into three parts for the survey. The three basic areas were south of Grand Avenue, north of Grand Avenue to the Agua Fria River and west of the Agua Fria (Sun City West).

— Judy Hille

2 pct. of Sun City homes have 3 or more residents

Close examination of the massive *Foresight Eighty* survey by Western Savings reveals many interesting facts about the Sun City area.

Here are some bits of knowledge gleaned from the survey.

- Only 2 percent of the households in Sun City contain three or more people.

- The ethnic composition of Sun City is 99 percent Caucasian, 1 percent black.

- Three percent of home improvements last year were solar water heaters. Thirty-one percent of those installed were in homes in the \$100,000 and above range.

Of all home improvements, 29 percent were energy-conservation features.

- An estimated 3,800 households, or 14 percent, had three or more television sets. Only 1 percent, or 300 households, owned none. Eleven percent have microwave ovens. And 95 percent of all households have electric cooking ranges.

- Only 2 percent of all Sun City homes have swimming pools.

- When buying homes, 62.3 percent of all purchasers took one month or less from when they started looking until they bought the home. The feature that sold it, in 54 percent of the resale cases, was the condition of the house.

Among new homes, 59 percent bought because they liked the floor plan.

- Illinois is the most common area (17 percent) of previous

residency for newcomers who arrived last year. California, 13 percent, is second, and Michigan, 10 percent, third.

- Twelve percent are snowbird households, living part time in Sun City, but nearly all own homes here.

For the rest of the year, 10 percent of the part-timers live in Minnesota, 8 percent in other parts of Arizona, and 8 percent in Illinois.

- Residents of Sun City lead the Valley in restaurant dining, with 90 percent of all females and 92 percent of all males saying they ate out in the last 30 days.

However, they lag behind in purchasing fast food or pizzas.

- Twenty-two percent of the females and 26 percent of the males in Sun City belong to a fraternal organization.

- Sun City has twice the Jewish population of the metro area, with 4 percent. Twenty-five percent of the population is Catholic (compared with 29 percent in the metro area). There are more Lutherans, Presbyterians and Methodists in Sun City than in the rest of the Valley, and fewer Baptists and Mormons.

- Sun City gets almost an inch of rain per year more than Phoenix, but it also is hotter, with an average maximum temperature of 86.3 degrees, compared with Phoenix's 84.9 degrees. Average temperature in July is 106.3 in Sun City, 104.4 in Phoenix.

— Judy Hille

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DAILY NEWS-SUN

SUN CITY, ARIZONA

Census found youth in SC

By LOUISE KARON
Staff Writer

Sun City, Sun City West and Youngtown, while not microcosms of other communities, have their share of people under 45 years of age, the 1980 U.S. census found.

Women predominated in the retirement communities in 1980's census, and in Youngtown half the women were unmarried. Youngtown had the largest proportion of people 80 years and older and Sun City West had the smallest, recently released Census Bureau figures indicate.

Widows outnumbered widowers six to one in Sun City. They made up 23.6 percent of the female population and 13.6 percent of the total population. Widows numbered 5,508, widowers 831. The female population was 23,190, the male 17,315, for a total of 40,505.

ONLY 1.7 percent, or 311 residents, were under age 45. In 1980, there were 17 residents nine years old and younger. There were 36 children and teenagers aged 10 through 17.

There were 77 people aged 18 to 21; 162 aged 22 through 29; and 311 aged 35 through 44. A total of 9,895 ranged in age from 45 to 64.

Half the residents, 20,040, fell in the age range 65 through 74. There were 8,766 residents 75 to 84 and 1,201 aged 85 and older.

THE MEDIAN age was 69 for females and 70 for males.

Whites numbered 40,402; blacks 29; American Indians 11; Asians and Pacific Islanders 41; and other 22.

Single females numbered 1,250, single men 435; married women 15,793, married men 15,802; separated women 48, separated men 37; divorced women 581, divorced men 195.

Unmarried women numbered 7,387 or 38.6 percent of the female population. Unmarried men numbered 1,498 or 8.7 percent of the male population. There were 22,762 households.

IN SUN CITY West, widows outnumbered widowers 7 to 1 and made up 10.3 percent of the female population or 5.5 percent of the total population.

There were 206 widows, 2,001 females, 1,771 males and 31 widowers. Total population was 3,772.

Persons nine years old and younger numbered 12. Persons aged 10 to 17 numbered 11, and persons aged 18 to 21 numbered 15.

THERE WERE 39 residents aged 22 to 29, and 54 residents aged 30 to 44. About 3 percent of the total population was aged 44 or younger.

There were 2,162 persons aged 45 to 64; 1,234 aged 65 to 74; 201 aged 75 to 84; and 44 aged 85 and older.

Whites numbered 3,758; blacks 2; American Indians 5; Asians and Pacific Islanders 5; and other 2.

THERE WERE 89 single females and 64 single males; 1,647 married females and 1,637 males; 4 separated females and 4 separated males; 48 divorced females and 25 divorced males.

Unmarried women numbered 347 or 17.3 percent of the female population. Unmarried men numbered 124 or 7 percent of the male population. There were 1,912 households.

The median age for males was 64, for females 62.

WIDOWS outnumbered widowers in Youngtown 5 to 1, with widows making up 37.4 percent of the female population and

22.6 percent of the total population.

Widows numbered 510, females 1,362, males 892 and widowers 91. Total population was 2,554.

There were 20 residents aged 9 and younger; 12 aged 10 to 17; 23 aged 18 to 21; 40 aged 22 to 29; and 67 aged 30 to 44. About 7 percent of the total population was 44 years old or younger.

A TOTAL of 208 residents were 85 years or older; 668 were between 75 and 84; 689 between 65 and 74; and 527 were aged 45 to 64.

Whites numbered 2,239;

blacks 6; American Indians 3; Asians or Pacific Islanders 3; and other 3.

There were 76 single females and 66 single males; 668 married females and 672 married males; 10 separated females and 5 separated males; and 86 divorced females and 45 divorced males.

Unmarried women numbered 682 or 50 percent of the female population.

Unmarried men numbered 207 or 27.8 percent of the male population. Households numbered 1,317 and the median age was 71.

OVER

1980 CENSUS

POPULATION

	SUN CITY (40,505)	SUN CITY WEST (3,772)	YOUNGTOWN (2,254)
MEN	17,315	1,771	892
WOMEN	23,190	2,001	1,362

UNMARRIED

	SUN CITY	SUN CITY WEST	YOUNGTOWN
MEN	1,498	124	207
WOMEN	7,387	347	682

AGE

	SUN CITY	SUN CITY WEST	YOUNGTOWN
0-9	17	12	20
10-17	36	11	12
18-21	77	15	23
22-29	162	39	40
30-44	311	54	67
45-64	9,895	2,162	527
65-74	20,040	1,234	689
75-84	8,766	201	668
85-UP	1,201	44	208



Single in Sun City

The Sun City West bachelor answered a knock on his door to find two angry women seeking his support for their efforts to oppose a proposed \$9 raise in the community's \$60 recreation fee.

"Ladies," the bachelor responded solemnly, "I don't like to disappoint you, but I am a multimillionaire, and the opportunity to pay \$9 more a year is something I cannot afford to pass up."

The disappointed women left.

A short time later, the bachelor answered another knock on his door, this time finding only one of the women at his doorstep.

The woman leaned forward conspiratorily, a gleam in her eye, and whispered, "My friend is a widow!"

In retirement communities all over the United States men like the Sun City West bachelor—whether millionaires or not—are finding themselves sought after—as companions, financial advisors and handymen.

Whether as dinner and dancing partners, fourths for bridge, help for a leaky faucet or sprinkler system or just as a source of that illusive something known as "the male point of view," single men who survive into old age are in high demand.

For what is happening in retirement throughout the nation is that far more women than men are living for longer and longer periods of time.

"It used to be that the women died in childbirth; now it's the men who die first," said one Sun City woman, who added that although she gets along fine without men as a regular part of her life, she does occasionally miss "having a partner to dance with" at the weekly dances that are so popular in Sun City recreation halls and golf course clubs.

Marjorie Billingham, who moved into the retirement community in 1976, four years after her husband of 43 years had died, explained, "There's no way to get introduced to single men here."

Around her spotless home was the evidence of an active life—sewing equipment, travel brochures, a small bridge table.

"I don't feel marriage is something I have to have," she said. "I don't need it to live by, but it's not something I'd shun in the right situation."

Like Mrs. Billingham, many other Sun City residents stressed that though they were not essentially looking for someone of the opposite sex, they miss such companionship.

"The women I counsel are not necessarily looking to go to bed or to go to the altar," said the Rev. Ed Hemphill, a former Navy chaplain who now resides in Sun City West, where he continues a longtime interest in the study of aging, gerontology.

"Once in a while," he said, "they'd just like to have a man put his arm around them."

The fact that "women live and men die" not only leaves many women who were used to the matrimonial state lonely as they adjust to the new social skills required of a single person, it also leaves many unprepared for the financial and other skills required "to negotiate life," said Dr. Georgia Hall, an Arizona State University gerontologist.

The retirement community can accentuate the situation, she said, because most couples move into a retirement community are not "loners" or they would not have chosen the lifestyle of such a community in the first place.

The problems seem mammoth when the couple has been planning for retirement, the move is made, the husband suddenly dies and "there are simply more Mrs. John Browns around than there are Johns," Dr. Hall added.

Although many of the Sun City retirement community residents argued that the pressures on a single person are actually less than in society as a whole because of the presence of one's contemporaries, others disagreed.

"Only in our society could we have created such an unnatural community," said one sociol-

"Sexual Desires of the above 60-year-olds have been greatly different."

gist who asked not to be identified. "If the 1960's had never existed, we wouldn't have retirement communities today. But we did—the cities were burning, there was Vietnam and all that, and the retirement communities said, 'Look, you can come here and never have to worry.' When you're age-segregated, you're painted in a corner."

One thing both supporters and critics of retirement communities agreed upon is that nobody anticipated the age trends of the 1980's when the communities were developed. In fact, that these developers did not entirely anticipate the needs of

those who would be left behind when their spouses died is not all that surprising, sociologists and other observers said.

According to the U.S. Census Bureau, the number of men and women 65 and older in the United States was roughly equal in 1930. But by 1980, the ratio was three women for every two men over 65, and after the age of 85, the gap widened to two women for every man.

in Arizona's Sun City, one of the country's largest and oldest retirement communities, the ratio is much larger, those interviewed said.

"In Sun City, 29 percent of the households are headed by a single person now," said the Rev. Hemphill, who estimates the ratio of single women to men at about 12 to 1. This fact alone, he added, means that most new widows and widowers must realize that they're going to lead a different life from now on if they are going to adjust to their new situation.

A friendly man with a graying beard who frequently leans forward as if to touch his listener ("Listening is a form of touching," he says), Rev. Hemphill says churches and other institutions in the retirement community generally fail to help individuals make the necessary adjustments. Singles who succeed in adjusting to their new life "have to accept that they've come to the end of a chapter," he said.

He continued, "Obviously, there's something missing, and they know that. It's a very different lifestyle, but on the whole, it's pretty satisfying."

Some women and men interviewed said it is common in the community for a bachelor to be in such demand that he is besieged with offers of meals soon after his wife's death, along with offers of housecleaning and requests for help with household repairs. Most downplayed suggestions that sexual offers may go along with the casseroles.

"The sexual desires of the above 60-year-

husband was gone, but also because these activities in the community commonly more easily involve two than one.

Walter Lipsky is that rarest of commodities—a bachelor over 60 years of age.

A widower for seven years, whose 35-year marriage ended when his wife suffered a coronary, Lipsky has since started a new career as a professional model. One of his more visible roles has been as "Mr. Sandman" in a KPHO-TV ad announcing the 1981 fall programming line-up. The tall, lanky actor also has starred in a number of local stage plays.

Death of a spouse is not easy for either the man or the woman, he said, disagreeing that life in a retirement community compounds the problem. In fact, he and

"I don't run out every night, I suppose I could if I wanted to."

the Rev. Hemphill agreed, it helps in many ways because one can be with his or her contemporaries, surrounded by opportunities for activity in the neighborhood recreation centers.

"There are kinds of things to do if you're motivated to do something," Lipsky said.

He added, "Single people never fit into any order. A single person becomes the odd number. If you have a bridge party, a dinner party, there's always a problem with odd numbers."

He said that as a Sun City bachelor, "I don't run out every night," but acknowledged, a little sheepishly, "I suppose I could if I wanted to."

Though he has "never been invited to get on the casserole circuit. You do hear these stories."

Lipsky said, in words that might sound familiar to the weary bachelor of any age, "It's no fun living alone. You go out on a date and you have a wonderful time, come home, put the car in the garage, brush your teeth and say goodnight to no one. There's no one to give a kiss to."

Still, he said, life in the retirement community has "given me a new lease on life that I wonder if I would have had elsewhere. In the retirement community, you are with your contemporaries. In the city, if you turn 60, you are over the hill. I still enjoy all the good things of life. Why shouldn't you enjoy all the good things of life? We are not dead!"

Why, not remarry?

"I've had friends who remarried very quickly," he said. "It's not that I am adverse to marriage. For a while, whenever I was thinking about it, unfortunately I would start comparing her to my wife... that's so bad."

Herb Behrel, twice-widowed and the former mayor of Des Plaines, Illinois, is an example of the other side of the story. He and his wife, Peg, are what many of those who talked about the loneliness of being single consider "the lucky ones," people who found new mates late in life, marrying after a brief courtship.

Peg who met Herb on a blind date, said, "I have quite a few widow friends, and I love them dearly, but everytime we get together, they say, 'Doesn't Herb have a twin?' I tell them if they want to meet men, they ought to take up woodcraft, metal craft, go work on a lathe somewhere!"

She said she and Herb "weren't looking for marriage" when they met in mid-June, but by October they had tied the knot. Those who do remarry often do so quickly, Rev. Hemphill and others said.

"When you are our age," Peg Behrel said, "you don't wait around."

The attractions of love and marriage, romance and courtship, are not limited to the young, but part of life at any age, she added.

"I don't think it's any different with people in our age bracket than with teenagers or young marrieds," she said. "After people need love and affection, everything young people need, older people need just as much." □

Retirees find joy, discontent in Sun Cities

Part 2 of a series

By DIANE ABRAMS

"I love it out here—there's so much to do, the weather is great and I'm just very happy," says Elsie Patterson of her 10-year residence in Sun City.

Such enthusiasm sharply contrasts with Allegra Saunders' feelings about life in the Sun Cities' retirement community of about 50,000.

"I miss the give and take, the exchange of views without the end results of flaring tempers," the 11-year resident says. "I've kept quiet on a lot of issues that I

***'I was getting older all the time in Sun City.
... I just couldn't deal with the ambulances
going back and forth every day.'***

would normally have spoken out on. I'd really like to see a change of temperament in the people here.

"WE HAVE SOMETHING of the gestapo measures in curtailing the freedom of thought and speech in this area," she adds.

But the majority of the residents in this western haven for the elderly are apparently content. And they don't hesitate to talk about it.

There are, however, those who would rather live elsewhere. Some, like Mrs. Saunders, maintain homes in Sun City despite their discontent. Others move away.

THESE PEOPLE ARE frequently not as willing to talk about their feelings—at least if they're going to be identified.

***'After a couple of months, I really found
a niche for myself. I'm doing something
worthwhile for myself and for other people.'***

A few agreed to share their thoughts on condition that their names be withheld.

One such couple moved from Sun City less than a year after buying a lakefront home in the area. The former California residents decided Scottsdale was better.

"It's too sterile out there for me," the woman says of Sun City. "It's so darn clean and you don't see any animals—the atmosphere just isn't varied enough."

THE CLEANLINESS, however, is what appeals to Francis and Elsie Patterson.

Other attractions the retired couple who moved point to are restaurants and recreational facilities—two commodities the Scottsdale couple feel are in short supply in Sun City.

The conflicting statements reflect the diametric lifestyles of those interviewed.

AREA PSYCHOLOGISTS feel personality traits determine whether or not one is content in a retirement community.

"People who do well tend to need and have a lot of support

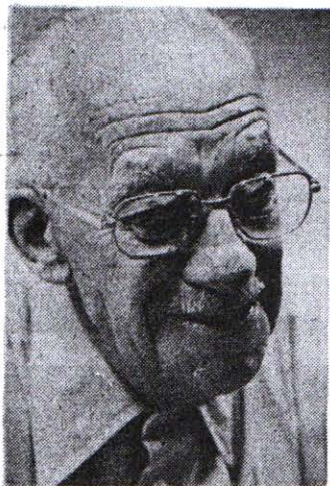
Contrasting views . . .

—From A1 who don't rely too much on other people, may have difficulty adjusting to a retirement community," Berman says.

"It may be quite a while before they realize they aren't happy, though."

It didn't take long for the Scottsdale couple.

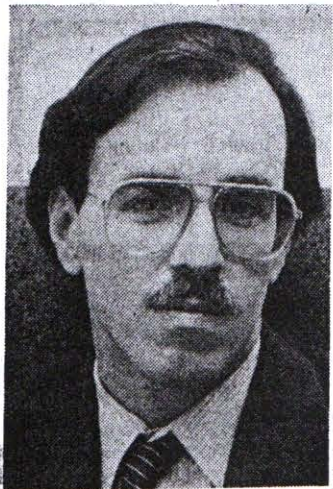
"I liked the house and I



LARRY SHALIT



ELSIE PATTERSON



MICHAEL COFIELD

liked the lake, my neighborhood and friends were very pleasant," the woman says. "But it's not a normal lifestyle. I like to have people of all ages around me—I was getting older all the time in Sun City."

"THERE ARE no young people out there. And I just couldn't deal with the ambulances going back and forth everyday."

Former state senator of Colorado, past candidate for lieutenant governor and a previous Denver school board member, Mrs. Saunders also readily admits that she's less than satisfied with life in the manicured community. She is, however, tied to the area for personal reasons.

Marketing director of Camelot Manor, 99th Avenue, Mrs. Saunders' political career also included a stint as city clerk and acting town manager of El Mirage.

"WE ARE A beautiful white-walled city with no opportunity for growth or expansion," she says of Sun City. "We have no green areas and we are literally being choked with businesses of various kinds."

But more disturbing than that, according to the active businesswoman, who declined to reveal her age, is what she perceives as a leadership problem.

"We're all growing older," she notes. "What is going to happen to our leadership when we all pass on? There are opportunities here, but let's face it, Del Webb didn't dream far enough ahead—what's developing could rise up and haunt everyone. We have no legal voice. We have no control. We have been penny-wise and pound-foolish."

RALPH STUART, a psychologist at Behavioral Health Systems Inc., Phoenix, and a consultant at various area hospitals including Valley View, contends residents who don't fit into the "ready-made family" in Sun City tend not to like the area.

"Inactivity is the biggest culprit for older people," he suggests.

"If they don't have people they can relate to around them, they're more likely to face problems."

ADJUSTING TO retirement is a difficult endeavor for many, Stuart adds.

"Many elderly people feel their life is over," he says. "Others continue to have a lot of enthusiasm and maximize their enjoyment."

"Does Sun City play into this kind of end-of-the-line attitude or is this really a great place in the sun? The answer varies. It depends on the person."

"SOMETIMES people don't even realize they are depressed. It's easier for people who are older to mask emotional developments."

Richard Lovins, a Sun City psychologist and consultant at Boswell Memorial and Valley View hospitals, tells of a former

patient who headed a large university in the east and later retired to Sun City.

"He was a high-powered individual and unable to relax," Lovins says. "He was used to making major decisions every day and all of a sudden he had nothing to do. As a result, he began smoking 10 times more and became a heavy drinker."

"SUN CITY WAS not for him," Lovins notes. "He would have done better to retire in a heterogeneous community or he should have semi-retired."

The man eventually moved back east, according to Lovins, who never again heard from the individual.

"There are a lot of people who come to Sun City and are not suited to retirement," Lovins says. "Many of these people become closet drinkers—a lot of that goes on here. And people who gave up smoking are now doing it again."

"I HEAR IT all the time from patients in Sun City: 'I'm bored. I'm frustrated. I can't stand twiddling my thumbs. I should never have retired. I'm not a golfer. I'm smoking too much. I'm drinking too much.'"

"The people who are contented with themselves and have nothing to prove—those who are ready to retire—do all right," says Lovins.

Robert Richmond is apparently such a person. Retired senior vice president of Ketchum Inc., in Pittsburgh, Pa., Richmond retired to Sun City about five years ago. His former job took him all over the country and frequently involved long extensions of the traditional 40-hour workweek.

"I DON'T know anybody that doesn't like it out here," he says of Sun City. "There are so many things to do that if you're bored it's your own fault."

Richmond and his wife spend seven months of the year in Sun City and five months in Canada.

"I was planning for retirement and looking forward to it," he adds. "In fact, I retired early at age 57. I'd figured I'd done enough."

WHILE Richmond enjoys retirement, he acknowledged that it can be traumatic for some.

"Maybe for the guy doing the same thing every day of his life, in the



ALLEGRA SAUNDERS



WILLIAM DONELSON



MARK BERMAN



ROBERT RICHMOND

same office, it's different. I'm not a golfer, I didn't come here for that. I know a lot of people out here.

"You have a diversity of choice in this community because it's so big," he says.

NOTING THAT Sun City is the home of numerous middle managers, Richmond contends the "big executives" live in areas such as Scottsdale and Carefree.

"Sun City is made up of a whole lot of chiefs and no Indians," he says. "Everyone out here has an opinion—they're all experts. They spent most of their lives taking orders from somebody. Now they're giving the orders.

"If this was a smaller town it might be a terrible situation," he says. "But this way you can socialize with the chiefs you like and stay away from the chiefs you don't like."

IN THE beginning, Bill Donelson, a reformed alcoholic, did not take to retirement as well as

Richmond. His drinking problem hit in the last stages of his career as an executive of Gulf Oil Corp. in Texas, and worsened on moving to Sun City.

"I felt when I moved here that I would be rid of my drinking problem because I would be rid of the problems of running a multimillion dollar corporation," he explains.

"But just the opposite happened. All of a sudden I was free to do nothing all day. I started drinking earlier and finished later."

WHILE Donelson doesn't believe Sun City caused his drinking problem, he believes "retirement brings on exasperation."

Not only do men face difficult changes, but so do women, Donelson says.

"Sure, men face conflicts when they can no longer press buttons and have someone bring them their coffee or when they can no longer be chairmen of the board," he

says. "But women also go through changes when they suddenly find their husbands around all day."

RESULTING anxieties sometimes lead to marital problems and frequently become exhibited in the form of chronic illnesses, according to Michael Cofield, a Sun City psychologist and consultant at Boswell Hospital.

"There are added stresses in retirement communities," Cofield says. "There are a lot of people dying. This population is the most susceptible to stress."

The biggest complaint Cofield hears from his patients is that they're depressed. His colleagues report the same findings.

"IT'S USUALLY associated with loss of professional status, companions or friends," he says. "There are also a lot of psycho-physiological problems, which are stress related."

Such ailments include chronic headaches and stomach disorders.

More than half of all visits to physicians are stress-related problems, Cofield maintains.

However, many of the emotional and physical ailments facing residents in Sun City are no different than the problems of senior citizens in other

areas, he emphasizes.

Growing older, he says, requires constant adaptation. Like anything else, it's easier for some than others.

'82 survey studied attitudes in area

In an effort to learn more about the people here, the Long Term Care Gerontology Center of the University of Arizona, Tucson, and the Sun Cities Area Community Counsel undertook a survey in 1982, questioning one percent of the residents of Sun City, Youngtown and Sun City West.

Asked what they liked best about the area, 29 percent of the respondents gave a general answer: everything. Also cited were the warm climate, cleanliness, easy life and an environment conducive to meeting peers.

Of those surveyed, 37 percent moved to the area because they liked a house; 36 percent because they got a good price on real estate; 31 percent liked the recreational facilities; 25 percent cited home maintenance; and 20 percent said the neighborhood was pretty.

More than half the residents said they were involved in church-related activities. Vacationing, sports, social events and family outings were also mentioned as methods of filling spare time.

About 5 percent of those questioned said they didn't enjoy life in Sun City with the majority indicating the environment is as they expected.

—DIANE ABRAMS

Survey reflects profile of residents

3/14/83 by Key
SUN CITY — The following is a statistical profile of northwest Valley retirement-community residents derived from a survey conducted last year by the University of Arizona's Long-Term Care Gerontology Center.

There were 551 survey respondents — 447 from Sun City, 74 from Sun City West, and 30 from Youngtown.

A larger number of respondents were selected from the older areas of Sun City, south of Grand Avenue, to better reflect the health needs of that area's older population.

The average length of time in the area is 7.6 years — 11.4 years in Youngtown, 8.7 years in Sun City and 2.5 years in Sun City West.

Seventy-nine percent of the retirees live here more than 10 months each year — 93.4 percent in Youngtown, 78.7 percent in Sun City and 79.8 percent in Sun City West.

Only 9.2 percent live somewhere else for more than six months of the year — 3.3 percent in Youngtown, 9.4 percent in Sun City and 8.3 percent in Sun City West.

The states that contribute the most

retirees to the area are: Illinois, 17.4 percent; California, 10.4 percent; New York, 6.9 percent; Michigan, 6.5 percent; Arizona, 6.1 percent; and Wisconsin, 5.5 percent.

Sixty-five percent live in single-family dwellings — 70 percent in Youngtown, 64.7 percent in Sun City and 79.7 percent in Sun City West.

Ninety-six percent own their own homes — 70 percent in Youngtown, 98 percent in Sun City and 95 percent in Sun City West.

Nearly 20 percent of the respondents refused to give their annual income, making that the most refused question in the survey, said Michael Baker, director of research for the Tucson gerontology center.

Youngtown was found to be the poorest of the communities and Sun City West was the most affluent.

Less than \$8,000 annual income was reported by 8.6 percent — 40 percent in Youngtown, 9.7 percent in Sun City and 6 percent in Sun City West.

Almost 34 percent said they had annual incomes of more than \$25,000 — 0 percent

in Youngtown, 29.2 percent in Sun City and 57.6 percent in Sun City West.

Household size in the communities was divided among:

- One person, 30.2 percent — 63.3 percent in Youngtown, 32 percent in Sun City and 4.1 percent in Sun City West.

- Two persons, 66.5 percent — 36.7 percent in Youngtown, 65 percent in Sun City and 87.8 percent in Sun City West.

- Three or more, 3.4 percent — 0 percent in Youngtown, 2 percent in Sun City and 8.2 percent in Sun City West.

College graduates make up 28.5 percent of the population.

Nearly 24 percent are childless families.

In rating health of those over 65, 28.6 percent reported excellent, 49.6 percent said good, 18.3 percent said fair and only 3.4 percent reported poor health.

The most frequently reported medical conditions of those over 65 were: arthritis, 40.1 percent; hypertension, 31.6 percent; glaucoma and/or cataracts, 25.9 percent; heart disease, 20.8 percent; and circulation problems, 17.8 percent.

— Steve Yozwiak

Study notes SC advantages, problems

By CHERYL SWEET
Medical Writer

When Sun City was built more than 20 years ago, Del E. Webb Development Co. came under heavy bombardment from sociologists claiming that an age-segregated community was psychologically unhealthy, said the local coordinator of the 1982 Sun City Area Long Term Care Survey.

"That line of thinking is a hangover from the extended family. These assumptions had no basis," said Ed Hemphill, director of planning and development for the project.

"It was first thought that the absence of children would tend to have a negative impact. There's no question now that retirement communities are psychologically sound for the vast majority of people," said Hemphill.

HEMPHILL, who has a Ph.D in behavior-

al science and post-doctoral certification in gerontology from the University of Southern California at Los Angeles, says the survey indicates residents find certain advantages to age-segregated living.

Almost half of survey respondents said they found the Sun City area to be a better place to live than they had expected. Twenty-eight percent reported they could find nothing wrong with the community.

"This is a stimulating environment. There are a lot of attractive things to do," said Hemphill, a Sun City West resident.

"**MOST IMPORTANTLY**, you can start over—with people not knowing what you did previously. You are freer to make experiments and do things you haven't done."

The survey was a cooperative effort between the Sun City Area Community Council and the Arizona Long Term Care Gerontolo-

gy Center at the University of Arizona. More than 550 respondents in Sun City, Sun City West and Youngtown were surveyed in the spring and fall of 1982.

Survey questions covered social and demographic characteristics; medical conditions; family interactions and community involvement as well as attitudes toward housing and alternatives.

DESPITE ADVANTAGES cited for age-segregated living, the survey showed significant problems.

Isolation was found to be one difficulty.

Data suggests the most isolated people may be the 25 percent of Sun City and Sun City West residents questioned who said they don't regularly use recreation centers facilities. These people were more likely than regular users to have no children, or have no children living, to live alone, be widowed and

over 80 years of age.

USE OF THE recreation centers, though, is not a buffer against isolation, said Hemphill.

Recreational activities cannot be expected to relieve isolation, Hemphill noted, saying that isolation here can be largely attributed to the absence of support from family and relatives previously found in integrated communities.

Surprisingly, peers appear to be less understanding and sympathetic to problems of depression and isolation, Hemphill noted.

"**THE FEELING** here frequently is 'why don't they get out and make friends like I have?'"

Hemphill stressed, "The only relief is the concern of one human being for another.

"I don't care if we put in five times as

* Survey, A2

OVER

* Survey: Friendship bows to acquaintance

—From A1
many activities. I don't think it would help the isolation problem."

HEMPHILL believes it's the job of local churches to develop ways of easing the problem.

"They're not doing it now because they don't really see it as a major task," he remarked, saying he has previously approached many of the community's clergy about the matter.

"Now that they have proof" (in survey findings), Hemphill hopes there will be progress in the area.

ALSO indicative of the need to develop personal relationships to alleviate isolation is data showing that seniors here visit doctors more frequently than their counterparts nationally.

"They aren't there for medical reasons," Hemphill says. "They're there to have someone to talk things over with."

A doctor offers confidentiality, is a good listener and is more socially acceptable than going to a counselor, Hemphill said.

"HAVING TO ASK for help from a counselor is really a put-down for this age group," he explained.

Developing acquaintances, rather than friends, appears to be the rule in this community, according to Hemphill.

Deep relationships are not the rule because people in this age group equate true friendship with the length of time one knows a person. "Their only faith in confidentiality is in long-term relations," said Hemphill.

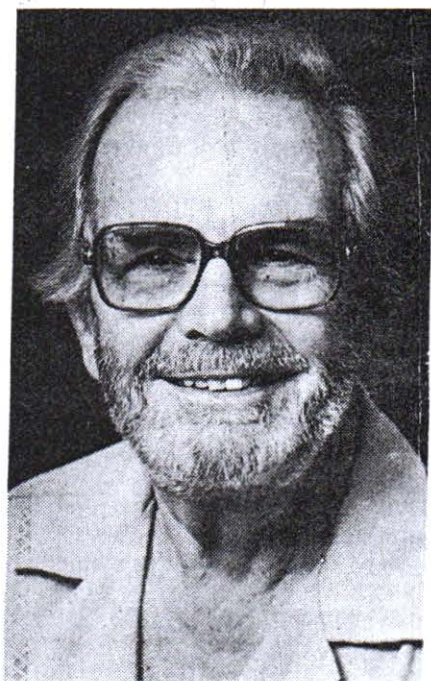
THIS especially applies to the Sun City area to which people are continually moving from various parts of the country, he said.

Hemphill said there is a great need for people to "share deeper relationships rather than surface feelings."

When an individual has a problem or crisis, he often has nobody to depend on or he feels uncomfortable requesting help, Hemphill said.

THE SURVEY showed that 50 percent of those living alone indicated they were concerned about what might happen to them in case of a personal emergency at home.

Copies of the survey are available at the two Sun City libraries and the Sun City West library. Persons wishing to obtain individual copies may call Hemphill at 584-2331.



ED HEMPHILL

ADVER:

Problems of the poor

By JIM WALSH / Northwest Valley Bureau

The ambiance of Sun City prominently features nattily-attired retirees slowly driving huge luxury cars and omnipresent golf carts through palm-lined streets.

It does not include nursing-home patients, 80- to 100-years old, who have outlived their savings and would be forced to move into facilities supported by Maricopa County welfare payments if not for the generosity of the Sun City Community Fund.

Or people like Olga and Frank (pseudonyms used to protect their privacy), both 77.

Frank would be forced to sell their home or depend on assistance from his children if the Sun City Community Fund didn't pay half the cost of Olga's nursing bill.

Olga needs the care because she suffers from Alzheimer's disease, a cruel ailment that causes the brain to die faster than the body, stripping victims of their memories and control over their actions.

And the prosperity does not embrace 20 hungry families in the northwest Valley retirement communities who received Christmas food baskets from the Salvation Army.

Those who were unfortunate enough to get sick, or see

inflation erode and then exhaust their savings, or to retire before pension plans were improved, do not fit Sun City's "fun in the sun" image, but they live here, too.

Although the hidden poor certainly are a minority, nobody knows how numerous they are, the extent of their needs or how often they simply disappear from the community when they no longer are able to afford the price of living here.

A survey of 551 northwest Valley retirees by the Arizona Long Term Care Gerontology Center in Tucson points to a gap in income between couples, who averaged \$22,000 a year in 1982, and one-person households, who averaged \$10,800.

Primarily widows and widowers, 35.6 percent of the sin-

gles surveyed made less than \$10,000 yearly, including 11.6 percent who received \$6,000 or less.

"The idea that all people in Sun City have money is false. There are a lot of people struggling," said Virginia Sylvis, administrator of Sun Valley Lodge, a nursing home with 200 patients.

Frank said he and Olga moved to Sun City five years ago because they wanted "a decent place to live, where we could take a couple of trips a year and enjoy retirement."

Instead, his wife was struck by Alzheimer's — a progressive deterioration of the brain with no cure — two years after their arrival.

"We got along marvelously" for 53 years of marriage, he said.

She was an excellent cook and housekeeper, an intelligent woman who helped Frank run an automobile dealership in Flagstaff before he sold the business.

Suddenly, she was convinced Frank was her mother. She talked deliriously and behaved in an irrational manner.

Frank took care of Olga for a year, but he suffers from angina and was told by his doctor that "I'd be in box in three months" from the strain if he didn't find a nursing home to care for his wife.

Although Frank had no other choice, "it's a guilt complex when you put someone into a home like nobody's businesses," he said.

"After living with someone for so long, and then having to

live alone, there's nothing like this loneliness.

"Loneliness, I think, is the biggest problem of old people," Frank said.

In addition to the heartache, Frank had to face a \$700-a-month bill for Olga's care. The couple have three children, two of whom could afford to help out, but Frank doesn't want to ask for assistance.

"I'd hate to do that. To me, that's belittling," he said.

He appealed instead to the Community Fund, which since has paid half the costs of Olga's care. In return, a lien on his house will reimburse the fund for its generosity from Frank's estate after he dies.

"What else could I do?," Frank asked.

But he doesn't feel ashamed, because "I'm spending my own money" by using the house's equity to help Olga.

Eleanor Mitchell, spokesman for the fund, said the goal is to allow people to stay in their own homes and avoid an often traumatic move out of town, away from their friends and familiar surroundings.

During 1984, the fund devoted \$75,000 of \$258,000 to its "personal needs" fund to help people with financial emergencies — like Frank and Olga — and to pay the bills of patients

Continued on SC-19

whose long stays in nursing homes have left them broke.

At Sun Valley Lodge, the Community Fund and the home's own Residents Assistance Fund supplements the Social Security payments received by 10 to 15 residents who otherwise would be forced into a county-financed facility.

"We have the oldest of the old at the lodge," mainly Sun City's original residents, with those in need of financial aid 80 to 100 years old, Sylvis said.

The majority are widows who have lived in the nursing home for years and already have sold their house to pay the facility's fees, she said.

The Rev. C. Melvin Rathel, pastor of Sun City West Baptist Church and administrator of Hines Village, a Youngtown retirement center, said many longtime residents can't find space in local nursing homes.

Faced with financial problems, they sell their homes and silently move away from the community, the healthiest renting apartments and the sickest moving to nursing homes, he said.

Marilyn Stanford, a social worker at the Salvation Army's Sun City office, said about \$10,000, or 20 percent of the \$50,000 the organization spent

in 1984 to help northwest Valley residents, was devoted to residents of Sun City, Sun City West and Youngtown.

Her office also serves Peoria and two of the Valley's poorest communities, El Mirage and Surprise.

The majority of requests were from widows who can scrape by on a meager income most of the year but are easily overwhelmed by unexpected medical costs, increases in health insurance or other substantial bills, Stanford said.

For seniors with a monthly income of about \$500, "anything that happens blows your budget to pieces," she said.

The widows often no longer receive pensions because they opted to take 100 percent of pension payments while their husbands were alive, gambling that "they would beat the odds" because their husbands were younger or healthier.

Despite the aid the Salvation Army dispenses, Stanford and other social workers in the area say they are not convinced everyone in Sun City who needs help is receiving assistance.

They say residents survived the Depression, are proud of their accomplishments and are not accustomed to asking for handouts, even if they need aid.

"Help is available for those who seek it," Stanford said. ■

Sun Cities surrounded by growth

By MIKE GARRETT
Financial Editor

The two Sun Cities are being surrounded in every direction these days with developments that are either in the planning stages, staked out, under construction or adding on to existing development.

Although this article will concentrate on developments from Olive Avenue to Deer Valley Road and from 75th Avenue to the White Tank mountains, the whole Northwest Valley is proving a haven for prospective developers who are envisioning the same or larger dreams as Del Webb saw back in 1959.

Peoria, El Mirage, Surprise and county unincorporated areas will all be undergoing major development and redevelopment that may double the area's current population of more than 210,000 people by the year 2,000.

THE CITY of Peoria in fact, may have as many as 80,000 residents by the turn of the century, quadrupling its current population.

Glendale will have at least 50,000 more residents when its huge Arrowhead Ranch project is fully developed.

Sun City West will continue to develop well into the 1990s until it reaches virtually the same size and population as Sun City.

THE NORTHWEST metro area, encompassing 250 square miles (160,000 acres) is one of the two fastest growing areas in the Valley of the Sun and one of the fastest growing areas in the nation.

During the past five years, 30,000 building permits have been issued in the area, nearly 40 percent of those during the past year. More than one-half that total has been residential and one-third commercial.

As of last October, there were still 427,756 acres of undeveloped land in Maricopa County.

IN THE communities surrounding the Sun Cities, there were 882 acres of undeveloped zoned residential land in El Mirage and 782 acres of commercial and industrial.

In Surprise, the figures were 189 and 57, Peoria, 7,154 and 1,855, and in Youngtown, 39 and 4.

Agriculturally zoned land shows Surprise with 7,834 acres, El Mirage 2,649 and Peoria 3,763. Some of that land will likely

be rezoned commercial or residential as the area continues to develop.

MOST OF THE projected developments will cater to the retired or adult lifestyle market as evidenced by the preponderance of planned mobile home and RV parks, condo and apartment complexes and lifecare facilities.

Many of the projects, like the 370-acre \$100 million Brookview Country Club at 115th and Bell, Westbrook Village at 97th Avenue and Union Hills, The Madison House lifecare center in Sun City West, El Dorado of Sun City, the fast-growing 180-acre Plaza Del Rio development at 94th Avenue and Thunderbird, the 320-acre Happy Trails Resort between Bell and Union Hills Roads on Cotton Lane (which is due to open this month) and the Heritage Park adult resort apartments at Palmeras and 103rd have already been detailed and documented in the News-Sun the past several months.

Most other major commercial developments will follow the main Grand Avenue and Bell Road arteries, especially after Bell Road is widened into six lanes and paved further south of Grand to connect with Cotton Lane, according to Northwest Development Group President Marshall Greenberg.

NORTHWEST'S group of landowners, developers, real estate agents and community officials is closely monitoring development in this area to ensure quality and development standards for attracting industrial and residential growth to the northwest Valley.

Some of the major projects going up in Peoria include Desert Harbor between Thunderbird and Greenway roads and 83rd and 91st avenues along New River and Skunk creeks, Ironwood Greens at 91st and Bell and Emerald Lakes at Beardsley and 107th avenues.

Desert Harbor, a 477-acre, 2,400-unit planned lake community that is expected to rival Scottsdale's McCormick Ranch in quality, will cater to upper-income families. The project is being excavated and the 45-acre "clear water" fishing lake is 60 percent complete. A 10th of the project will be water.

THE UNITS will include single-family, patio and townhomes. A hotel site is also available and

additional commercial sites are planned for small strip shopping "Borgata-type stores."

The estimated \$100 million Ironwood Greens adult community project along Bell Road's "Million Dollar Mile" will have a little bit of everything, including extended care health care facilities, an office plaza and shopping center, multi- and single-family townhomes and apartments, a hotel site and restaurants. The Village Core concept will be utilized, with special emphasis on overall health care.

**There are no
surprises in
Surprise anymore.**

The area will be heavily landscaped, including jogging paths, according to Ironwood spokesman Jim Rosenthal, who added that the project hopes to compete with some of the Scottsdale developments for overall attractiveness.

THE LAND planning division of Dick, Fritsche, Yantzer & Sheller Architects/Planners Inc. is planning 484 acres in the area around Beardsley and 107th Avenue.

The Emerald Lakes planned community developed by the Adams Group Inc., will include a mix of residential uses and 25 acres of commercial and 30 acres of office uses. A seven-acre lake and a five-acre racquet club facility are planned along a green belt at the project's entranceway.

Single and multi-family units, retirement apartments and patio homes will constitute the core of the project.

THE CLUBHOUSE and lake will be available for use by all community residents. Construction is expected to begin this spring.

From a commercial standpoint, a major regional shopping center, the Westcor Mall, is planned for the area between 75th and 83rd Avenues and between Bell and Union Hills. At least two big department stores are in the offering. The Dayton-Hudson Corp. is also planning a smaller commercial core directly across the street from the Westcor project, which is expected to begin construction by 1987.

Another planned project that will border Sun City is H & F Enterprises' Barclays Suncliff luxury townhome community on the southwest corner of 111th and Olive Avenues.

THE PROJECT will offer Spanish-style architecture including stucco walls, tile roofs and block fencing.

The four floor plans will offer two-bedroom, two full baths, energy saving construction, ample storage and enclosed garages. Amenities include golf, tennis, swimming and a country club lifestyle.

A grand opening is scheduled for mid-March.

THERE ARE no surprises in Surprise anymore. It's turning into a real boomtown. The 14.5-square-mile community is welcoming developers with open arms, as long as they maintain certain quality standards.

Until last year, Surprise's 4,000 residents were confined to a single square mile along Grand Avenue up to Bell Road.

But town leaders, including town manager and master planner Harold Yingling, have joined forces with the Northwest Development Group to attract some of Arizona's leading engineers, developers, architects and planners to form a master development plan whose objective is a controlled growth.

BROOKVIEW Country Club, Happy Trails and Sunflower RV Resort are just three of the major projects to locate in Surprise, which has annexed land one mile north and one mile south of Bell from Grand Avenue west to the White Tank Mountains.

Another major Bell Road project is the Rose Garden Mobile Home Park.

Surprise is forming the Bell Road Improvement District to generate \$10.5 million for the proposed expansion of Bell.

DETAILING the proposed projects, Brookview Country Club will extend 2 miles north of Bell between 115th Avenue and the Agua Fria riverbed. The project will include a golf course, recreation center, major chain hotel, restaurant and more than 1,100 housing units.

Rose Garden Mobile Home Resort will be directly south of Brookview and Bell Road. It will include 188 units, a library, swimming pool and meeting rooms.

Sunflower Resort, also south of Bell near 123rd Avenue, will eventually have rental spaces for 1,100 recreational vehicles. Sunflower amenities include a pool, large ballroom, sauna, tennis and shuffleboard courts and meeting rooms.

THE VILLAGE at Surprise shopping center will be 40 acres of specialty shops and businesses located south of Bell and just east of the entrance to Sun City West. The completed Lou Regester furniture store and Red Carpet-O'Keefe headquarters buildings will anchor the center, most of which is still under construction.

A bit down the road from the Village at Surprise across from Bell Road at R.H. Johnson Boulevard will be the Crossroads Shopping Center, a 17-acre site for specialty shops, a major grocery store and possibly a long-awaited department store.

Further west, Sun Village Corp., a 3,800-unit housing development, will be at the corner of Litchfield and Bell roads.

ANOTHER major planned community, the Bell/Bullard project, will be just east of Sun Village between Geenway and Bell and Reems and Bullard roads.

Happy Trails Resort will offer 2,200 RV lots for sale. A nine-hole golf course is also planned.

Not wanting to take a back seat to its sister community Surprise, El Mirage has attracted more than \$211 million in developments of its own.

THE much-discussed and ballooned \$21.5 million "Sierra Grande Resort Hotel and Convention Center" is scheduled for completion by the fall of 1986.

The project will consist of a 500-room luxury resort hotel, convention center, multi-conference meeting rooms, three restaurants, a coffee shop, lounges, gift shops, a golf pro shop for an 18-hole golf course, clubhouse, horse-riding stables, tennis courts, Olympic-sized swimming pools, racquet ball courts, commercial office space and other resort amenities.

The \$38.5 million Pueblo El Mirage RV Resort and Country Club has a scheduled May completion date. The project will occupy more than 300 acres and will consist of an 18-hole golf course, more than 12 acres of recreational facilities, more than 40,000 square feet of entertainment facilities and will accommodate more than 3,000 RV's.

THE \$8 MILLION Grandway Village Mobile Home Resort will be ready for occupancy within the next few months. The project will provide a swimming pool, community center, recreational facilities, tennis and racquetball courts, playgrounds and entertainment facilities for all ages. It will accommodate more than 400 double-wide mobile homes.

The \$104 million La Playa Verde Estates subdivision will be built as a multi-zoned planned community to include single- and multi-family dwellings, commercial shopping centers, golf course, bike paths, playgrounds, tennis and racquetball courts and baseball parks, basketball courts and a community center.

The project will be bound on the north by Thunderbird Road, on the west by El Mirage Road and on the south by Cactus Road, sharing boundaries with the Sierra Grande Resort golf course.

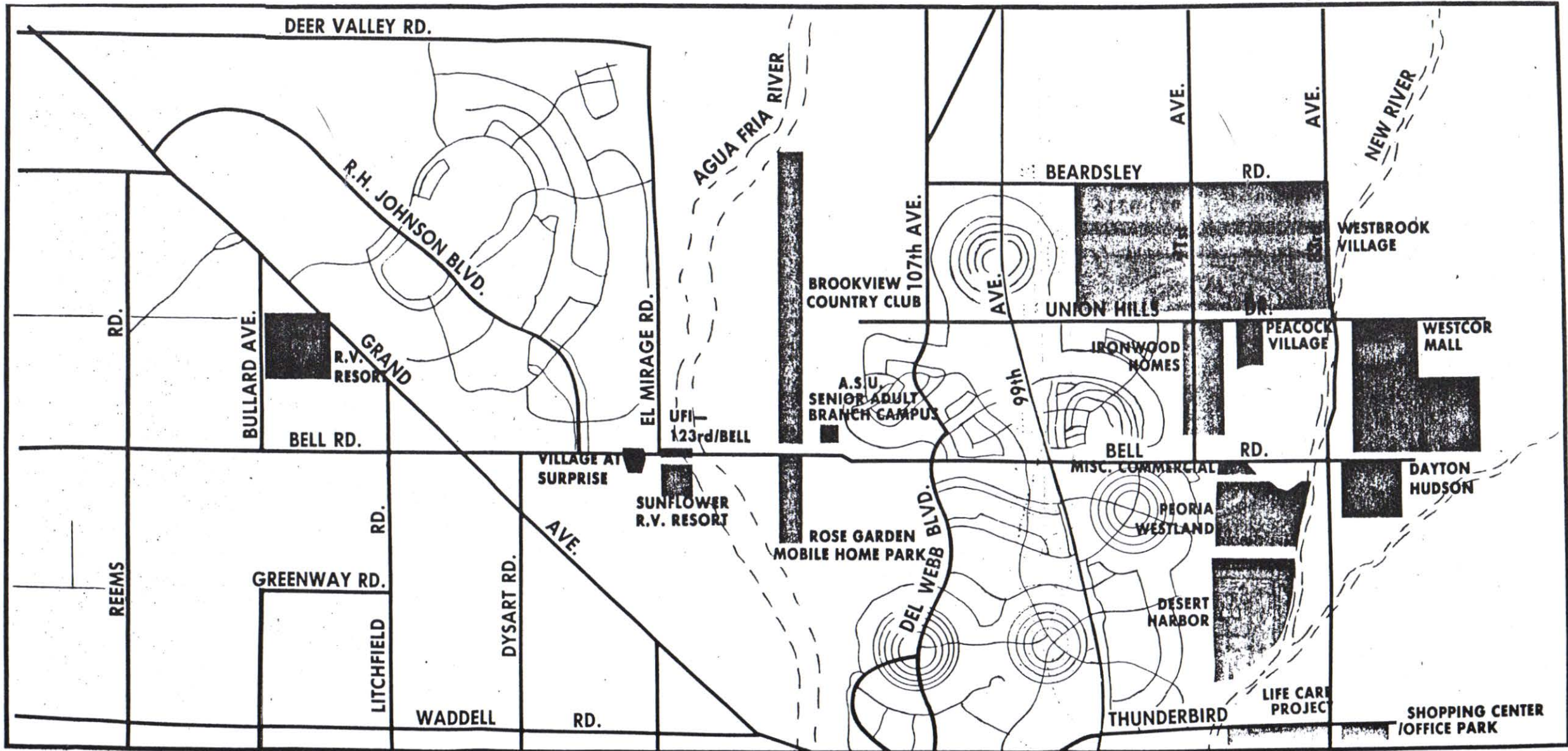
THE \$12 MILLION El Mirage Municipal Stadium and Sports Complex will include tennis courts, racquetball courts, practice baseball fields and an 8,000-seat capacity baseball stadium that hopes to lure a major league team to train there.

The \$15.2 million El Mirage International Park for Commerce and Industry is planned for a large 480-acre parcel of land on the north side of the Santa Fe Railroad tracks north of Grand Avenue. The project will provide space for small, clean-type industry and commercial users.

The \$8 million El Mirage Equestrian Park, to be at the northwest corner of Northern Avenue and El Mirage Road, will consist of horse stalls, stables, arenas, a coliseum, horse trails and facilities capable of accommodating more than 2,000 show horses.

THE \$3.4 million El Mirage Reflecting-The Riverwalk is being developed by Tempe Reflections Inc. It's designed to follow a path along the west bank of the Agua Fria River forming an aurora of shops anchored by a steak and lobster house. The project will start at a point where Grand Avenue meets the Agua Fria and end at Cactus Road to the south.

If Del Webb could only see now what he started 25 years ago.



Does the lifestyle lengthen the life?

Effects of retirement haven on longevity are still a mystery

By JIM WALSH / Northwest Valley Bureau

One of the most obvious unanswered questions from Del Webb's sweeping social experiment with the elderly is whether Sun City's tranquil environment lengthens life.

Fred Kuentz, chairman and chief executive officer of the Del E. Webb Development Co., builder of Sun City and Sun City West, said, "They are the happiest group of people I've even seen for their age."

"They probably live longer. It's hard to qualify, but I'd almost bet on it."

However, gerontologists say large retirement havens like Sun City never have been studied to determine if living with peers in age-segregated communities, where the pace is slower, prolongs life.

Dr. Michael Baker, former director of research at the Arizona Long Term Care Gerontology Center in Tucson, said, "It certainly isn't harmful, but there's no evidence it extends longevity."

Baker, who during his tenure at the center conducted the only scientific study of Sun City in 1982, said studies have found senior citizens tend to make friends more easily in retire-

ment communities, where residents are at the same stage of life and share like interests.

Unquestionably, Sun City could help seniors live longer to the extent that it "gives them a new lease on life" to avoid depression, which often leads to

sickness, he said.

But Sun City residents, who generally are more affluent, better educated and spend more money on medical care than others their age, fall into a group more likely to live longer anyway, no matter where they

live, Baker said.

The poor are "the people who die soonest and get sick the most," said the Rev. Ed Hemphill of Sun City West, who holds a degree in gerontology and worked with Baker on his

Continued on SC21

Continued from SC20

study.

For instance, the report by Baker and Hemphill found the typical couple's income in Sun City is \$22,000 a year. For 1983, the national median income for an elderly family was \$16,878.

And according to federal regulations, the poverty level during 1983 for elderly couples was \$4,775, while the "near poverty" income standard was \$5,969.

Baker's report found that 187, or about 34 percent of the

551 residents of Sun City, Sun City West and Youngtown who were surveyed at random, had incomes of \$25,000 a year or more, while only 47, or 8.5 percent, made \$8,000 or less.

But the report also pointed to widows and widowers as the hidden poor amid the affluent, because the median income of one-person households was \$10,800 a year, and 35.6 percent had incomes of \$10,000 or less. That includes 11.6 percent who made less than \$6,000 yearly.

When asked their health sta-

tus, 78.2 percent of those questioned in Sun City said they are in good or excellent health, while 69 percent of those 65 or more nationally rated themselves in the same category.

Nearly 22 percent of respondents in the northwest Valley retirement communities said they were in fair or poor health, while 31 percent nationally responded the same way.

The average age of those surveyed was 71.2, with 67 percent between 65 and 79, and 14 percent over 80.

The report also found that a vast majority of residents enjoy living in the northwest Valley retirement communities, and 28.8 percent said there is nothing about the area that they dislike.

"I'm a very strong supporter of age-segregated retirement communities," said Doris Timpano of Sun City, a director of the Recreation Centers of Sun City Inc. and leader of the Sun City-Glendale Alzheimer's Family Support Group.

"When I'm in Phoenix, I'm an older person. Here, I'm considered a younger person," the 57-year-old Timpano added.

Jack Salzman, a director of the Sun City Taxpayers Association and a resident of the community for nine years, said he sees people in their late 70s and 80s in excellent condition and realizes there's hope for his future.

"It makes me feel that living out here helps people live longer," said Salzman, a retired New York judge. "It's living

proof that it isn't your chronological age that counts. It's your enthusiasm."

William Wolfrey, president of Sun City Area Interfaith Services, said observing those who attend the group's day-care centers has taught him that activity keeps the elderly young.

When one stroke victim arrived at the center, he could walk only with a walker, and "if you said, 'Good morning,' he'd break into tears," Wolfrey said.

But after three months of performing easy exercises and talking and playing games with other seniors, "his whole outlook changed," Wolfrey said.

Sun City social agencies acknowledge there apparently are many seniors who languish in loneliness and isolation, and they are devising plans to reach out to them.

To fight the isolation, Timpano wants to increase recreational activities for aging seniors who no longer can compete in sports but are capable of remaining active in a less strenuous fashion. ■

Valley lifestyles see big changes

First of two parts
By **MIKE GARRETT**
Financial Editor

Society in general and the Phoenix metropolitan area in particular is evolving into a 24-hour society, Western Savings President Gary Driggs said in his annual Forecast '85 Friday at the Arizona Biltmore.

Driggs will repeat his Forecast '85 at 3:30 p.m. Thursday in Mountain View Auditorium.

Western Savings' new lifestyles survey of more than 3,000 residents included in this year's overall economic outlook included two new categories.

"Nighthawks" indicates Valley residents who regularly participate in activities past 10:30 p.m. in at least three of 11 listed categories and the electronic home measures the amount of electronic gadgetry in each home.

According to the Western Savings Nighthawk Index, 38 percent of Valley residents qualified as "Nighthawks."

Last in the Nighthawk category was Sun City, with only 7 percent of its residents likely to do their shopping, entertaining, exercising or socializing after 10:30 p.m.

Tempe, with its college community, ranked first, with 59 percent of its residents qualifying.

Driggs listed several reasons for the increase in Valley Nighthawks.

"There is more late night television available—24-hour news on cable, every major network has now gone to a 24-hour programming format, there is all kinds of cable television available, there are movies to rent, 24-hour exercise places available, 24-hour bank tellers and more stores are open 24 hours a day for grocery shopping. Even stockbrokers are now offering 24-hour availability of orders for securities.

"Also, with more women working, the women often want to work in the evening when the husband can be home with the children.

"We also find most law firms now—and many businesses like Western Savings—have a word-processing center that operates until midnight so work that is dictated during the day can be processed and ready for the next day.

"I think more stores and businesses will continue to be open late at night and I think there has always been people who prefer to be up at night. But now there is more things for them to do.

"I think a lot of high-tech people get used to working intensively on projects. The computer is up 24 hours a day and increasingly people want to utilize the computer capacity at night.

"I think it's now possible now to have a traffic jam in Tempe perhaps at midnight."

The latest survey listed a dozen different lifestyle categories.

"The predominant finding of the study is that in the Valley of the Sun, each one of the communities has a very distinct personality, a different lifestyle," said Driggs.

"In addition, lifestyles have changed significantly since 1980. For example there is much greater family and church orientation, and a big increase in vacation traveler orientation. Social orientation has dropped from first to fourth in terms of lifestyles."

Driggs noted that in Phoenix, Glendale, Gilbert and Tempe, family orientation is the No. 1 lifestyle. But in Sun City, vacation traveler is the No. 1 and in Mesa it's religious orientation.

"We should not look at the Valley of the Sun as a single metropolitan area but as a family of cities, with different personalities, different lifestyles and their own individuality just as brothers and sisters and fathers and mothers often have dramatically different personalities, even though they're part of the same family," Driggs said.

Driggs offered several reasons for the big increase in family-oriented activities.

"We're not sure but we think that the electronic gadgetry is pulling the family together. There is a lot more interesting activities to do at home. Movies can be rented for video tape

recorders, cable television is increasing, about a third of all Valley residents now have their own swimming pools and about a fifth have their own home computer.

In the Electronic Home category, 27 percent of Sun City's residents qualified with at least six electronic products from a total list of 14 electronic items.

Included were such items as a video cassette recorder, phone

answering machine, microwave, personal computer and stereo system.

"We think the church orientation is a result of the general trend in the country back towards fundamental values. We think we're swinging away from the rebellion against family and church and traditional values that took place from the '60s well into the '70s and now the whole country is shifting some-

what to a more conservative lifestyle and attitude."

Research for Forecast '85 was obtained from a direct telephone survey of 3,000 heads of households in Phoenix, Scottsdale, Mesa, Sun City, Tempe, Glendale, Chandler, Gilbert and Apache Junction.

The survey was conducted by Datapol Inc. from Jan. 10 to Feb. 7 in conjunction with Western Savings marketing research.

Sun Citians key economic growth

Sun City and Sun City West residents have become a significant economic force in the nation's growing retiree population and Arizona's booming growth.

The following statistics exemplify how viable that economic force is.

—In 1985, Sun City's silver anniversary year, the estimated 58,000 Sun City and Sun City West residents have a total net worth estimated at \$5.8 billion. The figure grows by about \$160 million annually as nearly 1,600 retirees migrate to Sun City West.

—IN 1984, these residents spent more than \$200 million for all goods they purchased at retail.

—They contributed at least \$32 million to state and county tax coffers in the same year.

—Their deposits in Sun Cities' savings institutions surpassed the \$2 billion mark.

SINCE SUN CITY'S founding 25 years ago, virtually all the Sun Cities residents have migrated to Arizona from another state. They represent one of the largest single concentrations of 50-and-older migrates in the nation.

To put the immensity of that national migration of retirement-age persons to Sunbelt states in perspective, the U.S. Census Bureau estimates that in 1980, the year the most recent recession took hold, about 1,645,000 persons moved from one

figure of \$8,500 in average annual personal income, the 1980 migration alone meant a shift of \$14 billion in personal income from losing to gaining states.

ARIZONA is the third most popular state for retirees and the 1980 migration brought about \$800 million in new personal income to the state, according to the Census Bureau.

An Arizona state official believes this shift in personal income was one reason Arizona was able to weather the recession better than most states.

"There's no question that retirees constitute a very valuable industry for Arizona," said Ron Simon, manager of economic analysis for the state's Department of Economic Security (DES). "That \$800 million was a sizeable cushion against recessionary business cycle fluctuations. It helped the state weather the recession better and bounce back sooner."

A SIZEABLE proportion of Arizona's retirees live in the Phoenix area and about 25 percent of the Phoenix retirement population live in or around the Sun Cities. The economic power these Sun City-area residents represent created an almost recession-proof environment for area businesses.

More recently, deliveries of 951 Sun City West homes in 1984 by Del E. Webb Development Co. (Devco) represent an immediate area gain in total

Bureau which pegged average household income in the Sun City West area at about \$24,000 in 1979.

According to American Banker, the 50 and older age group represents a full 50 percent of all disposable income and individual incomes are 50 percent more than the 35 and under age group. The senior population thus has created a growing demand for goods and services. According to 1983 statistics from the Arizona DES, about 600 businesses have been established in the Sun Cities since the founding of Sun City in 1960.

THEY EMPLOY about 10,000 people. Retirees typically do not take those newly-created jobs. The businesses create jobs for persons of working age.

For the retailers, the Sun Cities are the proverbial "gold mine." Devco's 1984 deliveries of 951 homes in Sun City West brought an additional \$6 million in sales alone to community retailers. In total, the communities' 58,000 residents spent \$208 million for all retail goods in 1984.

People in the 50-plus age group are also big savers. Harry Rivkin, president of Account Line, indicates that nationally they maintain 49 percent of all deposit balances and represent 52 percent of all profits of financial institutions. They have an average balance of \$23,000 versus \$10,000 for those people un-

estimated that the more than 50 banks and savings and loan institutions have deposits surpassing the \$2 billion mark.

According to Joe Davisson, vice president and manager of the Sun City West branch of United Bank, that \$2 billion represents the lifeblood of a financial institution. "The metropolitan banks count on the Sun Cities for deposit growth. These deposits enable them to make loans for the entire system," he said. "Those deposits provide the needed capital to keep other Arizona industries functioning."

Tax revenues generated by the Sun Cities are equally impressive. Residents of the Sun Cities contributed more than \$12 million in retail sales taxes in 1984. Property taxes are collected by Maricopa County, and while the Sun Cities' tax rates are relatively low, homeowners contributed \$20 million last year to the county's coffers.

THE RECENT shift in popu-

lation means shifts in federal grant disbursement. Census statistics from 1982 to 1984 indicate federal grants to six New England states went up less than 1 percent and the mid-Atlantic states less than 3 percent, while in the Southwest, grant money increased 18 percent.

All of this points to a startling shift in the nation's financial resources. Perhaps the most noteworthy statistic of all is reflected in the transfer of net worth represented by the Sun Cities' residents.

Devco research has discovered that retirees have net worths averaging between \$100,000 and \$300,000. Taking \$200,000 as the mean, the Sun Cities represent a net worth of \$5.8 billion.

ALMOST \$2.7 billion of the total net worth is tied up in the 32,000 homes that Devco has built in the Sun Cities. When recreation centers, golf courses, shopping centers, other amenities and commercial establish-

ments are factored into the total, the actual value of Sun City and Sun City West exceeds \$3 billion.

The financial impact of the Sun Cities reflects the strength of the 50-plus market as a whole. While Sun City has been completed, Sun City West is only approaching half of its eventual size. With the increasing competition for seniors in the Phoenix area (there are now more than 100 adult communities statewide) the impact of this industry will continue to grow.

The same financial book awaits a still unnamed location where Devco will build another "Sun City." Robert Swanson, Webb's corporate chairman, president and chief executive officer, recently announced plans to expand the adult community concept to another Southwest location.

Areas in the running include California, New Mexico and a non-Phoenix Arizona location.

Valley lifestyles see big changes

First of two parts
By **MIKE GARRETT**
Financial Editor

Society in general and the Phoenix metropolitan area in particular is evolving into a 24-hour society, Western Savings President Gary Driggs said in his annual Forecast '85 Friday at the Arizona Biltmore.

Driggs will repeat his Forecast '85 at 3:30 p.m. Thursday in Mountain View Auditorium.

Western Savings' new lifestyles survey of more than 3,000 residents included in this year's overall economic outlook included two new categories.

"Nighthawks" indicates Valley residents who regularly participate in activities past 10:30 p.m. in at least three of 11 listed categories and the electronic home measures the amount of electronic gadgetry in each home.

According to the Western Savings Nighthawk Index, 38 percent of Valley residents qualified as "Nighthawks."

Last in the Nighthawk category was Sun City, with only 7 percent of its residents likely to do their shopping, entertaining, exercising or socializing after 10:30 p.m.

Tempe, with its college community, ranked first, with 59 percent of its residents qualifying.

Driggs listed several reasons for the increase in Valley Nighthawks.

"There is more late night television available—24-hour news on cable, every major network has now gone to a 24-hour programming format, there is all kinds of cable television available, there are movies to rent, 24-hour exercise places available, 24-hour bank tellers and more stores are open 24 hours a day for grocery shopping. Even stockbrokers are now offering 24-hour availability of orders for securities.

"Also, with more women working, the women often want to work in the evening when the husband can be home with the children.

"We also find most law firms now—and many businesses like Western Savings—have a word-processing center that operates until midnight so work that is dictated during the day can be processed and ready for the next day.

"I think more stores and businesses will continue to be open late at night and I think there has always been people who prefer to be up at night. But now there is more things for them to do.

"I think a lot of high-tech people get used to working intensively on projects. The computer is up 24 hours a day and increasingly people want to utilize the computer capacity at night.

"I think it's now possible now to have a traffic jam in Tempe perhaps at midnight."

The latest survey listed a dozen different lifestyle categories.

"The predominant finding of the study is that in the Valley of the Sun, each one of the communities has a very distinct personality, a different lifestyle," said Driggs.

"In addition, lifestyles have changed significantly since 1980. For example there is much greater family and church-orientation, and a big increase in vacation traveler orientation. Social orientation has dropped from first to fourth in terms of lifestyles."

Driggs noted that in Phoenix, Glendale, Gilbert and Tempe, family orientation is the No. 1 lifestyle. But in Sun City, vacation traveler is the No. 1 and in Mesa it's religious orientation.

"We should not look at the Valley of the Sun as a single metropolitan area but as a family of cities, with different personalities, different lifestyles and their own individuality just as brothers and sisters and fathers and mothers often have dramatically different personalities, even though they're part of the same family," Driggs said.

Driggs offered several reasons for the big increase in family-oriented activities.

"We're not sure but we think that the electronic gadgetry is pulling the family together. There is a lot more interesting activities to do at home. Movies can be rented for video tape

recorders, cable television is increasing, about a third of all Valley residents now have their own swimming pools and about a fifth have their own home computer.

In the Electronic Home category, 27 percent of Sun City's residents qualified with at least six electronic products from a total list of 14 electronic items.

Included were such items as a video cassette recorder, phone

answering machine, microwave, personal computer and stereo system.

"We think the church orientation is a result of the general trend in the country back towards fundamental values. We think we're swinging away from the rebellion against family and church and traditional values that took place from the '60s well into the '70s and now the whole country is shifting some-

what to a more conservative lifestyle and attitude."

Research for Forecast '85 was obtained from a direct telephone survey of 3,000 heads of households in Phoenix, Scottsdale, Mesa, Sun City, Tempe, Glendale, Chandler, Gilbert and Apache Junction.

The survey was conducted by Datapol Inc. from Jan. 10 to Feb. 7 in conjunction with Western Savings marketing research.

1985 will be ordinary if...

Second of two parts:
By MIKE GARRETT
Financial Editor

Western Savings president and noted economist Gary Driggs pointed to a number of economic shocks which could disrupt 1985 and make it anything but an ordinary year as most economists have predicted.

Driggs listed 10 "economic shocks" which could turn 1985 topsy-turvy in his annual Forecast '85 Friday in the Arizona Biltmore.

"As we move into 1985, the general consensus is this will be a quiet, ordinary year with no significant surprises," said Driggs.

"While this is perhaps the most likely outlook, a number of factors just below the surface could change that dramatically.

"We have 10 possible events which are not likely, but nonetheless could take place."

The possible shocks Driggs listed are: a major oil price decline, a major default by one of the less developed countries, significant deflation, a major collapse or appreciation in the value of the dollar from current levels, a major wave of farm foreclosures, a banking crisis, a stalemate on the federal deficit, a trade war, bankruptcies of major corporations and a commodity price collapse.

"While the chances of any one of these events happening is only 1 in 10, perhaps, if you have 10 items like that, the chance that one will happen is probably 100 percent.

"If just one happens, it probably won't make a tremendous difference. Should a number of them accumulate, it could make a big difference. Most of these are deflationary in nature and are likely to lead to lower interest rates and low inflation.

"And while in the short run there will be tremendous pain, in the long run it would probably be good for the economy and form the basis for a long period of sustained prosperity. In a sense we're unwinding the inflationary era of the 1970s as we move into the '80s."

He said the shock that would have the biggest affect on the U.S. economy would be a major oil price decline.

"When I say major I'm saying \$5 or more a barrel, not 25 cents or a dollar. The oil price increases in 1970 were a major trigger in the whole inflationary spiral. Cutting those oil prices back is a major part of unwinding that."

While that would be favorable to the U.S. economy, Driggs said, it would be devastating for oil-producing countries like Venezuela and Mexico.

"That might trigger defaults on the international debt side, especially if the price per barrel fell to \$15."

Driggs thinks many Third World countries will default on their loans regardless.

"The interest alone for many of them exceeds their entire export earnings. But I think the default will be papered over in such a way that the losses will be written off by the banks over a 20- or 30-year period and it will be absorbed without major impact.

"As long as you can eat a loss over 20 or 30 years it doesn't really cause a major dislocation.

"I think this shock, while it is a probable shock, has been very much anticipated by the banking authorities and I think they already have in mind how they're going to deal with that so that it doesn't undermine confidences in the U.S. economic system."

Driggs painted a rosy economic picture for Arizona.

He noted that with 130,000 people moving to the state last year, new records were set for housing starts and new employment. "The prospects are that Arizona is going to continue to have substantial growth.

"We all know manufacturing is our No. 1 industry. But tourism is second. It added \$5 billion to the economy last year. One of the significant things in an era where tourism is the largest worldwide industry, is the kind of hotels that a community has. In a sense the major hotels or resorts now become the status symbols of a community.

"Because that's where the people stay that are going to make the decisions about adding jobs, expanding plants or perhaps taking jobs away. In this particular sense, it's very important the kind of hotels you have in your community. We've had a number of major resort hotels added in the last few years that have

OVER

made a significant impact on the communities."

In a media question-answer session, Driggs addressed a number of topics, from the Ohio savings and loan closures to the auto industry and import quotas.

"I don't think there will be a serious banking crisis because the federal authorities have absolutely dedicated themselves to assuring that the banking system will retain its integrity," said Driggs when asked about the Ohio S&L crisis.

"For example, when the Continental Illinois bank last year had a problem, based on a rumor, there was no news about the fundamental adequacy of the bank's assets. The bank did have good assets. The federal government immediately stepped in and assured all depositors that their money would be available.

"However, when they came to the assistance of the bank, they sacked the top bank officers. So while I don't think there is a risk of a banking crisis, bank officers may be sacked if the government feels they have to come in and provide assistance.

"I think that's something we should keep our eye on but I do not consider that to be a serious risk."

What about failure of federal mortgage companies such as the recent one which led to the Ohio crisis?

"It's normal to have in a deregulated environment some businesses suffering some losses. We're going to see more of that across the board in all kinds of industries," said Driggs.

"But this doesn't mean they're going to be permanently im-

paired and it doesn't have that much affect on the economy as a whole. One of the great disciplines of a market-free enterprise system is that when people don't manage their businesses as well as they might, they'll suffer losses. That causes them to cut costs, get better control and correct it.

"In an era of low inflation, people cannot automatically pass on the costs. During the '70s, everything could be passed on. That is not true anymore."

What, if anything, might occur to rekindle inflation?

"There is really only a couple of kinds of events that would rekindle inflation," said Driggs. "One would be a collapse in the value of the dollar. That's why we don't want the value of the dollar to either go up very much more because then it kills U.S. industry and agriculture trying to ship abroad.

"But if the dollar plummeted, and we stopped importing, we might find then that all import goods would shoot up in price, the pressure would be off domestic manufacturers to control costs and a dollar decline could trigger inflation.

"The other thing would be an attempt to monetize the federal deficit. The government can only handle this by printing money. Once that process started, or even the hint of it, inflation would start to run away because everyone would anticipate it and react."

Driggs doesn't see either occurrence as likely because of current world market conditions affecting the dollar.

"The trade deficit is really a

good thing in the short run because if we didn't have the trade deficit, the rest of the world would be in depression and they would be unable to pay their debts. Because there is a bigger demand for dollars than there is dollars available.

"But in the long run we can't continue to live by just borrowing more, both to finance our federal deficit and to finance all of our import purchases, because those things are creating additional debt. We now have \$7 trillion dollars of debt in the U.S., public and private.

"We need to start weening ourself away from that, cutting the trade deficit and the federal deficit bit by bit."

As for the future of the U.S. auto industry, Driggs sees more problems ahead, particularly if the Korean auto industry begins flooding this country with cheap imports.

"They're going to have a big impact. Korea and autos is where the Japanese were 15 years ago—about to launch a major export drive with very low cost autos.

"A number of U.S. auto companies are going into joint ventures with the Koreans. So I see the U.S. auto industry as continuing to have a real struggle.

"I don't see its demise. But with wages in Korea at 10 percent of U.S. wages, it takes more than a quota to make it totally well in that situation."

He thinks the Japanese will be restrained despite the lifting of quotas because they are concerned about retaliation.

Forecast profiles valley

By BRET McKEAND

Sun Citians are the most civic-minded residents in the Valley according to a recent study conducted by Western Savings.

The results of "Forecast '85," a study of Valley residents' habits as well as an economic prediction for 1985, show the Sun Cities reporting the highest percentage of civic involvement — 33 percent — almost double that of any other city in the Metro Phoenix area.

The study, presented recently at Mountain View Recreation Center in Sun City, is a yearly financial outlook prepared by Western Savings and given at various locations throughout the Valley each March.

"The growth of the Valley can be attributed in part to the high rise in civic involvement," says Gary Driggs, president of Western Savings.

"In 1980, 10 percent of Valley households were involved in some type of civic activities. In 1985 that figure has risen to 17 percent."

Calling 1984 "one of the best years in recent U.S. economic history," Griggs says 1985 will be a "quiet year" in comparison. He says economic growth will continue, but at a bit slower pace than in 1984.

Griggs is also predicting moderately higher interest rates

and higher inflation for 1985.

"While a few economists suggest a modest slowdown in 1985, virtually no one suggests a major downturn is in the cards."

In 1984, the U.S. Department of Labor indicated Arizona was the fastest growing state in the nation. Arizona's population was up

“In a survey of the Valley's communities, the Sun Cities not only are the most civic-oriented, but are second only to Mesa in the percentage of residents who attend church. More than 68 percent of Sun Citians attend church on a regular basis, an increase of 6 percent from 1980.”

an estimated 130,000 plus and, except for mining and some agriculture sectors, nearly every part of the state's economy enjoyed a prosperous year.

Griggs predicts a continued increase in retail sales and tourism in Arizona, however he projects a slight decline in the housing industry. The state's mining industry will continue to

suffer in 1985, with more and more copper operations closing down.

In a survey of the Valley's communities, the Sun Cities not only are the most civic-oriented, but are second only to Mesa in the percentage of residents who attend church. More than 68 percent of Sun Citians attend church on a regular basis, an increase of 6 percent from 1980.

"Valleywide, church participation is up significantly over 1980," says Driggs. "Overall, 59 percent of the households were classified as having a church orientation."

In 1980 Sun City had the highest percentage of residents who enjoyed vacationing. This year 70 percent of all Sun Citians reportedly spend their leisure time travelling, compared to 80 percent in Scottsdale and 75 percent in Apache Junction.

Scottsdale and Sun City have the highest percentages of arts-involved lifestyles. Since 1980, Sun City's percentage has doubled, totaling 26 percent in the '85 survey. The lowest percentages

are found in Glendale, Gilbert and Apache Junction.

The Sun Cities scored low in the categories of electronic devices used in the home and the number of residents participating in night activities.

Griggs says more and more families are purchasing electronic-type products for the home — video recorders, stereos and home computers. However, Sun City has the lowest amount of "electronic homes" in the Valley, only 27 percent, compared to Scottsdale, the highest with 55 percent.

This year, the study introduced a "Nighthawk Index" measuring the number of Valley residents who participate in activities after 10:30 p.m. Nighthawking is found in 38 percent of Valley households, with Tempe leading the way with 59 percent and Sun City having the lowest total with 7 percent.

Area growth projected to double

By MIKE GARRETT
Financial Editor

The northwest Valley is not going to be left out in the tremendous population growth projected for the Valley as a whole over the next 30 years.

Peoria, El Mirage and Surprise are going to experience more than a doubling of population by the year 2015. Even District 16, which is basically Sun City, is projected to have a population of 61,648 (from its current 45,000) by the year 2015, according to population figures supplied by the Maricopa Association of Governments (MAG).

MAG figures are likely to be way off for Sun City West,

which is expected to reach a maximum population of around 25,000 when it's completed in the mid-1990s. Current population is around 12,000, well above MAG's figure of 7,712.

The two MAG projections for Sun City and Sun City West also don't include winter visitors who live elsewhere during the summer.

The figures were approved by the MAG Regional Council Dec. 12, 1984. Figures will be updated for some communities with a special October census.

Population allocations are presented in five-year increments from 1980 through 2015 for the MAG designated Municipal Planning Areas (MPA's)

and Districts.

MAG Regional Development branch supervisor Art Auerbach said the MPA's may differ some and are usually larger than a town or city's corporate limits.

But some MAG projections will be low. That's particularly true for the city of Peoria, whose development is growing faster than projected, according to its Planning and Zoning office.

Surprise and El Mirage figures are also likely to be low since much of their planned development has come after MAG compiled its figures.

MAG's projected figures for Peoria show a population of

22,278 for mid-1985 climbing all the way to 172,198 for the year 2015.

Fastest-growing community in the Valley is Chandler, whose population of 60,000 is expected to mushroom to 326,184 by the year 2015.

Other Valley cities' projected population figures for that year

include, Avondale, 81,844; Phoenix, 1,521,948; Glendale, 291,800; Gilbert 154,108; Good-year, 87,207; Mesa, 420,184; Scottsdale 244,309; Tempe 260,101 and Tolleson 20,157.

The following table shows projected growth of northwest Valley communities in five-year increments.

EL MIRAGE	1980	1985	1990	1995	2000	2005	2010	2015
	4590	6361	8764	11449	14088	16740	19689	23144
PEORIA	1980	1985	1990	1995	2000	2005	2010	2015
	15870	25101	37493	57083	79402	105791	136320	172190
SURPRISE	1980	1985	1990	1995	2000	2005	2010	2015
	4120	6000	7982	10205	12497	14952	17353	19584
YOUNGTOWN	1980	1985	1990	1995	2000	2005	2010	2015
	2240	2325	2417	2542	2542	2542	2542	2542
DISTRICT 16 (Sun City)	1980	1985	1990	1995	2000	2005	2010	2015
	41100	44715	50096	56776	58834	60030	60839	61648
DISTRICT 11 (Sun City West)	1980	1985	1990	1995	2000	2005	2010	2015
	3830	7712	13946	21524	29643	38377	48156	59479



Sun City residents continue to rate community desirable

By MIKE GARRETT
Financial Editor

The Sun Cities continue to be the most desirable place to live in the West Valley and rank with Scottsdale among Valley residents in a desirability survey conducted by Western Savings for its Forecast '86 presentation.

Residents were asked which Valley city they preferred to live in. And 82 percent of the Sun Citians queried preferred Sun City over all others, while 83 percent of Scottsdale's residents preferred to live in that city.

In Mesa it was 76 percent, Tempe 63 percent, Phoenix 57 percent and Glendale 56 percent.

These and many other facts and figures were presented by Western Savings President Gary Driggs at his annual Forecast Wednesday at the Arizona Biltmore.

Once again Western Savings conducted an extensive resident survey of community concerns, leisure and shopping activities and preferences and demographics. Some 2,500 Maricopa County residents were interviewed for the survey.

In many instances, Sun Citians differed from other cities' residents in their overall outlook or lifestyle choices.

For example, while the Valley as a whole considered traffic congestion and inadequate freeways as the No. 1 Valley concern, that was only No. 3 with Sun Citians in an "unaided" recall survey.

The top concern in Sun City was crime, with 18 percent listing it as the chief concern followed by controlled growth planning and zoning at 12 percent. Traffic congestion was at 9 percent followed by air pollution at 7 percent.

Driggs noted that air pollution concerns are now No. 3 Valley-wide at 11 percent while it wasn't even listed when Western Savings began its annual forecasts in 1980.

For Sun Citians surveyed who were aided by the surveyor in recalling various concerns, high utility rates was the No. 1 concern of 16 percent of the residents, followed by traffic congestion 13 percent, crime 12 percent, air pollution 11 percent and inadequate freeways and controlled growth and planning, 9 percent each.

In other results, 24 percent of Sun Citians felt that police protection needed improvement the most among community services while 19 percent felt it was planning and zoning.

Sun City (with 86 percent) was also one of six Valley communities perceived by at least 70 percent of its residents as being a full-service city. Others included Scottsdale, Phoenix, Glendale (a big jump over previous years) Tempe and Mesa.

Of those residents who didn't feel Sun City was a full-service city, the majority listed inadequate shopping facilities just ahead of employment opportunities as the chief service lacking.

In a sidelight survey, Sun Citians led the Valley among the highest percent who watch TV



while eating dinner—67 percent, while Mesa had the lowest, 41 percent.

When asked which member of the household prepares the majority of family meals, it was found that the percent of husbands regularly involved in meal preparation is highest in Tempe, 15 percent and lowest in Apache Junction, 0.1 percent. It was 8 percent in Sun City.

The favorite leisure activity in Sun City is sports and exercise, with 44 percent of the SC respondents listing that while 19 percent each listed community activities and reading. Sun City had one of the Valley's lowest totals for TV watching as a favorite, 3 percent.

To no one's surprise, golf was listed by 36 percent of those surveyed as a favorite regular sports activity with swimming No. 2 in Sun City. No other Valley city had a favorite activity even close to golf in Sun City.

Other activities surveyed by Western Savings were frequency of guest visits and their accommodations, average length of stay and number of guests, where residents take out-of-state visitors and guests, shopping center used most often (Metrocenter attracted 65 percent of the Sun Citians to only 4 percent for Biltmore Fashion Park and Westridge Mall among the Valley's major centers). Goldwaters was the favorite department store among Sun Citians and Safeway was the most popular grocery store.

Western Savings also conducted an extensive snowbird survey, listing favorite leisure time activities, favorite attractions, what month they usually depart, length of stay and likelihood of a return of winter visitors who stay longer than a month in the Valley.

Other topics covered by Driggs in his forecast were the national and Arizona outlook for 1986 and an urban growth analysis.

While Driggs' outlook for the U.S. and Arizona was generally optimistic, he stressed that a mountain of debt stands in the way of continued prosperity. He noted that nonfinancial debt outstanding has increased from \$727 billion in 1960 to \$6.5 trillion in 1985 and since 1970, nonfinancial U.S. debt increased from 138 percent to 163 percent of GNP.

As a result of the huge debt

buildup, Driggs said the economy will continue with modest growth of about 3 percent. "We're also going to continue to have low interest rates and low inflation."

Driggs predicted no major world financial crisis in 1986 but there would be some defaults on debts.

The state picture continues to be bright.

"We added over 130,000 people last year, a record number of new people coming into the state," said Driggs. "For three years in a row in Maricopa County, we've added about 50,000 new housing units that have been absorbed."

Driggs said the majority of that growth since 1980 has been in the East Valley, which figures to have a population of one million by the year 2000.

"By the turn of the century we're going to have two big urbanized areas, both of about the same geographical size. There will be more population on the Phoenix side of the (Salt) river but each urban area will be roughly same size. At the center of the urbanized area will be Arizona State University, the touch point between the East Valley and Phoenix."

In Western's statewide survey, Driggs noted the confidence level for the future among residents has steadily grown since 1980.

"People are generally more optimistic and in almost every city they're more optimistic about the future today than they were two or five years ago."

"I think most of the local governments are doing a pretty good job and their citizens are giving them a vote of confidence. I think that clearly what's happening is people are moving to those communities that they have the greatest confidence in."

Driggs stressed that the urban growth analysis mainly showed how Maricopa County's growth is shifting.

"The main thing this report does is show that the growth is shifting. It's basically shifting as we've filled up the areas that have developed in the growth channel. Now it's jumped out into the East Valley."

"Half of all the new housing starts are now east of 56th Street."

"From a business standpoint, we're getting larger office users than we used to have and we're getting some major manufacturing like the Apache Helicopter operation in Mesa."

"That's one of the first large things to be manufactured in the Valley. Almost everything else manufactured in the Valley can be put in a box or carton."

Driggs noted the opening of the new freeway system will be a big boost for the West Valley because Grand Avenue and the railroad tracks have been a significant barrier to west side development.

"Those intersections along Grand Avenue have been the most congested in the Valley. So I think we would view that as a very positive thing for the west side."

35-year 'native' fears impact of growth on desert's allure

"People come out here from the East, and they are attracted by the quality of life here — the weather, the friendly people, everything."

— Betty Van Fredenberg

By ROBERT BARRETT
Northwest Valley Bureau

SUN CITY — Betty Van Fredenberg remembers when sections of Bell Road were unpaved and it only took 15 minutes to get from 40th Street and Bell to 23rd and Missouri avenues.

"Can you imagine that?" Van Fredenberg asked. "Now you'd have to start an hour earlier."

A Valley resident since 1951, the 67-year-old retired schoolteacher moved to Sun City in 1973. Sun City was founded in 1960.

"I feel like a native because I've been here so long and seen so many changes," she said. "I can remember when Camelback (Road) was like Union Hills is now, and there used to be a bridle path along Central Avenue."

She said the quality of life is the Valley's main attraction. Growth is necessary, Van Fredenberg added, but she would like to see its pace slowed.

"People come out here from the East, and they are attracted by the quality of life here," she said. "The weather, the friendly people, everything."

"I'm a realist. I know growth will happen, and I don't mind, but I thank God for the county planning and zoning department. They help control the growth."

The *Valley Report Card* survey shows that other Valley residents over 55 years of age also believe that the area's quality of life is its strongest magnet.

Sixty-one percent of the respondents over 55 said quality of life was very important in bringing them to the Valley, compared with the average of 44 percent for all of the survey's 601 respondents who gave quality of life a very important rating.

In rating various factors as being important to the quality of life in the Valley, the older group gave its highest rating to climate, with 85 percent saying it was very important.

Other factors rated very important were air quality, 90 percent; crime rates, 86 percent; and health care, 80 percent.

Ranking those factors as they affect the Valley now, the 55-plus



group expressed the most concern about the crime rate, with 54 percent calling it poor and 38 percent describing it as average. Sixty-eight percent said it is getting worse.

Fredenberg is one of an estimated 240,000 retirees in the Valley, which is about one out of every five residents. About one-quarter of the retirees live in Sun City West or Sun City.

She said that controlling the growth in Sun City, the United States' largest adult community, now means stopping developments that would be more than two stories high and trying to control some of the business development in the area.

"They have five banks between 99th and Bell and 99th and Boswell," Van Fredenberg said. "That's too much. People come here for openness and the quality of life, and not to have to worry about who's running the city."

She applauds the plans for more freeways and a better mass-transit system and actively campaigned for passage of Proposition 300, which raised the sales tax to pay for those improvements.

Van Fredenberg said the negatives of life in Sun City are health-care costs and, for some, pensions.

"Some people retired out here a long time ago, and inflation is really hurting them," she said.

However, the *Valley Report Card*

survey indicates that the 55-plus group is no more concerned about the cost of living than other age groups.

Van Fredenberg, an Idaho native, moved to the Valley in 1951 with her son after her husband died.

The following year, she married M.D. Van Fredenberg, who became the first principal of Paradise Valley High School. She took a teaching job in Peoria and later transferred to the Alhambra School District, where she taught first and second grades for 23 years.

"I ended up in Sun City because my father had died and I'd gotten a divorce," Van Fredenberg said. "My mother and I decided to combine our forces."

In 1973, home construction in Sun City still was continuing.

"It was like a small town then," she said. "Everyone knew everyone else, and there were potlucks all the time."

Continued development in Sun City and around the Valley has changed that small-town attitude, Van Fredenberg said.

"What disturbed me the most was seeing the loss of the greenbelts around Sun City," she said. "There used to be cotton fields surrounding us. They're selling off all the cotton fields to developers to build houses."

"Being a pioneer and used to seeing green, it disturbs me to see everything put into concrete and plaster."

Population explosion expected in nearby cities

By PHIL ANDREWS
Staff Writer

PHOENIX — A study awaiting Maricopa Association of Governments (MAG) approval forecasts a doubling of county population within 30 years.

Little growth is forecast in the study for Sun City and Sun City West. But, "almost overwhelming" expansion is expected around the retirement communities, according to a consultant who worked on the study.

Eric J. Anderson, head of Mountain West Research, said the population in Sun City West is expected to stabilize fairly soon, while Sun City's population has already peaked.

"But after 1990, growth in the area around Sun City West and Sun City will become almost overwhelming," he said.

According to the MAG study, the population of neighboring Surprise will grow to more than 55,000 residents, or 10 times its present level, by 2015. By that time, the study indicates, El Mi-

rage will add eight times, and Peoria more than five times, their 1986 populations.

Dennis Smith, MAG staff associate, said the study must be approved by MAG's regional council of 20 mayors plus state and county representatives.

The study will then be used by cities and county officials "to estimate future needs for water and for their all infrastructure — utility lines, streets, roads and so on," he said.

"State and federal agencies also link some of their funding for cities on the figures," he said.

Officials of the three area cities expect them to grow by at least as much as the study indicates, if not more.

Surprise town manager Harold Yingling believes the MAG figures may be too conservative, but he doesn't downplay their significance.

"All of our planning for projects for long-term growth, and the funding to support them revolves around those numbers."

he said, "especially in planning to expand transportation and utilities. School districts use these figures, too."

"So, of course, they have a tremendous impact. But we're trying to get our infrastructure set up so that we can respond to growth and plan so that we can provide for growth in an orderly fashion rather than reacting to it."

El Mirage city manager Dick McComb agreed.

"There's certain funding done on formulas based on population, and these projections could have a major effect on generating revenues for the city," he said.

"Federal revenues, gas tax money, lottery funds, highway user funds and some of our social services money are based on population figures. So this study is very important to this area."

"We need these statistics," said Bill Parks, planning and zoning director for Peoria.

"If we were a small area in the Midwest with very little

growth, 30-year projections wouldn't be very important. But for us, they're major."

Aside from state and federal revenues for cities that are hinged on the figures, Parks said, "they also tell us what we have to do to plan our capital improvements. We're looking at major investments in infrastructure and equipment."

Anderson and MAG officials said there is no doubt that the rest of the area around the retirement communities will see its towns grow into major communities in the next 30 years.

The MAG study forecasts the greatest population growth in Peoria. The city now has an estimated population of 31,021. The MAG study expects that to jump to 42,550 in 1990.

By the year 2000, Peoria's present planning area is forecast to have a population of 93,860, and within another 15 years, 158,241.

"We're right on target with those numbers," Parks said. "In

fact, right now we think they're a little low on their present figures. We know we have over 32,000 residents, based on our building starts."

The unincorporated area that stretches west and north from Sun City West and Surprise to the Beardsley Canal is expected to see major development in four years, Anderson said.

"Sun City West now dominates the area and will until 1990," Anderson said. But beyond 1990, more than 63,000 people are expected to move in next door to Sun City West, the study indicates.

Surprise, with an estimated 5,196 residents this year, will more than double, to 10,792 by 1990, forecasters say. The town is expected to burgeon to 55,344 residents within its present municipal planning area by 2015, the MAG study indicates.

"We'll probably grow faster than that," Yingling said. "We see development trends shifting

* Population, A12

A12 NEWS-SUN FRIDAY, OCTOBER 10, 1986

* Population

—From A1
from the East Valley to the West Valley."

Yingling said MAG does "fairly well" on its population forecasts — "But of course we think we'll grow more and we generally do."

MAG planners and consultants expect slower growth in El Mirage, from its estimated present population of 4,231 to 5,770 in 1990.

But by 2015, El Mirage is expected to multiply more than six times its 1990 size to a

population of 33,356.

McComb said he believes the MAG study's figures on El Mirage's present population are too low — "We feel we're over 5,000 now," he said.

But MAG's long-range forecast, McComb said, "is basically a logical projection based on what's happening in the area."

Because the Sun Cities are not incorporated, they are not enumerated in the MAG study.

But Ken Plonski, Del E. Webb Communities Inc. public affairs manager, said the firm expects

Sun City West — with 14,042 residents now — to peak at about 25,000 sometime between 1990 and 1995.

Sun City's population, Plonski said, is just about as big now as it will ever be, at about 46,000 residents.

Officials of Recreation Centers of Sun City Inc. say, though, that the retirement community's population is 43,238, based on membership records. Three condominium projects now underway may add 900 more people when completed, Rec Centers officials say.

Youngtown, which is included in the study, has a population of 2,289 and is expected to add only 326 residents by 2015.

For Maricopa County, MAG forecasts a growth from 1,911,612 residents this year to 4,472,124 in 2015.

During the same period, according to the study, Phoenix will grow from 903,958 to 1,584,131; Scottsdale from 115,528 to 297,710; Mesa from 249,316 to 562,819; Tempe from 137,022 to 250,001; and Glendale from 128,716 to 312,686.

Perspective

The Northwest Valley's future

NEWS-SUN OPINION

The future of the Northwest Valley has been forecast in a countywide study the Maricopa Association of Governments (MAG) is expected to approve shortly.

It isn't the first time the future of the Northwest Valley has been forecast.

In the '60s, for instance, the city of Glendale commissioned a plan — as we remember it, the cost was around \$15,000 or so — to follow as Glendale's anticipated growth took place.

The planner predicted that Glendale — then with a population of 16,000-plus — would become an important suburb of Phoenix and that growth from Glendale along the desert corridor toward Wickenburg would be phenomenal during the next 25 years.

He said the Northwest Valley would be the new frontier for Valley expansion, which had been going eastward.

At that time there was plenty of space along Grand Avenue between Glendale and Phoenix, and between Glendale and Peoria. Sun City was just beginning to look like a community and Sun City West wasn't even a gleam in the eye of the developer.

On out Grand were the tiny villages of Surprise and El Mirage. Then there were only a few houses until one came to the outskirts of Wickenburg — a small town, too, except when easterners populated the dude ranches during the winter.

There isn't much space left along Grand now between Phoenix and Surprise, and the corridor is filling in steadily toward Wickenburg.

The MAG study predicts that, although Sun City and Youngtown have reached their limits and Sun City West will peak soon, those once-small communities will grow like Topsy.

Peoria's population will increase from 31,021 to 42,550 by 1990, the study says, then zoom to 93,860 by 2000 and 158,241 by 2015. The estimate for El Mirage is 33,356 residents by 2015; Surprise, 55,344 residents by 2015.

Mountain West Research, which conducted the study, predicts the area west and north of Sun City West and Surprise will be developed as far as the Beardsley Canal after 1990, to accommodate more than 63,000 people.

It's an exciting forecast. But the smaller communities along the Grand corridor haven't waited for any study to tell them big things were in store. They already are preparing for it.

Watching Glendale grow from a typical ranch and farm town to a suburb of more than 125,000 people, they could see what was coming.

Peoria, El Mirage, Surprise have been making their own plans for the future. They will be ready for the explosive growth, and they wouldn't be surprised if the MAG figures were even on the low side.

One of the factors that will enable that expected burgeoning is the improvement of Grand Avenue to facilitate traffic flow. With growth, too, the communities that are strung along Grand will find common interests and common problems.

As development continues and the smaller communities come into their own, there are two possibilities:

Each will plot its own course, in competition or without regard for the interests of the others; or, they will keep to their planned goals, but with attention to the interests of the greater Northwest Valley and working in cooperation with the other communities.

The cooperative contributions of MAG, the county organizations of cities, have been considerable during the last decade or more as the Valley has grown.

An organization of Northwest Valley community representatives — including Sun City and Sun City West — would be equally as valuable as this part of the Valley experiences its most exciting years.

For singles, life in the Sun Cities can be disappointing

By GLENN B. SANBERG

SUN CITY — You hear it almost every day: "If you're looking for a husband, don't come to the Sun Cities."

If you believe the statistics, you'd be right on target. A survey in 1982 by Dr. Michael Baker of the University of Arizona reported 33 percent of the population of Sun City as widowed, divorced or had never married. Of 15,330 singles, women outnumber the men by a six-to-one ratio.

The sociological significance of these facts is now becoming evident and begs for solution.

To find out how a disproportionate number of singles manage their lives, I inquired of several — with no attempt to conduct a scientific survey, but rather to feel the social pulse of this growing number of our



RETIRED IN STYLE

friends and neighbors.

What I found was not only interesting but somewhat startling.

Often repeated was the disappointing observation on the part of singles that our society is uncordially couple-oriented. They long to break into the circle but find it difficult to do.

"Banquet tables are usually set for eight," one single woman told me. "If I have no escort, I am conspicuous sitting next to a vacant chair..." Another complained that couples bear much of the blame. "If you are in a restaurant alone, they seldom if ever invite you to join them."

Single men, on the other hand, see things differently. One widower of a little over a year told me that some of the women he meets give off here-I-am-enter-tain-me vibes. Some of them, he claims, are stand-offish. "They try to be different," he said, "but

they aren't good at it. They can't compete and they know it."

A common problem seems to be continuing the relationship after the first date. "I go out with a man," one single told me, "and I never hear from him again."

When I discussed this with a single man, he smiled and said he thought he knew the reason why. "She probably wasn't very interesting," he said. Women are often too sensitive, particularly on the first date in public. Somehow they feel guilty and are unable to "be themselves."

Match-makers often overstep the bounds of assistance. Women appear to be amenable to blind dates better than men, but both men and women seem to want to have a look before they accept. One date that is a bummer makes eligibles wary of other such encounters.

Women especially are fearful of giving false signals; they do not want to give the impression of being aggressive. Over-eager-

ness on the part of either of the partners is an almost certain barrier to continued relations.

The casserole brigade may be a Sun City exaggeration, but it does exist enough to make widowers careful.

I know I'm on dangerous ground trying to outdo "Dear Abby," but for what it's worth, here are a few suggestions gleaned from several enlightening interviews. In the Sun Cities:

To catch a husband

— Don't compare your date to your first husband. You will never find anyone as great.

— Move into activities that do not require partners: golf, swimming, rec center clubs, church and the like. Keep in the mainstream of community life. That's where the male traffic is.

— Ask questions of the person you are dating. Who are his friends? What is his background, his family?

— Don't take charge; stroke his ego by allowing him to think he is important.

— Be yourself. Remember, you are your own best friend and have something unique to bring to the relationship.

To catch a wife

— Don't be too aggressive. You may give the wrong signals.

— Select dates who may have a common interest: travel, sports, education, hobbies.

— Be alert for vibes that divulge special interests and be willing to share them.

— Encourage her to talk about herself. Being interested in the other person is not only flattering, but informative as well.

— Be candid about yourself. Be honest about your expectations of the relationship.

A community problem?

While selecting a singles life-style is inherently personal, the community must share some responsibility.

Those of us who are fortunate enough to enjoy a society built almost exclusively around couples have an obligation to take

note of people who make up one-third of our community and, as volunteers, contribute tremendously to a myriad of vital community services.

Perhaps our rec centers could set up a lounge for singles and encourage informal socializing during special times of the day. Restaurants might offer once-a-week menus for single groups of four or more. Bowling alleys might foster a mixed singles league. Golf courses could arrange singles tournaments.

Churches, which already offer special opportunities to singles, can beef up their programs, which often fail for lack of creative planning or a dearth of single men.

I'm sure I have intruded on a sensitive area of our community life. My only excuse is that like so many of you, I find I must keep reminding myself how important they are to us who think we are "retired in style."

1987



Public Relations News

13950 Meeker Boulevard
P.O. Box 1705 Sun City West, AZ 85372-1705
(602) 974-7011 FAX (602) 876-3441

Contact: Ken Plonski
(602) 468-6871 or

Martha Moyer
(602) 546-5110

FOR IMMEDIATE RELEASE

BABY BOOMERS PLANNING EARLY RETIREMENTS;
LOOK TO INVESTMENTS, NOT SOCIAL SECURITY,
TO FINANCE 'GOLDEN YEARS'

PHOENIX, AZ -----Twenty-eight percent of baby boomers responding to a recent survey indicated that they plan to retire before the age of 55. This is one finding of a unique research project -- "Future Ballot" -- conducted at four California locations to compare retirement perceptions of over 1,000 baby boomers and retirees.

Forty-six percent of the baby boomers plans to retire before 60 while only 15 percent of the responding retirees left full-time employment before that age. Baby boomers also are planning their retirements at an earlier age with 23 percent starting the process before the age of 30.

"Future Ballot," a survey developed by Del E. Webb Communities, is designed to explore attitudes toward retirement among those who are still 20-25 years from the traditional retirement age of 65. In 2010, when retired, these people - some 75 million Americans - will represent the largest number of retirees in our nation's history.

2-2-2-2-2

"Future Ballot" also identified a sharp contrast in attitudes toward Social Security. Seventy-two percent of retirees rated Social Security as very important to their income, while only 45 percent of the baby boomers described Social Security as "very important", instead planning to finance their retirement through pensions, investments and home equity.

When queried about other retirement concerns, baby boomers and retirees ranked financial security and health as most important. Over 70 percent of the respondents support Federally sponsored Health Care Insurance for older Americans.

Baby boomers and retirees agreed that recreational activity and travel are key to a fulfilling retirement. Both groups selected walking as their favorite activity for the "golden years"; other activities attractive to both groups were golf, fishing, crafts and dancing.

Baby boomers also agreed with the retirees on cities where they would like to retire and the importance of climate and cost of living. The three cities chosen as most attractive were Phoenix, Las Vegas and San Diego.

Ken Plonski, research director and manager of public affairs of Del E. Webb Communities, commented on the impact that seniors will have on society by the year 2010. "In less than 25 years, baby boomers , almost 75 million Americans, will reach retirement age and will exercise considerable political and marketing clout."

3-3-3-3-3

Plonski said that "although there is extensive research on aging, the views on retirement held by the post-World War II generation remain relatively unexplored. We expect "Future Ballot" will provide this generation a voice in bettering their retirement years. The information certainly will help Del E. Webb Communities respond to the needs of this important group, and the research also should interest any organization that serves or supports the senior population."

Respondents to "Future Ballot" were asked to describe their "fantasy" retirement, explore how they plan to spend their free time during retirement, rate perceptions about retirement, and list financial resources for retirement.

In 1988, "Future Ballot" will be conducted in major cities throughout the country as Del E. Webb Communities continues to survey the nation's retirement attitudes and trends.

Note to editors: For a copy of the complete survey, contact Ken Plonski at (602) 876-3453.

"FUTURE BALLOT"

Sponsored by the Del E. Webb Communities

A survey of baby boomers and retirees about retirement.

Survey conducted in four California locations:

Woodland Hills, Merced, Hayward and Huntington Beach

during October and November, 1987.

1,036 respondents.

FUTURE BALLOT

We all have an interest in the future. By engaging in this dialogue, we hope to determine your thoughts about the future. It will help us plan today for the needs of tomorrow. We appreciate your comments and thank you for casting your vote in FUTURE BALLOT.

will

1. At what age ~~will~~ you retire from full time employment? (circle one)

1. Under 50	17%	4. 60-64	26%
2. 50-54	11%	5. 65-69	15%
3. 55-59	18%	6. 70 and over	4%
		No Answer:	9%

- 2. At what age did you start planning for your retirement? (circle one) -

1. Under 30	23%	5. 45-49	8%	9. 65-69	0
2. 30-34	12%	6. 50-54	10%	10. 70 or over	1%
3. 35-39	9%	7. 55-59	6%	11. Have not yet planned for retirement	13%
4. 40-44	12%	8. 60-64	3%	No Answer:	3%

will

3. How ~~does~~ your retirement lifestyle compare to that of your parents? (circle one)

1. Better	75%
2. Same	18%
3. Worse	3%
No Answer:	4%

4. How do you perceive the quality of retirement during the next 20 years? (circle one)

1. Better	59%
2. Same	24%
3. Worse	14%
No Answer:	3%

will

5. How ~~do~~ you spend your free time? (circle all that apply) during retirement

1. Part-time employment	257	4. Continued education	194
2. Volunteer activity	229	5. Social clubs	118
3. Recreational activity	380	6. Travel more	437
		7. Other: (specify)	58

6. What recreational activities do you participate in? (circle all that apply)

- (11)
- | | |
|----------------------|-----|
| 1. Golf | 230 |
| 2. Fishing | 281 |
| 3. Crafts | 282 |
| 4. Tennis | 143 |
| 5. Dancing | 266 |
| 6. Reading | 411 |
| 7. Bicycling | 296 |
| 8. Jogging | 105 |
| 9. Walking | 522 |
| 10. Other: (specify) | 165 |
-

7. Do you plan to move to another city or state? (circle one)

- (12)
- | | |
|------------|-----|
| 1. Yes | 45% |
| 2. No | 52% |
| No Answer: | 3% |

8. What cities are you considering moving to? (top answers)

- (13-14)
- | | |
|--------------------------------|---------------|
| 1. <u>AZ (Phoenix/Tuscon)</u> | 4. Not Moving |
| 2. <u>NV (Las Vegas, Reno)</u> | |
| 3. <u>San Diego</u> | |

9. If you are considering moving, please circle the three most important factors influencing your decision:

- (15)
- | | |
|---------------------|-----|
| 1. Climate | 404 |
| 2. Crime | 135 |
| 3. Overcrowding | 219 |
| 4. Cost of Living | 303 |
| 5. Health | 140 |
| 6. Nearer to Family | 110 |
| 7. Other: (specify) | 15 |
-
-

10. How important will the following sources of income be to you in the future? (circle one for each source)

		<u>Very Important</u>	<u>Somewhat Important</u>	<u>Not Important</u>
(16)	Social Security	1 48%	2 37%	3 14%
(17)	IRA	1 47%	2 39%	3 12%
(18)	Keough	1 21%	2 26%	3 51%
(19)	Pension	1 71%	2 18%	3 9%
(20)	Investments	1 71%	2 20%	3 8%
(21)	Home Equity	1 69%	2 21%	3 9%

11. Your "dream" at retirement is: (circle one answer only)

	1. New home	15%	4. Travel more	68%
(22)	2. New car	4%	5. New boat	2%
	3. New recreational vehicle	7%	6. Dine out more	8%
	7. Other:	5%		
		2% Margin		

12. How important to you are the following retirement concerns? (circle one for each concern)

		<u>Very Important</u>	<u>Important</u>	<u>Neutral</u>	<u>Not Important</u>	<u>Not At All Important</u>
(23)	Financial Security	1 88%	2 10%	3 1%	4 0	5 0
(24)	Personal Health	1 91%	2 8%	3 0	4 0	5 0
(25)	Medical Costs	1 66%	2 24%	3 7%	4 2%	5 0
(26)	Change in Lifestyle	1 28%	2 30%	3 30%	4 7%	5 4%
(27)	Adequate Housing	1 34%	2 51%	3 10%	4 2%	5 2%

13. What's your opinion about a new program of Federally sponsored Health Care Insurance for older Americans. (circle one)

	1. Support	74%
(28)	2. Do Not Support	5%
	3. No Opinion	18%
	No Answer:	3%

14. In which age category do you fall? (circle one)

- | | | | | |
|----------|-----|----------|------|-------------|
| 1. 21-25 | 8 % | 5. 45-49 | 15 % | 9. 65-69 |
| 2. 26-29 | 7 % | 6. 50-54 | 18 % | 10. 70-74 |
| 3. 30-34 | 9 % | 7. 55-59 | 18 % | 11. 75-80 |
| 4. 35-39 | 9 % | 8. 60-64 | 17 % | 12. Over 80 |
| 40-44 | 1 % | | | |
- 2 % Margin

15. You are: (circle one)

- | | |
|-----------|------|
| 1. Male | 50 % |
| 2. Female | 50 % |

16. Do you: (circle one)

- | | |
|----------------------|------|
| 1. Own your own home | 71 % |
| 2. Rent your home | 26 % |
| No Answer: | 3 % |

17. If you own, what is the value of your home? (circle one)

- | | | | |
|------------------------|------|------------------------|------|
| 1. Less than \$50,000 | 6 % | 5. \$125,000-\$149,999 | 13 % |
| 2. \$50,000-\$74,999 | 11 % | 6. \$150,000-\$174,999 | 14 % |
| 3. \$75,000-\$99,999 | 15 % | 7. \$175,000-\$199,999 | 11 % |
| 4. \$100,000-\$124,999 | 11 % | 8. Over \$200,000 | 16 % |

18. Is this the first time you have received information about a Sun City community? (circle one)

- | | |
|------------|------|
| 1. Yes | 90 % |
| 2. No | 7 % |
| No Answer: | 3 % |

If you would like a copy of the survey results, to see how your thoughts compare to others, complete the following:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Would you like more information about Sun City West?

Yes 47 % No 32 % No Answer: 21 %

FUTURE BALLOT

We all have an interest in the future. By engaging in this dialogue, we hope to determine your thoughts about the future. It will help us plan today for the needs of tomorrow. We appreciate your comments and thank you for casting your vote in FUTURE BALLOT.

1. At what age did you retire from full time employment? (circle one)

- | | | | |
|-------------|----|----------------|-----|
| 1. Under 50 | 3% | 4. 60-64 | 39% |
| 2. 50-54 | 3% | 5. 65-69 | 32% |
| 3. 55-59 | 9% | 6. 70 and over | 14% |

2. At what age did you start planning for your retirement? (circle one)

- | | | | | | |
|-------------|----|----------|-----|---|-----|
| 1. Under 30 | 3% | 5. 45-49 | 10% | 9. 65-69 | 12% |
| 2. 30-34 | 5% | 6. 50-54 | 17% | 10. 70 or over | 3% |
| 3. 35-39 | 3% | 7. 55-59 | 18% | 11. Have not yet planned for retirement | 3% |
| 4. 40-44 | 9% | 8. 60-64 | 15% | No Answer: | 2% |

3. How does your retirement lifestyle compare to that of your parents? (circle one)

- | | |
|------------|-----|
| 1. Better | 86% |
| 2. Same | 12% |
| 3. Worse | 1% |
| No Answer: | 1% |

4. How do you perceive the quality of retirement during the next 20 years? (circle one)

- | | |
|------------|-----|
| 1. Better | 52% |
| 2. Same | 31% |
| 3. Worse | 14% |
| No Answer: | 3% |

5. How do you spend your free time? (circle all that apply)

- | | | | |
|--------------------------|-----|------------------------|-----|
| 1. Part-time employment | 51 | 4. Continued education | 58 |
| 2. Volunteer activity | 91 | 5. Social clubs | 70 |
| 3. Recreational activity | 139 | 6. Travel more | 171 |
| | | 7. Other: (specify) | 29 |

6. What recreational activities do you participate in? (circle all that apply)

- | | |
|----------------------|-----|
| 1. Golf | 60 |
| 2. Fishing | 75 |
| 3. Crafts | 102 |
| 4. Tennis | 9 |
| 5. Dancing | 56 |
| 6. Reading | 215 |
| 7. Bicycling | 65 |
| 8. Jogging | 10 |
| 9. Walking | 231 |
| 10. Other: (specify) | 60 |

(11)

7. Do you plan to move to another city or state? (circle one)

- | | |
|------------|-----|
| 1. Yes | 23% |
| 2. No | 71% |
| No Answer: | 6% |

(12)

8. What cities are you considering moving to?

- | | |
|---------------------|---------------|
| 1. <u>Phoenix</u> | 4. Not Moving |
| 2. <u>San Diego</u> | |
| 3. <u>Las Vegas</u> | |

(13-14)

9. If you are considering moving, please circle the three most important factors influencing your decision:

- | | |
|---------------------|----|
| 1. Climate | 85 |
| 2. Crime | 27 |
| 3. Overcrowding | 40 |
| 4. Cost of Living | 57 |
| 5. Health | 34 |
| 6. Nearer to Family | 37 |
| 7. Other: (specify) | 6 |

(15)

10. How important will the following sources of income be to you in the future? (circle one for each source)

		<u>Very Important</u>		<u>Somewhat Important</u>		<u>Not Important</u>	
(16)	Social Security	1	76%	2	22%	3	1%
(17)	IRA	1	52%	2	27%	3	21%
(18)	Keough	1	37%	2	11%	3	53%
(19)	Pension	1	85%	2	12%	3	3%
(20)	Investments	1	73%	2	23%	3	3%
(21)	Home Equity	1	78%	2	17%	3	4%

11. Your "dream" at retirement is: (circle one answer only)

	1. New home	9%	4. Travel more	56%
(22)	2. New car	6%	5. New boat	1%
	3. New recreational vehicle	5%	6. Dine out more	16%
			7. Other: _____	6%

12. How important to you are the following retirement concerns? (circle one for each concern)

		<u>Very Important</u>		<u>Important</u>		<u>Neutral</u>		<u>Not Important</u>		<u>Not At All Important</u>	
(23)	Financial Security	1	80%	2	16%	3	2%	4	0	5	0
(24)	Personal Health	1	90%	2	9%	3	0	4	0	5	0
(25)	Medical Costs	1	75%	2	20%	3	3%	4	1%	5	0
(26)	Change in Lifestyle	1	20%	2	22%	3	28%	4	21%	5	7%
(27)	Adequate Housing	1	58%	2	27%	3	8%	4	3%	5	3%

13. What's your opinion about a new program of Federally sponsored Health Care Insurance for older Americans. (circle one)

	1. Support	71%
(28)	2. Do Not Support	7%
	3. No Opinion	15%
	No Answer:	7%

14. In which age category do you fall? (circle one)

(29)

1. 21-25	5. 45-49	9. 65-69	57%	
2. 26-29	6. 50-54	10. 70-74	21%	
3. 30-34	7. 55-59	2%	11. 75-80	9%
4. 35-39	8. 60-64	6%	12. Over 80	1%
No Answer: 4%				

15. You are: (circle one)

(30)

1. Male	53%
2. Female	47%

16. Do you: (circle one)

(31)

1. Own your own home	82%
2. Rent your home	11%
No Answer:	7%

17. If you own, what is the value of your home? (circle one)

(32)

1. Less than \$50,000	13%	5. \$125,000-\$149,999	15%
2. \$50,000-\$74,999	15%	6. \$150,000-\$174,999	13%
3. \$75,000-\$99,999	20%	7. \$175,000-\$199,999	6%
4. \$100,000-\$124,999	7%	8. Over \$200,000	10%

18. Is this the first time you have received information about a Sun City community? (circle one)

(33)

1. Yes	77%
2. No	20%
No Answer:	3%

If you would like a copy of the survey results, to see how your thoughts compare to others, complete the following:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Would you like more information about Sun City West?

Yes 43% No 19% No Answer: 38%

12/15/87

'Empty-nesters' are moving up

Retirees' upscale demands alter U.S. housing industry

Retired "empty-nesters" are changing the face of the housing industry and becoming a major force in the new home "move-up" market, according to Paul Tatz, president of Del E. Webb Communities Inc.

Tatz said that for decades, churning out huge tracts of modest homes for first-time buyers was the backbone of the housing industry.

"In the past few years, the housing industry has recognized the shift toward the 'higher-price, move-up spread,' in great part due to the rising affluence of the retired," Tatz said.

Webb, which is the developer of Sun City and Sun

City West, estimates the net worth of the 61,000 Sun Cities residents at more than \$6 billion.

Referring to industry trends, Tatz said lenders nationally supplied more than \$200 billion in home loans last year, up from \$165 billion in 1985, "largely due to purchases of more expensive homes."

"Two groups are primarily responsible for that increase: the rising number of retirees, and families looking to trade up," he said.

"Both groups have benefited from increased affluence and the availability of low interest fixed-rate mortgages."

Tatz said the rush to serve both move-up markets is so great that by 1990, the National Association of Home Builders predicts that nearly eight of 10 builders will be catering to it, compared with 66 percent in 1985.

The rise of an affluent, retired population probably is surprising to many people, he said.

"For years, retirees wanted homes with an outdoor orientation, common facilities like golf courses, swimming pools and community centers, and easy access to medical facilities and shopping."

"Today, those trends have remained constant, but there's a definite shift toward larger, more elaborate

— *Retirees, Extra D*

RETIREEES

Continued from Extra A

retirement homes with upscale amenities like Jacuzzis, luxury bathroom fixtures, mission-tile roofs, ceramic-tile floors and dual-pane windows.

"Fifteen years ago, we rarely sold a ceramic-tile floor. Today, 60 percent of our home buyers request it. The same is true of tile roofs, an \$8,000 to \$10,000 option that is now in high demand."

Tatz believes the primary reason the senior market is also an upgrade market is the shift in the type of home buyer.

"Twenty years ago, retirement communities catered to former middle-class workers, the butchers and bakers. Today, the senior market is dominated by upper-middle-class business owners and executives."

Tatz said the market for upscale-buying seniors is growing for two main reasons:

- The number of people 65 and older is growing at a phenomenal rate.

- The homes of people 65 and older no longer suit their lifestyles.

"Most perceptions of the elderly are 15 to 20 years out of date," Tatz said. "In 1965, the average annual income of those over 65 was \$1,900 per person. Today, it's well over \$18,000."

THE ARIZONA REPUBLIC
WEDNESDAY, MAY 27, 1987 NW

Even above the poverty line, standard pleasures are limited

By CONNIE STEELE-MILLER
News-Sun staff

SUN CITY — There was a time when Marvellina Williams, a good-looking, almost-70-year-old, lived better than most.

That was when Williams (not her real name) could go to the store and have just about anything she wanted. Salespeople saw her coming, "all but pushing goods on me." Not so today. Circumstances have changed.

Today, Williams lives on \$900 a month. Of that, \$500 comes from Social Security. With an annual income of about \$10,000, Williams lives above the poverty level of \$5,672 annually for a single person 65 or older. But \$10,000 doesn't exactly afford a life of luxury, either.

How does she do it? She said she has a lot of tricks for managing, but its mostly "by being very careful. There're a lot of things you have to look at and walk away from."

Williams, who agreed to be interviewed only if her real name weren't published, has a lot going for her. One, the home she lives in is paid for. Two, she's smart. Three, she's in the Sun Cities where living with little money may be a little easier than in most places.

"You learn. If you grew up when there wasn't a lot of money, you take care," she said.

Among the things she learned was how to sew. So she sews — her own clothes, household items

and family gifts.

"I enjoy sewing," she said. So sewing is not just an economy, it's also a hobby and pastime.

Which is good, because Williams' income doesn't allow many standard pleasures like taking in a movie, going to the theater or golfing. In fact, many of the very attractions that make the Sun Cities desirable to retirees — the recreational, carefree lifestyle — aren't open to her because she can't afford them. Williams said she doesn't get much for her recreation center fee.

Instead, work and taking care of herself serve as her recreation. And she watches television. She said, "It's the comfort and comforter of the lonely."

Williams, once married well and living well, does her housework, trims the bushes and cleans her yard, plans her shopping and pays her bills — all very carefully.

She said it came as a shock not to be able to buy with abandon. But she now takes pride in her common sense in stretching scarce dollars as far as they'll go.

"It always tickles me when I come home and have saved \$3," she said.

Planning is the cornerstone of her economy. "You don't make two or three trips," Williams said. "You make a list of what you need and do it all in one trip."

Instead of subscribing to two or three newspapers or buying magazines that sell on the newsstand for upwards of \$1.50 apiece, she goes to the library.

"You take one or none (news-papers), read magazines waiting in the checkout line and spend time at the library," she said.

Williams also watches for sales, buys store brands rather than name brands, redeems cost-cutting coupons, buys produce in season or holiday items after the season when they are cheaper.

"I eat well, but you have to think about it," she said. "Of course you do your own cooking; you don't eat out. If you can cut your own meat — you pay for it being cut up — buy the whole chicken. Cut the breast in two, cut the thighs, wings and back off."

Williams said living on the edge of poverty has taught her some things.

"A single person can get five meals out of a whole chicken," she said. "A thigh and leg makes two, the wings and back make one, and each breast half makes two."

She avoids empty calories and uses potatoes a lot. "They're rich in vitamins and minerals," she said.

"I'm lucky. I have a microwave. I save on electricity by browning my meat first and finishing in the microwave."

Utilities represent a major expenditure and when you have

arthritis it isn't easy.

"I try to keep the house at 70. I don't like to be cold. I put on a sweater if I'm sitting down," she said. But when Williams goes to bed, the thermostat goes down to 60 degrees.

"When I get up in the morning, I turn it up and go back to bed. It's warm in about 45 minutes," she said.

To make sure ends meet, Williams budgets for annual expenses such as her recreation center fee, Arizona and federal income tax, property tax, and automobile registration, putting a little aside as she goes, so the money will be there when she needs it.

She does her own state tax returns. "Arizona is really very lenient," she said. "They'll let you put in for everything. Like all your doctors' bills, your dentist bills. You have to be able to prove what you're doing."

With federal taxes it's not as easy. "But the income tax I don't understand. I have a very nice man who helps me and I have the money in the bank."

Clothing is no longer the problem that it might once have been, she said, because of her changed lifestyle and because she sews.

Williams, who takes pride in how she looks, said, "My needs have been reduced. As your social life diminishes, so does your need for clothing. You have to evaluate what you can do."

Is wealth a myth?

Seniors on fixed incomes struggle in the Sun Cities

By JACQUE PAPPAS
News-Sun staff

SUN CITY — Since Sun City was established in 1960, it has been regarded as one of the more successful retirement communities in the nation.

With eight golf courses and seven recreation centers, the approximately 46,000 residents have been characterized by community peers as economically affluent.

And why not?

Sun City has more than 60 bank branches with \$2.7 billion in deposits and homes are filled with executive retirees from all corners of the country.

News reports emphasize the fact that America's elderly are in increasingly better financial shape as a group and senior citizens are living longer lives.

But the growing stereotype of the nation's 30 million senior citizens as affluent overlooks about 4 million older Americans who are destitute.

These seniors, usually living on fixed incomes, have difficulty meeting their housing, nutritional and medical care needs because of changing economic conditions.

And Sun City residents are no exception to poverty.

Maricopa County statistics show there are about 920 Sun Citians who live on less than \$5,000 annually and more than 2,000 have an income of less than \$10,000 a year.

A county needs assessment for the West Valley completed by the Maricopa Association of Governments shows that about 2 percent of the households in the Sun City area have an income of less than \$5,000 and 5 percent have less than \$10,000.

The analysis, which assesses the social and health needs within Maricopa County based on the 1985 special census, re-

A SPECIAL REPORT

Poverty in the Sun Cities

ports that the diet of one out of 11 elderly individuals in the West Valley suffers because of lack of income.

In addition, about 500 households in the West Valley need basic assistance such as transportation, food, shelter and clothing, the study reports.

Statistics compiled by the U.S. Census Bureau say that 5,000 Sun Citians live alone and about half do not have relatives who live in the area.

Difficulties meeting the basic expenses associated with health care, food and shelter can be attributed to inflation and the fact that many of the aged are more economically vulnerable than younger adults.

The most difficult task is to provide services to keep seniors who are poor from falling into complete despair, said Helen Taylor, case management worker for the Maricopa County Division of Long Term Care.

"No one likes to broadcast that they need money," Taylor said. "And I know that there are a lot of people in the Sun City area who do not feel free to apply for food stamps."

"They buy a house and then try to get along on a fixed, limited income," Taylor said. "They have their own home and they don't have enough money to pay for electricity, food, their rec fee or water bills. That can devastate a person."

Taylor, who works with about 130 clients in the Sun City area, said many area residents who live in economic distress refuse services because they have been independent all their lives and are too proud to accept "charity."

She said many seniors who
See 920 Sun Citians, A4

920 Sun Citians live on \$5,000 a year

—From A1

have family and friends nearby still do not ask for financial assistance.

"Some realize they could go bankrupt if they went to a hospital," Taylor said. "They try to avoid the doctor. It's actually hard to convince them to take advantage of services that their taxes have paid for."

"In many cases, women in this generation have never worked," she said. "And a lot of these people are used to a certain kind of lifestyle so they give up other things. They won't repair a leaking roof or they don't buy medicine that they really need."

About one out of every eight elderly poor Americans lived in federally assisted housing in 1984, Census Bureau data show.

And although so many elderly citizens enjoy the benefits of Social Security, work pensions and subsidized health care, some say the needs of elderly poor and near-poor have never been so widely discounted.

Nearly a quarter of a century ago, about 35 percent of elderly Americans were living in poverty.

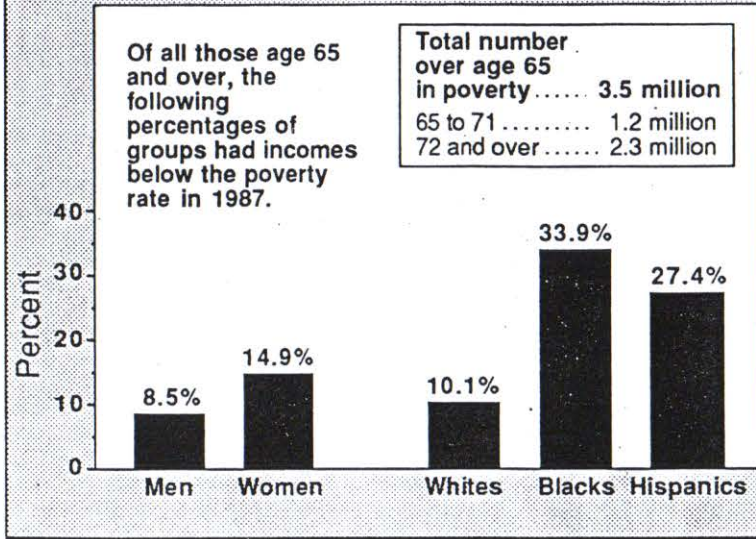
By 1980, the rate had fallen to about 15 percent and today's Census Bureau statistics say it's even lower.

The decline in the poverty rate is coupled with the fact that life expectancy has increased from 47 years in 1900 to 74 years in 1986.

In 1900, slightly more than 3 million people in the United

Who are the Elderly Poor?

The poverty rate among Americans over age 65 has dropped substantially from a high of 35 percent in 1959 to 12.2 percent in 1987. However, poverty persists among older women, blacks, and people over age 72.



Source: U.S. Census Bureau

Maturity News Service

POVERTY IN PROFILE — The poverty rate among Americans over age 65 has dropped substantially from a high of 35 percent in 1959 to 12.2 percent in 1987. Nonetheless, poverty persists among older women, blacks and people over age 72, U.S. Census Bureau data show.

States were 65 years or older. By 1985, nearly 30 million Americans were 65 or older and now the U.S. has more senior citizens than the entire population of Canada.

Although some herald the decline in the poverty rate for sen-

iors as an achievement, they disregard the fact that it still exists throughout America, said Marsha Simon, director of public affairs for the Villers Foundation, a non-profit elderly advocacy group.

Simon said the drop in the

poverty rate among America's elderly has given people the misconception that older residents can get along without help from society.

She said the poverty line for those 65 years and older is below the one established for the rest of the adult population — making the official measure of poverty discriminatorily lower for the elderly than for other age groups.

"If consistent poverty criteria were applied to all age groups, Simon said, the poverty rate among elderly groups would increase substantially.

"So these figures bring us to believe that there is little poverty among the elderly poor. I think that it is a growing misconception," Simon said. "One of the tricks played with census data is that they compare income of the elderly with the income of all other Americans including children living in poverty. But if other comparisons are made, the poverty levels among the elderly are evident."

The Census Bureau in 1988 put the federal poverty line for a single adult younger than 65 years at \$6,153.

But the poverty rate for single adults 65 years and older is \$5,672 — about 7.8 percent lower than their younger counterparts.

The differential reported for couples is even more significant.

The poverty line for couples younger than 65 years is \$7,957 compared to \$7,156 for elderly

couples.

Using these official measures, a senior couple could make \$801 less than a young adult couple within the poverty guidelines and still not be considered poor by the federal government.

And for many Americans, Simon said, Social Security and federally assisted programs for low-income elderly are the only shield against poverty.

Although Medicare finances the health care for 32.6 million Americans, many seniors still have high out-of-pocket costs, Simon said.

"One particular problem in Arizona is the availability of health care for low-income people. Most seniors who have a long-term stay in a nursing home get very limited, if any, coverage," Simon said. "Arizona was the last state to provide (long-term care) coverage, and what it provides is limited. For seniors in Sun City, many do not have income to be in a nursing home. This is dangerous if needs like long-term care go unmet."

Simon said about 81 percent of seniors' out-of-pocket expenses of more than \$2,000 are for long-term care.

With Arizona ranked as one of the top five states in senior citizen population growth and the purchasing power of the dollar decreasing, the continuing plight of Sun City's elderly living in poverty is not so hard to believe.

Dr. Robert Kastenbaum, professor of gerontology at Arizona State University, Tempe, said

many seniors get mired in poverty for a number of reasons.

"There are a number of people living in a precarious financial existence in this state," Kastenbaum said. "A lot of people have money tied up in a house and they aren't ready to lose the security of a house."

But, the "expense of an illness can wipe you out — even if you're living in an attractive and affluent area," Kastenbaum said.

Only 3 percent of those in Sun City who seek some sort of assistance fail to qualify, compared with 12 percent of those in the county who apply but don't qualify for services, said Ken Andersen, a data specialist with the Arizona Department of Human Resources.

But the lower statistic for the Sun City area doesn't take into account those seniors who might qualify for assistance but don't, simply because they don't know help is available.

Whether it be medical, social or personal, residents in Sun City probably can get the "life-line" services they need, if only they make their plight known.

"Once a person comes to grips with the fact that they do need some assistance, that is only half the battle," Kastenbaum said. "Then they must make a contact and see how they can improve their financial status and live a normal life."

A box of cereal is a luxury

Sun Citian Joe lives on less than \$5,000 annually

By JACQUE PAPPAS
News-Sun staff

SUN CITY — In many ways, Joe lives the life of a typical Sun City resident.

He likes to cook, play cards and read the newspaper.

But unlike many residents, shopping at a local Sun City grocery store can be a heavy-hearted experience for Joe.

Lobster and prime rib are out of the question. A box of cereal is a real luxury.

And the 87-year-old retiree is not alone. He is one of more than 900 Sun Citians who live on less than \$5,000 a year.

His annual income, all of which is provided through federal, state and local services, is less than what some people

spend on their summer vacation.

His monthly Social Security payments don't even cover the rent of his small apartment and he gets a little less than \$6 a week in food stamps to buy groceries.

"The way things are so expensive with electric bills, gas bills and food, I am so grateful that I am able to survive," he said. "I go to the store now and buy a box of cereal and can barely pay for it."

"I don't have enough money to go around," Joe said. "I keep my air as low as I can and try to conserve, but then I'm afraid I'll get sick."

And like other financially strapped Sun Citians the News-Sun has interviewed, Joe re-

quested that his real name not be used in print.

"I don't want my neighbors to know about this," Joe said. "There are a lot of people here who are very wealthy. I don't want them to know that I live near them but still need help to pay for my food."

"I know a lot of people don't even think there are people without money in Sun City," Joe said. "It seems like some people came here in the '60s and are now suffering because of inflation and they don't have pensions."

But things haven't always been this way for Joe.

Describing himself as a hard worker since he was a young boy, Joe was employed in Penn-

sylvania for more than 40 years manufacturing machinery parts for large companies.

After one company went bankrupt, he was left without a pension and a job.

Having outlived all his relatives, except his sister who later died Christmas afternoon 1987, Joe decided to take his earnings to Arizona and retire.

"I came here because of the weather. I'm not a boozier or a smoker so I don't spend money for things that I really don't need," Joe said. "I never thought I would have this problem. They say inflation is low, but the prices are astronomically high."

In 1984, Joe moved to Young-See 'I don't, A4

'I don't want my neighbors to know'

—From A1

town and then three years later bought an apartment in Sun City that he shared with a roommate.

About three months later, Joe suffered a heart attack, had two hernias and was in the hospital four times for heart-related problems.

To make matters worse, his roommate left unexpectedly — leaving Joe with a tremendous financial burden.

"It was a strain on my heart," he said. "It was really hard for me. I had medical bills and having my roommate leave left me high and dry. That left me with the utilities, rent and everything else. There was a new burden on me and I didn't know what to do."

With the help of several local organizations, Joe, like other Sun Citians in similar situations, receives assistance without many of his neighbors knowing he is living below the

poverty level.

Connie Kolden, geriatric social worker for Jewish Family Care Services, has helped him apply for a variety of services, in-

'I came here because of the weather. I'm not a boozier or a smoker so I don't spend money for things that I really don't need...I never thought I would have this problem. They say inflation is low, but prices are astronomically high.'

Sun Citian

cluding benefits from the Arizona Health Care Cost Containment System and the federal Supplemental Security Income (SSI) program.

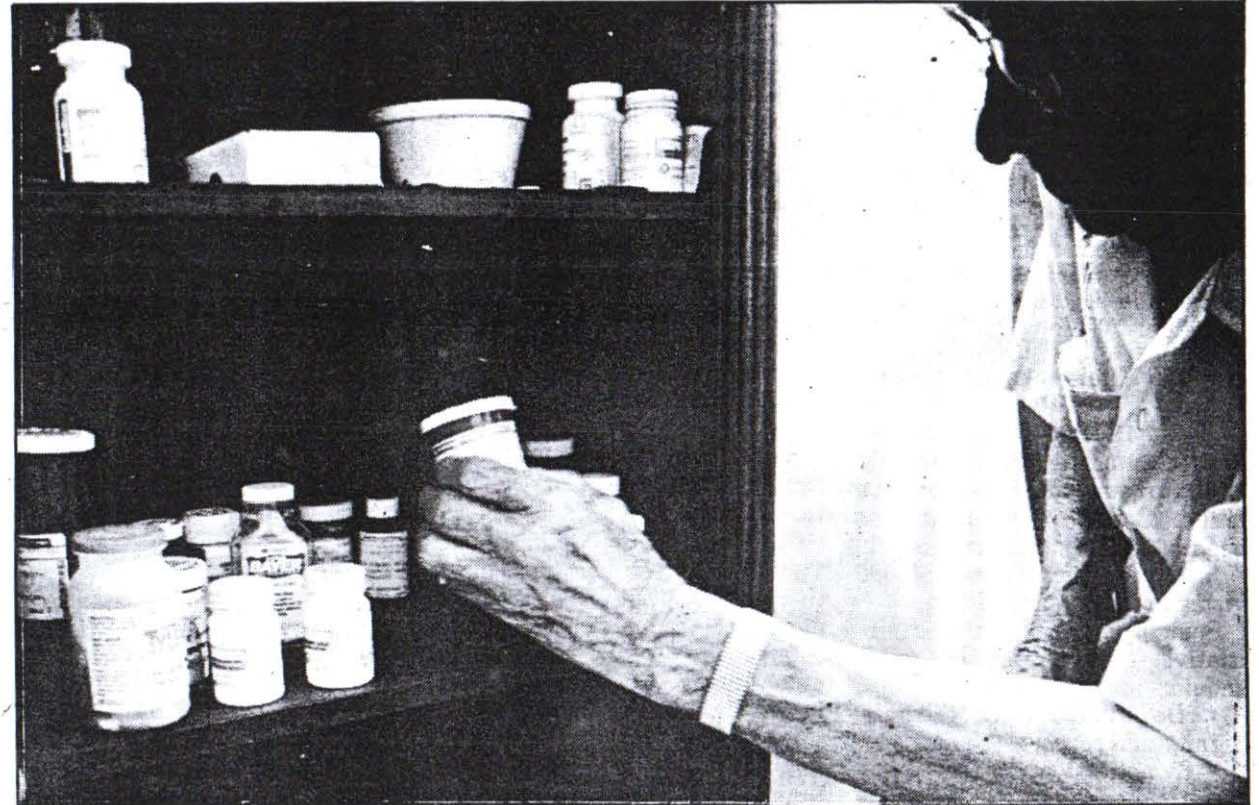
"He got glasses through sight conservation programs and has received other assistance as well," Kolden said of Joe.

"It seems that so many people outlive their savings," Kolden said. "I have a horde of inquiries from Sun City area residents about services available. I wish people would be more willing to be interviewed so we can see if there is a problem."

Kolden, who works under the auspices of Area Agency on Aging, visits Smith at least once a week.

Joe says the service is indispensable.

"It helps me with functioning," he said. "It helps me with so much. She helps me so much. If I didn't have Connie I think I would give up. One night I called her up at night. My heart was acting up. She came over and took me to the hospital and stayed three hours there. If she didn't take the time I don't think I would have lasted the night through."



News-Sun photo by Stephen Chernek

EXPENSES — Experts say seniors in the Sun City area living on the margin of economic despair are burdened by ex-

cessive medication costs. Joe has suffered a heart attack, had two hernias and was in the hospital four times.

Joyce lived comfortably until her husband got sick

By GEOFF GORVIN
News-Sun staff

SUN CITY — Joyce was once a rich socialite.

As the wife of a successful California doctor, she lived comfortably in a huge house in one of the wealthiest suburbs of San Francisco.

Her husband's plump salary and endless line of credit allowed her to stay home and rear two sons. She spent money freely.

Her boys attended private schools and accompanied their parents on month-long vacations each summer and Christmas. Those trips took the family to all parts of the continent.

Joyce was surrounded by wealthy friends and spent money at will, never giving a thought as to what would happen if her income was cut off.

But that day arrived. And in a matter of years, she went from being a wealthy wife to a widow trying to make ends meet.

In 1961 her husband suffered a severe heart attack. It was followed by several other heart attacks. He retired at the age of 60. He was ill during the next 20 years and died in 1982.

Joyce was left with a monthly income of \$370 from Social Security and Supplemental Security Income. Her income is far below the federal poverty level

that's at \$5,672 a year for Americans older than 65. But she must stretch it to cover a \$144 monthly payment on her one-bedroom condominium, daily living expenses and bills.

Joyce found herself in a giant hole called poverty. She joins more than 900 other Sun Citians whose income is less than \$5,000.

"I never asked if there was any money. I'd tell (my husband) what I wanted and I did it," the 74-year-old woman said.

"When we finally got here (to Sun City), we didn't need a heck of a lot of money to live in a condo," she says. "Our income was adequate. It wasn't until he died that I realized 'Hey, I don't have any money.'"

Joyce and her husband hadn't saved much money over the years because they had such good credit, she says. They also spent their income as fast as they could make it. Their boys received the best education possible, which included extended vacations.

"That was part of their education," she said of the trips.

The boys were in college when her husband had his heart attack. And since his \$1,500-a-month insurance payments didn't start until several years later, most of the money Joyce and her husband had saved was

used to cover the initial medical expenses.

Finally, when money really became tight, they sold their home in 1968 and lived with Joyce's brother in northern California for a short time. They then moved to Nevada, where they lived until 1973. The next year, they bought the condominium where Joyce now lives.

The transition to poverty was difficult, Joyce said. Pinching pennies was hard enough, but she also had to learn how to balance her checkbook, pay monthly bills, budget her money, understand insurance and keep up on the mortgage.

Joyce has had to tend to her own personal needs. She gets around with help from a walker.

But she found support through the various public and private services offered in the Sun City area. Joyce periodically meets with a case manager from Maricopa County who helps find services.

For instance, Joyce recently fell and broke her hip. All the medical and prescription costs were paid by the county.

Joyce also has a woman come to her home twice a week to clean house, bath her and wash her hair. The service is paid for through the Foundation for Senior Living Inc., a non-profit

agency based in Phoenix.

Those are the only services Joyce gets even though she is eligible for many more. She does her own cooking. She wouldn't be able to afford moving anywhere else.

"Where would I go?" she said. "You can't get anything for \$144 a month. I'm going to stay here."

"I can stretch it — it'll go," she said of her income. "Sometimes I have to rob Peter to pay Paul, but I can make it."

"You can't find any better care than I get. Yet, there are so many people who are hungry . . . and don't have a place to live. I don't understand why, because it's available."

Aside from the condominium, which is in Sun City's Phase I, and her personal belongings, Joyce's two sons who live out of the state are all she has left. She also has many friends in this area.

And even through her ordeal, she's thankful for each day and continues to have a positive and enthusiastic outlook on life.

"I don't consider myself poor because I have so many friends," she says. "When you think of poor people, you think of people who don't get out, who have no friends and who can't eat what they want to eat."

Youngtown, El Mirage, Surprise

URBAN TIDE MAY SPILL OVER THESE THREE TOWNS

Clustered northwest of Peoria along U.S. 60 on the fringes of the Phoenix metro area are the communities of Youngtown, El Mirage, and Surprise. Their combined population of around 13,000 could double or triple in the decade of the 1990s.

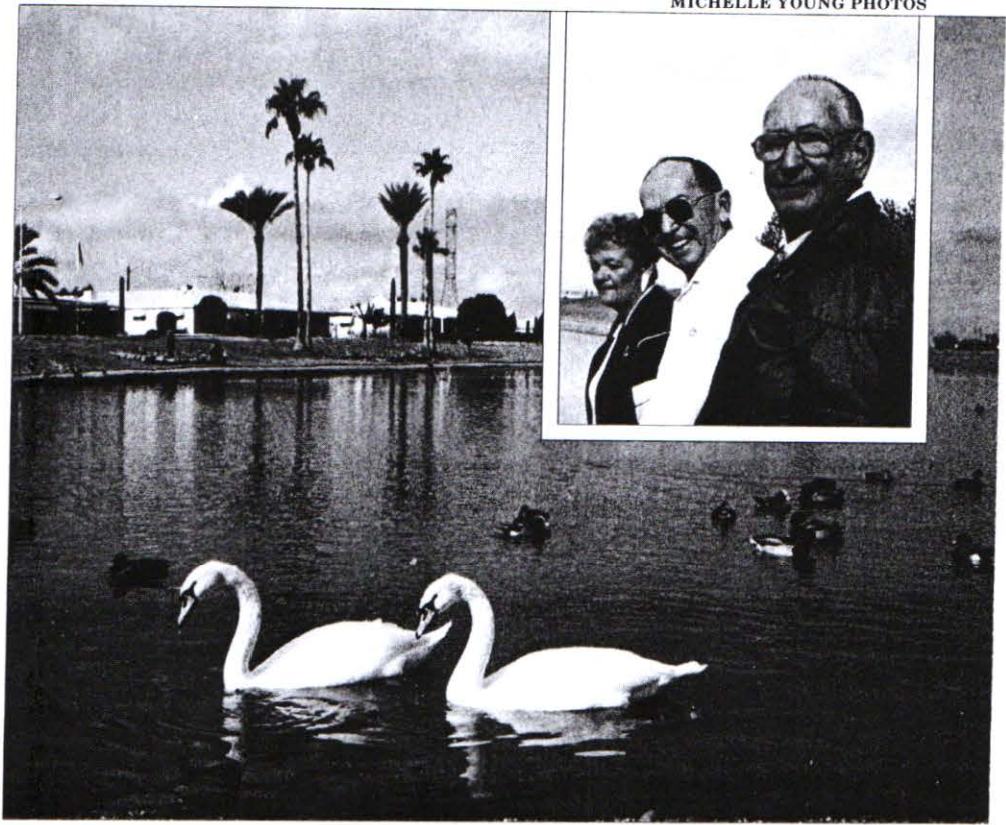
Located about 15 miles west of Phoenix, Youngtown is the nation's oldest retirement community. The first home in this planned community of around 2,300 residents was sold in October 1954 by the Youngtown Land and Development Company.

But, that's recent history. The post office was established in 1856 more than a half century before Arizona attained statehood. A community basically oriented toward services and retail trade, Youngtown suggests Mayberry, that charming town over which Sheriff Andy and his Deputy Barney presided on the long-running television series.

Youngtown, incorporated in 1960, covets its peace and quiet in an increasingly noisy metropolitan area. Residents enjoy picnics, potluck suppers, and beautiful, serene Maricopa Lake, a man-made recreational site completed in June 1955, just a few months after the community was founded.

Mayor Jim Weaver believes Youngtown may consider annexing an area in which a developer is constructing 1,030 residential units. Annexation would almost double the community's population.

Projects under way in Youngtown include an identification card pro-



MICHELLE YOUNG PHOTOS

YOUNGTOWN'S MARICOPA LAKE is a major attraction. Reconstructed last year and relandscaped, the man-made lake once more is an idyllic home for swans and ducks—which also are well-fed by attentive residents and visitors. (Insert) Youngtown officials present at the lake's rededication included, from left, Betty Barron, commissioner of parks; James F. Weaver, mayor, and Robert Tatrow, commissioner of police.

A PROFILE OF THREE TOWNS

	Founded	Incorporated	Population	Taxable sales	Major employment	Property tax rate
Youngtown	1954	1960	2,300	\$17.6 m	Services, retail trade	\$9.14
El Mirage	1937	1950	4,300	\$17.5 m	Services, retail trade	\$3.22
Surprise	1937	1960	5,537	\$25.8 m	Services, agriculture, mining	\$2.10

Census takers update area data

The Census Bureau will revisit certain households in the Sun Cities area beginning Dec. 1, to gather data for a survey that was started nearly eight years ago.

Nearly 25,000 households are participating in the nationwide program, which provides information on income and government-program participation.

This new sampling is just one step in a continuing survey and deals with people currently in the survey, according to Cheryl Campbell, supervisor of survey statisticians, headquartered in the Denver Regional Office, Bureau of the Census.

People in this survey have been interviewed three to six times over a period of about 2 1/2 years, says Ms. Campbell. "If the participants move from one community into another, we follow them."

Interviewers sometimes

ask for help in locating a participant; in some instances, neighbors may be asked to assist in locating a person, says Ms. Campbell.

"For this reason, Sun Citizens are being notified so they will be aware that there are Census Bureau people in their area."

Information from survey participants provides data on jobs and earnings, economic effects of unemployment, disability and retirement.

Information also is taken on how taxes affect personal spending, and gathers statistics on participation in such programs as Social Security, Medicare and food stamps.

Each person in the survey represents 1,500 other people, says Ms. Campbell.

The Phoenix metropolitan area tends to have a large older generation, and is more easily sampled for income and participation in health programs. This type of data

The surveys are being designed to include more information on females in poverty ...

is included in the survey.

Information in the form of statistical tables is released from the surveys, but Ms. Campbell emphasizes that no personal information is released: no names, addresses or telephone numbers, and no information that could identify any person who is participating in the survey.

Information dealing exclusively with the Sun Cities area is generally not available, because of the limited numbers of people involved.

"We don't even give this information to the states," says Ms. Campbell, adding that the individual states, sometimes, will run similar

surveys on their own.

The surveys are being redesigned to include more information on females in poverty, says Ms. Campbell.

The need for this information has been recognized during the decade of the 1980s.

"We have learned that, surprisingly, there are many people out there who are eligible for programs, but who, for some reason or other, don't apply for them," she says.

The surveys are being taken as part of a series, and are not connected with the official 1990 Census.

Demographers eye Sun Cities

American Demographics magazine

SUN CITY — Though residents didn't arrive here by covered wagon, they have something in common with earlier settlers of the West.

"We're a pioneer generation," said Sun City resident Ed Hemphill some months ago. "Never before have this many people had a choice as to what they were going to do after age 65."

The Phoenix metropolitan area is home to many of these pioneers. About 12 percent of its 2.1 million residents are aged 65 and older, a share equal to the national average. But most older Phoenix residents are migrants, and elderly migrants are healthier, better educated,

and more affluent than older adults who stay in their hometowns. Each one is an oasis of greenbacks in the desert.

Retirement migrants created Sun City, which opened in 1960 and is now complete at 46,000 residents. Adjoining it, Sun City West is three-quarters of the way toward its goal of 25,000 residents. Together they form 23 square miles of housing where at least one member of every household must be aged 55 or older. It's the largest retirement development in the world.

The Sun Cities are unincorporated, but their social life and services are tightly controlled by more than 400 clubs and social organizations that meet in ten large, community-owned recreational complexes.

The Prides Club cleans streets and public lawns; members of the Posse are law enforcers deputized by the county. Most clubs are devoted to lighter pursuits like bridge or bicycling.

The Del Webb Development Company uses the indirect approach to sell Sun City West and its two other all-adult developments near Tucson and Las Vegas. Its ads in magazines for older audiences, like *Modern Maturity*, hardly mention houses for sale. Instead, the goal is to get vacationers to rent villas inside the developments. At \$450 a week during the peak winter season, the offer is hard to resist. The sales job starts when the prospects unpack their suitcases.

"Anybody can sell a house.

We sell lifestyle," says Del Webb spokeswoman Martha Moyer.

Moyer says that along with the weather, the people of Sun City are Del Webb's biggest selling point. Close to 60 percent of residents have been to college, versus 20 percent of all adults aged 65 and older, according to Census Bureau statistics.

Most residents have little difficulty making ends meet. A 1982 survey by Arizona State University's Long Term Care Gerontology Center found that the majority of households get Social Security as well as pension and investment income. Only 1 percent receive money from their children. In fact, Sun City is a model of aging.

Sun Cities deal with aging

— From, A1

City residents have an average of only 1.56 living children, compared with a national average of 2.07 for all adults aged 65 and older. Because of this, many are forced to be self-sufficient. This often means growing old alone.

Thirty-five percent of Sun City households are occupied by just one person, almost always a widow, according to a 1984 survey. That figure was up from 30 percent in 1982. The median age of residents was 73 in 1984, up from 71 in 1982. In the oldest parts of the development, fully half of households are people living alone.

"The hype from Del Webb is all active lifestyle," says Made-

for Sun Health, a nonprofit health-care corporation in Sun City. "But frail elderly women who live alone don't need sports. They need companions and adult day care."

The new worth of Sun City residents is estimated by Del Webb at over \$6 billion, but a community fund for human-services organizations raised only about \$250,000 last year. A program offering daily visits to frail elderly residents was recently suspended because of lack of funds. Between 1962 and 1974, Sun City voters united to defeat several proposed bond issues for the surrounding school district while approving only two.

It's an interesting question,

answer someday. "We're encouraging researchers to exploit the demographic opportunity of Sun City," says Walter Bortz, chairman of Allied University Research in Aging (AURA) in the Sun Cities.

Up to now, most gerontological research has looked at the diseases associated with aging. But 67 percent of Americans aged 65 or older rate their health as "excellent" or "good." In the Sun Cities, 82 percent give themselves that rating.

The pioneer generation can't live forever. Ed Hemphill died in June at the age of 78. Thirty years ago, people chose to retire in Sun City for its activities and affluence. Now the community must cope with its increasingly

Sun City's problem is pride

By GEOFF GORVIN
News-Sun staff

SUN CITY — The colorful brochure touts Sun City as a carefree retirement community with nothing but recreational amenities, entertainment and banks.

"Sun City Has It All!" the brochure reads. "In Sun City you'll enjoy easy access to a complete range of recreational, entertainment, educational, shopping, financial and medical facilities."

The only problems in Sun City are deciding which club to join or when to schedule a tee-time on the golf course.

But the brochure, like most marketing approaches, fails to recognize a significant part of Sun City. It left out a segment of services that, if absent, would make it virtually impossible for some people to live here.

It also doesn't mention that a part of the population falls within the federal poverty level.

Local leaders agree that there's a misconception about Sun Citians. All the residents in the unincorporated community of 46,000 are not cigar-smoking retired corporate fat-cats who have pensions that would put most paychecks to shame. Many residents — about 2 percent, or more than 900 Sun Citians — live off less than \$5,000 annually. About 2,000 residents live off \$10,000 annually.

There's a long list of area agencies that provide services to the poor — Community Action Program (CAP), Sun City Community Fund Inc., Jewish Family Services, Red Cross, Sun City Area Community Council, Salvation Army, Catholic Social Services, St. Vincent de Paul, Sunshine Service Inc. and Interfaith Services Inc. to name a few.

But even with the abundance of services, most of which are offered with the help of hundreds of local volunteers, getting people to use them is another story, experts say.

The problem is pride, they say. Sun Citians, for the most part, worked hard for what they own. And after living a comfortable lifestyle for so many years, it's tough to turn around and say "I'm broke, I need help."

"They're very proud and that's

A SPECIAL REPORT

Poverty in the Sun Cities

because of their background," said Major Glenn Austin of the Sun City Salvation Army.

"They're a product of the Depression and they went through hard times. They made it through the Depression but 50 years later they're in trouble. It's not that they don't want help, it's just that they don't want to ask for help."

The high number of services available is unusual, said Helen Taylor, a county case management worker for the Sun City area.

"I feel Sun City has a lot of services to offer that a lot of people aren't aware of or don't take advantage of," Taylor said. "Here, I can turn to Interfaith or other places for unique types of help. I feel very lucky here."

The need for those services is supported in a West Valley needs assessment study conducted by the Maricopa Association of Governments in 1987. According to the study, about 500 West Valley households with elderly need basic assistance such as food, shelter and clothing. About 1,000 elderly indicated that their diet is affected by their low income.

Taylor's work involves assessing the needs and resources of low-income individuals then referring them to other agencies or programs for help. She has about 130 cases in the Sun City area — about 40 are at the poverty level and 20 are borderline.

Through her assessment, Taylor is required to examine the financial situations of her clients to determine how much money they can afford to spend on services, whether it's home health care, housekeeping help, home-delivered meals or financial aid. She then finds a program to meet the needs.

Taylor refers clients to many different services, such as the Peoria and El Mirage Community Action Programs for commodity distribution and emergency assistance, the community fund for monetary help and St. Vincent de Paul for any unusual needs including furniture and appliances. She also uses Sunshine Service for free use of See "There's, A4

'There's a lot of affluence and poverty'

—From A1

medical equipment, community council for personal needs services and Interfaith Services for other services, including adult day care, home support services and counseling.

Most of those agencies work closely with the community council, a non-profit organization that identifies unmet health and social needs. It coordinates various agencies to plan programs and services to meet those needs.

The community council's work spawned many organizations and programs including Interfaith Services, Sun City Information and Referral Services, the Sun Cities Area Transit System (SCAT), the Olive Branch Senior Center and the Wake-up and Tuck-in Service.

"There is a lot of affluence here but there is a lot of poverty," Executive Director Sylvia Cartsonis said. "The ages here range from 50 to 105, so the needs are different for all those different age groups."

The Community Council is funded in part by donations and an annual grant from the community fund. The fund is a non-profit organization that is one of the few organizations in the country that provides direct financial assistance to the needy through grants and loans. It also helps support non-profit organizations that serve Sun City.

The Community Fund, which was founded in 1966, confidentially screens its referrals for either a grant or an interest-free loan.

The Community Fund gave \$250,000 in grants to local or-

ganizations this year. It also budgets \$35,000 annually to help low-income clients. Last year, the fund helped 36 clients. It already has 18 cases this year.

"We build a bridge for (the needy) over the tough periods until other arrangements can be made," Vice President Frank Corwin said. "We come in as an emergency agency."

Corwin said most of the people assisted by the fund are poverty-stricken. But the fund still asks that the recipients pay back the money that they receive if they can. The fund sets a limit in the amount of money allocated to each case. For any additional funding, the Community Fund puts a lien on the property so that the money is paid back — interest free — when the property is sold.

Interfaith Services differs from the Community Fund in that it does not require clients to provide financial information. A lot of their county referrals aren't willing to reveal their finances, anyway, said Holly Bohling, assistant executive director.

"There's a barrier to reveal their finances because they're for the most part givers and not receivers," Bohling said.

Interfaith, which uses a network of volunteers but charges for its services, will serve about 3,000 clients in the Sun City area this year. About 600 are considered low income, Bohling said.

Most experts agree that there are plenty of services available for poverty-stricken people. Yet, the community is still lacking in several areas, such as subsidized housing, affordable transporta-



News-Sun photo by Mollie J. Hopper

HELPS — Helen Taylor is a Maricopa County case management worker. She has about 130 clients in the Sun City area, about 40 of whom are poverty stricken and about 20

others are borderline. Taylor assesses their needs and steers them toward programs and services that will help them survive.

tion, education of available services, a community center, employment opportunities, accounting assistance and home care.

There is no subsidized housing in Sun City and most residents own their own homes. But with increasing property taxes, home repairs and other costs, housing can become a huge expense. And homes in Sun City's Phase I, which is almost 30 years old, are showing their age.

What Sun City is missing, most experts say, is Section 8 housing through the U.S. Department of Housing and Urban Development (HUD), which subsidizes the rent of eligible people.

Although there's nothing to prevent HUD housing in Sun City, there is no interest by property owners to apply through the Maricopa County Housing Authority in order to make their property eligible for

subsidized housing, said Don Overstreet, county housing management specialist.

Overstreet said the home must meet HUD requirements for safety, size and rental fees. The maximum rent can only be \$470 for a one-bedroom house. And the maximum income for those who apply for the housing is \$13,250 a year including assets.

"Those are probably the two factors that restrict housing in Sun City," Overstreet said.

Taylor said that without subsidized housing, many people near the poverty level spend too much money on the upkeep of their property when they should be paying for services and food.

"One of the hardest things is for people to downgrade their lifestyles," Taylor said. "To maintain their lifestyles, they spend their money until they're broke, then they look for someone to bail them out."

And moving out of Sun City is

usually out of the question, she said.

Sun City also needs low-cost specialized transportation that extends to all parts of the Valley, experts say. MAG's needs assessment study reveals that more than 500 households with elderly had unmet transportation needs and barriers to receive assistance. About 1,000 elderly almost never had a vehicle available when needed.

SCAT provides transportation between the Sun Cities but its cost is prohibitive for many, Taylor said. The Red Cross offers free transportation for some personal needs but has a limited service area.

"The frail and elderly don't want to take public transportation," Taylor said.

About 8,000 elderly residents in the West Valley have a physical condition that limits their use of public transportation, the needs assessment re-

port says.

Many poor people rely on friends to give them rides, but that's not always convenient, either, she said.

Cartsonis said Sun City needs a community center to provide "one-stop shopping" for all the different types of services such as energy assistance, case managers and legal assistance that low-income residents may need.

Another need is affordable home care, Bohling said. Good home care is expensive and those who need it usually need it for many years. That service needs to be subsidized.

In addition to home care, Bohling said Sun City needs to improve its public awareness of the services that are available.

"There's plenty of material being produced and the media do a good job of publicizing it, but it's not until the problem confronts you ... then you don't know where to begin."

Sun Cities age limit may go up

By JACQUE PAPPAS
News-Sun staff

PHOENIX — Retirement communities in Maricopa County may be forced to raise their minimum age requirements to 55 to comply with the federal fair housing law.

County officials said Friday that they have "no alternative" but to somehow change the county's senior citizen overlay zoning ordinance, which now allows communities like Sun City and Sun City West to impose a mini-

mum age restriction of 50 years old.

The federal law, which prohibits most communities from banning children, goes into effect Sunday.

Last year, a Congressional amendment to the 1968 Civil Rights Act was signed into law to ban housing discrimination against the handicapped and families with children.

The measure doesn't abolish retirement community age restrictions, however. The law says children can still be barred from a community

where 80 percent of the homes are occupied by at least one person 55 or older or those occupied solely by people age 62 or older where "significant services and facilities" are provided for the elderly.

In an effort to determine if adult-only communities conform with the federal law, the county attorney's office has conducted an analysis of the law at the request of the planning and zoning commission.

Don Mc Daniel, assistant county

manager, said the attorney's office concluded that the zoning ordinance conflicts with the federal law, which lists 55 as a minimum age while the county zoning ordinance lists 50.

He said the best way to ensure compliance would be to change the age restriction to 55 from 50 in retirement communities.

Sun City and Sun City West now require that at least one person in a household must be 50 or older. No one under 18 is allowed to be a permanent

resident of the communities.

"The investigation by the county attorney indicates that we have no alternative but to make a change in our county ordinance," Mc Daniel said. "I think there will be considerable public hearings on this issue."

Any change in the zoning law would have to go through a number of steps before ultimately coming up for approval by the board of supervisors.

"While there are some limitations See County, A3

From A1

legally as to what we can do, the ultimate result should benefit the public — who will be affected by this," Mc Daniel said. "There will be many hard choices to make and not everyone will agree."

He said the ordinance further violates the law because it discriminates against children younger than 18.

The attorney's office prepared a memorandum, dated March 8, of its analysis. It includes a list of options the county could use to comply with the law:

- Do nothing. While this option would leave in place the existing zoning ordinance, staff reported that it obviously conflicts with the law and would be "unforeseeable."

- Delete the senior overlay zoning from the county ordinance and leave the issue as one of private enforcement

though deed restrictions.

- Re-define the ordinance to comply with exemptions of the law that would only allow government-provided housing for the elderly and housing restricted to persons 62 or older.

- Re-define the ordinance to any age desired, but delete the prohibition against minors. This would require that at least one adult live in each dwelling provided that children are not specifically banned.

- Re-define the ordinance to conform with the 55-year exemption in the law and make sure the district has sufficient services and facilities to meet the physical and social needs of the elderly.

Although the option to be considered has yet to be determined, Mc Daniel said changing the minimum age to 55 from 50 seems to be the most practical.

"The 62-year cutoff is a very high

age limit and I don't think the people would want that," Mc Daniel said. "It would make property very hard to sell and would be worthless. . . . a change to 55 years seems probable to conform with the federal law."

Mc Daniel said the county attorney's memorandum most likely will be reviewed initially by the planning and zoning commission at its next meeting, next Thursday.

He said the commission's ordinance and review committee will narrow down the proposed options and the ordinance changes ultimately will be decided by the board of supervisors.

Supervisor Carole Carpenter, D-Dist. 4, said she will fight to choose an ordinance change that will help preserve the lifestyle to which retirees in the West Valley are accustomed.

"There are a whole series of legal options that the county attorney's of-

fice indicated are available to consider," Carpenter said. "At this point, it's very difficult to tell what is going to happen, the commission itself has been split in the past on senior citizen overlay."

"I am very eager to see which of the options the people in the Sun City and Sun City West area would be comfortable with," she said. "It's a crazy kind of situation and I want to take steps so we don't jeopardize those established senior citizen communities where housing was obviously sold to promote a lifestyle."

John Paulsen, deputy county attorney who prepared the memorandum, said an analysis of the federal law was difficult because many of the requirements are subject to interpretation.

"Everybody is scratching their heads," Paulsen said. "They don't know how to give advice on the bill.

With such a lack of clear guidance with this, it's difficult for us to chart out a course of action. I don't think this issue will fade away in the wood work soon."

At the time the bill was being considered in Congress, Arizona's elected officials disagreed as to what safeguards the measure provides retirement communities.

Arizona Sens. Dennis DeConcini, Democrat, and John McCain, a Republican, voted for the measure because they said they were confident the bill would protect the right of Sun City and Sun City West to keep out children.

Concern that the protection for families would force retirement communities to allow children prompted U.S. Rep. Bob Stump, R-Tolleson, to vote against the bill in the House.