

Daily News-Sun • Saturday, Dec. 11, and Sunday, Dec. 12, 1999

# Surprise leads county in growth

**JOSH KRIST**  
DAILY NEWS-SUN

It's no surprise to the mayor; Surprise is the fastest-growing city in the Valley.

According to a just-released Maricopa Association of Governments survey, Surprise has grown at an annual rate of 27.5 percent since 1995.

"I think we more or less expected that, we've been known as the fastest-growing city. I hope it slows down," Mayor Joan Shafer said.

In February, Shafer expects the city council will vote to approve higher impact fees. Developers now pay \$3,050 per new home to help the city defray costs for capital improvements like roads, parks, fire stations and schools.

Shafer said the new impact fee will force developers to pay \$7,363 per home.

"Building has got to pay for itself, our fees had been very, very low," she said.

Peoria boosted its impact fees in October from the \$3,000 range to the \$9,000-\$12,000 range, depending on the development's proximity to the city center. Surprise is following Peoria's example. They're even using the same consultants, Shafer said.

"It's far better if it's paid for by

## County Population Growth

Maricopa County cities' population growth from Oct. 27, 1995, to July 1, 1999, in thousands, with the average annual rate of growth and total increase from 1995 to 1999, according to the Maricopa Association of Governments:

City	1995	1999	Rate	Growth
Avondale	22.7	32.6	10.0	9,499
Buckeye	4.8	5.9	5.3	1,008
Carefree	2.3	2.7	4.6	414
Cave Creek	3.0	3.8	5.8	709
Chandler	132.3	169.0	6.9	36,640
El Mirage	5.8	5.9	0.6	119
Fountain Hills	14.1	18.6	7.7	4,449
Gila Bend	1.7	1.7	0.3	21
Gila River	2.6	2.7	0.2	22
Gilbert	59.3	100.8	15.6	41,512
Glendale	182.6	208.1	3.6	25,480
Goodyear	9.2	17.1	18.2	7,835
Guadalupe	5.4	5.4	0.126	26
Litchfield Park	3.7	3.9	0.5151	151
Mesa	338.1	374.6	2.8	36,443
Paradise Valley	12.4	13.4	2.0	942
Peoria	74.5	101.2	8.7	26,670
Phoenix	1,149.4	1,240.7	2.1	91,358
Queen Creek	3.1	3.6	4.7	563
Salt River	5.9	5.9	0.1	20
Scottsdale	168.2	204.7	5.5	36,484
<b>Surprise</b>	<b>10.7</b>	<b>26.1</b>	<b>27.5</b>	<b>15,408</b>
Tempe	153.8	162.0	1.4	8,174
Tolleson	4.3	4.7	2.6	424
Wickenburg	4.8	5.1	2.0	365
Youngtown	2.7	2.8	1.0	101
Unincorporated	173.9	190.73	2.6	16,873
County Total	2,551.8	2,913.5	3.7	361,710

the new development rather than asking the citizens to pay more," she said.

Surprise is hoping the higher impact fees will encourage less homes that are larger than most Surprise homes.

"We're hoping to decrease our density with that. We have enough

of the "first homes" now it's time to look at the "second homes," with bigger dwellings and bigger lots," she said.

Today Surprise officials will change city guidelines for developments to reflect the city's low-density aspirations. On Feb. 4, the city council is expected to review the city's general plan, which includes low-density zones.

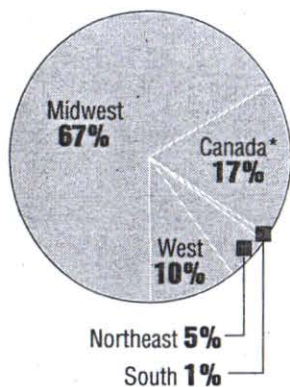


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# Seasonal residents an endangered species?

## Migrations starting to drop off

### Where are they from?



\* The number of Canadians has been dropping because of changes in Canadian health care benefits and the low exchange rate.

Source: ASU Center for Business Research

The Arizona Republic

By Maureen West  
The Arizona Republic

Demographics may make snowbirds an endangered species in the Valley.

"You can see it coming down the road — one of the prime populations won't be there," said Arizona State University demographer and business researcher Tom Rex. He works for the ASU Center for Business Research, which has tracked the migration of snowbirds to Phoenix for the past 15 years.

Of the 320,000 winter visitors who come to Arizona, only 12 percent are from metropolitan areas. Fifty-two percent are from rural areas or small towns, according to the ASU Center for Business Research.

The problem: Those rural areas and small towns are a diminishing part of the American landscape.

During the past two years, the

seasonal migration to Phoenix and Tucson has dropped almost 10 percent, Rex said. Another down year could signal a change that could have widespread economic implications — given that snowbirds inject an estimated \$1 billion into the state's annual economy.

The snowbird drop-off has several causes, Rex believes.

- The East Valley, a favorite area for winter visitors, has dramatically changed its urban form and pace during the past decade.

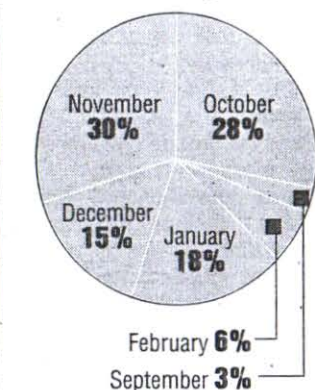
- Land in the East Valley is in demand for other things. Many RV and mobile home parks are now surrounded by new housing developments.

- Some mobile home parks are increasing their rents.

- The Canadian dollar has been weaker against the U.S. dollar.

- Valley sprawl, traffic, and brown air could be taking a toll on the travel plans of snowbirds, many of whom come from small, quiet Midwestern towns.

### When do they arrive?



Most stay for five or six months; 10 percent stay longer.

Source: ASU Center for Business Research

The Arizona Republic

"Every time we come back there are more subdivisions," said Ann Izzo of Chicago, who has been visiting with her husband for four years.

"We live with all the dust and

stuff ... but the weather is still good."

Dan Austin of the Arizona Winter Visitors Association, based in Apache Junction, is concerned about mobile home park rent increases. New owners have paid large sums for the parks, he said, upgrading them and passing on rent increases to residents.

It may still be affordable housing by comparison, Austin said, but it's a shock for those used to low rates.

Many older snowbirds experienced the Depression and are especially sensitive to prices. As a result, some have moved on to rural Arizona, where new parks are being built and where the average RV space may cost \$1,700 a year, compared with \$2,500 in the Valley, according to Austin.

Among those missing from the parks this year and the last couple, according to park operators, are Canadians — who used to account for 15 to 20 percent of the snowbirds.

Five years ago, for example, 42 percent of residents at Superstition Sunrise RV Resort near Apache Junction were Canadian, manager Sue Loper said. Last winter, they accounted for about 31 percent.

Arizona's strong economy is attracting young workers to the state, many of whom may be soaking up affordable mobile homes and even RV spaces in the urban areas, Rex said. And the extended freeway system now makes living on the desert fringe more attractive to urban workers.

Although Arizona may see fewer snowbirds in the future, it will not see fewer old people. In fact, its winter season is a sort of snapshot of America to come.

In full snowbird season, 19 percent of the state's population is 65 or over — reflecting the demographics of the general population as mass numbers of baby boomers begin hitting retirement age.



# Activists in Sun City West celebrate

## Developer withdraws plan for Pleasant Valley Ranch project

By Lori Baker

The Arizona Republic

SUN CITY WEST — Plans for a huge housing development near Sun City West were halted. A new state law cracks down on slumlords. Glendale will build a city park on land originally destined for a subdivision.

These are examples of the power of neighborhood activism.

In Sun City West, about 500 residents attended a Sun City West Coalition meeting last week to celebrate their victory over Continental Homes. The developer last month withdrew its request with Maricopa

County for Pleasant Valley Ranch, which would have put 2,472 houses for people of all ages on a 638-acre orange grove northeast of Sun City West.

The coalition gathered 12,000 signatures on petitions opposing the proposal and asking that fewer houses be built there. Sun City West residents Len Guy, Chuck Gameros and Bill Hafeman led the effort but were helped by hundreds of residents. County Supervisor Jan Brewer asked Continental to drop its request after public opposition mounted.

"The only thing that any politician understands is numbers," said Joyce Clark,

a member of the West Glendale Community Coalition, who spoke to the Sun City West crowd. "Activism counts. It's very, very important."

Clark's group was successful last year in convincing the Glendale City Council to buy 88 acres in west Glendale for a city park that had been promised to residents for about a decade. A developer had hoped to build about 350 homes on the land.

Clark and Donna Neill of the Neighborhood Activists InterLinked Empowerment Movement advised Sun City West residents that they should stay involved in community activities to protect their life-

style.

"You've sent an important signal to the development community," Clark said. "Even if Continental goes away, another developer will be there to buy this land."

Clark also urged Sun City West residents to help the Northwest Valley Taxpayers Association, another activist group, in its push to have cities impose school impact fees like Apache Junction does.

Neill had led efforts to crack down on slumlords and drug dealers and give neighborhoods a greater voice in liquor-license applications.

"Big business is getting out of control," she said. "We need to keep their feet to the fire."

Guy has stepped down as Sun City West Coalition co-chair but will continue to be a coalition member. He said he will devote more time to Dysart school board duties, including promoting school tax credit donations.

Guy said it's important that residents participate more in local affairs.

"People have to stand up and get involved in their community," he said. "They have to get out and vote and have to attend meetings. People can't be passive about their rights. There's strength in unity and numbers."

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# Protests halt homes development

## Continental pulls out near Sun City West

By William Hermann and Lori Baker  
The Arizona Republic

A developer withdrew plans for a project near Sun City West on Monday, after increasingly organized protests from neighbors and opposition from a county supervisor.

The announcement by Continental Homes delighted Sun City West residents, who had been protesting a development that they considered out of synch with the area.

"They were going to put too many homes on too little land; it was completely incompatible with being near Sun City West," said Len Guy, who helped lead the fight against the development.

Eleanor R. Nelson, a member of the Sun City West Community Coalition and a Dysart Unified School District board member, was stunned but pleased.

"This is the best news I've heard in a long time," she said. "It's a tribute to all the work that the coalition has done."

Last fall, Continental announced plans for Pleasant Valley Ranch, which would have put 2,472 houses on a 638-acre orange grove northeast of Sun City West.

— Please see **BUILDER**, Page A10

— **BUILDER**, from Page A1

Retirement community residents immediately protested, saying the proposed density was too great and that the plan contained too few parks, schools and other amenities.

Phil Garner, president of the Sun City West Property Owners and Residents Association, said his group preferred that about 700 fewer homes be built.

"From the beginning, we had concerns about the higher density of homes planned," Garner said.

In June, more than 12,000 Sun City West residents signed petitions asking Maricopa County officials to reject Continental's zoning application.

On Monday, a *Republic* story noted that the Sun City West Community Coalition had recently sought the help of other community groups to stop the development.

The story cited the Pleasant Valley Ranch issue as an instance in which Valley neighborhood groups were seeking to ally themselves with other groups to increase their power. The Sun City West group had already received promises of support from two of the organizations it approached.

Also on Monday, County Supervisor Jan Brewer announced that she was asking Continental to

pull out of the project.

"I've been in conversation with Continental this morning, and I'm urging them to pull their proposal," she said. "There has been a very lively debate over this, to say the least, and we've seen a lot of emotions attached."

"The bottom line is that it (Pleasant Valley Ranch) just wasn't compatible with the communities out there," Brewer said.

Later Monday, Continental issued a statement saying that "based in part on discussions with Supervisor Jan Brewer," the company had decided "the economics and details of the project need to be re-evaluated."

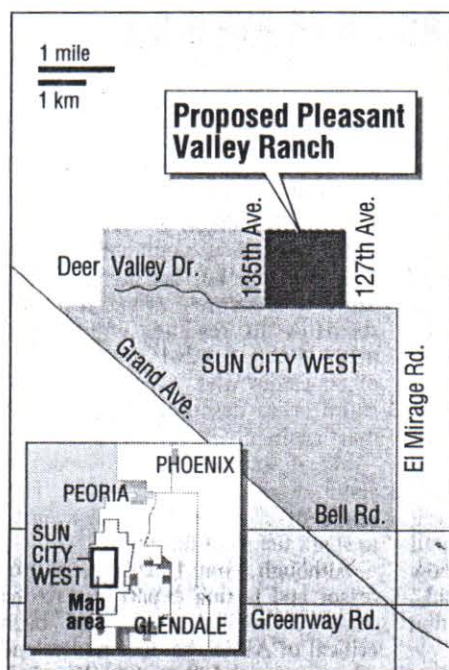
Continental President Tom Davis said, "We've withdrawn the application and we're going to look at the economics of the development and re-evaluate the entire project. We want to explore a number of different options."

Davis would not rule out a modification of the plan on the same site.

"We're going to evaluate our options and determine what makes sense," he said.

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The Arizona Republic



# Continental calls it quits, Brewer says

BY BRUCE ELLISON  
DAILY NEWS-SUN

County Supervisor Jan Brewer said this morning that she has asked Continental Homes to withdraw its application for about 2,500 homes adjacent to Sun City West — and that Continental has agreed.

"I have decided that I cannot and will not support more than 732 homes" in the Pleasant Valley Ranch project, and "I have so advised Continental," the District 4 supervisor said

in a telephone conversation.

Brewer said that she spoke with officials of Continental on Thursday and Friday, as well as this morning, and that the company agreed to withdraw the project from county consideration.

Continental's vice president of land acquisition, David McGuire, could not be reached to confirm Brewer's statement. But a Brewer aide, Kevin Tyne, said "somebody over there can confirm it, because it's true and they told us."

Other Continental

executives did not return calls before deadline.

Continental has been working for months to get county approval for about 2,500 homes on the 638-acre tract that abuts the Deer Valley Road entrance to the Sun City west expansion area.

Its plans have been forcefully opposed by the Sun City West Community Coalition, a group concerned with the effects that the planned all ages community would have on Sun City West residents and traffic.

The coalition has been pushing for a much lower density, while Continental officials have said that if they couldn't build as many as 2,400 homes, the project wouldn't fly economically.

The Sun City West Property Owners and Residents Association also has criticized the Continental project, saying it needed fewer homes, though not as few as the Coalition.

Brewer cited the concerns of both groups in reaching her decision.

In a telephone conversation

at 10:15 a.m., Brewer said that "after months of consideration, I have decided that I cannot support the Continental plan (as it stands) and have asked the company to withdraw its request."

Continental had been scheduled to appear before the county's Planning and Zoning Commission at a public hearing at the Sundome on Sept. 8. It is unclear whether that hearing is still on, since no action to withdraw the request had been received by county planners this morning.



# Continental zoning hearing set Sept. 8 at Sundome

By Diane Holloway

In an unprecedented move, the Maricopa County Board of Planning and Development Supervisors will meet at the Sundome Sept. 8 at 1 p.m. to hear the zoning request of Continental Homes for the Pleasant Valley Ranch (PVR) development. This decision was made at a July 20 Maricopa County Planning and Development Technical Committee meeting.

Chuck Gameros, co-chairman of the Sun City Community Coalition, was present at the 1 1/2 hour July 20 meeting. Gameros' reaction to the proceedings was, "It reinforces my conviction that all members of the community need to get involved. It's critical. It's critical."

He continued describing the decision of the county to meet at the Sundome.

"This is the first meeting on this subject at which the residents here will be allowed to speak directly," he said. "We have in excess of 12,000 signatures of people opposed to that development as it was submitted. Instead of us presenting their petition, as we will do, this is their opportunity to come forward and speak on their own behalf."

The Sundome hearing, open to the public, will involve five county supervisors, one of whom is Carole Hubbs, president of the Board of SCW Rec Centers and a practicing attorney in California. David Maguire, vice president of land acquisitions, and the principal spokesperson from Continental Homes, will defend the request to rezone one square mile on Deer Valley Road from

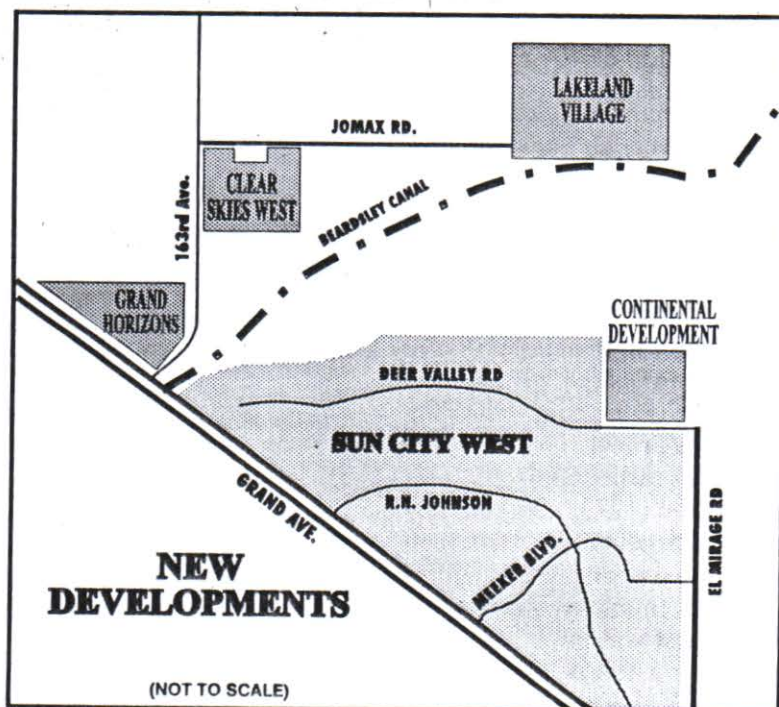
rural to residential zones.

The project intends to build multigenerational homes next to Sun City West with an overall density of nearly 3.85 houses per acre, greater than the overall 2.3 density of Sun City West. The PVR development is expected to have no more than 2,472 homes on the 626 acres used for residences, which excludes a shopping center parcel of land. This project will bring an approximate 7,000 people into close proximity of Sun City West via Deer Valley Road and El Mirage Road, including 1,500 or so school age children, according to Ed Sloat, planning director of Peoria's Unified School District. He informed the county that Continental Homes' estimate of 750 school age children was too low for the size of this development.

PORA and the SCW Community Coalition have presented the County with a number of arguments about the development, which mainly centers around population/housing density and

See CONTINENTAL, Page 2

OVER



New housing projects in the SCW area at varying stages of development include the Continental Homes Pleasant Valley Ranch, Grand Horizons RV Resort, Clear Skies West Manufactured homes and Lakeland Village with 9,000 dwelling units.



## CONTINENTAL: Zoning hearing set, from Page 1

traffic.

Continental homes has made several adjustments to its original development plan to accommodate those arguments. Its final set of adjustments passed the scrutiny of the County Technical Committee July 20, so that the hearing may proceed to the final stage before the supervisors.

However, developers were told to adjust their figures for the number of school children and to anticipate an assessment fee to support libraries to be built in Surprise (planning is already underway) and the planned 24,000-home Lakeland Village development three miles north of Sun City West.

PVR residents would not be able to use the library nearest them in Sun City West because, due to changes made four years ago, books can only be checked out by Sun City West residents.

Maricopa County Planning and Development supervisors are county residents who act as representatives of the community. They review the zoning request, the development plans, the community in which the development will be placed, the arguments of those groups which are on file, and approve or deny the zoning request. It is unusual for the Board of Supervisors to come to a community for such a hearing. This exception was made because of the large numbers of people expected to attend this hearing, mainly because of the vocal opposition and petition efforts of the SCW Community Coalition. That group has obtained about 12,000 names on a petition to oppose the density of the PVR development.

In addition to the County Board of Supervisors who will hear the request, representatives of the County Planning and Development Department will include Neil Urban, comprehensive planning manager, and Scott McCullough, project management senior planner, who has been walking the request through its various stages.

The Sundome hearing is likely to draw a large crowd of Sun City West residents, PORA, Rec Board, and Coalition representatives opposing the density, traffic, and temporary use of SCW wastewater plant. However, some local residents have written Continental Homes and the Maricopa County Department of Planning and Development supporting the

project.

Robert Burdette wrote the county, "I am in favor of this project and urge approval...the property will be developed eventually one way or another. In my judgment, Continental Homes has gone well beyond the extra mile to accommodate the concerns expressed to them."

Frank Richardson wrote the county, "I stand to suffer from increased traffic and other minor inconveniences, and the value of my property may be uncertain. But nobody promised me any particular lifestyle when I moved here. And I was aware that undeveloped property surrounded the community. That property will some day be developed and I'll take my chances with Continental."

Larry and Virginia Brokish wrote the developers, "We were very pleased with your change to eliminate the second Deer Valley exit, the completion of the El Mirage extension before resident occupancy and the new East to West Phasing of the Construction. We feel that the remaining

thing that would be beneficial to Sun City West is the traffic-calming island on Deer Valley Drive identifying the entrance to Sun City West."

The developers now plan to add this "island."

Laura Krippaehne wrote in a Wester newspaper letter to the editor, "Yes there will be increased traffic and congestion and possibly other inconveniences. The Sun Cities have been undergoing changes for 30 years, yet have remained desirable retirement areas. Why do we assume that another change will ruin our lifestyle?"

William Hanrahan wrote a letter to the editor of another newspaper saying, "Wouldn't you rather have a nice housing development rather than a trailer park or dump?"

A trailer park is planned on land to be annexed by Surprise to the northwest within one mile of Sun City West.



## MINORITY, ANGLO PERCENTAGES

Percentage of minority and Anglo populations in Maricopa County, 1995.

POPULATION		PERCENTAGE MINORITY POP.	PERCENTAGE ANGLO POP.
<b>Maricopa Co</b>	<b>2,551,765</b>	<b>28.1%</b>	<b>71.9%</b>
Apache Junction*	18,100	7.1%	90.8%
Avondale	22,771	60.5%	39.5%
Buckeye	4,857	42.9%	57.1%
Carefree	2,286	3.8%	96.2%
Cave Creek	3,076	10.3%	89.7%
Chandler	132,360	26.7%	73.3%
El Mirage	5,741	84.0%	16.0%
Fountain Hills	14,146	4.7%	95.3%
Gila Bend	1,724	61.1%	38.9%
Gilbert	59,338	16.8%	83.2%
Glendale	182,615	28.1%	71.9%
Goodyear	9,250	34.0%	66.0%
Guadalupe	5,369	98.9%	1.1%
Litchfield Park	3,739	10.5%	89.5%
Mesa	338,117	21.1%	78.9%
Paradise Valley	12,448	5.4%	94.6%
Peoria	74,565	20.6%	79.4%
Phoenix	1,149,417	35.5%	64.5%
Queen Creek	3,072	40.0%	60.0%
Scottsdale	168,176	9.3%	90.7%
Sun City	38,037	1.6%	98.4%
Sun City West	21,281	1.2%	98.8%
Sun Lakes	9,908	2.1%	97.9%
Surprise	10,737	48.4%	51.6%
Tempe	153,821	25.1%	74.9%
Tolleson	4,261	80.6%	19.4%
Wickenburg	4,765	12.1%	87.9%
Youngtown	2,694	7.2%	92.8%
Gila River Res.	2,648	98.7%	1.3%
Salt River Res.	5,910	78.0%	22.0%
Ft. McDowell Res.	660	97.1%	2.9%
Rest of County	103,826	18.6%	81.4%

Source: 1995 Special Census

\* Includes residents in Pinal County; percentage based on 1990 Census figures.

## DEMOGRAPHIC PERCENTAGES

Population of Valley communities, 1995 Special Census

1999

	TOTAL POP.	ANGLO	HISPANIC	AFRICAN-AMERICAN	ASIAN-AMERICAN	NATIVE-AMERICAN	OTHER
<b>Maricopa County</b>	<b>2,551,765</b>	<b>71.9%</b>	<b>20.5%</b>	<b>3.5%</b>	<b>1.5%</b>	<b>1.9%</b>	<b>0.7%</b>
Apache Junction*	18,100	90.8%	5.6%	0.4%	0.8%	0.4%	2.0%
Avondale	22,771	39.5%	53.8%	4.1%	0.6%	1.4%	0.6%
Buckeye	4,857	57.1%	37.5%	3.5%	1.1%	0.5%	0.3%
Carefree	2,286	96.2%	2.0%	0.1%	0.3%	0.9%	0.5%
Cave Creek	3,076	89.7%	9.4%	0.1%	0.4%	0.4%	0.1%
Chandler	132,360	73.3%	19.3%	2.7%	0.9%	3.0%	0.8%
El Mirage	5,741	16.0%	80.1%	2.4%	0.6%	0.3%	0.6%
Fort McDowell Reservation	660	2.9%	9.5%	0.5%	87.0%	0.2%	0.0%
Fountain Hills	14,146	95.3%	2.7%	0.5%	0.4%	0.8%	0.3%
Gila Bend	1,724	38.9%	50.4%	1.9%	7.7%	0.6%	0.5%
Gila River Reservation	2,648	1.3%	10.1%	0.5%	87.7%	0.1%	0.3%
Gilbert	59,338	83.2%	11.2%	1.8%	0.5%	2.6%	0.7%
Glendale	182,615	71.9%	19.8%	4.2%	1.1%	2.3%	0.9%
Goodyear	9,250	66.0%	24.6%	6.4%	1.4%	1.0%	0.7%
Guadalupe	5,369	1.1%	73.8%	0.7%	24.3%	0.1%	0.1%
Litchfield Park	3,739	89.5%	4.9%	0.6%	0.5%	3.6%	0.9%
Mesa	338,117	78.9%	15.5%	2.3%	1.2%	1.6%	0.6%
Paradise Valley	12,448	94.6%	2.5%	0.7%	0.1%	1.7%	0.4%
Peoria	74,565	79.4%	15.7%	2.3%	0.5%	1.6%	0.6%
Phoenix	1,149,417	64.5%	26.4%	5.0%	1.5%	1.8%	0.8%
Queen Creek	3,072	60.0%	35.3%	2.8%	0.9%	0.7%	0.2%
Salt River Reservation	5,910	22.0%	15.4%	0.1%	62.2%	0.1%	0.2%
Scottsdale	168,176	90.7%	5.8%	0.9%	0.5%	1.5%	0.5%
Sun City	38,037	98.4%	1.0%	0.3%	0.1%	0.2%	0.1%
Sun City West	21,281	98.8%	0.6%	0.3%	0.0%	0.2%	0.0%
Sun Lakes	9,908	97.9%	1.1%	0.5%	0.1%	0.2%	0.1%
Surprise	10,737	51.6%	46.0%	1.3%	0.3%	0.4%	0.3%
Tempe	153,821	74.9%	14.7%	3.3%	1.5%	4.7%	1.0%
Tolleson	4,261	19.4%	78.1%	0.4%	0.6%	0.8%	0.7%
Wickenburg	4,765	87.9%	10.3%	0.3%	0.7%	0.7%	0.1%
Youngtown	2,694	92.8%	5.6%	0.7%	0.5%	0.1%	0.3%
Rest of County	103,826	81.4%	15.3%	1.1%	1.2%	0.5%	0.4%

\*1990 Census figures were used for Apache Junction because complete 1995 Special Census figures were unavailable for that community.



News-Sun, Sun City, Ariz. Saturday, July 10, and Sunday, July 12, 1999

# Citizens will help plan future of Grand Avenue

By MONICA ALONZO-DUNSMOOR  
and TINA SCHADE  
DAILY NEWS-SUN

Right now, Sun Citians are stuck in neutral concerning future plans for Grand Avenue.

Two transportation proposals which the public is being asked to consider end improvements along Grand at 91st Avenue, leaving the stretch of road between the Loop 101 and 103 unattended.

The good news is the issue was one of the topics addressed Friday at the second West Valley Transportation Workshop sponsored by Westmarc and various West Valley chambers

## If you go

Grand Avenue  
public hearing  
5:30 p.m. Wednesday  
Isaac Imes Elementary  
School Gymnasium  
6625 N. 56th Ave.  
in Glendale

of commerce.

Westmarc is a coalition of civic, business and government leaders. Participants at the workshop divided into several groups to discuss construction and growth issues for the West Valley.

Many at the workshop said the Grand Avenue should be a high priority because of the booming growth.

The Sun City-area of Grand was included in a previous plan, but engineers scaled back the project because of costs.

"The area was purposely left off," said Mike Dawson of the Maricopa County Department of Transportation.

Dawson said projects will not see a beginning through 2004 because transportation funds are already committed.

He said a study of Grand Avenue between the two loops was going to be commissioned to look at the short- and

long-term improvements needed along that corridor.

Dawson said there were some concerns with building pedestrian over- or underpasses.

"There is a list four crossing locations, but it's very difficult to build the structures," he said.

At times overpasses don't prove effective because people have to walk about  $\frac{1}{8}$  or  $\frac{1}{4}$  of a mile further than if they just crossed the street, so they don't use the overpass, Dawson said.

With underpasses, which are usually very long, there is a concern for personal safety for someone crossing underground,

especially at night, he said.

Other calls MCDOT has received were from people who want sidewalks as close to the street as possible. However, he said they didn't want people that close to the street.

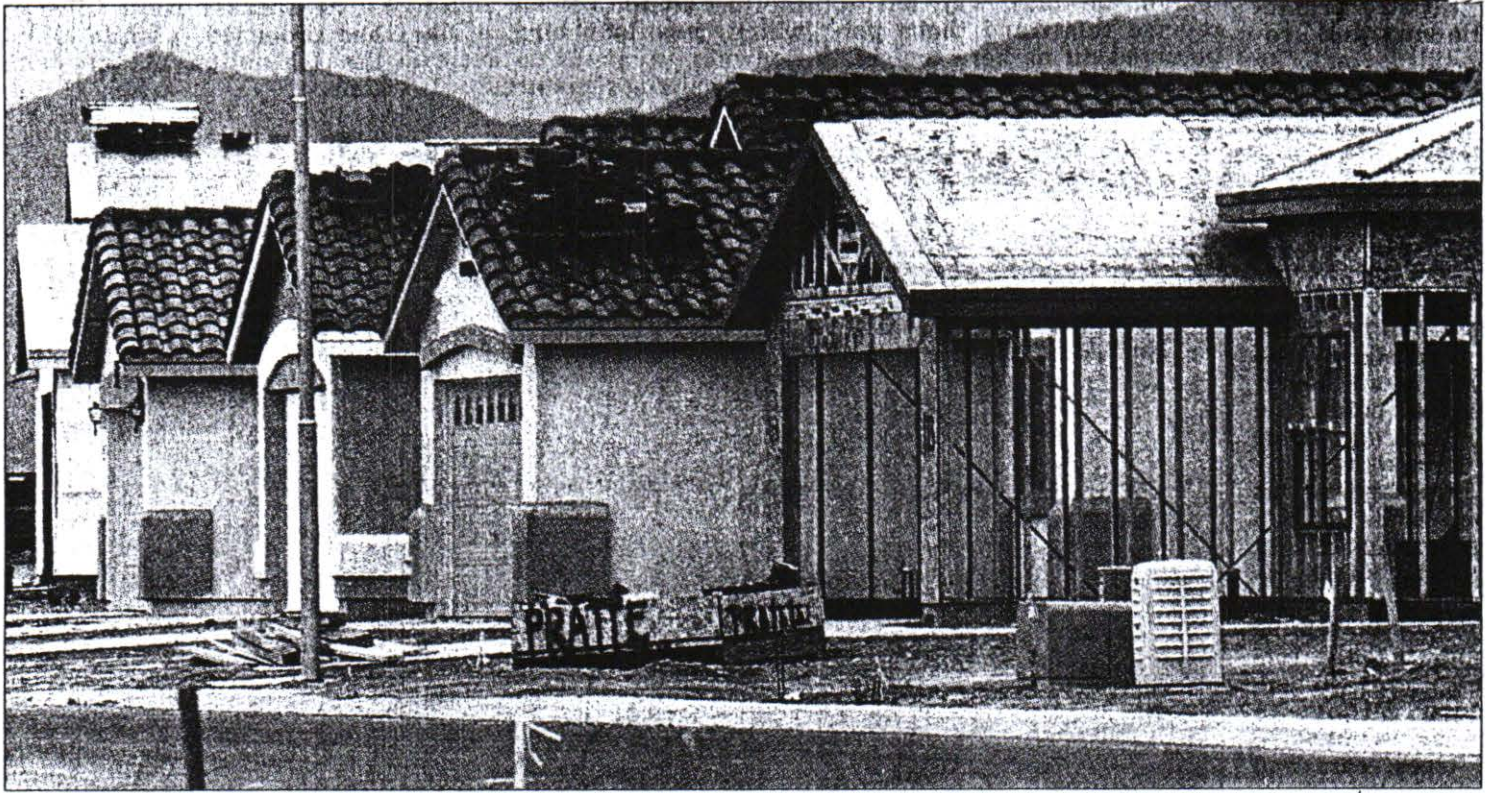
Another reason the area was left off the project schedules is because Sun City is not riddled with the wait times and congestion that plague Phoenix, Glendale and Peoria where six-legged intersections along Grand Avenue are commonplace.

Chris Voigt, an engineer with the Maricopa Association

See Meeting covers, A

OVER





Steve Chernek/Daily News-Sun

The ripe housing market in Surprise fuels growth in the Northwest Valley.

# Growing pains

## Desert disappears under developments

By TIM BAXTER  
Staff writer

As the sea of red-tile roofs in Maricopa County stretches farther and farther into once pristine, barren desert, residents, city planners and builders are wondering how long the Valley can continue to be one of the fastest growing places in the country.

"You can't maintain 9, 10 percent growth a year," said Diane McCarthy, president of Westmarc, a coalition of West Valley community and business leaders promoting development of the West Valley.

McCarthy called for responsible growth and progressive solutions to the problems that come with unbridled development.

"When you ask tourists, they come to see the desert," she added. "We're sure doing a good job of paving it over and putting a red tile roof on it."

But McCarthy, like most folks in the Valley, isn't really against development.

"You can't say all developers are bad, that's not the answer."

McCarthy does have reason to be concerned:

- Last year, more people moved to Maricopa County than anywhere in the country.

- More new homes were built in the West Valley last year than anywhere else in Maricopa county.

- More homes sold in the East Valley than anywhere else in Maricopa county.

- More than half the new homes in the Valley were built outside of the 101 Loop, stretching ever-farther into the desert.

- In the next 20 years Maricopa County is expected to double its size, topping six million people.

With that growth comes growing

concerns over crime, pollution and adequate water supplies. It also strains cities as they struggle to keep up with new buildings sprouting up.

Debra Stark, planning manager for Peoria, one of the fastest growing cities in the Valley, said 1998 is shaping up to be an even bigger year than 1997.

There were 4,181 homes sold in Peoria last year, 2,309 of which were new. Already this year February broke all records. There were 330 new homes sold in that month alone in Peoria.

Without impact fees the city levies on developers, Stark said Peoria probably could not keep up with the demands for roads, parks and other community infrastructure. Peoria schools are also overflowing with new kids moving into the area, although impact fees do not support school construction.

► See Communities wrestle, A5



# Communities wrestle with growth issues

◀ From A1

"In the past a lot of different cities didn't have them (infrastructure impact fees) and it certainly caused problems," she said.

Because there is some lag time between the time a house is built and the time the property owner pays any significant amount of taxes, the impact fees provide a buffer, she added.

"There are some problems when we don't get houses on the tax rolls as quick as they should go on."

Over in Surprise, the situation is a little different. Almost 2,000 homes were sold in the city last year, continuing a skyrocketing growth that has seen the town more than double since 1990.

"We're currently growing faster than we anticipated because we have so many builders," Surprise City Manager Dick McComb said. "One of the problems you have is once it starts you have a hard time stopping it."

McComb said there would probably be no slowdown for at least five years. Meanwhile, the city is trying to draw more commercial growth to provide jobs.

Del Webb Corp.'s Sun City Grand development accounted for more than 1,000 of the homes sold in Surprise last year. Del Webb spokesman John Waldron was under-

standably upbeat about rapid growth.

"Clearly the future looks to continue much the same," he said. "Del Webb's future and Surprise's will be very good."

As in Peoria, 1998 is shaping up to be a banner year for Del Webb, with February racking up record sales. But Waldron said Surprise has a lot more building than Sun City Grand to deal with.

"The city has a wave of growth coming separate from Sun City Grand that's hitting them."

While Waldron is pleased, residents in Del Webb's older developments, Sun City and Sun City West, are a little more reserved.

"When Sun City was younger it was surrounded mostly by cotton fields and citrus groves," Sun City Home Owners Association President Paul Schwartz said. "That's all changed in the past few years."

At one time, only Youngtown butted up against Sun City's borders. Over the years Peoria and Surprise have moved closer and surrounded the community.

Schwartz said that growth has made residents more concerned about crime, water use, traffic and the environment.

"Sun City, because it has not been growing since Del Webb

quit building, is the recipient of those problems, not the cause of them."

Although more than 2,600 homes were sold in Sun City last year, there has been no significant construction of new homes or population change.

The numbers are primarily attributed to a turnover of homes from older residents to newcomers.

Sun City West, even farther out in the desert than Sun City, is also beginning to be surrounded. Phil Garner, a member of the Property Owners and Residents Association board, said residents are beginning to be concerned about the development, especially as more traffic fills the streets.

More than 2,000 homes were sold in Sun City West last year. The community is now nearly built out.

"It's been pretty quiet out here, now we're getting a little more surrounded."

It's that kind of push, both on the eastern and western fringes of the Valley, that has lawmakers and activists alike saying "enough is enough."

One group is collecting signatures for a ballot initiative that would limit growth, if approved by voters. Gov. Jane Hull has also made a call for responsible, controlled growth.

On a smaller scale, rural areas all along the fringes of the Phoenix metropolis have seen flare-ups between local residents and developers.

Peter Martori, chairman of Citizens for Growth Management, the group mounting the campaign for a growth initiative, said it gives voters the power to decide how they want the Valley to grow.

The initiative reads: The people of Arizona find that rapid and poorly planned urban growth is causing serious harm to the public health, safety and welfare. ... It specifically cites destruction of the state's natural beauty, unfair tax burdens on existing residents, overburdened public services, pollution and degradation "community character."

One of the most controversial provisions of the initiative would "establish urban growth areas, outside of which new urban development and services will be limited."

Gov. Hull's proposal would not limit growth, but would instead attempt to manage it. While considerably weaker than the initiative, Hull's plan has drawn more support.

Waldron said Del Webb could never support a moratorium on building, but could possibly support Hull's proposal.

"I think the governor is

looking at smart growth," he said, "and I think that's probably a good direction."

Stark said Peoria city staff is already planning to ask the city council to fund an update of Peoria's general plan and managing growth in the desert would be a key issue. Peoria's current general plan is 10 years old and calls for extensive future development of rural northern Peoria land.

McCarthy said it all comes down to responsibility.

"I don't think going in and artificially defining boundaries is going to do it," she said.

Martori said the goal of the initiative is not to tar and feather developers, but to give voters a say in the direction the Valley takes.

"I think the question is, 'do we want to have a say in how we develop?'" he said.

He also pooh-poohed the idea that new growth is crucial to economic growth.

"I think it's going to be the litmus test of the future that corporations are going to look at the way communities manage growth as a measure of how they manage quality of life."

Martori said the early response to the initiative has been overwhelmingly favorable. He has until July 2 to gather 112,961 signatures.

over





Photo by MIKE RUSSO/Independent Newspapers

Sun Citian Dorothy Sadler, 85, discusses services provided by the Olive Branch Senior Center with the center's manager, Ivy Wixson, prior to Thursday's forum in the Sundial Recreation Center auditorium.

## Aging population served well in SC

More than 8,000  
Sun City residents  
are over age 80

By MIKE RUSSO  
Independent Newspapers

Camelot may have vanished with the demise of King Arthur and the Knights of the Round Table, but Sun City provides a pretty good substitute for its elderly population.

That was the conclusion drawn from last week's meeting to discuss the community's effort to meet the needs of its citizens aged 80 and above.

The Rev. Francis Park of the Sun City Ministerial Association summarized that Sun City is the model of aging well. He reached that conclusion after attending the White House Conference on

Aging a couple of years ago.

He also noted, "Being older isn't special anymore," since half of the people who have ever reached the age of 65 worldwide are presently alive.

About 100 residents attended Thursday's meeting in the Sundial Recreation Center auditorium to hear representatives of the town's various social service agencies speak about the services they provide. The forum was sponsored by the Sun City Home Owners Association.

The meeting focused on the 1997 study conducted by Arizona State University's Center for Design Excellence. The study, directed by Mary R. Kihl, Ph.D., associate dean of research, was commissioned by HOA.

"The study revealed some interesting facts about Sun City and changes that have been

See ■ OVER 80, Page 9

OVER



occurring in the community," said George Hartman of HOA, who moderated last week's forum.

There are presently about 8,000 residents over the age of 80 in Sun City, or about 20 percent of the population, according to Mr. Hartman.

Dr. Kihl explained how the study was conducted and what recommendations came from the compilation of information.

"The study was based on phone calls to 275 residents throughout Sun City," Dr. Kihl explained.

"We asked straightforward questions and asked for their ideas.

"We followed up with interviews and came up with our ideas and recommendations," she continued.

Dr. Kihl mentioned the reason many people move to Sun City is the town's reputation of being an active, involved community. However, a trend has developed and "and an increasingly large segment of the Sun City population seemed to be drifting away from involvement."

One of the reasons for the decline in activity is the advancing age of Sun City's residents.

Despite the physical limitations imposed by advancing age, there are other activities with which people can become involved," Dr. Kihl noted.

"Sun City is noted for formal clubs and groups but some people are more into an informal gathering," Dr. Kihl said.

"We found that informal settings for conversation were lacking."

Setting aside a place for informal gatherings was one of six recommendations to come from the ASU study.

Other recommendations involved:

- Exercise programs;

- Informal activities;
- Home health care volunteers;
- Personal involvement;
- Transportation.

Dr. Kihl mentioned that exercise, in many instances, will help retard the aging process and Sun City offers numerous options for exercising, including the renovated exercise rooms at the recreation centers.

Some people, however, do not take advantage of the opportunity because they are intimidated by the sophistication and complexity of the new equipment.

Lack of transportation is another potential deterrent to remaining active, according to Dr. Kihl.

"HOA was concerned that some people did not attend activities because of a lack of transportation," she said.

"A circulator kind of shuttle system would be beneficial."

Tom Profico, executive director of Sun City Area Transit, said transportation concerns led to SCAT's formation in 1982.

During its first full year of operation, 1983, the transportation company carried 23,000 passengers. Last year, SCAT provided rides for 79,000 passengers, he noted.

Forty percent of rides are for medical purposes, according to Mr. Profico.

Panelist Mildred Mumma, herself an octogenarian, said her major concerns were "companionship and transportation."

"The secret of growing old gracefully is to be active and be important to something," observed panelist Glenn Sanberg, another octogenarian.

"Be needed in the community," Mr. Hartman said.

Dr. Edward Dapples offered his opinion on what needs to done to

preserve Sun City's lifestyle and make the later years of its residents more rewarding.

Preservation of groundwater is essential to retain property values, according to Dr. Dapples.

"We need every bit of water we can get," he said.

He urged use of Citizens Central Arizona project water allocation.

"There are a lot of misconceptions of the quantity of water available," Dr. Dapples continued. He mentioned he has undertaken a few studies on behalf of HOA regarding

the groundwater situation in the northwest Valley and the groundwater supply needs to be augmented by the CAP water.

"If you want to maintain property values, you've got to maintain the landscaping, such as it is, particularly the golf courses," Dr. Dapples said.

Health care is also essential to preserving the area's quality of life.

"The life for our over 80's should be world-class," concluded Leland Peterson president and CEO, Sun Health.



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Photo by MIKE RUSSO/Independent Newspapers  
Sun Citian Dorothy Sadler, 85, discusses services provided by the Olive Branch Senior Center with the center's manager, Ivy Wixson, prior to Thursday's forum in the Sundial Recreation Center auditorium.





Gregory Harris/Daily News-Sun

A Del Webb Corp. billboard near 113th and Grand avenues in Sun City displays <sup>one</sup> Caucasians and <sup>two</sup> Black. Blacks represent less than 1 percent of the population of the Sun Cities.

# Developer emphasizes diversity

By DAVID MILLER  
Staff writer

Driving along Grand Avenue, you see the billboard.

It's a Del Webb advertisement, designed to promote Sun City Grand. The three people in the picture are laughing and having a good time, and are split along racial lines of two-thirds Caucasian and one third African-American.

And in Phoenix, billboards for the Del Webb Corp. show a variety of multi-ethnic scenes and characters.

It's part of a blanket marketing effort aimed at bringing all sorts of people to the retirement community.

But the marketing campaign doesn't necessarily reflect reality.

In fact, if the billboards were recast to reflect reality, they'd show nothing but white faces.

That would be a better picture of the Sun Cities, says the U.S. Census Bureau.

According to a 1995 Census report, whites here overwhelmingly outnumber blacks and other minorities to the tune of about 100 to 1.

That's a far cry from national statistics, which list blacks as 12.7 percent of the population and Hispanics as 8.9 percent.

It's also far removed from the racial mix in Phoenix, which has a black population of 4.3 percent.

However, it's not much different from Scottsdale, a larger community than Sun City but also relatively affluent.

In Scottsdale, blacks make up less than 1 percent of the population, which just about mirrors the scene in Sun City.

Here, African-Americans make up .32 percent of the population; Hispanics are .96 percent; Asians, .22 percent.

In Sun City West, blacks make up .33 percent of the population; His-

► See income levels, A5

panics, .58 percent; Asians, .23 percent.

And those statistics aren't likely to change anytime soon.

In fact, considering the Sun Cities' proximity to a major metropolis, these are among the whitest cities in the state. And they're likely to stay that way, at least until economic circumstances grow more equal among the races.

"The reasons are mainly socio-economic," said Christine C. Iijima Hall, an Arizona State University professor of cultural diversity.

"You look at the average income of people in Sun City — it's a fairly upper-middle class community," she said.

Make that an upper-middle class white community. But, with the aging of Baby Boomers, including more affluent minorities than have been seen previously, "You're going to see a lot of change."

"That would be my immediate response," said Alberto Pulido, an ASU American Studies professor. "It's common knowledge that it costs a lot to live out there."

Some would also speculate that the racial divide builds on itself — that blacks won't move here because there are so few of them already in the community.

After all, who wants to be the only person of color living on the block? Or in the neighborhood? Even the city?

That argument, however, doesn't always hold up.

OVER



While some wonder why the Sun Cities aren't more racially diverse, one resident who has lived here since 1972 said she's never had a problem being among the few local blacks.

"When we moved here, we were the first blacks in our neighborhood," said Marie Robinson. "But it's never been a problem. And a few more blacks are moving here now."

Robinson said living in a racially diverse community was never a priority for her. Instead, she and her husband were after the same thing that other Sun Citians want: a quiet place to live.

"We were happy to get into a secluded area," she said. "We weren't looking for blacks. We just wanted a nice place to retire."

Natsuko "Summy" Kruithof, an Asian-American living in Sun City, echoes that idea.

Although the Sun Cities are racially homogenous, other qualities make up for the lack of diversity.

Still, as she ages she wants to be in touch with her roots, and she's reaching out to other Asian-Americans.

"You want to get closer to your culture," she said. To do that, she recently founded a group for Japanese-Americans living here.

A real estate agent, Kruithof said the racial picture is slowly shifting. Though, if you go by the billboards, Sun City has become much more diverse.

But Ryan Peterson, a Del Webb spokesman, said there's no pattern to that.

Rather, it's just good sense to try and sell the place to everybody.

Of course, it's also the law. Under the federal Fair Housing Act enacted in 1968, Realtors are required to market property fairly and equally.

Those who feel they've been discriminated against may call the Department of Housing and Urban Development (H.U.D.) hot line at 1-800-669-9777.



# Panels explore seniors' impact on communities

By **BRUCE ELLISON**  
Staff writer

**PRESCOTT** — Senior citizens should pay school taxes the same as any other homeowner, most participants in the 72nd Arizona Town Hall forum here said Monday. About 160 people invited to the Town Hall are exploring for three days the impact of retirees on Arizona.

Asked what the effects of large age-restricted communities are on the surrounding area, most participants of one discussion group at first could list only negatives.

"It sets up barriers between people," was one repeated observation.

"In areas where there are large senior communities the seniors seem to isolate themselves," was another comment.

Such communities, like the Sun

Cities, Green Valley near Tucson, and major winter-visitor enclaves in Mesa, "inhibit dialogue and wall people off," other participants said.

Some adults-only communities also separate citizens into two groups — those who pay local school taxes and those who don't, the participants said.

They were referring only to the Sun Cities and Youngtown, the only places in Arizona that have been removed from school districts.

Surprise City Manager Dick McComb said, "Developers tell us that seniors who relocate in retirement want security as the most important thing in their lives."

Given that, McComb said, "They're going to want walled-off communities."

► See Town Hall, A5

## Town Hall cites help by retirees

◀ From A1

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Given that, McComb said, "They're going to want walled-off communities."

Such communities tend to restrict communication between seniors and the rest of town, he said.

"Getting these two groups (in Surprise) to communicate is one of the biggest things

that I have to work on," the Surprise manager said. "There often is a total lack of understanding between the groups."

In Surprise, he added, that lack of understanding has been complicated by Dysart school bond issues, attempts by Sun City West expansion, area resident to deannex, the school board election that pitted retiree against family, and more.

Participants in Town Hall may be quoted by name only with their permission, and not all of them gave permission.

After several minutes of discussion, the group — one of five tackling the same question — agreed that no homeowners should be exempted from regular school taxes. So did several other groups, it was learned later.

Despite the negatives in the discussion, some participants pointed to the good that comes from senior communities, particularly volunteer work, charitable giving and similar help. The 400 Sun Cities volunteers in Peoria schools were specifically mentioned.



# West Valley population booming

## Surprise expected to be leader in growth over the next 7 years

By Jeffry Nelson  
The Arizona Republic

You think the streets and stores in the West Valley are too crowded now? Just wait.

According to figures just released by the State Data Center, the West Valley's five largest cities — Avondale, Glendale, Goodyear, Peoria and Surprise — will see their combined population grow 34 percent over the next seven years.

The cities will experience a total population

increase from 325,880 this year to 438,435 in 2005, a number that excites some city officials but worries others.

"It scares me," Surprise Mayor Joan Shafer said.

Shafer may have good reason to worry.

Her 63-square-mile city is expected to lead the charge in new growth over the next seven years. The Data Center projects that the city will see its population more than double, from 13,995 to 29,105 by 2005.

### Current, future populations

City	1997	2005
Avondale	25,440	31,645
Glendale	192,885	229,085
Goodyear	11,700	22,195
Peoria	81,900	126,405
Surprise	13,955	29,105

Source: State Data Center, Arizona Department of Economic Security

"I moved out here because it was away from the hubbub of the city," she said. "I like the peace and quiet and the blue sky, and now every time I approve a new plat I'm doing

away with a little bit of it."

Shafer said the projections for Surprise likely are too conservative. She believes that the city's population could actually triple by 2005, to 38,000 residents.

"We complete a new home every three hours and six minutes," the mayor said.

Most of the city's growth is coming from Sun City Grand, a senior community being developed by Del Webb Corp. That development alone is expected to generate 17,500 new residents for the city in the next 10 to 12 years.

But Surprise isn't the only city in the West Valley that will be seeing fast growth, according to the State Data Center's report.

— Please see WEST VALLEY, Page 10

# West Valley population expected to grow 34% by 2005

— WEST VALLEY, from Page 1

The population of Peoria, just east of Surprise, is expected to grow to 126,405 from 81,900 by 2005, a 54 percent jump, according to the Data Center.

And Glendale, the largest of the five cities, will see its population increase 19 percent, from 192,885 to 229,085, according to the center.

"It's amazing, absolutely amazing how fast this city has grown," City Manager Martin Vanacour said.

Glendale's population was 36,000 when Vanacour arrived in 1970. He said the city could top the 200,000 mark by 2000.

Goodyear, eight miles southwest of Glendale, is still a long way from that mark, but its growth rate is still impressive. The State Data Center expects Goodyear's population to nearly double by 2005, from 11,700 to 22,195 people.

Neighboring Avondale could see its population swell more than 24 percent, from 25,440 today to 31,645 in

2005, according to the Data Center's projections.

Phoenix, which is expected to see its population increase more than 16 percent, from 1.2 million to 1.4 million, is not included because it cannot be determined how much of its population growth will take place in the western half.

Diane McCarthy, executive director of Westmarc, a coalition of political and business leaders, said the West Valley should be doing several things now to prepare for these new

residents.

For one, she said, cities and towns in the West Valley need to be looking at ways to reduce their reliance on groundwater. Only Glendale and Phoenix are taking their allocations of Central Arizona Project water, she said.

As the population increases, this alternative water supply is going to become more important, she said.

Another issue of concern, McCarthy said, is transportation.

Westmarc has been working on developing a regional transportation system that would link all the cities and towns, allowing someone without a car to live in Avondale and work in Glendale, for example.

She said the West Valley also needs to figure out what to do with Grand Avenue, and it needs to push for completion of the Loop 303 freeway.

Equally important, McCarthy said, is that cities and towns look at ways

to preserve open spaces before they are bought, bulldozed and developed.

"There's a real urgency to do this stuff now," she said. "We have the chance to learn from other people's mistakes and do it better."

The State Data Center, a division of the state Department of Economic Security, makes its population projections every five years for communities with a population of at least 7,500, according to Linda Brock, manager of the center's Population Statistics Unit.



# New Wave: Webb prepares for influx of baby boomers

BY JULIA DE SIMONE  
Independent Newspapers

One of the leading developers of master-planned communities for active adults is preparing for its latest "boom."

Del Webb Corporation officials recently conducted its most recent survey on the baby boomers dubbed "Similarities and Differences Among the Boomers: A Survey of Attitudes and Opinions of People Born Between 1946-1964."

The latest survey was released in October. The first survey on 50-year-olds was released in February 1996.

"What we saw in the survey is more like what we expected. ... They're anxious to do volunteer work, travel and make time for family," said Martha Moyer, public relations manager for Del Webb.

Del Webb officials commissioned Barnes Research Inc. to conduct a nationwide telephone survey of a random sample size of

1,200 boomers born between 1946 and 1964. It was conducted during the last two weeks of July 1997.

Although 75 percent of Del Webb's Arizona business evolves from Sun City, Ms. Moyer said the remaining is based on non-age restricted home building within the Valley.

Although she said it's still a little premature for Del Webb officials to think about forming a community strictly for the baby boomers, it is important to have the information in hand.

According to Del Webb officials, the survey also provided them with the understanding of how the newest wave of boomers think, since they render considerable influence on social and political trends.

"The baby boomers aren't really going to retire until (they turn) 63," Ms. Moyer said. "We can't predict what's going to be fashionable and appealing 10 years from now, but

we can understand this important niche and community."

A person will turn 55 every 12 seconds from 1995 to 2,000, according to "The Baby Boomer Puzzle: Putting the Pieces Together," recently held at Arizona State University's extended campus in Phoenix.

Ms. Moyer said the survey covered two main topics: personal profile, which defined the group, their likes, dislikes, preferences and opinions and retirement planning, which was how the baby boomers are planning — financially, logistically and emotionally — for the possibility of complete or partial retirement from their current employment.

Sub-categories under the personal profile ranged from activities to heroes in this age group's life while retiring without really retiring to the ideal retirement life fell under the retirement planning section.

Ms. Moyer said one key difference they found between the baby boomers and the generation before them is that well above 60 percent expected to work at least part-time during their retirement. She said 25 percent of Sun Citians work in a part-time or full-time capacity.

According to the survey, nearly two-thirds, or 64 percent, of the respondents plan to continue working in some capacity after they retire from their primary career.

Also, of those who are planning to continue working, 82 percent said they planned to work part time and 11 percent planned on beginning a new full-time career. The remainder are unsure in what capacity they will work.

PAGE 10 —

In addition, 36 percent of those who expect to continue working in some capacity think they will have a home-based business.

According to the survey, 82 percent expected their annual retirement income, from all sources, to be under \$60,000. The median expected from their retirement income, from all sources, is \$35,700.

Also, 81 percent of the respondents said they have started saving for retirement with the median age being at 30-years-old. Nearly 20 percent said they hadn't started saving for retirement yet. According to ASU officials, the 50+ age group earns more than \$900 billion yearly.

Although some critics have labeled the baby boomers as selfish,

Ms. Moyer said she did not receive that impression from the survey.

The median amount of time they spent participating in volunteer work is eight hours a month and 21 percent of them volunteer more than 18 hours monthly, according to the survey.

In addition, Ms. Moyer said another interesting fact they found was the baby boomers' priorities.

According to the survey, when asked to indicate their top priority at this stage of life, all three age groups — 33-39, 39-44 and 49-51 — said family was their main priority.

Married baby boomers also ranked romance and companionship as very important elements in their life.

In addition, the top 10 sports activities boomers participated in most frequently were: swimming, 16 percent; other, 13 percent; bicycling, 12 percent; camping/hiking, 12 percent; golf, 11 percent; walking, 10 percent; baseball/softball, 10 percent; fishing/hunting, 9 percent; tennis, 6 percent; bowling, 4 percent; running, 4 percent.

Ms. Moyer said the public shouldn't be afraid of baby boomers because they're just another generation evolving.

"The retirement market, regardless of the baby boomers is always in evolution. ... so as a company, Del Webb has naturally evolved as the general (market) and will continue (with) the baby boomers," she said.

See ■ BOOMERS, Page 10



## Census results

The census bureau has released the results of the 1995 mid-decade population tally.

	1985	1990	1995
Sun City	39,871	38,126	38,037
Sun City West	n/a	15,997	21,281

# Census figures down

## Official count fails to meet projections

By J.J. McCORMACK  
Senior staff writer

The U.S. Census Bureau has released final mid-decade population figures for unincorporated communities in Maricopa County, including Sun City and Sun City West.

Because the two retirement communities are unincorporated and do not need adjusted population figures to determine their share of a state pool of income, gas and sales taxes, no one is clamoring for the information.

But for the curious, here are those numbers:

■ Sun City, 38,037.

■ Sun City West, 21,281.

The final 1995 census figures are down significantly from population projections for the two communities. The Maricopa Association of Governments, a regional planning agency, had projected a population of 23,840 for Sun City West. MAG put Sun City's 1995 population at 39,265.

When compared to the preliminary census figures released in February, the final population count for Sun City wound up higher — by 132 people — and Sun City West's lower — by 1,763 people.

The figures reflect census counts of Sun City and Sun City West people living in their homes on Oct. 27.

► See Local civic, A5

## Local civic leaders don't count on data

■ From A1

People who told census workers they have a permanent residence elsewhere were not counted, said Harry Wolfe of MAG's transportation and planning department.

Sun City and Sun City West civic officials have suggested that census figures do not show the true population of the retirement communities because many full-time residents are missed in census counts.

"It's true that there are people who may be out there but may not be counted as a resident because they haven't declared themselves as residents," Wolfe said.

Additional demographic data gleaned from the mid-decade census in Maricopa County, including non-resident population, is to be released by the fall, Wolfe said.

Sun City and Sun City West civic leaders usually refer to the number of recreation centers memberships, which are mandatory for property owners, as a true picture of the number of people who call Sun City and Sun City West home at least part of the year.

In growing Sun City West, more than 27,000 people hold recreation centers cards, said Dirk Prather, president of the Recreation Centers of Sun City West governing board.

Census figures are of no consequence to the recreation board, Prather said. "Rec card holders is the only thing we use. We're just interested in who is here."

In Sun City, the number of recreation center card holders is about 43,500.

A 1994 study commissioned by the Del Webb Corp. and

sponsored by the Sun City Home Owners Association suggested Sun City's population would decline 1 to 1½ percent per year through 2000. The mid-decade census figures show a population drop of 0.23 percent since the last census in 1990.

HOA officials said Thursday they believe Sun City's population has begun to stabilize following an exodus of people in the mid- and late 1980s to senior communities and nursing centers in bordering communities.

"Whenever something new is being built, it draws from the Sun City population. It takes a while for (Sun City) to fill back up," said HOA board member Mort Reed, citing the Freedom Plaza lifecare center in Peoria as an example of a retirement community that drew Sun City residents in the late 1980s.

Gerry Unger, who disputed the HOA study finding that Sun City's population was decreasing, said he understands that in the built-out community many two-person households have become one-person households. However, he said more couples are occupying homes in the oldest areas of Sun City as the community's population begins to recycle.

That's why Unger believes Sun City's population is stabilizing.

Besides help show that the population has stabilized, the census figures don't mean that much to Sun City, Unger said.

"It all depends on whether you think the community is degenerating or not. I don't think a variation of 80 or 90 people is that significant."



# Census: Graying boom due

CENSUS, from page A1

and young adults.

"We fought the war on elderly poverty more than 20 years ago, and we won," said Tom Rex, research manager for ASU's Center for Business Research. "Now we have poverty in the youngest age groups, and we don't seem to want to declare a war on that."

But there are high poverty rates among some portions of the elderly: women, African-Americans, Hispanics and the oldest old, 85 and older.

"The 65-and-older group are better off than most other age groups," Kinsella said. "It's the ones who get way out there, 85 and older, who are having more problems."

And women, regardless of race or ethnicity, are much poorer than men."

Kinsella said today's report underscores the need to plan for care for the elderly.

Arizona has 158 nursing homes with about 17,600 beds, said Judy Sgrillo, of the state Department of Health Services, which licenses and inspects the facilities.

The department gets applications for one or two new nursing homes a year, Sgrillo said, a far smaller number than needed to accommodate the numbers expected in the next 25 years.

But Rex said that nursing homes are needed only for the oldest people and that the private sector will move in to build them by the time they're needed.

"The bigger question is, 'What about those people not affluent enough to afford nursing homes, which are very expensive? What are we going to do about them?'"

The report also found:

- In 1994, there were 33.2 million Americans 65 or older, one-eighth of the nation's total population. Of those, 18.7 million were ages 65 to 74, 11 million were 75 to 84, and 3.5 million were 85 or older.

- The "oldest old," 85 and over, are the most-rapidly growing age group. From 1960 to 1994, they increased by 274 percent, compared with a doubling of those 65 and older, and 45 percent growth for the total population. The 85-and-older group is expected to double in size by 2020, reaching 7 million that year.

- Women make up a growing share of the older labor force, 55 years and older, increasing from 23 percent in 1950 to 44 percent in 1993.

- Thirty nations had elderly populations of at least 2 million in 1994. The United States ranked third (33.2 million), India was second (33.3 million) and China was first (71.1 million).

Monday, May 20, 1996

A8

The Arizona Republic

Phoenix, Arizona

## Arizona expecting a senior boom

### Census says state's elderly population to double by 2020

By Judy Nichols  
Staff writer

Arizona is one of eight states whose elderly population will double by 2020, according to a report released today by the Census Bureau.

The state, fed by a seemingly endless stream of retirees, ranks second only to Nevada in the graying boom.

The report projects that the number of Arizonians 65 and older will leap from 529,000 in 1993 to 1.12 million in 2020 — a growth rate of 112 percent.

That far outpaces the growth of Arizona's total population over the same time, which is expected to be about 46 percent.

"Clearly, the in-migration is a component of that

growth," said Kevin Kinsella, a Census Bureau analyst who worked on the report.

The other states whose elderly population is expected to double are Colorado, Georgia, Washington, Alaska, Utah and California.

The report also said that nationwide, poverty rates for the elderly have continued to decline since the 1960s and are lower than the rates for children

— See CENSUS, page A8



# Development in Surprise squeezes civic services

By PAUL DAGOSTINO  
Staff writer

**SURPRISE** — This city is growing in an impressive way.

"It's clearly one of the emerging markets of the Metro area," said R. L. Brown, publisher of the Phoenix Housing Market Letter.

And, Brown adds, the type of development which Surprise already has attracted will feed on itself, bringing still other developers and projects into the area, whose population is expected to exceed 60,000 within 10 years.

That's up from about 6,000 in 1990, and an estimated 10,000 today.

To date the city boasts 11

residential and six commercial projects either in the planning or construction stages, with no sign of a let up.

Surprise now encompasses 63 square miles, and, is estimated to be 28th largest of 87 incorporated cities statewide, according to preliminary census figures.

Besides residential development, led by Del Webb's 4,000-acre Sun City Grand, commercial development is being planned at a quick pace as well. A motel, a Maricopa Community College branch and three shopping centers — one major — are among the projects.

Growth begets growth, said Brown. The type of development occurring in Surprise — a city that five years ago was little more than a square mile surrounded by farmland — will attract more developers to the area.

Brown has been involved in Arizona real estate for 32 years and has published his newsletter since 1982.

Now that the top home builders in the state are in Surprise, Brown said, smaller home builders will have less fear of entering the developing market.

Major developers include Del Webb, Hancock, Conti-

► See City's growth, A4



# City's growth ongoing

■ From A1

nental, Shea, Coventry, Lennar, Pulte and Estes homes. Estes Homes, the newest of the major builders in the city, will be developing the portion of West Point Towne Center bordered by Bell, Dysart, Greenway and Grand avenues.

Surprise officials view growth mostly as positive, but they see some negatives as well, said Dave Reuter, a city spokesman.

On the positive side, the city will benefit from a higher volume of sales taxes generated by increasing commercial activity.

That money can be used to fund a variety of projects such as the city's developing water utility. New housing for present and future residents will be built and new jobs created, Reuter said.

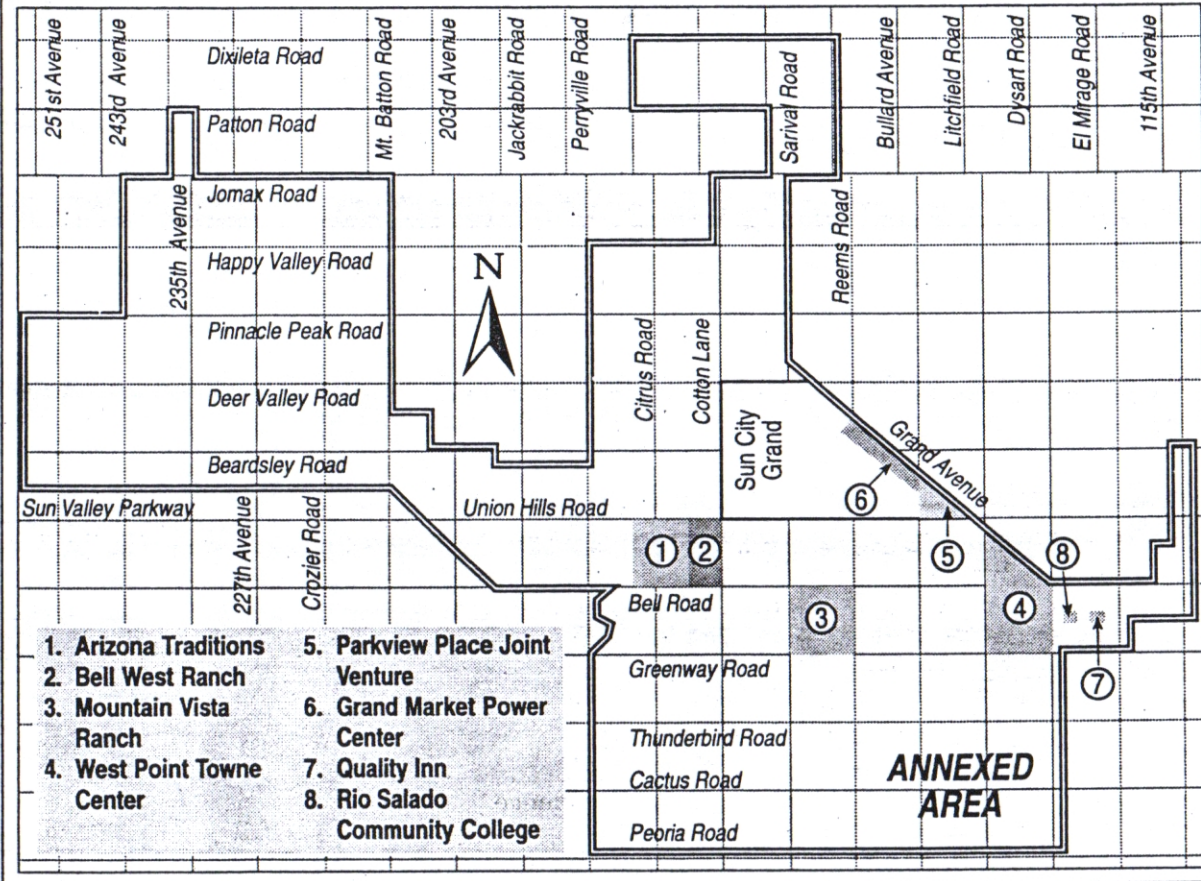
"We are in the position of creating a city from the ground up," avoiding some of the problems cities have encountered in the East Valley, Reuter added.

On the negative side, there is a lack of sales-tax revenue to fund some services until residents and businesses move in, putting the city in the position of playing catch-up, especially in the areas of police and fire protection.

"You've got to (play catch up). You don't have the reve-

## More surprises

Surprise has embarked on an ambitious program of residential and commercial development. Below are a few of the major projects.



Kevin Deitle/Daily News-Sun

nue up front to hire people and get them in place," Reuter said.

An example of how growth taxes city services is the increased number of calls to the Surprise Police Department. In January 1995, officers were called to respond 365 times. A year later, 602 calls were logged, a 65 percent increase,

said Garvin Arrell, police chief.

In that time, the department hired two officers, bringing its total to 25, Arrell said.

But perhaps an even more telling statistic is number of citations issued. In 1995, officers issued 2,002 citations. In the first two months of this year, officers have issued

1,010 citations.

The increased workload has prompted Arrell to add three patrol officers in this year's budget. He would like to have more, but that's unrealistic, he said.

"Unfortunately, it is a slow process developing the funds," Arrell said.

## Developments

The following developments are either in the planning or construction stages in Surprise.

■ Arizona Traditions — Westcor Land Co.'s 530-acre retirement community west of Cotton Lane between Bell Road and Union Hills Drive. Continental Homes is building about 1,900 homes.

■ Bell West Ranch — a 287-acre commercial and residential development, bordered by Bell and Union Hills roads, Cotton Lane and Estrella Highway.

■ Mountain Vista Ranch — Harvard Investments and Hancock Homes are building 400 family homes on more than 500 acres bordered by Bell, Greenway, Reems and Sarival roads. Construction is to begin this year.

■ West Point Towne Center — a 600-acre commercial and residential development bordered by Grand Avenue, Bell, Greenway and Litchfield roads. Estes Homes and Homes by Dave Brown will build family homes. The final plan should be approved this year.

■ Parkview Place Joint Venture — a 114-acre residential and commercial development bordered by Sun City Grand to the north, Grand Avenue to the east and Sun Village to the south. Kitchell Development Corp. plans to build a 43-acre shopping center with a grocery store, which should be under construction by the end of the year.

■ Del Webb Corp. is building Grand Market Power Center east of Sun City Grand between Meeker and R.H. Johnson Boulevard. Albertson's Inc., a grocer, is the anchor.

■ Quality Inn plans to build a motel on 1.7 acres just east of City Hall and south of Bell Road on property bordered by Greewood Street, Smokey Drive, Bola Drive and Village Drive West.

■ Rio Salado Community College has begun construction on a senior education building just east of the Windmill Inn on Smokey Drive.



# SC data puzzle agency

■ From A1

when destroyed to make way for construction such as a freeway. But no such construction has occurred in Sun City.

Preliminary census data for Sun City also show:

■ 4,128 vacant housing units, for a vacancy rate of 15.2 percent, down from 15.4 percent in 1990.

In Sun City West, where the Del Webb Corp. has been building houses for several years in an expansion area, the preliminary housing unit count increased to 15,436, up from 10,367 in 1990. The vacancy rate for Sun City West homes increased from 15.8 percent in 1990 to 16.8 percent today, according to preliminary census figures.

Dilley said it's not too late to be counted in the mid-decade census. Anyone who has not been contacted by the Census Bureau and has not mailed in a "Were You Counted?" form may call Dilley, 254-6308, for information.

## Census count yields no surprises

### Sun City West gains, while Sun City declines

By J.J. McCORMACK  
Senior staff writer

Preliminary census figures are predictably higher for growing Sun City West than the 1990 census count and are indicative of a declining population in Sun City.

The preliminary figures for both unincorporated communities were released this week by the Maricopa Association of Governments, a regional planning agency that coordinated the mid-decade census for the county and Valley cities and towns.

The census was conducted from October through December. The preliminary count includes residents canvassed during those months who indicated they were living in their homes on Oct. 27.

The preliminary population count for Sun City West is 23,044, up from 15,997 in 1990. The projected mid-decade population for Sun City West was 23,840.

The U.S. Census Bureau so far has

### PRELIMINARY TALLY

*Mid-decade population figures show that Sun City West's population grew 44 percent in the first half of 1995.*

Area	1995 preliminary census totals	1990 census total
Sun City	37,005	38,126
Sun City West	23,044	15,997

counted 37,005 people in Sun City, down from the 1990 census figure of 38,126. The projected mid-decade population for Sun City was 39,840.

By contrast, the recreation centers of Sun City and Sun City West report memberships of 43,593 and 27,543, respectively. Unlike the census figures, recreation centers membership numbers include winter residents and non-resident property owners.

Jan Dilley of MAG said the county has filed a blanket protest of the preliminary

counts for unincorporated areas of the county. The protest allows county officials to review and question census results for each enumeration district. Enumeration districts are geographic areas of varying sizes.

Protests of census counts are common because census figures are used to determine local government shares of a state pool of income, sales and gas taxes.

The preliminary census figures do not include results of the census bureau's "Were You Counted?" campaign or the homeless. The final census results, to be released in June, could be significantly higher than the preliminary counts because the census bureau also adds in an average household size for homes known to be occupied but whose occupants were not contacted.

The average household size for Sun City in the 1990 census was about 1.5.

Additional preliminary data from the mid-decade census show the total number of housing units in Sun City — 27,083 — declining by about 300.

"That to me appears kind of strange," said Dilley. Housing units might be lost

► See SC data, A5



# Census Bureau releases first count

By J.J. McCORMACK  
Senior staff writer

The U.S. Census Bureau has released preliminary population counts for all but the incorporated areas of Maricopa County.

The figures for Sun City, Sun City West and other unincorporated areas are to be released next month. For now, local population watchers will have to be content with the combined count for all unincorporated areas of the county. That figure is much lower than county planners projected census workers would find living outside of city and town boundaries.

The preliminary census count — the number of people counted by census workers who went door to door on Oct. 27 — found 167,425 people living outside of city and town limits. That's up from 163,450 — the final 1990 census count.

The projected 1995 census count for the unincorporated areas of Maricopa County was 179,365, said Neil Urban, a county planner.

Urban said unincorporated areas have lost some population as cities have expanded their borders in the

## PRELIMINARY CENSUS FIGURES

*The U.S. Census Bureau has released preliminary population counts for all of Maricopa County except unincorporated areas.*

	1990	1995
El Mirage	5,001	5,709
Glendale	147,864	177,915
Peoria	50,675	72,917
Surprise	7,122	10,187
Youngtown	2,542	2,644
Sun City	38,126	39,265*
Sun City West	15,997	23,840*
		*Projected

Source: Maricopa Association of Governments

county, but gains also were expected from the growth of Sun City West.

The county likely will protest the preliminary count for unincorporated areas, an action that allows officials to review and question the census figures once the counts for each enumeration district are released next month, Urban said.

"If we wait until they release them, (the enumeration district counts) and we find something we don't like, it would be too late to protest it."

Cities, towns and counties have until March 2 to file a protest with

the Census Bureau.

The projected 1995 census counts for Sun City and Sun City West are 39,265 and 23,840, respectively. The 1990 census population counts for the two retirement communities were 38,126 and 15,997, respectively.

The enumeration district counts will yield the preliminary population figures that correspond to Sun City and Sun City West, said Jan Dilley Census Bureau liaison for the Maricopa Association of Governments.

An enumeration district is a geographic area of between 1,000 and 2,000 people.

Dilley said the Census Bureau counts people by incorporation area. And although Sun City West and Sun City are census-designated places, their population figures are not as readily available as they are for cities and towns.

Final census counts for all cities, towns and the unincorporated areas are due in June. The figures will include the results of a "Were You Counted" campaign to reach county residents who didn't answer their doors in October, Dilley said.

The final counts may be significantly higher because the census bureau also will add the Valley's homeless population and average household sizes for all houses believed to be occupied. The average household figure is used when the Census Bureau is unable to contact the occupants of a home. The bureau uses 1 as the average household size in the preliminary figures. The number will increase to 2.1 or higher in the final figures, Dilley said.

The final 1995 census figures will be used to determine cities, towns and the county's share of a state pool of income, sales and gas taxes.



# Sun Cities outpace nation in savings

Second of an occasional series looking at the financial demographics of residents from the Sun Cities.

## Total deposits astonish local, national analysts

By BRUCE ELLISON  
Staff writer

Banks and savings associations in the Sun Cities have deposits of \$2.2 billion — or more than \$31,000 for each resident — a number that bankers say is an astoundingly high level of personal savings.

The bulk of the money — \$1.54 billion — is in Sun City, where the typical deposit per resident is \$38,500.

In Sun City West, there is \$662 million on deposits, or about \$22,000 per resident.

The Daily News-Sun gathered the deposit data

from federal regulators and financial institutions.

"The people in these retirement communities are not typical of what you might find in an ordinary city of 75,000," said Tom Shipe, president of the Northwest Valley Chamber of Commerce and of the Sun Country Federal Credit Union in Sun City West.

"As we all like to say, Del Webb Corp. sells a lifestyle. The people attracted by that lifestyle have more funds than other folks."

A spokesman for the American Bankers Association in Washington said the numbers from the Sun Cities were "way out of line with what you'd expect" for a community of that size.

"People who aren't retired aren't in a saving mode," said ABA spokesman John Hall.

"Once you are retired, and see how your income is limited, you tend to want to save, so it's not unusual to see the high numbers from a retirement area."

But given the size of the retirement complex Webb created here, and its insulation from the

rest of the Valley economy," I'd have to say (the) Sun City (area) may be the largest such complex around" in terms of bank deposits.

The figures do not include the \$15.4 million deposited in the First Interstate Bank branch at Crossroads Town Center in Surprise, or the \$85.9 million in the Bank One branch at 99th and Peoria avenues, an office physically in Peoria but which the bank calls its Sun City/Peoria office that serves large numbers of Sun City residents.

Because there is no industry in the Sun Cities, and no major employers such as U S WEST, the State of Arizona or Intel Corp., banks in the area have few large commercial deposits. Besides residents, only small retailers, a few grocery chains and Sun Health Corp. use local banks.

To give some idea of how massive the personal deposits are, bank deposits in Sun City alone come to about seven percent of all commercial bank deposits in Maricopa County. The community's population, however, is less than 2 percent

► See Sun Citians, A5

### TAKE IT TO THE BANK

Residents of the Sun Cities are saving large amounts of funds in local financial institutions.

► For a complete table, see page A5.



Sun City	\$1,585,000,000
Sun City West	\$662,000,000
Peoria	\$85,300,000
Surprise	\$15,400,000
<b>Total</b>	<b>\$2.247 billion</b>



## WHERE THE MONEY'S AT

### Sun City

#### First Interstate Bank

Location	Millions
10820 Grand	\$49.2
10702 Peoria	\$64.1
La Ronde Centre	\$68.1
99th and Greenway	\$51.6
99th and Bell	\$73.6
<b>Total</b>	<b>\$306.6</b>

#### Bank of America

10743 Grand	\$74.9
99th and Greenway	\$78.9
Bell and Boswell	\$94.1
<b>Total</b>	<b>\$247.9</b>

#### Bank One

Lakeview	\$165.2
Bell and Boswell	\$161.0
<b>Total</b>	<b>\$326.2</b>

#### Norwest Bank

99th and Thunderbird	\$69.3
99th and Greenway	\$99.3
Bell and Boswell	\$103.8
107th and Peoria	\$83.4
<b>Total</b>	<b>\$355.8</b>

#### World Savings and Loan

107th and Bell	\$150.0
107th and Grand	\$40.0
<b>Total</b>	<b>\$190.0</b>

#### Others

Firststar Bank	\$4.0
Northern Trust	\$62.5
M&I Thunderbird	\$47.5
Harris Trust	\$3.9
Sun City Bank	\$40.2
<b>Total</b>	<b>\$158.1</b>

**Sun City Total \$1,585.0**

### Sun City West

First Interstate	\$77.9
Bank One	\$164.9
Norwest	\$107.7
Bank of America	\$151.6
World Savings ...	\$145.0
Sun Country ...	\$15.0
<b>Sun City West Total</b>	<b>\$662.1</b>

### Peoria

Bank One	\$85.3
<i>(not included in Total)</i>	

**Total \$2.247 Billion**

Sources: Federal regulators, financial institutions

# Sun Citians are savers

## ■ From A1

of the county total.

The Sun Cities overwhelm Peoria — a city of 70,000 — by more than 10-to-1 in bank deposits.

The total on deposit in just the Sun Cities is a little more than half the total money in all banks and S&Ls in the state of Vermont.

In a series of community profiles used for economic development, the Arizona Department of Commerce says of the Sun Cities: "Residents are almost all retired and income derives from Social Security, stocks and bonds, and investments and savings."

An accompanying table shows how much money was on deposit in each financial institution branch in the area on June 30, 1995, the latest date for which figures have been compiled.

Two bank branches in the area were specifically created to serve particular groups of retirees.

The Northern Trust Bank office in the Royal Oaks life care community in Sun City has \$2.4 million in it, while the Freedom Plaza Branch of Community Bank of Arizona in Peoria had about \$5.5 million on deposit.

The Community Bank figure is not included in the Sun Cities totals.

Information on deposits came from federal regulators, from the corporate office of World Savings in Oakland, Calif., and from the Sun Country Federal Credit Union.

All banks and thrifts are required to report deposits by branch to regulators once a year, generally in July.

The deposits in Sun City in mid-summer 1995 were lower than at the same time in 1994. That probably was the result of a number of bank branch closings and consolidations, as Bank One shrank offices and as the former Caliber Bank

was sold and its branches parceled out to other institutions.

Bank deposits in Sun City alone in 1994 were \$1.96 billion.

Martin Ganzel, president of Sun City Bank, which also has offices in Sun City West and Youngtown, said the high deposits kept by area residents "is one reason why you see so many of the big banks out here, and new ones occasionally turning up."

Sun Citians make few demands for loans, and their banks can use the money collected here to support demand for business loans in places such as the East Valley, where mid-sized businesses are booming, or to finance mortgages in California.

Barbara Hughes, a senior program specialist with the American Association of Retired Persons in Washington, is one observer who wasn't surprised by the number.

"People who are in their 70s have seen the Depression. They know the meaning of savings, and they like their banking personal."

Many people in that age group would not send money to a bank in Virginia which offers a higher rate on certificates of deposit, she said.

"They prefer their banking local and personal."

Such people also tend not to have money market accounts with stock brokers, or to use other, similar means of saving, such as the direct purchase of Treasury securities, she suggested.

They have counted on having enough savings to see them through the rest of their lives, she said, "and don't want to take chances."

She also noted that women — who account for about 60 percent of the Sun City population, are more conservative than men when it comes to investment decisions.



# Webb study causes few concerns locally

By BRUCE ELLISON  
Staff writer

While the findings of a new Del Webb Corp. study about baby boomer retirees are interesting, they are nothing to worry about, say Sun City officials.

"I didn't find anything that I see as radical or earth-shaking," said Marge Greenhalge, president of the Sun City Home Owners Association.

Nothing in the Webb study suggests that the Home Owners Association needs to re-evaluate its basic assumptions about Sun City as a retirement community, she said.

For one thing, although Sun City is changing, it has been changing for years as people in Phase I, the area south of Grand Avenue, died, and other, younger people have moved in.

The baby boomer retirees — people born in the 18 years after World War II — likely won't be moving in for another decade, and then in small numbers.

Few in the Webb survey showed much interest in living in an age-restricted retirement community. Even so, the 18 percent who were interested is a higher figure than the 10 percent of current retirees who an AARP study found interested in age-restricted living.

That is one reason why Webb is about ready to start a "Sun City-like" community near Chicago.

In Sun City West, Property Owners and Residents Association President Hal Lind summed up his view of the study with the words, "Wel-

*'The information from Webb, I'd say, is just another piece of data for them. But it isn't something to make them back up and start all over.'*

— MARGE GREENHALGE  
SUN CITY HOA

come aboard."

"There is nothing in that document from Webb that we need to worry about," Lind said. "Basically, there is not a lot of difference between the people in the Webb study and the people who are moving into Sun City West now."

The only real difference Lind saw is that the older generation "acquired responsibility at an earlier age, while the boomers have put off such things as having a family until they were older.

"That could mean a reduction in the voluntarism we count on," Lind said. "But the boomers Webb surveyed also are concerned about community, so all we have to do is make sure they know how to serve it.

"That's why I say, 'welcome aboard.'"

In general, residents of Sun City West are younger than those in Sun City by about seven years. But several studies have shown that Sun City West is more affluent than Sun City. Its homes are certainly worth more on average.

Even Margaret Wylde,

whose ProMatura Group recently completed a lengthy study of Sun City for Webb and the Home Owners Association, saw no reason for concern.

"I can't see that the new research has much of anything to do with Sun City or the existing Webb communities," Wylde said in a telephone interview from her Oxford, Miss., office.

"As far as the study goes, it was well-done, but it just confirms much of what we already know about this cohort (age group).

"What you have to remember is that it was done for Webb, to help them plan retirement or other communities a decade down the road. It has very little impact or meaning for Sun City. But then, it wasn't intended to."

Howard Matthias, an HOA vice president, said that the survey suggests that affluent baby boomers "want to continue their affluence, and they already acknowledge that they're going to have to continue working to do that."

Greenhalge said the HOA has a long-term planning committee that's working on changes that might be needed to keep Sun City an attractive place for retirees. "The information from Webb, I'd say, is just another piece of data for them. But it isn't something to make them back up and start all over," she said.

In another five or six years, if there are significant demographic changes in Sun City, Greenhalge said, "we might have to take another look, but for now, I don't think so."



# Study: SC needs 'mayor'

## Research group suggests central community authority

By J.J. McCORMACK  
Senior staff writer

SUN CITY — The director of a far-reaching study of Sun City believes the community needs someone, a volunteer mayor perhaps, to plan for the future needs of residents, market the community's spirit and ensure that the retirement to "work as well as it does today."

Establishing a central office or authority to take responsibility for and speak for Sun City was among the recommendations presented Wednesday by Dr. Margaret Wylde, principal researcher for the Study for the Future of

Sun City.

A central office is needed "to communicate the essence of Sun City to the rest of the world," Wylde said in a speech during the third in a series of forums about the study.

Wylde is president of ProMatura Group, a Mississippi-based geriatric research firm that conducted the future study for the Del Webb Corp. and the Sun City Home Owners Association.

In her presentation, Wylde made it clear the opinions and recommendations she was presenting were her own and not influenced by the HOA or Webb.

The 1994 study encompassed telephone, written and in-person interviews with more than 2,000 residents and representatives of Sun City businesses, professions and social-service organizations. Its purpose, as former HOA president Glenn Sanberg said in his opening remarks during the forum, "was to take inventory" of Sun City — the oldest and largest of the retirement communities Webb has developed — and "find out where we have been and where we are going."

Citing the HOA and the Recreation Centers of Sun City board, county government and other civic groups, Wylde said no single organization represents Sun City.

That proved frustrating for researchers who found rivalry among some local organiza-

tions that were their sources of information, she said.

"You could have more cooperation and coordination among agencies," Wylde told the forum audience of some 200.

"You need somebody whose sole responsibility is the entirety of Sun City."

That entity would be responsible for addressing such expected future needs as enhanced transportation services and meeting such future challenges as how to compete with newer yet similar retirement communities.

Wylde was careful not to suggest that Sun City incorporate.

"Why can't it be a volunteer organization?" she said after the forum, referring to her recommendation to establish a

► See Forums to, A5



# Forums to end Friday

■ From A1

central responsible agency. The people who run the agency could volunteer, be elected or appointed. However they land the job, they must be recognized by the community as its spokesperson, Wylde said. "Who is that today?

The city would do well if it had a group — an umbrella organization — looking at everything and planning everything," Wylde said.

Some members of the audience were convinced that Wylde was proposing incorporation for Sun City.

A mayor would have to be paid, because no one would volunteer for such a job, said a Sun City woman named Jewel. A mayor usually has to have a staff that also must be paid. "To do that, you have to have more tax money," Jewel said during a forum break.

Connie McMillin said she interpreted Wylde's recommendations to mean Sun City needs its own government. "To me, that implies taxes, controls and laws" — things Sun City doesn't need.

Ted Hack, a former HOA president, said he's sure the suggestion that Sun City have a mayor "raised hackles" among incorporation foes in the audience. He said he agrees that Sun City needs representation from one entity and incorporation may be the only way to provide that.

Jewel said she isn't dead-set against incorporation but worries that any additional tax burden would hurt the oldest Sun Citians.

Wylde concluded her presentation by presenting a list of proposed community goals. In addition to establishing a responsible entity or organization, the proposed goals are:

■ Assessing the needs of oldest residents. (The oldest Sun Citians were under-represented in the study, Wylde said.)

■ Increasing the value and increasing the demand for Sun City homes by buying, razing and rebuilding individual homes

■ Increasing the demand for homes.

■ Developing a transportation program/system.

"We'd better look at what the needs are today and look at how to plan for those needs in the future," Wylde said.

There's no reason Sun Citians shouldn't be able to continue being a model retirement community — "to be the guide for the rest of the United States and the world on how to grow older and how to grow older well.

"I think you have some challenges for the future but I refuse to accept that this group of people can't solve those problems," Wylde said.

Wylde will share her opinions and recommendations again Friday during the final HOA-sponsored forum about the Study for the Future. The forum is at 2 p.m. in Marinette Recreation Center auditorium, 9860 Union Hills Drive.



## SC future is bright, survey says

Home values up,  
satisfaction high

By Robert Barrett  
Staff writer

SUN CITY — The original price range for homes in Sun City when it opened on Jan. 1, 1960, was \$8,500 to \$11,500.

"The ones that cost \$11,500 were on the golf courses," Anna Russ said.

In 72 hours, 100,000 people had viewed Sun City's model homes and 237 were purchased, she said.

Last year, the median price of the 961 homes sold in Sun City was \$80,000.

Those numbers show how home values have increased in Sun City and "the next 20 years should produce a rising demand for housing" as baby boomers retire, Russ said.

Those were some of the findings disclosed in the second of three presentations of the "Study for the Future," a private survey of Sun City by the ProMatura Group of Oxford, Miss. The survey, conducted last year, was underwritten by the Del Webb Corp. for the Sun City Home Owners Association. Webb paid an undisclosed sum for the 400-page survey and plans to use the information in other areas where it is proposing similar developments.

Sun City offers a variety of dwellings, ranging in size from 700 to 4,000 square feet, said Russ, a Home Owners Association member, last week at the presentation of "Sun City: Its Property" at Marinette Center.

The dwellings include standard apartments, garden apartments, condominiums, patio homes, duplexes, nursing homes and single family homes, she said.

Most residents own their dwelling, and 82 percent have paid off their mortgage, she said.

The survey also showed that 98 percent of the residents are satisfied with their homes and 76 percent said they never want to move again, Russ said.

In the 35 years since the first Sun City home was built, housing growth has been accompanied by increased spending by Sun City

See SUN CITY, Page 5



residents, James Hawks, a Home Owners Association member, told the audience.

Having Sun City in the Valley is like having the Super Bowl played here 3 to 4 times every year, he said. Super Bowl XXX is expected to bring \$170 to \$185 million to the state in January. Sun City brings \$680 to \$700 million each year, Hawks said.

"Another way to look at it is that we put \$700 million into the economy each year and Luke Air Force Base puts \$700 million into the economy each year," Hawks said.

The spending has attracted merchants; there are about 460 businesses in the community, he said.

The ProMatura Group stopped residents in shopping areas of Sun City and asked them about their buying habits and what they thought of the local businesses, Hawks said. The survey results indicate:

- 25 percent visit at least one Sun City business each day.

- 65 percent spend \$20 or less per shopping trip.

- 33 percent said they routinely shop outside of Sun City.

- 98 percent said they use banking and financial services in Sun City.

- 23 percent said Arrowhead Towne Center, 79th Avenue and Bell Road, was the most frequently visited non-Sun City business.

The survey also showed that some of the small retailers, shoe stores, for example, are beginning to struggle because they are losing customers to shopping malls, such as Arrowhead.

As a result, Sun City's turnover for commercial property is

## BUSINESS OUTLOOK

There are about 460 businesses in Sun City. Here is a sample of their responses to the ProMatura Group survey:

- 82 percent have revenues of \$250,000 or less.

- 81 percent say business is good.

- 81 percent believe Sun City customers are loyal.

6 percent to 7 percent and the vacancy rate is 7 percent to 9 percent.

"This is acceptable," Hawks said.

However, commercial property owners may have to build a mall-type environment in the community to keep Sun City customers, he said.

The third and final part of the survey, "Sun City: Perceptions & Predictions," will be presented twice, next Wednesday at 2 p.m. at the Mountain View Center, 9749 N. 107th Ave., and a repeat presentation at 2 p.m. Nov. 17 at the Marinette Center, 9860 Union Hills Drive.

The survey will not be available for reading by to the public until after the presentations are complete. Once the programs have been presented, the public is welcome to come into the Home Owners Association offices and read the survey, officials said.

ProMatura gathered its information by contacting about 2,000 people and holding focus groups, getting written responses to ques-

## SUN CITY SERVICES

The ProMatura Group study showed a comparison between views of Sun City residents and an AARP survey of the necessary services that seniors want to be located within a half mile of their residence:

- Grocery store — Sun City, 33.5 percent; AARP, 33 percent.

- Pharmacy — Sun City, 30.8 percent; AARP, 25 percent.

- Recreational facilities — Sun City, 30 percent; AARP, 6 percent.

- Doctors' offices — Sun City, 24.1 percent; AARP, 25 percent.

- Hospital — Sun City, 18.8 percent; AARP, 24 percent.

- Cultural Resources — Sun City, 11.5 percent; AARP, 11 percent.

- Public transportation — Sun City, 8 percent; AARP, 19 percent.

- Children/grandchildren — Sun City, 1.7 percent; AARP, 14 percent.

Source: ProMatura Group survey.

tions and conducting face-to-face and telephone interviews.

Those participating in the survey were residents living in Sun City year round and part-time residents, who were contacted while they were out of state. Others contacted for the survey included business and professional people in the community and surrounding area and members of social, service and religious organizations.

## SUN CITY SPENDING

Sun City residents spend \$630 million to \$700 million per year. Here is the percentage spent in Sun City by category:

- Food or grocery — 90 percent.

- Restaurant — 78 percent.

- Gifts — 59 percent.

- Florists — 57 percent.

- Legal services — 51 percent.

- Health/medical — 71 percent.

- Furniture/appliances — 42 percent.

- Entertainment — 54 percent.

- Fitness/recreation — 79 percent.

- Pharmacy/drugstore — 84 percent.

- Clothing/shoes — 59 percent.

- Bank/financial services — 89 percent.

- Insurance — 64 percent.

- Barber/beauty salon — 76 percent.

- Home repair — 60 percent.

- Appliance repair — 56 percent.

- Automotive sales — 26 percent.

- Automotive service — 46 percent.

- Gas station — 84 percent.

Source: ProMatura Group survey.



# Study identifies changing trends

## Forum maps Sun City's future

By J.J. McCORMACK  
Senior staff writer

SUN CITY — Residents have their work cut out for them to maintain their property values and lifestyles while continuing to attract new generations of retirees.

They must maintain and, when necessary, improve or replace personal and community property, and ensure public services are available and accessible to the oldest residents.

That's what a panel of civic leaders told some 200 people crammed into Marinette Recreation Center Tuesday afternoon for the second in a series of forums detailing a Study for the Future of Sun City.

Dozens were turned away from the forum when the room filled to capacity. As prescribed by the fire code, no one was allowed to sit on the floor or stand against the wall. Residents who arrived early enough to claim seats watched snippets of a

► See Study suggests, A5



# Study suggests shopping centers upgrade

■ From A1

video that was produced as part of the study. The video reportedly had been altered and the alterations caused technical difficulties. Members of the Sun City Home Owners Association, which sponsored the forum, gave up on showing the video, after the crowd made their frustrations with the technical difficulties known.

Similar to the first Study for the Future forum earlier this month, the second one featured verbal recitations of facts and figures. Presenting the information were Jim Hawks, Anna Russ and Art Williams, all members of HOA's long-range planning committee. The committee spearheaded the study. The Del Webb hired the ProMatura Group, a Mississippi-based geriatric research firm, to conduct the study.

The first forum focused on what the study revealed about Sun City's people. The second forum, which is being repeated at 2 p.m. today in Fairway Recreation Center, focused on Sun City's property.

In his introductory remarks, Hawks said the Study for the Future identified four trends that have occurred in the retirement community over time. They are: a decline in unity, a decline in homogeneity, in-

convenience caused by growth and an aging population.

Those trends are attributed to the community's gradual population growth and the resulting widening age gap between the earliest residents and new retirees. Whereas Sun City generally was populated by people between 50 and 65 in the 1960s, the age range is 50 to 100 today, Hawks said.

A similar demographic evolution is happening everywhere, Hawks said. "I for one am very happy to have lived long enough to experience this."

Russ, a former HOA director, described in her presentation the evolution in the value and variety of residential property in Sun City.

Whereas the first single-family homes in Sun City sold for \$8,500 — \$11,500 for one abutting a golf course — the study found homes of all types and sizes are now valued at between about \$50,000 and \$150,000, Russ said.

Many of Sun City's homes have been modified, either by the installation of a ceiling fan or enclosing a carport, she said.

The study found 98 percent of residents are satisfied living in Sun City. More than 75 percent of those surveyed said they feel safe in their neighborhood, live in their homes 10

to 12 months of the year and plan to stay in their homes indefinitely.

Russ said the next 20 years will determine the extent to which home owners will need to remodel or replace their homes. Demand for retirement housing should increase and help preserve property values.

To ensure a steady demand for Sun City homes, Russ suggested a strong community maintenance program be developed and that home improvements and modifications be ongoing.

Turning to commercial properties, Hawks said the study revealed that Sun Citians are the backbone of the Northwest Valley economy, spending \$630 million to \$700 million annually. That's three times as much as football fans will spend in the Valley during Super Bowl XXX in January.

"We are being recognized. We are important. That's an awful lot of money," he said.

By comparison, the 460 businesses and industries located within the walls of Sun City contribute \$764,000 in services, products and cash to the community annually.

"When you begin to equate that \$764,000 back to the \$700 million (the Sun Citians spend), it might not be enough," Hawks said.

A group of Sun City businesses that participated in a group discussion as

part of the study told researchers they believe Sun Citians have high expectations of local businesses to contribute to the community. The same group deemed Sun Citians as older and less affluent than their predecessors.

About half of the business people who participated in a written survey said they are approached for contributions once a month.

A survey of shoppers included in the study found that 80 percent of them are Sun Citians, that 25 percent visit at least one local business daily and that a majority pay for purchases with cash or checks.

Although shoppers surveyed Arrowhead Towne Center in Glendale is their preferred shopping destination outside Sun City, the survey of businesses found most merchants do not believe they are in competition with the mall.

Hawks said he believes product retailers in the Sun Cities are no match for the mall.

Small retailers "have a very difficult time competing with a multi-thousand-square-foot place with the same merchandise in an enclosed environment," he said.

Hawks suggested Sun City shopping centers upgrade their appearances and consider modifications to accommodate shoppers who prefer

climate-controlled environments to stay competitive in the greater Phoenix retail market.

In the final part of the study presentation about Sun City's property, Williams said the future will bring greater responsibility for monitoring and maintaining the quality of the community's infrastructure — its streets, sidewalks, traffic lights and water and sewer systems.

The infrastructure also includes the recreation centers, churches, human-services organizations, transportation services and cemeteries.

Residents must be the watchdogs for their public services, because they no longer will be able to rely on or even identify the responsible parties at all levels of government. As government continues to shrink, the watchdog burden passes to residents, Williams said.

"Hopefully the ... burden doesn't become too burdensome," he said.

The study for the future found that residents believe the public and human services that are here today will be around in the next century.

"But as time passes, things do change," Williams said. Residents must make sure "some agency or service company doesn't become abusive and overcharge for the services provided."



# Study touts spending power

## Sun Citians add \$631 million to area economy

One in a series of reports on the Study for the Future of Sun City.

By J.J. McCORMACK  
Senior staff writer

SUN CITY — Residents of the 35-year-old retirement community pour enough money into the economy every year to qualify as the largest industry in the state.

The fact that retirees spend nearly \$631 million annually, or about \$27,000 per capita on goods and services, was one of the more telling statistics contained in a 400-page report, a Study for the Future of Sun City. It and dozens of other statistics profiling Sun City residents were revealed Tuesday during the first in a series of study presentations sponsored by the Sun City Home Owners Association.

Close to 400 people attended the presentation titled "Sun City: Its People" in Mountain View Auditorium. Many in the audience took

### SUN CITIAN SPENDING



*Sun City residents do not acquire all their goods and services in Sun City. This table shows the amount of money spent by Sun City residents in Sun City and outside Sun City for selected goods and services.*

Product/Service	Spent in Sun City	Spent outside Sun City	Total
Food at home	\$45,816,136	\$3,448,526	\$49,264,662
Restaurants	\$14,497,778	\$7,140,696	\$21,638,474
Household Furnishings	\$12,014,698	\$5,653,975	\$17,668,673
Apparel	\$10,287,807	\$7,449,792	\$17,737,599
Medical Services	\$9,871,778	\$2,948,713	\$12,820,491
Drugs	\$9,345,267	\$812,632	\$10,157,899
Entertainment	\$3,371,229	\$1,815,277	\$5,186,506
Financial Products/Services	\$25,139,755	\$513,056	\$25,652,811
Gifts	\$12,967,849	\$5,043,053	\$18,010,902

Source: Sun City Home Owners Association

notes during the presentation. Some nodded off after the first hour of the fact-filled session.

Gerry Unger, an HOA board member who helped deliver the presentation, said the spending power of residents and the fact that 10,000 people are employed in the retirement community make it the "biggest industry in the state."

For that reason, he said, state and

local governments should be more responsive to residents' needs.

"We need consideration here, by gum," he said.

While delineating how much Sun Citians spend every year on groceries, entertainment, health care and gifts — most of it locally — the study also revealed that Sun Citians aren't the richest retirees on the planet.

According to the study, about 70

percent of Sun Citians reported household incomes of less than \$40,000, with about one out of every four households reporting incomes of less than \$20,000.

The study shows the percentage of residents 65 and older who report incomes of \$75,000 and above — 4.2 percent — is less than the U.S. average of 7 percent. The median household income in Sun City is \$25,714, compared to \$18,093 nationally, the study found.

"A lot of people believe we're highfalutin people because we live in nice, neat, clean houses," Unger said. "But there aren't very many really wealthy people."

"The great majority of people here are ordinary average retired working people who have come to the most beautiful place in the world. We think we're millionaires, because we feel like millionaires," Unger said.

Unger freely interjected opinions about what the Study for the Future reveals about Sun City, but was careful to differentiate the facts from his interpretations of them.

One of the study findings — 83 percent of the residents own their

► See Median age, A7



# Median age climbs to 74.4 in Sun City

■ From A1

homes outright — underscores Sun City's economic impact.

"That's one of the reasons our lifestyle is enhanced. We don't have to make those house payments," Unger said.

The study shows that 75 percent of Sun City residents have set aside money for future emergencies and that average home values have increased sharply in recent years — from \$68,900 in 1990 to \$80,000 in 1994.

Some audience members said the presentation made for an interesting yet somewhat overwhelming learning experience.

A Sun City woman named Mildred said she was surprised to learn that a majority of Sun Citians are not greatly concerned about crime. "Crime is reaching here," she

said.

She said she thought Sun Citians were younger than what the study revealed. Statistics show the median age in Sun City has increased from 67.5 10 years ago to 74.4 today.

A Sun City man who identified himself as Bob said the aging of the community is revealed in the presence in the community today of so many nursing homes. He said when he moved to Sun City in 1973, there were very few nursing centers.

Bob said the Study for the Future offered no revelations. "I knew more or less just what was said."

Bob's wife, Marguerite, said the information was presented poorly. "It was monotonous and boring — all those facts," she said.

Unger warned the audience at the outset that the session

wouldn't be much fun.

"You aren't going to get any entertainment around here. We've got so many facts and figures, we're going to bore you to death," he said.

The Study for the Future was underwritten by the Del Webb Corp., developer of Sun City. It provides a microscopic look at Sun City residents, their homes and activities, the social and commercial services available to residents and the leadership structure of the community.

The study's findings were based on written, telephone and in-person interviews with 2,000 residents, social-service and business people. Both the HOA and the Del Webb Corp. intend to use the study for future planning purposes.

The HOA will address issues and problems perceived as of

greatest concern to residents, said Mort Reed, chairman of HOA's long-range planning committee. The committee initiated the study and secured funding from Webb.

Webb intends to put the study to work in public relations activities and in planning communities around the country, said Martha Moyer, a company spokeswoman.

The study presentation on Tuesday will be repeated at 2 p.m. Thursday in Sundial Auditorium. Subsequent presentations in the coming weeks will delineate the study's findings about Sun City properties and recommendations for the future.

A copy of the study will be made available for public review after the final presentation on Nov. 17.



# Residents 'recycle' Sun City homes

By J.J. McCORMACK  
Senior staff writer

The "recycling" of Sun City is under way.

A new generation of retirees is moving into the homes that Sun City's pioneers occupied 35 years ago.

A study profiling the people who populate Sun City today shows that young retirees are moving into the oldest of the three phases of Del Webb's master-planned community.

The Study for the Future of Sun City found that the youngest Sun Citians are populating Phase I, generally those homes located south of Grand Avenue between 111th and 99th avenues.

"Phase I has been thought of as the portion of the community with the oldest residents because it was the first phase of the city completed. This phase is now the portion with the youngest average age," states the study, portions of which were released to the public for the first time Tuesday.

The recycling pattern is also evident in Phase II, where homeowners were found to have the longest average tenure of residency — 13.8 years.

Ten years ago, Phase I residents had lived in Sun City the longest — an average of 12.5 years.

"These results suggest that the city has begun to recycle. As homes have become vacant in Phase I, they have been purchased by younger individuals," the study states.

The average tenure of residency for all residents is 12.6 years, the study found.

"Actually what that says is every house in Sun City probably has turned over three times," said Gerald Unger, an HOA board member who presided over an HOA-sponsored presentation about the study.

The "recycling" of Sun City, or the replacement of residents who die or move, was a key finding in a 400-page report on the Study for the Future. The study was commissioned by the Del Webb Corp. on behalf of the Sun City Home Owners Association. It was conducted by a Mississippi-based gerontology research firm called ProMatura Group.

With a median age of 74.4, "Sun City perhaps is the largest, oldest active adult community in the United

States, maybe the world," said Marge Greenhalge, summarizing some of the myriad statistics contained in the study at the start of the HOA presentation in Mountain View Auditorium.

"We're a dynamic community in the process of recycling," Greenhalge said. "Sun Citians are older, more active and involved than much younger people."

Although the Study for the Future found Sun City homes are being recycled in the same manner they were originally occupied — in phases — it predicted that Sun City's population will decline by about 13 percent, or an average of 1.17 percent, from 38,000 to 33,000 between 1990 through 2000. The prediction is based on 1990 census information and data gleaned from surveys.

The survey data included the rate of home sales, the average household size, death rates and age distribution projections.

Projections for age distribution show the youngest, 55-to-64, and oldest, 85 and older, age groups in Sun City in-

creasing and the middle age groups declining between 1990 and 2000.

Unger disputed the projected population decreases, saying Sun City's population should remain constant because there are a fixed number of homes. He also disputed the census data and asserted that Sun City's population is about 47,000.

The ProMatura survey date found that more Sun Citians live alone, about 41 percent, than retirees elsewhere — about 30 percent. The statistics suggest that people who move to Sun City are living longer and therefore occupy their homes longer.

The HOA is presenting the report on the Study for the Future in three parts. On Tuesday, HOA officials delineated what the study found about Sun City's people. The session will be repeated at 2 p.m. Thursday in Sundial Auditorium.

Subsequent sessions in the coming weeks will provide information gleaned about Sun City property and reveal ProMatura's recommendations for the future.



# Study probes retirement community

## SUN CITY: THE PEOPLE

### Highlights from a Study for the Future of Sun City:

#### Age, Income and Demographics

- ✓ Fifty-one percent of Sun City residents are between 75-85, compared to the U.S. figure of 33 percent in that same age group. However, the trend for year 2000 shows the 55-64 age group in Sun City increasing and the 65-85 age group decreasing.
- ✓ The housing turnover has begun, with Phase I now the youngest and Phase II having the oldest population. Phase II can expect greater turnover during the remainder of the 1990s.
- ✓ Sixty percent have household incomes between \$20,000 and \$50,000.
- ✓ Median household income in Sun City is \$25,714, compared to \$18,093 nationally.
- ✓ Seventy-eight percent attend church four or more times per month.

#### Voluntarism, Leisure and Health

- ✓ Sun Citians generate an estimated 4.9 million hours in volunteer service annually.
- ✓ Sun Citians are twice as likely to read and exercise as their national counterparts and are four times more likely to participate in a sport.
- ✓ Ninety-nine percent agree that the Rec Centers are important to Sun City.
- ✓ Thirty-three percent golf

an average of 11.3 times per month.

- ✓ Twelve percent bowl 8.3 times per month.
- ✓ Ninety percent visit the Rec Centers 7.9 times per month.
- ✓ Most popular activities: Dining out, playing cards and golf.
- ✓ Eleven percent have a dog.
- ✓ Six percent have a cat.

#### Finances

- ✓ Seventy-five percent have set aside money for future emergencies.
- ✓ Sixty percent have signed a finance and health care power of attorney.
- ✓ Ninety-seven percent own their own home.
- ✓ The median price of a Sun City home has jumped to \$80,000 in 1994 from \$68,900 in 1990.
- ✓ The number of days a home was on the market in 1994 was 45 vs. 136 in 1990.
- ✓ Ninety-eight percent are satisfied living in Sun City.

#### Miscellaneous

- ✓ Ninety-four percent of Sun City residents have transportation.
- ✓ Ninety-one percent feel safe from future crime.
- ✓ The cost of shelter and utilities is less in Sun City than the national average: \$3,435 versus \$4,147.
- ✓ Sun City's population is expected to decline 1-1½ percent annually through the year 2000.



Source: Sun City Home Owners Association



# Del Webb will finance study to look into future of Sun City

By Lori Baker  
Staff writer

May '94

SUN CITY — What does the future hold for Sun City residents?

Del Webb Corp. has agreed to finance a study that will project what the retirement community will be like in five to 10 years.

The Sun City Home Owners Association requested that Webb finance the study after Arizona State University officials said they did not have the money to do it.

"Sun City is one of the oldest retirement communities in the world," said George Hartman, a Home Owners Association board

member. "We want to get some idea of trends among people who are living here and to integrate it with national information that is available."

The study will focus on population demographics, volunteerism, health care, economics, transportation, recreational needs and property values, Hartman said.

"In the recreation centers, there appears to be a trend away from things like lapidary and silver crafts and toward physical things like aerobics, jogging and swimming," said Hartman, who chairs the association's long-range plan-

ning committee.

Hartman said the study's results not only would help the association but other community groups, such as the Sun City Taxpayers Association, the Recreation Centers of Sun City and the Sun City Prides.

Sun City, which opened in 1960, is Webb's first retirement community.

Although the developer finished building homes in Sun City in the late 1970s, Webb spokesman Ken Plonski said his company has a vested interest in Sun City's continued success.

"As we continue to build new Sun City communities, we think it is important to look at where Sun City has been and where it is going," Plonski said.

"The study will help us better understand the dynamics of our business and be very meaningful to those residents thinking about the future of Sun City."

Webb has retirement communities in Sun City West, Sun City Tucson, Sun City Palm Springs and Sun City Las Vegas. Construction of another development is expected to begin this year in Surprise.

Webb also will start selling homes later this month in Roseville, Calif., and will start construction later this month in Hilton Head, S.C.

Plonski said the cost of the study has not been determined. Bids from six companies are being reviewed.

Hartman has compiled some information about Sun City from the 1990 U.S. census.

Highlights include:

■ There were 15,000 males and 22,700 females.

■ The median age was 74.5.

■ There were 37,900 Anglos out of 38,126 residents.

■ 8,782 residents had college degrees.

■ 2,021 residents were living below the poverty line, and median income for all residents was \$25,700.

■ 22,500 residents were from the Midwest, and 7,100 were from the Northeast.

■ 22,700 of the 27,300 housing units were occupied. Of those, 21,000 were occupied by owners and 1,700 were rented. Only 5,700 people had mortgages.

■ Median value of homes was \$71,700.

■ 9,400 people were living alone.



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SUN CITY — What does the future hold for Sun City residents?

Del Webb Corp. has agreed to finance a study that will project what the retirement community will be like in five to 10 years.

The Sun City Home Owners Association requested that Webb finance the study after Arizona State University officials said they did not have the money to do it.

"Sun City is one of the oldest retirement communities in the world," said George Hartman, a Home Owners Association board

member. "We want to get some idea of trends among people who are living here and to integrate it with national information that is available."

The study will focus on population demographics, volunteerism, health care, economics, transportation, recreational needs and property values, Hartman said.

"In the recreation centers, there appears to be a trend away from things like lapidary and silver crafts and toward physical things like aerobics, jogging and swimming," said Hartman, who chairs the association's long-range planning committee.

Hartman said the study's results not only would help the association but other community groups, such as the Sun City Taxpayers Association, the Recreation Centers of Sun City and the Sun City Prides.

Sun City, which opened in 1960, is Webb's first retirement community.

Although the developer finished building homes in Sun City in the late 1970s, Webb spokesman Ken Plonski said his company has a vested interest in Sun City's continued success.

Webb also will start selling homes later this month in Roseville, Calif., and will start construction later this month in Hilton Head, S.C.

Plonski said the cost of the study has not been determined. Bids from six companies are being reviewed.

Hartman has compiled some information about Sun City from the 1990 U.S. census.

Highlights include:

■ There were 15,000 males and 22,700 females.

■ The median age was 74.5.

■ There were 37,900 Anglos out of 38,126 residents.

■ 8,782 residents had college degrees.

■ 2,021 residents were living below the poverty line, and median income for all residents was \$25,700.

■ 22,500 residents were from the Midwest, and 7,100 were from the Northeast.

■ 22,700 of the 27,300 housing units were occupied. Of those, 21,000 were occupied by owners and 1,700 were rented. Only 5,700 people had mortgages.

■ Median value of homes was \$71,700.

■ 9,400 people were living alone.

"As we continue to build new Sun City communities, we think it is important to look at where Sun City has been and where it is going," Plonski said.

"The study will help us better understand the dynamics of our business and be very meaningful to those residents thinking about the future of Sun City."

Webb has retirement communities in Sun City West, Sun City Tucson, Sun City Palm Springs and Sun City Las Vegas. Construction of another development is expected to begin this year in Surprise.



# West side haven for retirees

## 'What we were looking for' is buyers' refrain

*First of three parts*

**By Terry McDonnell**  
The Arizona Republic

**M**arge and Russ Conklin are typical of many people who now call Sun City West their home.

The Conklin's, both in their early 60s and from Peoria, Ill., were looking for a retirement community in a warm climate where they could meet lots of people and participate in a variety of activities.

"We looked in Florida, Texas, Las Vegas and some other places, but we really liked this better," said Marge Conklin, from her newly acquired residence in Sun City West. "This is even better than we anticipated. There is a great camaraderie here, a community feeling. There are lots of things available to do."

Since Phoenix-based Del Webb Corp. opened Sun City West in 1978, the 7,100-acre retirement community has grown to 22,000 residents. The project, about 14 miles northwest of Phoenix, is the largest adult community under construction in the Valley.

Today, roughly 13,000 homes have been built at Sun City West. When the development is completed in the late 1990s, it is expected to have 17,000 housing units and more than 31,000 residents.

With seven 18-hole golf courses, three recreation centers, medical facilities, shopping centers and churches, Sun City West has many amenities.

An eighth golf course is set to open later this year, and a fourth recreation facility is scheduled to open in April.

There are more than 200 special-interest clubs and organizations at Sun City West, with facilities in place for just about every hobby, game or activity imaginable.

"We sell a lifestyle more than just a home," said Martha Moyer, spokeswoman at Sun City West. "People move here because they want that full, enriched lifestyle. You can find the quality homes like we have in a lot of locations, but you

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— RETIREES, from page CL1

can't find this lifestyle in many places."

The developer is selling new homes priced from \$75,200 to \$214,900. Its product line ranges from a 1,100-square-foot home to a 2,900-square-foot residence.

In the first six months of 1993, Sun City West accounted for almost 70 percent of new-home sales among the top five retirement projects in the west Valley.

From January through June of this year, Sun City West posted 454 new-home sales, 354 more than its closest competitor, according to R.L. Brown, who tracks residential building in the Valley.

Resale activity within Sun City West also has been strong, said Ken Meade of Ken Meade Realty Inc. in Sun City. Meade, whose company specializes in selling retirement housing in the west Valley, said prices at Sun City West are increasing as the population goes up within the development.

Webb opened its first age-restricted housing development in 1960 on an 8,900-acre tract called Sun City. That project, just east of Sun City West, has a population of 46,000.

The original Sun City development, which has 11 golf courses and more than 500 service-related businesses, was the world's first adult community with recreational amenities. It is believed to be among the nation's first developments where golf carts became legal to drive on the streets.

Residents in the Sun City projects come from all 50 states and from 50 foreign countries. Both of the Webb projects are unincorporated communities, governed by Maricopa County.

Those living in the Sun City developments often locate old friends through a specially designed telephone book that lists household members by name, the state and town they originally hail from, and their former occupations.

### PebbleCreek a rising star

The developer of PebbleCreek Golf Resort retirement project in Goodyear properly describes the community as "adult resort living."

Robson Communities of Sun Lakes, developer of four age-restricted projects in Arizona, has designed a premier retirement community with its 2,200-acre PebbleCreek



## offered country-club lifestyle

development.

The 760-acre first phase of the project has been built around an 18-hole championship golf course and a 30,000-square-foot clubhouse, which is scheduled to open early next year.

The guard-gated community is about two miles north of Interstate 10 along the eastern side of PebbleCreek Parkway.

Jim and Lorraine Jones lived in Sedona for three years and in San Diego for more than five years before buying a new home at PebbleCreek in July.

Jim Jones, 75, said he and his wife looked throughout Florida, Arkansas, California and Arizona before purchasing their residence.

"This is what we were looking for in retirement living," Jim Jones said. "Here, you can kind of do what you like. It's wide open. We like living in more of a relaxed manner."

Brian Nagle, sales manager at PebbleCreek, said the company has sold 150 residences since it completed its first home in 1993.

"What we have that set us apart from our competitors is we offer a country-club lifestyle as opposed to the YMCA flavor of some of our competitors," said Nagle, who previously worked more than nine years for Del Webb at Sun City West.

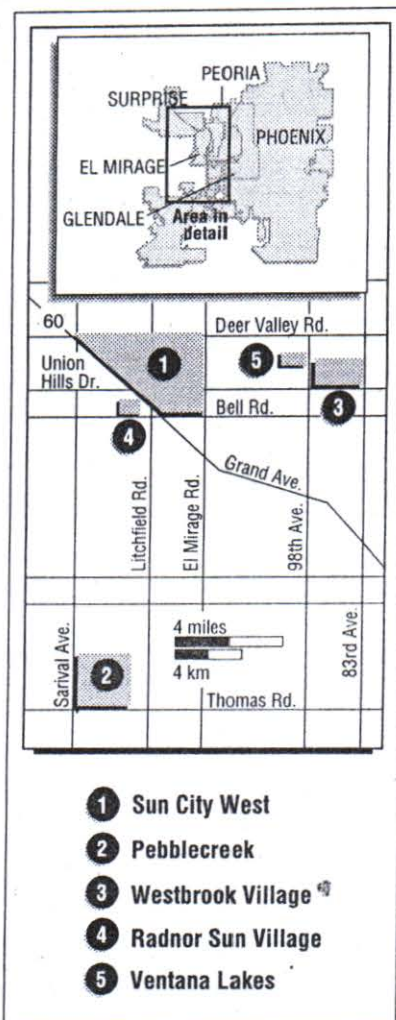
Robson is building one- and two-story residences at PebbleCreek. The product line starts with an 1,100-square-foot, one-bedroom home priced at \$86,900. The most expensive house is a 3,400-square-foot, four-bedroom residence with a base price of \$182,900.

### Westbrook Village growing

With two championship 18-hole golf courses and two recreation centers, the 1,280-acre Westbrook Village development in Peoria also pegs itself as an "adult resort".

This well-established community, which is being developed by Tempe-based UDC Homes Inc., has a population of more than 4,000 people. Since opening in 1982, UDC has built about 2,500 homes within the project, located along both sides of 99th Avenue and north of Union Hills Drive. When fully developed, the community is expected to have almost 4,000 residences.

Carl Mulac, division manager at UDC's Westbrook Village, said the community's success is partly attributable to the "village concept" design of the project.



The development is split into two 640-acre phases with a golf course and recreation center in each half. Those central amenity cores are surrounded by 40-, 60-, 80- and 100-unit neighborhoods.

"We are divided into small villages," Mulac said. "I think that adds to a lifestyle that is less congested and and less crowded than other communities. It really lends itself to a friendly atmosphere."

UDC is selling four different product lines at Westbrook Village. Its two-bedroom, 1,200-square-foot "ranch" residences start at \$96,500. The company also builds four-bedroom, 3,100-square-foot "estates" homes starting at \$195,900.

Through the first six months of 1993, UDC has recorded 100 new-home sales at Westbrook Village. By year-end, Mulac expects the company will top 300 in total sales, giving the project its best year ever.

### Ventana Lakes stabilized

After the original owners walked away from the 480-acre Ventana Lakes retirement community in 1989, Lennar Homes of Arizona Inc. has resurrected the Peoria development.

Lennar took over the project in 1990 after the development sat idle for a year. Since acquiring the acreage, Lennar has built about 265 homes at Ventana Lakes, bringing the total to about 295.

The community, located along the western side of 99th Avenue at Beardsley Road, will have about 1,900 housing units when completed.

Lennar is selling 991-square-foot town-house residences priced from \$63,990 to 2,230-square-foot homes priced at about \$150,000. In the first six months of this year, Lennar closed 41 sales at Ventana Lakes.

Unlike the larger west Valley retirement projects, with the multiple golf courses and recreational facilities, Ventana Lakes looks more like a conventional master-planned community.

Built around a 26-acre lake system, the well-landscaped development has just one small recreation center that includes a pool and three tennis courts. Plans are to add another recreation facility and a new model-home complex.

### Sun Village established

Radnor Sun Village is the smallest of the adult communities on the west side, but the 320-acre project definitely fills a niche in the retirement housing market.

The quiet, 9-year-old community is nestled around an 18-hole golf course at 143rd Avenue and Bell Road in Surprise. More than 900 of 1,400 planned housing units have been sold.

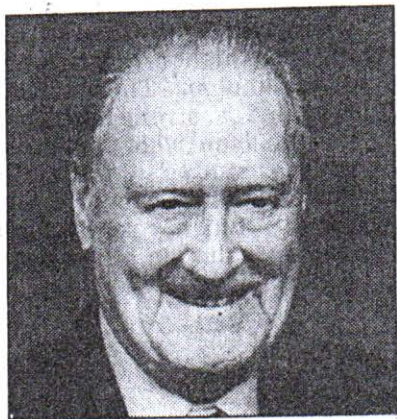
Radnor Corp., the Pennsylvania-based developer of the project, expects to sell 265 homes within the community in 1993. As of August, Radnor Sun Village had 205 sales, said Frank Taylor, the company's director of marketing and sales.

"We are the small guy out there," Taylor said. "There is no getting around that. We have a good value for the dollar, and I think our sales indicate that."

Radnor's new homes at Sun Village range from a 936-square-foot, two-bed condominium priced at \$64,500 to a 2,100-square-foot, three-bedroom residence priced at \$139,900.



## Retired in style



Glenn Sanberg

## Sun City develops \$\$\$ clout

**G**erald Unger, president of Recreation Centers of Sun City Board of Directors, took a look at Sun City last week and found he had a sleeping giant on his hands.

The occasion was a "get-acquainted" luncheon with leaders from surrounding communities.

Its purpose was "to engage in mutual dialogue to enhance awareness of how local programs and actions impinge on the community and its citizens."

He cited Sun City as a good example of the impact the retirement industry has on the state's economy.

Here are a few facts that explain in part, at least, why retirement communities like Sun City are now being recognized in economic and political circles.

We are larger than most small cities — 25,000 homes, 42,000 residents of which 1,000 to 2,000 are new people each year.

Recreation Centers of Sun City operate on a budget of \$11 million — seven rec centers, eight golf courses, two bowling alleys, eight swimming pools, plus numerous classrooms, craft shops, tennis and lawn bowling courts, lakes and picnic areas.

There are 150 chartered clubs, with 27,000 active members, many of which use recreation centers facilities.

Sun City's banks and financial institutions account for an estimated \$6 billion in deposits almost all of which has been imported from other states.

As a retirement industry, Sun City has created an estimated 10,000 jobs — plumbers, grocery clerks, doctors, nurses, electricians, builders, painters, cabinet makers, landscapers, TV installers, meter readers, music teachers, golf pros, letter carriers, etc. Most of these people are not Sun City residents. The rec centers alone employ 400 people — 200 full time.

In addition, Sun Citians spend an estimated \$500 million a year on their own living costs — groceries, electricity, gasoline, automobiles, clothes, etc. This is an incredible \$1.4 million a day.

Most Sun City residents own their own homes purchased with income sources from northern states. A conservative estimate of a tax base in excess of \$1.25 billion generates \$7 million in tax revenues of which 40 percent or \$3 million is for schools. Since we are a "non-organized" school district every penny is spent elsewhere.

Sun City has very little crime, yet we maintain our own Posse of approximately 200. We support our own fire department with our own taxes. Volunteer crews of our Prides keep our boulevards and median strips neat and tidy.

Sun City joins other retirement communities creating an industry many times larger than any other corporation in Arizona.

Glenn Sanberg, who lives in Sun City, is retired from the American Society of Association Executives.



# Sun City seeks better ties with neighbors

By Lori Baker  
Staff writer

SUN CITY — Gerry Unger wants to improve Sun City's image in the minds of residents of the surrounding communities.

That's why Unger, president of the Sun City Recreation Centers board, invited community leaders to lunch last week. Representatives of El Mirage, Surprise, Peoria, Glendale and Youngtown attended, along with county Supervisor Ed King.

Over the past 13 years, the rec centers board members have watched farm after farm being developed. Vast communities and shopping malls are at Sun City's front door, Unger said.

"No longer can we sit back and say our neighbors' problems are their problems and we cannot be influenced by what is going on around the corner," Unger said.

Sun City should put out a helping hand and work with surrounding communities in coping with problems, he said.

The purpose of the luncheon was to identify people in neighboring communities that Sun City leaders could work with, Unger said. More meetings will be scheduled throughout the year to discuss common problems.

Unger touted the benefits that Sun City residents offer to neighboring communities.

**"No longer can we sit back and say our neighbors' problems are their problems and we cannot be influenced by what is going on around the corner."**

Gerry Unger  
President

Sun City Recreation Centers board

"These benefits not only are of a volunteer nature but reflect the tremendous economic impact that our citizens have on the economic life of their communities as well as on the entire state of Arizona," Unger said.

Retirement communities represent billions of dollars imported from other states in the form of capital, bank accounts, home investments and income, he said.

"Sun Citians alone contribute \$1.4 million every day to the area's cash flow for daily living expenses," Unger said.

About 40 percent of Sun City real estate taxes go to the state to support education, although Sun City does not use the facilities because children are excluded from the retirement community.

It has been estimated that Sun City sustains 10,000 jobs in the trades, the health and medical fields, landscaping

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## IMAGE

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and other occupations.

"They make their living from Sun City residents and live outside the community," Unger said. "It is estimated that these 10,000 jobs create a \$150 million cash flow in neighboring communities."

More than 250 full-time employees of the recreation centers live outside Sun City and earn \$4 million in salaries.

Unger said these statistics illustrate that Sun City and all retirement communities should be considered as a "huge industry."

"It has significant influence on the economics of our surrounding communities as well as our state without the negatives of pollution, crime, traffic, etc., which is usually associated with other industries," he said.



Friday, May 21, 1993

## Where are they from?

Thousands of visitors have come to the Sun Cities area during the past three years. Where do they come from? An analysis of registered visitors at the Sun Cities Ambassadors show that many come from various parts of the United States. But, also there's a large portion that come from Europe, Canada and Japan:

California, 9.7 percent;  
Illinois, 7.4 percent;  
Michigan, 4.6 percent;  
Minnesota, 4.7 percent;  
New York, 3.5 percent;  
Washington, 3.3 percent;  
Wisconsin, 4.1 percent;  
Canada, 4.7 percent; other foreign, 3.6 percent.

Most Canadian visitors come from Ontario, British Colombia and Alberta provinces. German, British and Japanese visitors comprise most other foreign visitors.



## Hike in benefits doesn't go far with needy

By John Pacenti  
The Associated Press

SUN CITY — Lorraine Figge says the \$19 or so increase in her Social Security that's coming next year won't go far for her and her husband.

"That will pay for one pill," the 67-year-old Figge said Thursday at the Olive Branch Senior Center, where she had just eaten a free breakfast.

"We have to pay \$600 for prescriptions," she said. "It's killing us. We have to come here to eat in order to survive."

The Figges are among 44 million Americans whose monthly Social Security benefits are going to increase 3 percent next year. The automatic cost-of-living increase, announced by the government Thursday, is the smallest such raise since 1987, when benefits were increased 1.3 percent.

On average, monthly benefits will rise to \$653 from \$634, the Social Security Administration announced. The maximum monthly benefit for a worker retiring this year at age 65 will rise \$40 to \$1,128 per month.

Figge worked a variety of jobs before retiring, including owning a Baskin-Robbins ice cream store, and her husband, Earl, is a retired auto body worker. They live on \$1,000 a month from Social Security and \$400 in pension checks.

Like others at the government-subsidized center that offers seniors free meals and a place to meet, the Figges said the cost-of-living increase won't keep up with their rising costs. Medical expenses — a big factor for the elderly — have jumped 7 percent over the past 12 months, more than twice the 3 percent increase in overall consumer prices.

And the stalled economy is



Jeff Robbins / The Associated Press

dealing many retirees the second punch of a one-two combination: Low interest rates have dramatically cut the payout on investments that many depend on to supplement government and pension checks.

The average interest rate on a sixth-month CD is 2.96 percent per year, down from more than 7 percent five years ago, according to Gale Liberman at the Bank Rate Monitor in North Palm Beach, Fla.

"All we have left is \$20,000 from our savings, and with the low interest rates it's not earning very much," Lorraine Figge said. "I would rather have more interest than an increase in Social Security."

The Social Security system is a constant concern in this retirement community.

Elizabeth Shapiro, 81, a retired government worker, said the government's cost-of-living increases

"When we retired we thought we would be very comfortable, but right now we are living on the poverty level."

Elizabeth Shapiro

Elizabeth Shapiro says cost-of-living increases haven't kept up with prices. She lives on \$700 a month in Social Security and a \$12,000 annual pension.

just haven't kept up with prices — to the point she can't afford a new pair of shoes.

"When we retired we thought we would be very comfortable, but right now we are living on the poverty level," said Shapiro, who lives on \$700 a month in Social Security and \$12,000 a year in pension.

"I have a problem with everybody taking and nobody giving," said Patricia Luckett, 64. "Some of the people in Sun City are very, very poor and have heck of a time making a go of it."

The Social Security increase will show up in checks mailed Dec. 31.

The cost-of-living raise is based on the national inflation rate, and applies also to Supplemental Security Income, the welfare program for poor people who are aged, blind or disabled. The government said the raise is equivalent to recent pay raises negotiated by labor unions.



# Local officials: Poverty on the rise in Sun City

## More and more residents are finding it tough to make ends meet

By KATHLEEN WINSTEAD  
Sun Cities Independent

A common perception in Arizona is that Sun Citians are a wealthy group without a care in the world.

The reality is 3,000 Sun Citians are trying to survive on incomes below the poverty level.

"We have more people in poverty here than the whole city of El Mir-

age," says Sylvia Cartsonis, executive director of the Sun Cities Area Community Council.

"Even if you look at people who are slightly above the poverty level, they're at a very low income level. There are a lot of people who came here early on who maybe because of illness have exhausted their savings and are poor."

According to Eleanor Mitchell,

chairman of the Sun City Home Owners Association Transportation Committee, the poverty level for single individuals 64 and younger is \$6,800. The poverty level for individuals 65 and older is \$6,268.

The poverty level for a couple 65 or older is \$9,190, says Ms. Cartsonis.

During the 1991-92 fiscal year, direct financial assistance to

individuals in Sun City totaled \$30,320, says Helen Struble, vice president of the Sun City Community Fund.

And this number could grow, Ms. Struble says.

"As we see it, there's very likely to be an increase in the number of those who won't be able to make it on their fixed income," she says.

In recent years the quality of life

for many Sun City residents has declined.

"We have found, with inflation, and with the fixed income of so many Sun Citians, this is where we see the quality of life diminish for many. Their dollar is just depleted for their medical and physical needs," Ms. Struble says.

"A lot of people, when they retired, they bought these certificates of deposit, and these interest

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## ■ POVERTY

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rates are way down."

Florence Jerousek, chairman of the Sun City Community Fund Personal Needs Committee, also thinks the demand for monetary and other types of assistance will increase in Sun City.

"I think it will (increase). Our people moved here (when) were on fixed incomes 20 years ago," Ms.

Jerousek says.

"Fixed incomes don't take into account inflation, she says, and 'there are needs that weren't expected.'"

These needs include costs resulting from catastrophic illness, transportation difficulties and home and health care, she says.

"People are living longer," Ms.

Jerousek says.

"We're showing them how to live longer, but we don't have the wherewithal to pay for it."

Most of those approaching the Sun City Community Fund for assistance have medically-related needs, Ms. Jerousek says.

The majority of those requiring assistance include caregivers and individuals who need some type of care to remain in their homes.



Fortune 1/13/92

## POLITICS &amp; POLICY

# THE TYRANNY OF AMERICA'S OLD

By clinging to an outsize share of governmental goodies, the elderly are unintentionally forcing the nation to shortchange its young. Herein some ways to solve the problem. ■ by *Lee Smith*

**I**T IS ONE OF THE MOST crucial issues facing U.S. society. But hardly a politician will even talk about the subject, much less propose remedies for it. The problem? Simply put, America is spending too much on its elderly and too little on its young. Unless something changes, that gap will only widen—with potentially devastating economic and social consequences.

You don't believe it? Here are the facts. Washington, together with state and local governments, spent just over \$11,000 in 1990 on every American over 65; they

spent only \$4,200 on each youngster under 18. Thirty years earlier those proportions were roughly reversed. With only 12% of the population, seniors now command 54% of federal social spending, mainly through Medicare and Social Security. Last year these two programs claimed 5.6% of GNP, a share that will approach 9% over the next 30 years.

Result: In order to pay for the oldsters' Big Rest, other worthy causes, most critically investment in children, increasingly get pushed aside. Head Start, despite its impressive track record, is budgeted to

reach only about one-quarter of the 3- and 4-year-olds who live below the poverty line. That means 1.5 million kids will not be able to start school ready to learn. Vaccination funds are so short that only half the 2-year-olds in Hartford and New Haven, Connecticut, have been inoculated against such diseases as measles, tetanus, and tuberculosis, a much smaller percentage than in Algeria or Uganda.

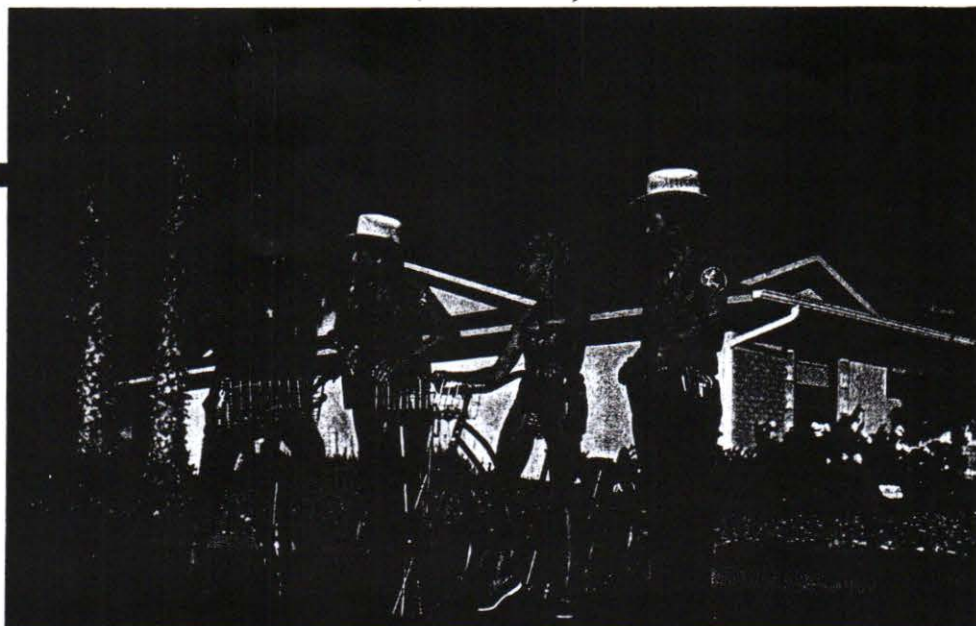
Of the \$110 billion to be spent this year on Medicaid, which provides health care for the poor of all ages, about 40% will go to those over 65. The taxes on wages that

**Geezers in gear:** Seniors, like these Power Riders of Sun City, Arizona, don't look like Hell's Angels. But they can sure scare the folks in Washington.



OVER





They bowl, they bike, they help police the streets—and, kids, don't let the sun set on your heads in Sun City. No one under 19 is allowed to live there.

pay for Medicare and Social Security, moreover, leave less money in workers' hands for states and local governments to tap for schools. In almost half the local elections in New Jersey last year, voters rejected the school budgets. Holyoke, Massachusetts, laid off one-third of its teachers after the city's elderly whites refused to dig deeper to underwrite schools filled largely with Hispanic children.

A work force cheated of protein when it is young won't have the muscle required when it matures to keep the economy rolling. That's especially worrisome since today's kids will one day have to feed and nurse an unparalleled army of oldsters—the 76 million baby-boomers born between 1946 and 1964. This crowd begins to hit retirement age in 20 years. By then there will be just 28 workers around to support every ten pensioners on the golf course, down from 33 workers who share that burden today. Will the toilers simply refuse to pay the greens fees? They well might.

If war between the generations does break out one day, Fort Sumter is likely to be a stretch of reclaimed desert northwest of Phoenix. On one side of a dry gulch misnamed the Agua Fria River lies Sun City, a glistening community of 46,000 retirees. No one under 19 is allowed to live there. On the other side is El Mirage, a dusty village of 6,000 or so farm workers.

To lower its property taxes, Sun City withdrew a decade ago from the school district that instructs El Mirage's children. Meanwhile, the federal government continues to pluck \$5.60 for Social Security checks and another \$1.45 for Medicare from every \$100 that the farm workers of El Mirage earn in the onion and cotton fields, plus a matching amount from their employers. Those dollars scamper over the Agua Fria to Sun City,

REPORTER ASSOCIATE Suneel Ratan

where they support, among other things, gleaming Boswell Hospital. It dominates the cityscape like a cathedral over a medieval town, but El Mirage residents rarely use it, except in occasional emergencies. "A woman delivered a baby here one night," recalls a Boswell volunteer. "There wasn't a diaper in the whole place."

How has a country that used to be accused of spoiling its kids become so recklessly generous with its declining generation and foolishly stingy with its rising one? Management consultant Peter Drucker, 82, blames geriatric avarice: "We are the greediest class in human history." That charge is clearly unfair to many individual elderly. But it accurately characterizes the political stance adopted by Washington's powerful gray lobbies, which take the view that any age-related benefit, once granted, can never be taken away. And when the elderly speak, timorous politicians listen. They know that a high percentage of the old vote—50% more than those age 34

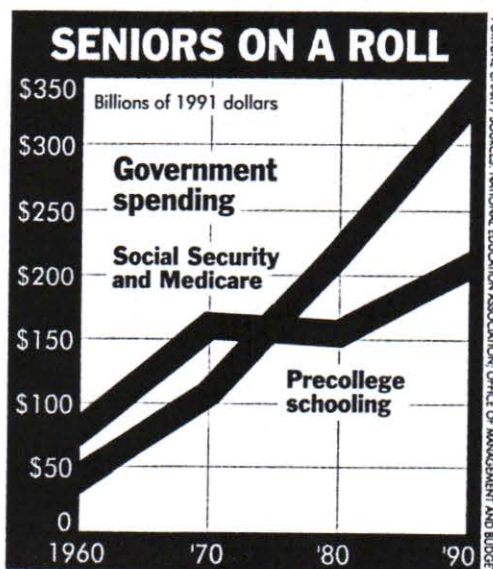
or less in the last presidential election.

True, the programs for the old that now tyrannize Washington were originally launched to address real needs. "'Old,' 'poor,' 'frail,' and 'deserving' used to be synonymous," notes Robert Binstock, a gerontologist at Case Western Reserve Medical School. "So when the New Deal created the old age welfare state, we exempted the elderly from screenings based on need."

**E**VEN TODAY, plenty of old folk remain desperately poor, as defenders of the status quo are quick to point out. Etta Ruple, 77, resides in the Luxor Mobile Park, off U.S. Highway 41 in Sarasota County, Florida, and a long way from the opulence of the ancient Nile. On a recent afternoon she sat in her 12-by-30-foot trailer, aluminum crutches at her side as she indifferently munched a grilled cheese sandwich and Jell-O. "If I were to die today, I wouldn't fight it," she says.

A dozen hip operations have shortened one of her legs by six inches and left her in pain. Mrs. Ruple started working as a hairdresser at 14 and during an active business career owned in succession a couple of grocery stores and several cocktail lounges in the Midwest. Her husband, a tool-and-die maker, died shortly after they moved to Florida in 1968. She managed the mobile home park until her crumbling hip crippled her. "We had some money when we came here, but when you're in the hospital as often as I've been, you go through it, even with Medicare," she says. She lives on a \$600-a-month Social Security check, and for her the rise in the cost of a macaroni and cheese dinner from 99 cents to \$1.39 over the past three months has been a significant economic event.

But now the deserving elderly poor like





## POLITICS &amp; POLICY



The old have lots to give: Bennie Mohown, 67, helps Leshawn Mathis, 12, in Hartford, Connecticut.

Mrs. Ruple are a minority. The cure has worked. Since 1960 the number of seniors below the poverty line has shrunk from 35% to about 12.2%. That's slightly less than the 13.5% of the total population who qualify as poor—and considerably less than the 20.6% of those under 18 who are poor.

**T**HOSE WHO would continue to tie benefits to birthdays must also acknowledge the existence of places like Longboat Key, an island of graceful fairways and handsome homes off Sarasota's coast, and just a few miles away from Etta Ruple's trailer. "There's no recession here," says Mayor James Brown, 70, a retired newspaper executive. Brown and his wife, Marjorie, sold their house in Ann Arbor, Michigan, for exactly the \$65,000 they paid for their home in Longboat Key. They get along comfortably on a total income of just \$29,000 a year.

"It's amazing how well you can live once you've put your three kids through college and have no mortgage," says Brown. "These really are the golden years." On Longboat Key the major domestic issue is whether guests at the hotel have the same rights as homeowners in reserving tee-off times. Elderly dandies at the Posh Nosh restaurant banter about the delights of Hawaii in March.

James P. Durante, 77, who lives in a

\$400,000 condominium in Longboat Key, resembles Etta Ruple of Luxor Mobile Homes only in age and a lifetime of hard work, in his case as a partner in the New York City law office of Fulbright & Jaworski. Like Mrs. Ruple, he pays just \$380 a year for Medicare insurance. He's in pretty good health, so he doesn't use it often.

Because he waited until he was 70 to retire, Durante receives an extra-large Social Security check of \$1,700 a month. "I'm overpaid tremendously," Durante maintains in a lively voice that retains the gravelly sound of his native Brooklyn. "In a couple of years I

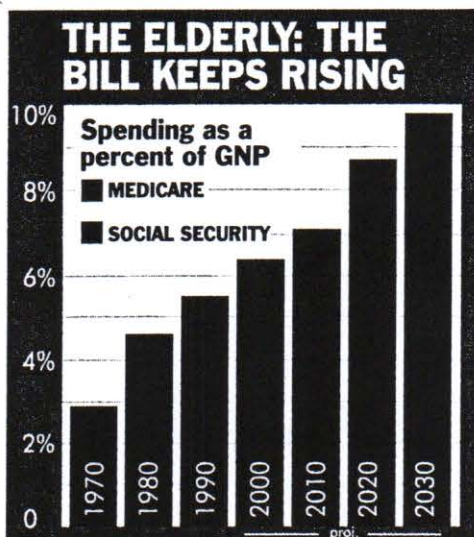
got back everything I ever put into the system." Durante is not a selfish man. He and his wife, Joan, give away time and money to local theater groups, the symphony orchestra, and other good works.

**B**UT A SYSTEM that continues to award windfall returns to the well-to-do cannot be sustained without placing a crushing burden on younger generations. Start with Medicare. General tax revenues and nominal premiums from the elderly pay doctors' bills. A 2.9% tax on workers' wages up to \$130,000 covers hospital expenses. Even so, rapidly rising hospital costs are going to overwhelm Medicare by 1995. At that point Congress may have to notch up the payroll tax once again.

Social Security's pension expenses will be manageable for a while longer. The combined employee and employer contribution of 11.2% of payroll (which is in addition to the 2.9% for Medicare) should generate some \$290 billion this year. That's more than enough to mail out checks to Durante, Ruple, and 25 million others, pay for a 3.7% annual cost of living increase, and still generate a surplus of \$60 billion in 1992 alone. In turn, the Social Security trust fund will lend this excess to the federal government to cover everything from interest payments on the national debt to crop supports and AIDS research. In exchange the Treasury gives Social Security IOUs, which some commentators continue to confuse with cash that tomorrow's old can live on. In reality these are merely more debts, accruing interest at 8% or more a year, which future taxpayers will have to make good on.

From the beginning Social Security has operated as a pure transfer payment. This arrangement was painless as long as the ranks of the retired were thin. When Ida Fuller, the first beneficiary, left her job in 1940, she had paid a total of \$22 in FICA taxes, matched by the Vermont law firm for which she was a clerk. She lived long enough to collect \$20,000. In Ida's days of leisure 42 workers toiled for every retiree.

Skip ahead to 2030 when nearly all the boomers have quit their jobs. The ratio of workers to retirees will have sagged to 2.4 to 1, a staggering weight on both the employed and their employers. On average the 65-year-old retiring now will receive in his first year 42% of what he earned in his last year on the job. To bankroll pensions and hospital care at the current level after baby-boomers retire, tomorrow's workers may





have to give up 12% of their salaries—and employers will have to match that contribution. “Employers are going to be forced to trim labor forces drastically,” predicts Stephen Entin of the Institute for Research on the Economics of Taxation. “This could cost the economy 15 million jobs.”

At best, those now under 30, the baby-boomers, will get no more out of Social Security than the amount they contribute. That’s a far cry from current retirees’ deal, shortchanging young people sense even without working through the numbers. Polls indicate that 70% of those under 30 believe that Social Security’s treasury will be empty by the time their turn comes. Says Douglas Coupland, 30, author of *Generation X*, a novel about disaffected youth today: “The last penny will be spent on a jewel-encrusted stereo system for Robin Williams’s walker.”

What America needs now, before the cold war between the generations heats up, is a major rethinking of the social compact between the old, mid-lifers, and the young. There are a few modest reforms that should protect people like Etta Ruple, deal justly with James Durante, and still ensure that the kids of El Mirage and other youngsters get a fair shake.

**Encourage more links between the old and the young.** Local real estate agents do not want to hear that Sun City, Arizona, and its nearby companion, Sun City West—rows and rows of suburban ranch houses that sell for \$50,000 up to \$200,000—are retirement communities. “No, no, they insist, these are ‘active adult communities.’”

They have a point. Though few of the residents still have paying jobs, most stay very busy enjoying the 18 golf courses, 64 bowling alleys, 79 pool tables, and ten arts and crafts workshops. Some even pick the palm-lined streets clean of trash. Hundreds volunteer at Boswell Hospital. Others join the Posse, a civilian patrol that keeps an eye out for crime and reports suspicious activity to the county sheriff’s office.

Still, these healthy, civic-minded folks could extend even more generosity beyond the white stone wall that surrounds their community. Those on the other side are inclined to see them as selfish and bullying. Tom Patterson, Republican leader of the Arizona Senate, points out that because such a large percentage of the elderly vote, the two Sun Cities dominate all three of the legislative districts they are part of. “For them taxes are the No. 1, 2, and 3 issues,” he

says. The state ranked 34th in the nation in spending per school pupil in 1989.

Elderly people on fixed incomes are understandably worried about rising expenses. But they have plenty of free time to give away. Troubled children in particular take readily to old mentors, maintains Ellyn Neises, a criminal justice specialist at the Clark Foundation in New York City. Middle-aged advisers seem to remind the kids of police and authoritarian parents.

Some Sun City residents do volunteer. Roy Fritz, 76, an entomologist formerly with the Public Health Service, spends every afternoon at El Mirage Elementary, one of the institutions Sun City officially divorced when it voted itself out of the school district.

Fritz teaches math and reading to gifted students. “The people who didn’t do much in life and don’t do much in retirement are those who pass away first,” he says. Several dozen other Sun Citizens tutor at least a couple of times a week. Around the country thousands of elderly, people like Bennie Mohown, 67, of Hartford, who has worked with disabled and chronically ill children for the past three years, also extend a hand to the younger generation.

## THE KID GAP

Per capita government spending in 1990

Elderly  
\$11,152  
Children  
\$4,166

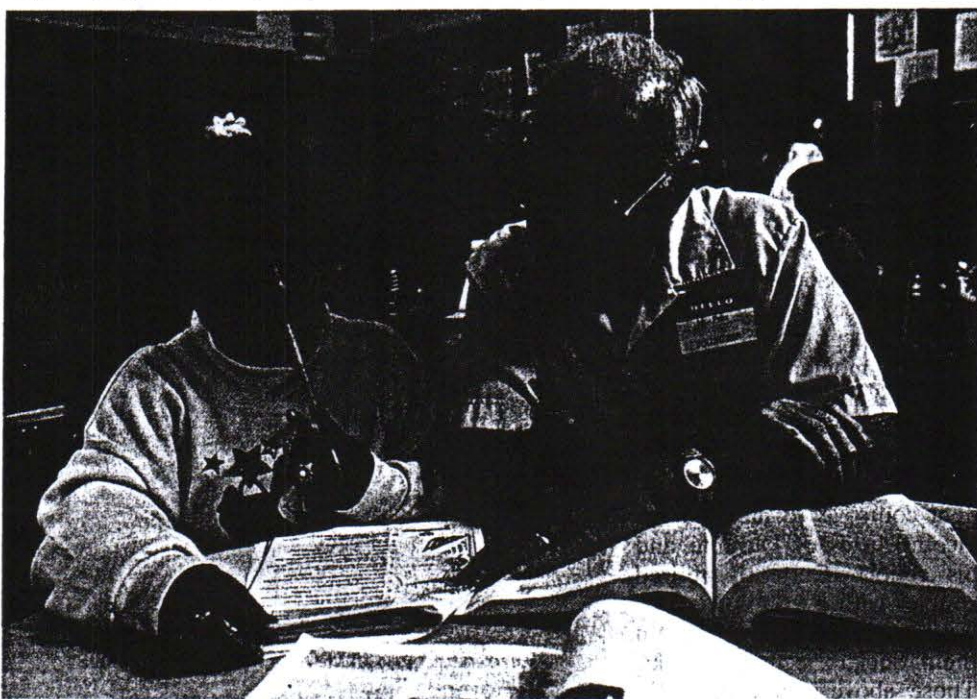
FORTUNE CHART / SOURCES: HOUSE AND SENATE COMMITTEES

El Mirage and schools like it could use many more volunteers. “We’re not looking for crossing guards,” says superintendent Frank Galas, 51. “The people of Sun City have a lot of talent: lawyers who could take over our legal work, computer specialists who could teach skills to our high school students. I want to make a deal with them. If they will teach our students during the day and find them jobs, I will keep these kids from robbing their homes at night.”

**Delay the retirement age.** By stipulating that people qualify for Medicare and full Social Security benefits at 65, Washington has made that the beginning of old age. But the biological clock tells a very different time. People who have been healthy most of their lives generally don’t begin to decline rapidly until their late 70s. Only 1% of 65-year-olds suffer from Alzheimer’s, for example, whereas at least 20% and perhaps as much as 40% of those over 85 suffer from the disease. Treating both age groups the same is like mothering teenagers as though they were toddlers.

Already Congress has voted to shift the age of eligibility. Today’s 35-year-olds will have to wait until they’re 67 for full Social

Roy Fritz, 76, tutors elementary school students like Niqui Goodloe in El Mirage, Arizona.





## POLITICS & POLICY

Security benefits. That's the right idea, but it doesn't go far enough. The payout should be structured to encourage people to stay on the job until they are 70. With more older workers paying into the system and fewer taking out, Social Security would be billions of dollars richer.

### ■ Slow Social Security increases.

A disarmingly complex formula determines starting pay for the rookie retiree. Social Security not only computes his lifetime earnings but gives credit for growth in wages over his working years. Say he made \$250 in January

1962. Wages have soared by a factor of five since then, so \$1,250 goes into the equation for that month.

But suppose the formula were based on price increases instead. Prices have only quadrupled since early 1962, so \$1,000 instead of \$1,250 would be the January 1962 entry. Assuming that wages in the future grow faster than prices, Social Security could save still more billions. Each new class of retirees would start off better than the previous year's but not by quite so much.

■ **Tax wealthy retirees.** Should Social Security checks be restricted to the needy and denied to society's successes? "I'd scream breach of contract," says Durante of Longboat Key. Eventually the payouts may become such a burden on future workers that the benefits will have to be reserved for the poor. In preparation for that day, baby-boomers should start now to save more on their own and think of Social Security as fire insurance, collectible only if their nest eggs get fried.

At the moment, means-testing Social Security is such political dynamite that no politician who hopes to stay in office dares to embrace it. The prudent course is to increase the income taxes of Durante and his cohort. Currently retired couples with a total income of less than \$32,000 pay no tax on their Social Security checks. Those above that ceiling pay



One Foot in the Grave: a Sun City rock band whose members are all golden oldies

taxes on half of what they receive. The well-to-do ought to pay taxes on 85% of their Social Security income. (The exempt 15% represents roughly what recipients have paid into the system over the years.)

Also, just as higher-paid employees at many corporations are required to foot more of the bill for their health insurance, the wealthy could afford to pay higher premiums and absorb bigger deductibles for Medicare. The Bush Administration reportedly will recommend in its next budget that annual premiums for those with incomes over \$125,000 be lifted to about \$1,200, more than triple what they now pay. Still, with Medicare's hospital fund headed into deficit by 1995, that's far too modest. Drop the ceiling to \$50,000 and raise the premiums for the top earners even higher.

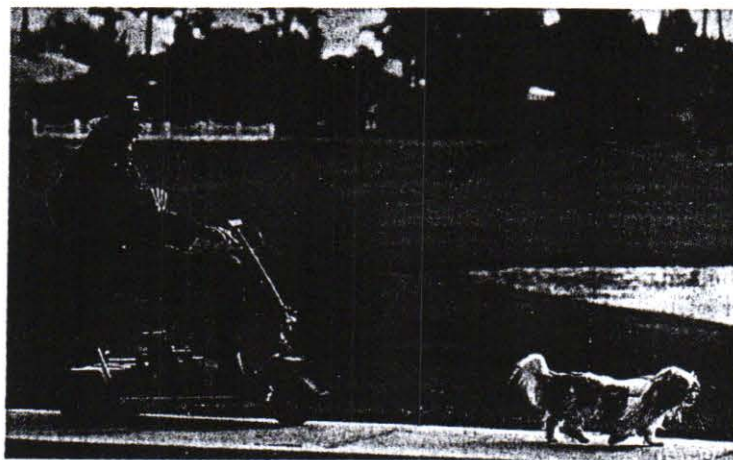
■ **Consider rationing health care.** Medical machinery and drugs developed to restore health are sometimes misused to drag life on. For example, a 90-year-old man with Alzheimer's disease so advanced that he doesn't know where he is much of the time suffered a heart attack and collapsed not long ago. Doctors at New York City's Bellevue Hospital revived him and suggested to his son that they could insert a pacemaker, a procedure that costs \$16,000. But why? Won't he ever be allowed to die?

Daniel Callahan, 61, director of the Hastings Center, a research institute that muses on medicine and ethics, points out a philosophical contradiction that is peculiarly American. "We are taught that death gives meaning to life," Callahan observes. "Yet our doctors refuse to acknowledge any disease as a legitimate cause of death." Europeans are more resigned to their mortality. British doctors decline to prescribe expensive kidney dialysis for patients over 50.

Perhaps Medicare should put age limits on major surgery, such as \$40,000 coronary bypasses, and exotic drug regimens, such as treatments for septic shock that run \$3,000 a dose. Those who might want damn-the-cost-keep-me-alive intervention after the age of 75, say, would have to start buying insurance to cover the heroics in their 40s or 50s.

Compared with other tyrannies that the U.S. has successfully bested, breaking the tyranny of the old seems relatively painless. Most of the reforms above would barely pinch today's elderly because they are intended to control future benefits. For their part, boomers who want to reserve a few decades on the fairway for the end of their lives can do so, if they are willing to sacrifice and start saving more. The real challenge: to reset attitudes and reapportion money so that today's children have the same chance for success and prosperity as the generations that have recently gone before them. **F**

Still, as Abe Cohen knows, walking the dog just isn't the same at 81.





## Session Overview: Retirement Communities in Maricopa County: Today and Tomorrow

by: *Charlotte Welch*  
*Graduate Student, Arizona State  
University*

Arizona has long been on the leading edge of innovative elderly housing, particularly with retirement communities. The concept of age-segregated, leisure-oriented communities continues to flourish, as large development companies such as J. Robson and Del Webb plan new communities in both Southwest and Northwest Maricopa County. However, demographic experts, sociologists, and economic planners are forecasting different retirement lifestyles in the next century - communities that will vary considerably from today's prototypes.

Census figures for 1990 indicate that the retired (65+) population in Maricopa County has reached 12% of the general population - about the same percentage as in the United States. However, Arizona's retired population grew by 41% during the 1980s, versus 25% for the nation. This growth is largely due to in-migration from other states. Of those retirees who settle in Maricopa County, one-third, or about 80,000 live in retirement communities.

There are nine developments classified as "retirement communities" in Maricopa County, ranging in size from Sun City, with 25,337 housing units, to Arizona Skies with 210 housing units. Six Maricopa communities have also acquired the Senior Citizen Overlay Zoning District designation, which requires projects of at least five acres, restricts building heights to 2 stories, and requires parking spaces to be located within 200 feet of the units they serve. In addition, the County enforces compliance of age restrictions specified by the Federal Fair Housing Act of 1988, which applies to all housing restricted to older populations. The Act requires that at least 80% of the dwelling units be occupied by at least one person fifty-five years of age or older, and requires significant facilities and services specifically designed to meet the physical

## Session Overview

continued from page 5

and social needs of the residents.

Retirement community residents in Maricopa County reflect the general older population in Maricopa County. They are younger, more affluent, better educated, have better health and mobility, and are more often married than other elderly around the nation. These communities are ethnically and racially homogeneous - over 99% white. Most are migrants from the Midwest and California, but a significant number are from Arizona. Recent studies conclude that the reasons for relocating to retirement communities include: physical security, a warm climate conducive to physical activity, good housing and recreation values, freedom from the stresses of urban life, shared values and experiences with community peers, and development of aging group consciousness, and pride.

There is very little out-migration, except for a small number of widows who return to their place of origin. Some of the older areas of Sun City, therefore, have experienced resale difficulties, because of the advanced age of the residents.

The next century will bring extensive demographic, cultural, and economic changes, which will alter the whole concept of retirement. Baby Boomers, a population cohort born between 1946 and 1964, will begin retiring around 2011, and by 2030, this entire generation will be over 65 and will comprise 19.5% of the total population. Fewer will be married, and 20% will have had no children.

Because of longevity and the sheer size of this population, demands on Social Security will be much greater. The average retirement age, which is now 62 years, will rise to 67 by 2020, and could be adjusted again to age 70, in order to keep Social Security operational.

Work options will be adjusted however, to include phased retirement, job-sharing, flextime, lower paid positions, and even volunteer careers for those who are already retired and want to work.

Baby Boomers are movers; consequently they have not built up substantial pensions through any one job. Unless they begin saving heavily for retirement, they will not retire as comfortably as their parents have.

Because Baby Boomers will have lower incomes, longer employment pressures, fewer family ties, and more community-oriented values, they will largely forsake today's leisure-oriented, homogeneous retirement communities, which will in turn become age-integrated suburbs in the next century.

Twentieth-century retirement communities will be located within the city, closer to employment, commercial, cultural, transportation, educational, and health services. They will take the form of small scale villages and subdivisions, designed to accommodate a variety of socio-economic groups within the city. They will include independent housing, congregate housing, and nursing homes, so that residents can grow old in their own neighborhoods, supported by friends and neighbors, sheltered from crime and urban stress. These communities are already being proposed. Del Webb Corporation is planning downsized communities near major metropolitan centers, which have nearby medical and shopping facilities. They emphasize that few corporations have the capital today to develop another Sun City, which meant developing commercial, cultural, and medical facilities. Building near existing facilities instead, would generate savings, offsetting any higher land costs of developing within the city.

Retirement Communities are here to stay, but the communities of the future will be small, scattered throughout the city, built for different income levels, and racially and ethnically mixed. This housing plan will allow the residents to be continuing participants in the workforce, as well as vital contributors to cultural and social elements of city life. ■



# Counting heads

## Growth not without problems



Reports in this series were produced after comparing 1980 and 1990 census data for the metropolitan area north of Camelback Road and west of the Black Canyon Freeway.

Canyon Freeway.

However, information from the 1990 census is still limited. Local data pertaining to personal income, occupation and education has not yet been released by the Census Bureau.

That information is expected to be released in early summer, and future reports, containing more detailed data, will be released even later.

By Mark Coast  
Staff writer

**A**t a rate of 35 a day, the northwest Valley's ranks swelled by 129,275 people from 1980 to 1990.

The question is, should we cheer or weep?

"It's a mixed blessing," said Larry Stephenson, strategic planner for Glendale.

"The growth obviously brings new revenues. You have people shopping here, living here, and therefore we get credited, but there also are costs associated with accommodating that growth."

New sewers, parks, fire stations, police cars, libraries and schools are

among the many services that must be supplied for new taxpayers.

In all, 426,857 people lived in the northwest Valley — the area north of Camelback Road and west of the Black Canyon Freeway — when the census was taken in April 1990.

Within that region, populous enough to be the state's second-largest city, communities such as Sun City West, Peoria, Surprise and Glendale exploded in size, while others struggled to keep up with the average. Two — Sun City and Litchfield Park — actually lost population.

Overall, factors ranging from land availability to transportation to housing prices all had an effect on the region's growth.

"There's probably quite a few conditions that are going to play a role," said Tom Rex, research manager of the Center for Business and Economic Research at Arizona State University.

Convenience ranks high on the list, said Paul Glick, ASU adjunct sociology professor and retired Census Bureau official.

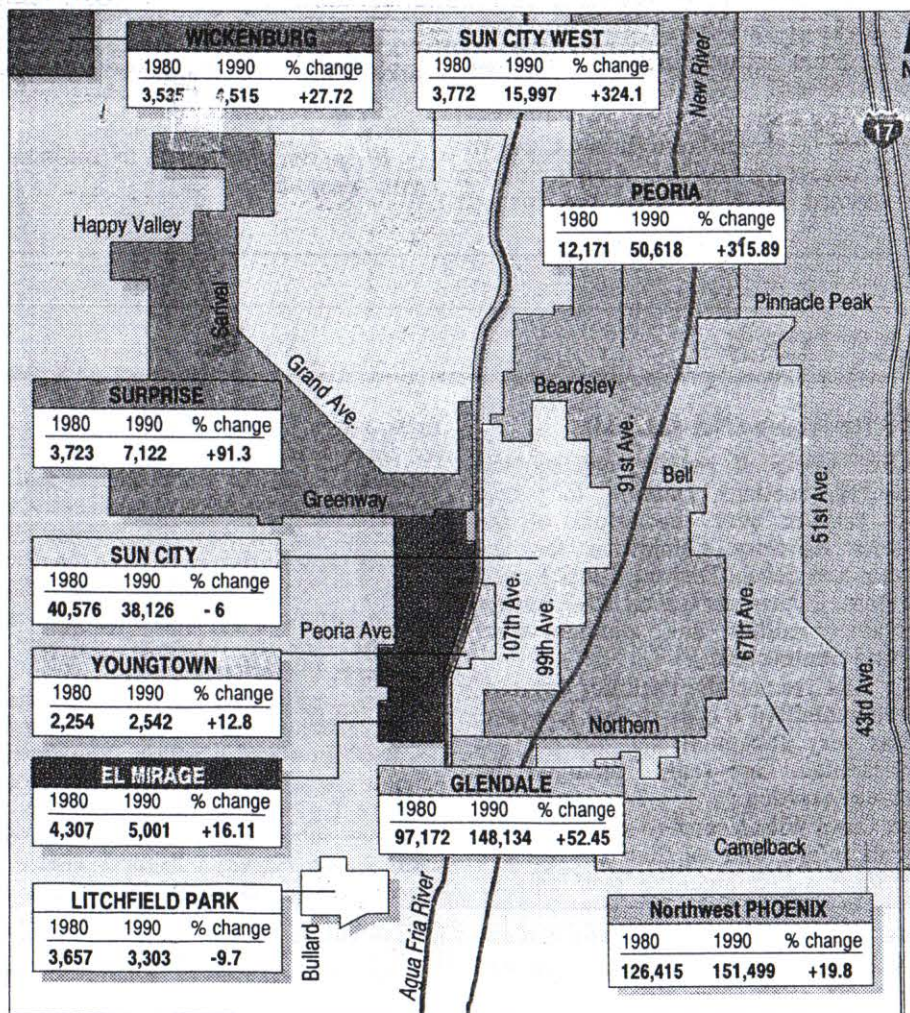
It's easier to build on former farm land than on raw desert, mountainsides or Indian reservations, which explains why growth in the Valley has occurred primarily toward the southeast and northwest.

"Expansion just tends to move where there is no prior building and where the contour of the land is such that it is easy to build on and make access with the rest of the area," Glick said.

Another catalyst has been freeways. See CENSUS, Page 5

## Northwest Valley population growth

1980 - 1990



SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Rob Weldeman / THE PHOENIX GAZETTE



# CENSUS

From Page 1

Historically, the Black Canyon in the northwest Valley and the Superstition in the southeast have allowed commercial and residential development to continue its spread in those directions.

The newly built Agua Fria Freeway, or outer loop, has already affected development patterns in Peoria and Glendale, Rex said.

In Glendale, much of the activity around the Glendale Municipal Airport, just west of the freeway, as well as plans for a regional mall at Bell Road and 83rd Avenue, just east of the freeway, are signs of the Agua Fria's impact, said Jerry Swanson, deputy city manager for community development.

In addition, home sales in Arrowhead Ranch, which straddles the northern leg of the outer loop route, have soared as construction of the road proceeds, Swanson said.

"The freeway itself is beginning to take shape and as people see that, they know that the time to commute is going to be dramatically reduced," he said.

In the northwest Valley, such proximity and access to population centers may be one of the more significant factors affecting development, Rex said.

## Link to urban core

Rapidly growing areas in Glendale and Peoria are linked by continuous development to the population core.

In contrast, there is no such linkage of development between Litchfield Park and the Phoenix core, which could explain Litchfield Park's dwindling population, Rex said, suggesting that people are more comfortable settling where development is well-established.

Beyond economic and geographic reasons, what appears to be a checkerboard pattern of growth can sometimes be attributed to factors as unpredictable as

**"To a large extent the developer is going to determine where growth is going to occur."**

**Tom Rex**  
Research manager  
Center for Business and  
Economic Research at ASU

a developer's preference for one city over another, he said.

"To a large extent the developer is going to determine where growth is going to occur," Rex said.

Following is a list of northwest Valley communities, in order of their growth rates, along with their 1980 and 1990 populations:

■ **Sun City West**, an unincorporated community that got its first residents in 1978, grew 324 percent in the decade before 1990, from 3,772 to 15,997, making it the fastest growing community in the area.

Yet, Bob Emmons, president of the Property Owners and Residents Association there, said the census figures fall short by about 5,000. He said Sun City West recreation center membership records list closer to 21,000 residents. In both Sun City and Sun City West, property owners are required to be recreation centers members.

Census officials say one reason for the difference could be that a large number of seasonal residents in Sun City West declared their full-time residency elsewhere.

■ **Peoria**, with 12,171 residents in 1980, grew by 315.9 percent, to 50,618 residents in 1990.

■ **Surprise** nearly doubled its population, from 3,723 in 1980 to 7,122 in 1990, an increase of 91.3 percent.

■ **Glendale**, which added more people than any other community in the area, grew from 97,172 people in 1980 to 148,134 in 1990, a

52.5 percent increase.

■ **Wickenburg**, about 30 miles northwest of Sun City West, grew by 27.7 percent, from 3,535 in 1980 to 4,515 in 1990.

■ **Northwest Phoenix**, the portion of Phoenix west of the Black Canyon Freeway and north of Camelback Road, had more people than any other community in the northwest area. Its 1990 population of 151,499 represents a 9.8 percent increase from 126,415 in 1980.

■ **El Mirage** grew by 16.1 percent, from 4,307 in 1980 to 5,001 in 1990.

■ **Youngtown** increased by 12.8 percent, from 2,254 people in 1980 to 2,542 in 1990. Despite its status as a retirees-only community, census figures show that the town's population would have fallen by 132 people if not for an influx of people 54 years old and younger.

## Populations dropped

■ **Sun City** lost 6 percent of its population, falling from 40,576 in 1980 to 38,126 in 1990. Recreation center membership records reveal higher numbers, although a similar drop. There were 42,374 members in April 1990 (when the census was taken) and 44,216 in 1980, a 5.2 percent decrease.

■ **Litchfield Park** showed a loss of 9.7 percent, dropping from 3,657 in 1980 to 3,303 in 1990.

Mayor Barbara Robey said the city doubts those numbers are accurate but will have to live with them for at least five years, until a mid-decade census can be taken.

"If we had actually lost nearly 400 people, we would have noticed," she said.

For communities like Litchfield Park, losing population means more than just a bruise to the ego. It's like losing a paycheck.

Cities and towns receive a share of state income tax and sales tax revenue based on their official

population.

Litchfield Park City Manager Bob Musselwhite said such state-shared revenues based on population account for a third of the city's \$1.7-million budget.

Even growing communities, like Wickenburg, El Mirage and Youngtown may have reason to worry because, although their populations increased, they grew more slowly than the average, so their portion of state-shared revenues could shrink.

## Growth brings cash

Cities growing faster than average are likely to receive a bigger portion of state-shared revenues, but such windfalls still don't cover the expense of growing.

To raise enough money to pay for necessary improvements such as roads, sewers and parks, municipalities sell bonds. Those bonds, plus interest, are either repaid by those who use the service, like water and sewer, or by everyone in the city through property taxes.

What often happens in fast-growing cities and towns is taxes increase to pay for the bonds.

For example, the Glendale city property tax bill to repay bonds

grew from \$10.20 on a \$75,000 home in 1980 to \$90.60 on the same home in 1990.

Schools also feel the effects of growth.

Squarely in the middle of much of the decade's development, the Peoria Unified School District mushroomed between 1980 and 1990, and taxes increased as well.

In 1980, the district had 11 schools and 9,319 students. By April 1990, there were 20 schools and 20,150 students.

The property-tax bill to pay for such improvements went from about \$125 on a \$75,000 home in 1980 to \$224 on the same house in 1990.

## Gets mixed reviews

Aside from the cost, the question remains: Has growth been good or bad for the northwest Valley?

Carol Griffin, active in Peoria and northwest Valley politics, said she has seen few of the benefits of growth but enough of the costs.

She lives with her family near Jomax and Lake Pleasant roads, in a large area north of Sun City annexed by Peoria two years ago.

"We pay a heck of a lot of taxes to Peoria and don't get that

much," said Griffin, who has lived in her house since 1983 and fought against being annexed.

"The changes really have not affected us that much. The only benefit we get is we have trash pickup, and we pay for that," she said. Peoria also provides fire and police protection to the area.

Jim McAllister, a Glendale city councilman, said he has seen plenty of change in the area. McAllister was born here in 1934.

"I don't think the quality of life has improved any," he said.

"We all talk about growth, but unless its controlled or done carefully, it doesn't necessarily mean we have a better lifestyle."

He added, however, that what he misses most — quiet streets and unblocked views of the sunset — was gone long before 1980.

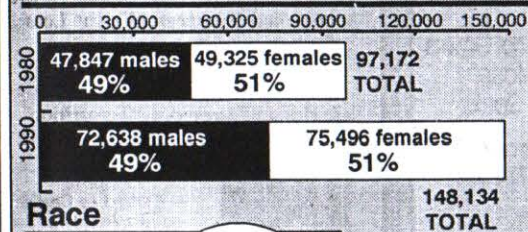
In fact, McAllister said, there have been a number of tangible improvements to Glendale during the past decade, most notably parks.

"Where we used to have open space and kind of took it for granted, I think now we're trying to provide parks."

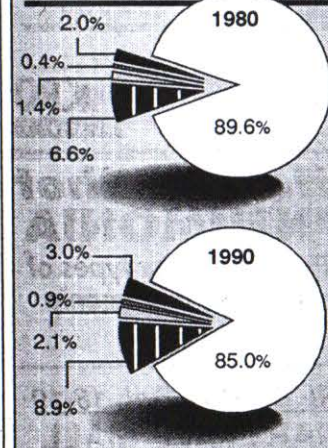


## Glendale

### Population



### Race

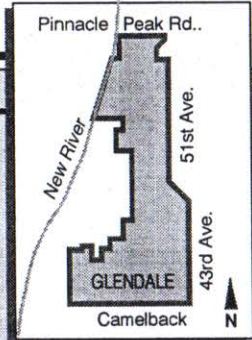


### Age

	1980	%	1990	%
0-17	31,003	32.0%	43,235	29.2%
18-34	30,899	32.0%	44,021	30.0%
35-54	21,253	22.0%	39,547	26.7%
55-64	7,198	7.0%	9,656	6.5%
65-74	4,634	5.0%	6,882	4.6%
75-up	2,185	2.0%	4,793	3.0%
Households	33,035		53,669	

### Hispanics

	1980	1990
Hispanics	12,450	22,911
%	12.8%	15.5%

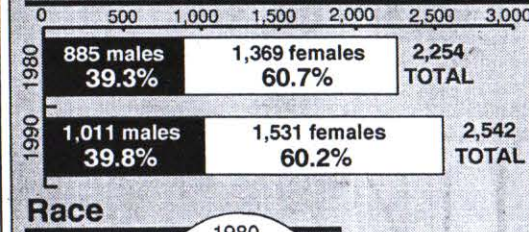


SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

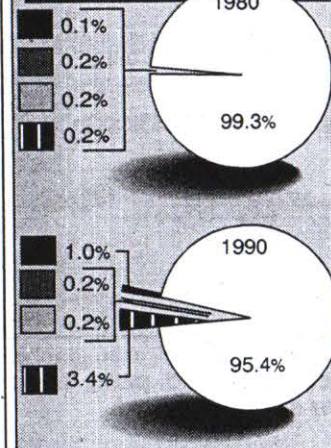
Community

## Youngtown

### Population



### Race

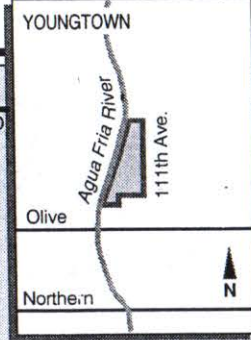


### Age

	1980	%	1990	%
0-17	34	1.5%	160	6.3%
18-34	82	3.6%	195	7.7%
35-54	170	7.5%	351	13.8%
55-64	403	18%	361	14.2%
65-74	701	31.1%	572	22.5%
75-up	864	38.3%	903	35.5%
Households	1,317		1,374	

### Hispanics

	1980	1990
Hispanics	13	169
%	0.6%	6.6%

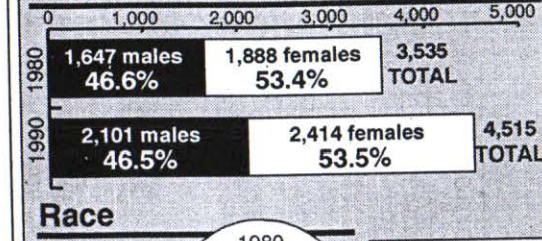


SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

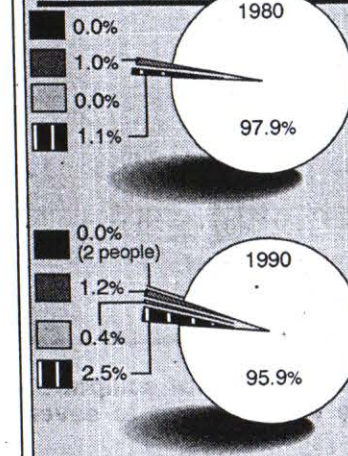
Community

## Wickenburg

### Population



### Race

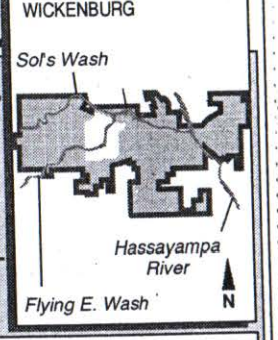


### Age

	1980	%	1990	%
0-17	648	18.3%	864	19.1%
18-34	565	16.0%	733	16.2%
35-54	616	17.4%	964	21.4%
55-64	518	14.7%	510	11.3%
65-74	747	21.1%	732	16.2%
75-up	441	12.5%	712	15.8%
Households	1,655		2,070	

### Hispanics

	1980	1990
Hispanics	122	281
%	3.5%	6.2%



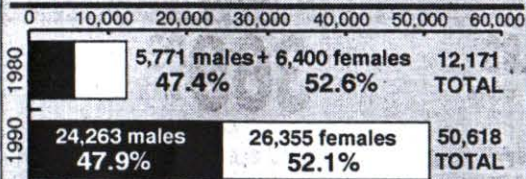
SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Community

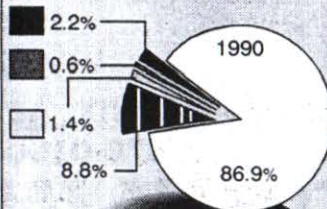
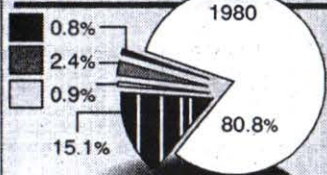


## Peoria

### Population



### Race

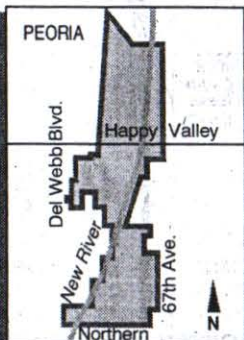


### Age

	1980		1990	
0-17	3,536	29.1%	14,719	29.1%
18-34	3,024	24.8%	13,221	26.1%
35-54	1,844	15.1%	11,383	22.5%
55-64	1,421	11.7%	3,763	7.4%
65-74	1,495	12.3%	4,126	8.2%
75-up	851	7.0%	3,406	6.7%
Households	4,223		18,254	

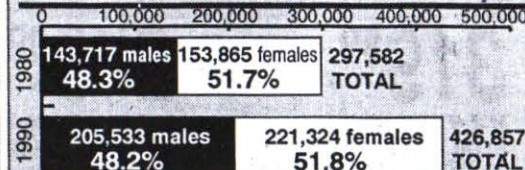
### Hispanics

	1980	1990
Hispanics	3,355	7,856
Percentage	27.5%	15.5%

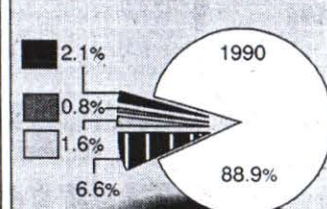
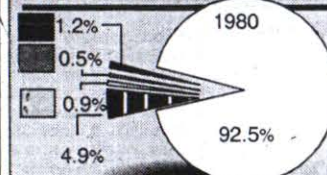


## Northwest Valley

### Population



### Race

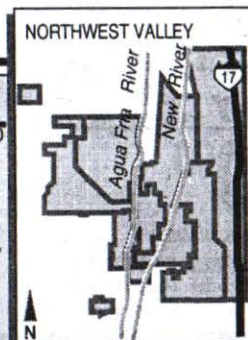


### Age

	1980		1990	
0-17	79,700	26.8%	104,513	24.5%
18-34	76,148	25.6%	106,296	24.9%
35-54	59,569	20%	99,607	23.3%
55-64	31,211	10.5%	35,872	8.4%
65-74	34,027	11.4%	44,830	10.5%
75-up	16,927	5.7%	35,739	8.4%
Households	110,005		167,870	

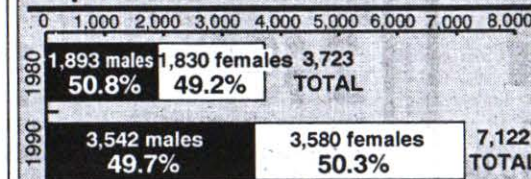
### Hispanics

	1980	1990
Hispanics	29,486	51,809
Percentage	9.9%	12.1%

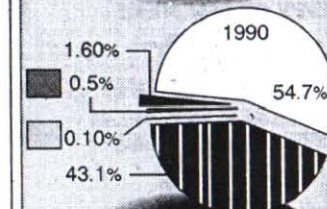
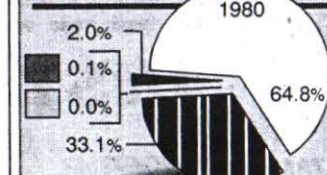


## Surprise

### Population



### Race

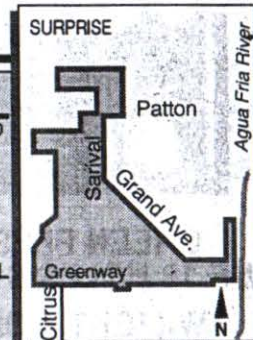


### Age

	1980		1990	
0-17	1,612	43.3%	2,151	30.2%
18-34	1,098	29.5%	1,560	22.0%
35-54	676	18.2%	1,281	18.0%
55-64	209	5.6%	836	11.7%
65-74	79	2.1%	943	13.2%
75-up	49	1.3%	351	4.9%
Households	929		2,254	

### Hispanics

	1980	1990
Hispanics	2,651	3,916
Percentage	71.2%	55.0%



SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

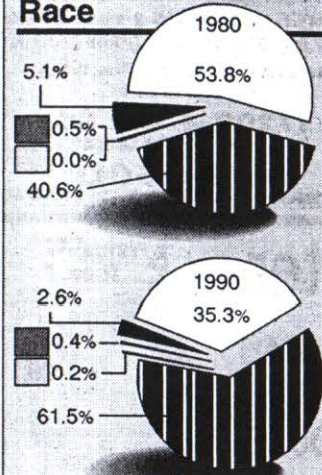


## El Mirage

### Population

0	1,000	2,000	3,000	4,000	5,000	6,000
1980	2,064 males	2,243 females	4,307 TOTAL			
	48.0%	52.0%				
1990	2,517 males	2,484 females	5,001 TOTAL			
	50.3%	49.7%				

### Race

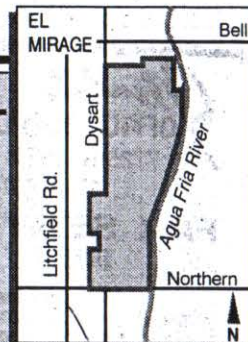


### Age

	1980	1990
0-17	1,912 44.4%	1,968 39.4%
18-34	1,233 28.6%	1,405 28.1%
35-54	668 15.5%	928 18.6%
55-64	335 7.8%	358 7.1%
65-74	98 2.3%	244 4.9%
75-up	61 1.4%	98 1.9%
Households	1,055	1,264

### Hispanics

	1980	1990
White	3,441	3,948
Black	79.9%	78.9%
Other		
American Indian		
Asian		

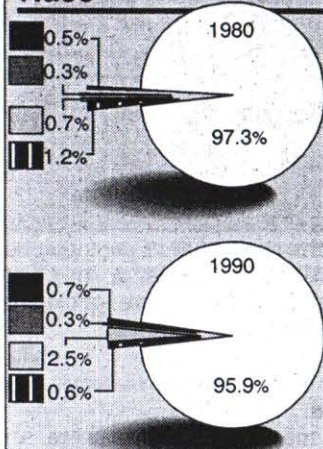


## Litchfield Park

### Population

0	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000
1980	1,798 males	1,859 females	3,657 TOTAL					
	49.2%	50.8%						
1990	1,591 males	1,712 females	3,303 TOTAL					
	48.2%	51.8%						

### Race

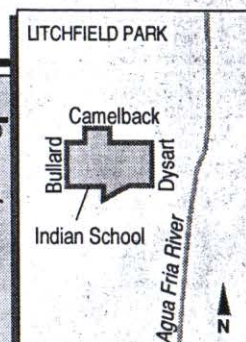


### Age

	1980	1990
0-17	1,103 30.1%	742 22.5%
18-34	685 18.7%	528 16.0%
35-54	1,086 29.7%	1,012 30.6%
55-64	491 13.4%	478 14.5%
65-74	220 6.0%	373 11.3%
75-up	72 2.1%	170 5.1%
Households	1,197	1,278

### Hispanics

	1980	1990
White	129	107
Black	3.5%	3.2%
Other		
American Indian		
Asian		

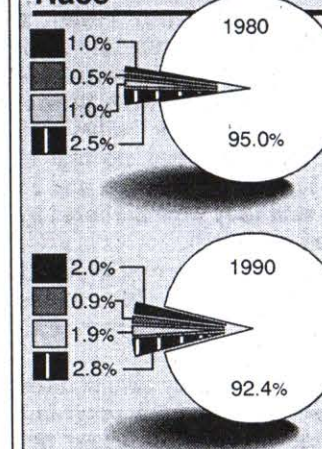


## Northwest Phoenix

### Population

0	30,000	60,000	90,000	120,000	150,000
1980	62,688 males	63,727 females	126,415 TOTAL		
	49.6%	50.4%			
1990	75,099 males	76,400 females	151,499 TOTAL		
	49.6%	50.4%			

### Race

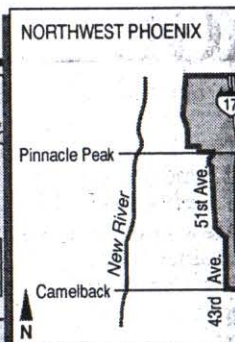


### Age

	1980	1990
0-17	39,755 31.4%	40,600 26.8%
18-34	38,138 30.2%	44,120 29.1%
35-54	31,829 25.2%	42,439 28.1%
55-64	9,758 7.7%	12,113 8.0%
65-74	4,842 3.8%	8,234 5.4%
75-up	2,093 1.7%	3,993 2.6%
Households	41,813	55,866

### Hispanics

	1980	1990
White	7,229	12,397
Black	5.7%	8.2%
Other		
American Indian		
Asian		



SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Community

SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Community

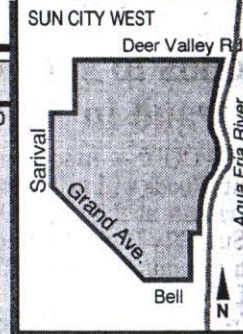
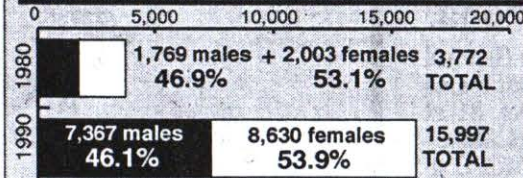
SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Community

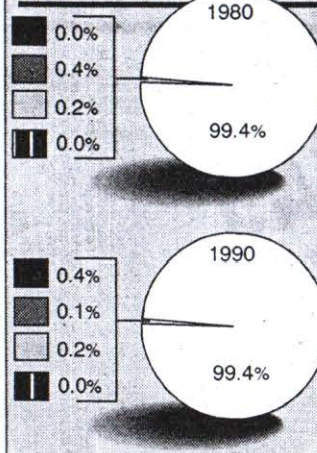


# Sun City West

## Population



## Race



## Age

	1980		1990	
0-17	37	1.0%	11	0.1%
18-34	46	1.2%	135	0.8%
35-54	189	5.0%	486	3.0%
55-64	2,021	53.6%	3,571	22.3%
65-74	1,130	29.9%	8,760	54.8%
75-up	349	9.3%	3,034	19.0%
Households	1,946		8,726	

White Asian  
 Black Other  
 American Indian

## Hispanics

1980	1990
0	33
0%	0.2%

SOURCE: Arizona Department of Economic Security and U.S. Census Bureau

Community



Wednesday, October 16, 1991

THE  
PHOENIX  
GAZETTE

THE ARIZONA REPUBLIC

# *Northwest* COMMUNITY

## As Sun City gets older, the needs of its citizens change

By Mark Coast  
Staff writer

Sun City may be aging gracefully, but it's aging nevertheless.

The median age increased from 69.9 in 1980 to 74.5 a decade later, according to the U.S. Census Bureau.

That means nearly half of all who live there, more than 18,000 people, are 75

years old or older.

Yet experts on aging say the community is uniquely prepared to handle its own old age because of a network of social services, both volunteer and professional, created to help those who need it.

The effect of such a support base is almost like a fountain of youth, helping people stay active and involved far longer

than they ever imagined, said Donald Bouma, a retired sociology professor living in Sun City.

He's 73 years old and plays tennis several times a week.

"If somebody had told me some 73-year-old nut was doing that when I was in my 50s, I would have said he must have some kind of secret formula," Bouma said.

Perhaps there is a secret formula, he suggests.

"One could speculate that by being involved in all the activities out here and all the volunteer work that goes on, that 75 doesn't mean what it did 20 years ago," Bouma said.

He also suggests that Sun City may not  
See AGE, Page 3

OVER



# AGE

From Page 1

be as old as the census numbers state.

"The census was taken at a point when the (home) vacancies were extremely high," he said. "There's been a tremendous upswing since then."

That upturn in the market has brought with it a new batch of recent retirees — closer to 55 than to 75 — not reflected in the census figures, said Marilyn Radford, president of the Sun Cities Area Association of Realtors.

"About a year-and-a-half ago, we were just kind of slugging along," Radford said. "The market is definitely turning completely around. The new buyers are coming into old Sun City and are beginning to take over."

Just how much of a rejuvenation has occurred is not clear, and may not be known until another census.

However, experts on the effects of aging agree that even though Sun Citians wear their wrinkles well, signs of old-age are certain to become more common.

## Signs of aging

"There is going to be a change in the patterns of disease," said Juanita Murphy, a professor of nursing at Arizona State University.

For a variety of reasons, the Sun City population in general is healthier and can expect to live longer than others their age, she said, but the effects of time are inevitable.

Besides the typical symptoms of aging, ranging from hearing loss to arthritis, the frequency of contracting other diseases can be expected to increase as the average age in the community rises, she

said.

Research by the Arizona Center on Aging, Long-Term Care, at the University of Arizona in Tucson, supports the idea that the need for medical care will rise as the population gets older, said Elaine Rousseau, director of research at the center.

In a study of Green Valley, a 17,000-resident retirement community near Tucson, 11 percent of the people said they were providing health care for others, 6 percent said they had no one to turn to for short-term care, and 26 percent said they were bothered by loneliness.

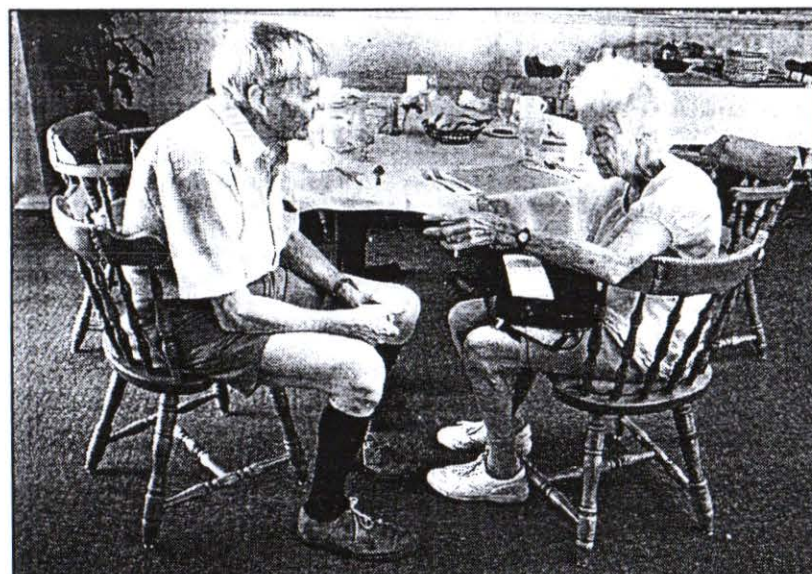
Rousseau said she would expect findings from Sun City to be similar to those from Green Valley.

She said the survey also pointed out a need for outreach programs to provide services for those not likely to seek them.

## Services not offered

Sun City was built without such services, creating a need that the Sun Cities Area Community Council and other groups have attempted to fill.

"When Del Webb built this community, they built it for active



Peter Schwepker / Staff photographer  
**Eleanor Friend, 83, talks with Cletus Wiley, 69, after a meeting of the Happy Nooners lunch group in Sun City. The group is one of many that caters to the area's elderly residents.**

retirees, so they were young-old people. They didn't build in the social services that people sometimes need as they get older," said Sylvia Carstonis, executive director of the council.

Since its creation, the council has launched a day-car program for seniors, a Dial-A-Ride service, a senior center, a housing advisory program and other services designed to meet the needs of an aging population.

And Carstonis said she has no

doubt the council's services are needed.

"It may appear that there are not a lot of unmet needs, but we know that there are isolated elderly people," she said.

Recreation centers, clubs, churches, the community council and other groups all combine to provide help as people need it.

"Whatever strains there are," Bouma said, "there's going to be some kind of a church or volunteer group that's there to meet it."



# Whites twice as likely as blacks to own area homes, data says

By Mark Coast  
Staff writer

If you are white and live in the northwest Valley, you are twice as likely as a black person to own your home, according to the U.S. Census Bureau.

Even though the home-ownership rates for nearly all racial and ethnic groups fell in the northwest Valley from 1980 to 1990, it fell faster among blacks than among whites.

"Income is obviously the big key," said Jay Butler, director of the Arizona Real Estate Center at Arizona State University.

Across the state and county, home-ownership rates have fallen in the last decade, and the slide has affected nearly every racial and ethnic group, according to a comparison of census data on housing from 1980 and 1990.

In 1990, for example, 66 percent of white households statewide owned their homes, compared to 70 percent in 1980. During the same period, black households fell from a 47.6 percent home-ownership rate to 41.1 percent.

However, in examining the census data for the northwest Valley — the area west of the Black Canyon Freeway and north of Camelback Road — not all of the results followed state or county trends.

Most striking was the home-ownership rate among Asians and Pacific Islanders, which rose in the northwest Valley from 52.1 percent in 1980 to 69.5 percent a decade later. In contrast, the

home-ownership rate among the same minority group statewide fell from 63.4 percent in 1980 to 52.1 percent in 1990.

## Peoria shows growth

Observers could not explain the difference, but speculated that part of it could be the impact of recent Asian immigrants, which have not settled in large numbers in the northwest Valley. Under that theory, the relatively poor recent immigrants would be less likely to own their homes than Asians who have already established themselves.

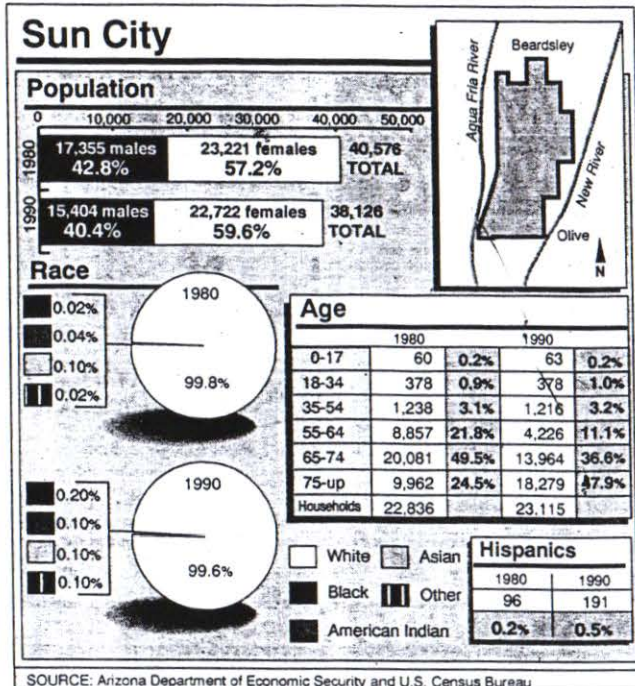
Another anomaly was Peoria, which showed increased home-ownership rates among all racial and ethnic groups, the most significant change being among blacks, rising from 31.6 percent in 1980 to 72.5 percent in 1990.

Even taking Peoria's substantial gains into account, northwest Valley homeownership dropped in the last decade.

In 1980, 80.2 percent of households in the region owned their homes, dropping to 71.2 percent 10 years later. When the relatively affluent communities of Sun City and Sun City West are excluded from the totals, the drop is even more evident: from a 75.6 percent home-ownership rate in 1980 to a 65.9 percent rate in 1990.

Nationally, home-ownership rates also are down, although not as much as locally, according to Bob Bonnette, a statistician for the housing division of the U.S. Census Bureau.

Across the country, the number



of households that owned their homes fell from 64.4 percent in 1980 to 64.2 percent 10 years later.

"We think that the 1980 owner-occupancy rate was slightly understated," Bonnette said, meaning that the change is probably greater than it appears.

## Ownership rate down

The trend is different from

region to region but in most of the South and Southwest, he said, home-ownership rates have fallen.

The reasons, Bonnette added, "may be different things in different parts of the country."

"One of the key factors may be that there's been a lot of immigration into the United States," he said.

That reflects mainly on the home-ownership rates of Asians and Hispanics, but does not explain the low rate among blacks.

Here is the breakdown of home-ownership among racial and ethnic groups in the northwest Valley:

■ In 1980, 81.2 percent of white households owned their homes, compared to 73.4 percent in 1990.

■ Among Hispanic households, 65 percent owned homes in 1980, while 55.8 percent did in 1990.

■ In 1980, 63.7 percent of American Indian, Eskimo and Aleut households owned their homes. That number fell substantially by 1990 to 47.3 percent.

■ Asians and Pacific Islanders were most likely of any minority group to own their home, with 69.5 percent of households owning their homes in 1990, compared to 52.1 percent in 1980.

■ Blacks were least likely to own their homes than any other racial or ethnic group in the northwest Valley, with 34.5 percent of black households owning their home in 1990. That was down from 47.7 percent in 1980.

## Black numbers triple

In that same period of time, the number of blacks living in the northwest Valley increased from 3,574 to 8,973.

Census information released to date does not include data on income or occupation, but observers agreed that one clear reason for the home-ownership disparity is economics.

"Blacks and other minorities tend to have lower incomes in the area, so they would tend to be more in the rental market," Butler said.

Jack Tomasik, an economic development consultant who works throughout the Southwest, agreed with Butler that money was the key.

"Obviously, income is the big factor. I would attribute it (low home-ownership rates) to the expense of housing compared to income," he said.

Another factor affecting the home-ownership rate among blacks locally could be Luke Air Force Base, said Marvin Perry, president of the non-profit Black Board of Directors Project, a group attempting to get more blacks onto boards of directors in the state.

"A significant number of the blacks who live there are probably in the military," Perry said. Military employees frequently rent rather than own homes because of regular transfers.

Perry also said that such a disparity in home-ownership rates might be a sign of discrimination by local lending institutions.

## Trend not worrisome

Part of the northwest Valley's overall shift away from home-ownership is a natural aspect of growing, some observers say.

"As a metropolitan area gets larger, you simply are going to get more people who rent. It doesn't alarm me," Tomasik said.

"They're still really healthy, strong rates."



# Minorities are on increase in northwest Valley

By Mark Coast  
Staff writer

If the northwest Valley had a face, it would be white — but not as white as it was a decade ago.

The population is less racially and ethnically diverse than either Maricopa County or Arizona, according to the 1990 U.S. Census, but is more diverse than it was 10 years earlier.

Slightly less than nine out of every 10 people (88.9 percent) who live in the burgeoning northwest Valley — the area north of Camelback Road and west of the Black Canyon Freeway — are white, fewer than the 92.5 percent in 1980.

Most new residents in the northwest Valley since 1980 were white, but their numbers increased at a slower rate than did those for racial minorities and Hispanics.

Roderick Harrison, chief of the federal Census Bureau's racial statistics branch, said such growth in minority population follows



similar patterns nationwide.

"What you're finding in Arizona would be very consistent with what's happening nationally," Harrison said.

The common thread appears to be the lure of financial prosperity, he said.

"These (minority) groups seem to be finding economic opportunities."

Paul Glick, ASU adjunct sociology professor and retired Census Bureau official, said minorities have traditionally had higher than average migration rates, which could explain their increased numbers in the northwest Valley.

## Seeking better life

"People who migrate are looking for something better than they had before," Glick said.

"Even though they may not be rich now, they're better off than they were before," he said, citing Mexican and Asian immigrants as examples.

Part of the increase in minorities also could be attributable to changing attitudes, causing some who may appear Anglo to declare their ancestry for the first time, Glick said.

"In the past, they'd do their best to try and pass as white," Glick said. "There's probably less reason to do that anymore."

Here are the minority populations in the northwest Valley:

■ Blacks made the greatest gains of any racial minority in the region.

Although only 2.1 percent of the area's population today, their numbers have risen by nearly 150 percent, from 3,594 in 1980 to 8,973 in 1990.

■ Asians and Pacific Islanders represented 1.6 percent of the 1990 northwest Valley population, or

7,027 people, a 148 percent gain from 1980 when there were 2,829.

■ American Indians, Eskimos and Aleuts comprised 0.8 percent of the population in 1990 with 3,206 people, a 122.3 percent increase over the 1980 population of 1,442.

But by far the largest racial minority group is "other," a category the Census Bureau intended to be used by small groups of people whose racial origins may be diverse, such as Creoles.

## Hispanics mark 'other'

Increasingly however, Hispanics — a term referring to ethnic origin, not race — are using the category, and observers say they can learn something from the trend.

In the northwest Valley, 28,335 people listed themselves under the "other" racial group, instead of white, black, Asian or American Indian.

See RACE, Page 5



# RACE

From Page 4

Nationally a majority of Hispanics still list themselves as white, but a growing number do not choose any of the traditional categories, Harrison said.

"It's an interesting question on ethnicity: Just how does this growing group of people identify itself?" he said.

In El Mirage, for example, 78.9 percent of the population said they were Hispanic, but in a separate question, 61.5 percent of the people listed "other" as their race.

Historically, the northwest Valley has had a large Hispanic population, and the numbers are continuing to grow.

The number of Hispanics increased from 29,486, or 9.9 percent of the population in 1980, to 54,809, or 12.1 percent, 10 years later. That growth, a rate of 75.7 percent, exceeded both the coun-

ty's and the state's.

The effect of the growth is a greater economic diversity among Hispanics and an increased impact in the community, said Santos Vega, coordinator of the community documentation program for the Hispanic Research Center at ASU.

The notion held by some that the growing Hispanic population will pose a burden on local social service agencies is false, Vega said.

## Hispanic diversity

"You can't put Hispanics in one basket any more," Vega said. "You have to think in terms of diversity.

"They represent every segment of society."

With that diversity and growing affluence also comes clout, Vega said.

"The numbers of Hispanic pro-

fessionals have increased and as that happens, they become more involved politically."

Evidence of such newfound activism can be found in a movement launched this summer by Hispanics in El Mirage and Surprise to create a legislative district with a significant Hispanic population.

Democratic activist Macario Garcia of El Mirage said the effort is merely the beginning of a new Hispanic activism.

"In the past we've always supported Anglo-Americans that would support our cause, and now I would say that we've moved beyond that," Garcia said.

"We as Hispanics are looking to the 1992 elections to make an impact. We will be targeting all levels of politics, starting at school boards down to the Legislature, to congressional races."



Sept. 11, 1991

Daily News-Sun, Sun City, Ariz.

# Sun Citians rank high as homeowners

## Census profiles area retirees

By BILL MANNY  
Ottaway News Service

WASHINGTON — People in Youngtown aren't so young, according to the 1990 census.

In fact, median age of Youngtown residents (almost 69 years) makes them young only when compared to their neighbors in the Sun Cities.

The results of the 1990 Census show much more, however, than the fact that the people in Youngtown are old, and people in Sun City and Sun City West are even older (74.5 and 69.1, respectively).

The statistical profile sketched by the U.S. Census Bureau reveals, for instance, that Sun City residents tend to live alone far more often than the general population. In the nation and the state, the average home has about 2.6 people. But in the Sun Cities, homes are occupied on average by one person less than that.

Nearly a fifth of the population of Sun City are women over 65 living alone, and two out of five households are occupied by one person, almost always a widow.

This facet of Sun City life was identified in a 1989 study by American Demographics magazine. Sun City residents have an average 1.56 living children (compared with a national aver-

age of more than 2). "Because of this, many are forced to be self-sufficient," the magazine found. "This often means growing old alone."

In younger, more affluent Sun City West, elderly women living alone account for only 7 percent of the population. Countywide, it's just 2 percent.

In contrast to Sun Cities residents, the median age for the U.S., the state and the county is about 33 years.

Age is the most obvious way that the Sun Cities, the largest retirement development in the world, differ from the typical U.S. and Arizona community. But the Census also found that the Sun Cities are an island of Caucasians in a state of growing ethnic diversity.

Almost one in five Arizonans are of Hispanic origin, and about 10 percent are black, Indian or Asian. In the Sun Cities, 266 of 54,123 people are considered non-white.

Glendale and Peoria are both 15.5 percent Hispanic, with fewer than 6 percent black, Indian and Asian. Hispanics make up just less than half the population of Surprise, and more than three-fourths of El Mirage.

Home ownership is higher in the Sun Cities than in the state

See Census, A5

## Census finds few minorities in SC

—From A1

and the nation, where three in five of all families own their homes. In Sun City and Sun City West, it's 93 percent. In Peoria, 83 percent of the homes are owned by their occupants; in Glendale, 62 percent.

Median home value in Sun City is almost 10 percent under the national and state \$80,000 median value, while in Sun City West median home values are a third above the national median. More than one in six homes in Sun City West was worth more than \$150,000; only one in 50 in Sun City is worth that much.



# United Way tracks concerns of residents

## Daily News-Sun staff

Among the social ills affecting the quality of life in the Valley of the Sun, alcohol and drug use along with family violence and child abuse are among the top areas of concern for Valley residents.

The agency's second annual Citizen Perception Tracking Study was released last week.

The study, which polls Valley residents, determines what the most pressing local needs are and is a guideline for agency spending, said Jeff Wilcox, Valley of the Sun United Way vice president of marketing.

Other top community concerns include children in peril, teen pregnancy, juvenile delinquency and school drop-outs, according to the study.

"This study is to help United Way gauge public opinion," Wilcox said. "That and other kinds of research help United Way set priorities and spend dollars. The community is contributing its dollars so it should help decide how the money is spent."

Valley of the Sun United Way's 1990-91 fundraising campaign generated \$18.1 million in donations.

A total of 5,065 people were asked to respond to a questionnaire that gave participants a list of 18 problem areas to choose from, he said. Responses were returned by 2,151 people.

Participants in the study included Arizona legislators, Valley residents, local chief executive officers, youth, United Way campaign volunteers and donors, and residents of the Sun Cities.

No other communities besides the Sun Cities were singled out for participation.

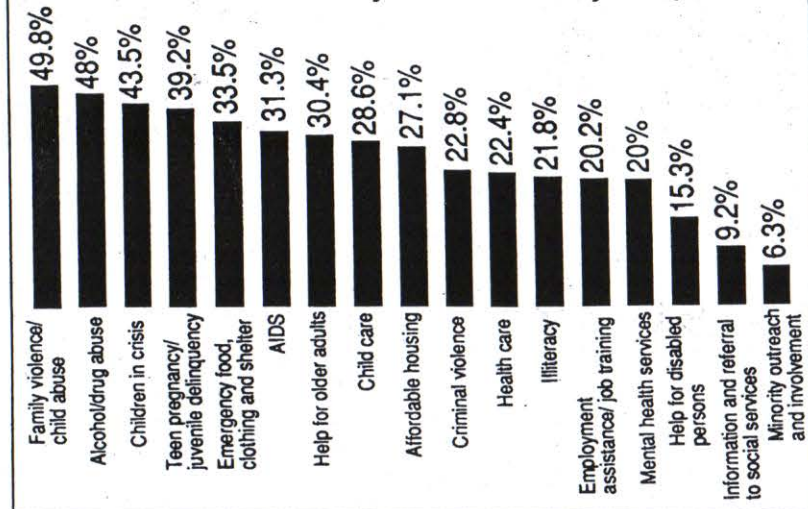
"The Sun Cities were selected as a primary market for several reasons," Wilcox said. "That community represents a significant portion of our Valley.

"It also represents a concentration of older adults and a high number of transient residents, markets we're specifically interested in polling," he said.

Other study participants were chosen at random from throughout the Valley, he said.

"The needs facing the Valley today can be overwhelming," Wilcox said. "This type of research is extremely important in helping philanthropic and social service organizations gauge community priorities as per-

## Cumulative summary of all survey responses



Source: Valley of the Sun United Way

Daily News-Sun graphic/Maria Conchas

ceived by the community itself.

Last year was the first time United Way did a perception study, he said. Respondents from that study cited drugs and alcohol as the top issue, with family violence and child abuse as number two, he said.

The following trends from last year to this year were evidenced in the study, he said:

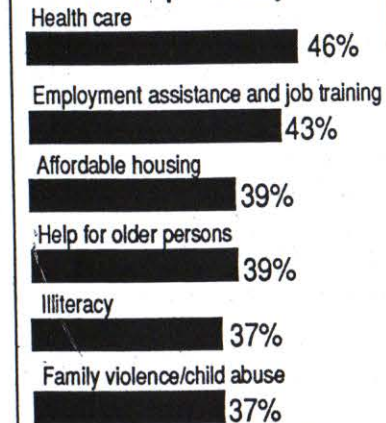
■ AIDS is appearing more frequently in top concerns, especially by employees in the workplace and among youth.

■ Issues concerning children saw the largest gain in responses among all social problems, with children in peril and child care both climbing more than 6 percentage points since the 1990 study.

■ Highest agreements about the social ills facing the community are coming from young people and legislators.

United Way hopes to use the

## Sun City residents' responses to United Way's 1991 Citizen Perception Study



Source: Valley of the Sun United Way  
Daily News-Sun graphic/Maria Conchas

study as a means for encouraging more citizen involvement in the identification and solution of social problems, Wilcox said.

"Providing an opinion is just the start," he said.



# Real estate market nears turnaround

## Californians eyeing property in Sun Cities

By JACQUE PAPPAS  
Daily News-Sun staff

SUN CITY — The selling prices of homes in the Sun Cities appear to be stabilizing for the first time in four years.

"The average selling prices are remarkably constant. More homes are being sold while

fewer homes have been on the market. That's good news for the Sun Cities," said Joanna Conde, a certified residential real estate appraiser.

"I hope I don't jinx it by saying so, but I have a feeling that the market is beginning an upswing."

The average selling price of homes and condominiums in the Sun Cities area started plummeting in 1987.

Sun Cities Area Board of Realtors statistics show that in a matter of three years, the annual average selling price of a single family home in Sun City dropped from \$75,702 to \$67,438.

During the same three years, the annual average selling price of condominiums dropped from \$56,342 to \$51,706.

In Sun City West, the average selling price of a single family home dropped from \$117,024 in 1988 to \$111,612 in 1990.

But in the last six months of this year, the market in the Sun Cities has grown tighter, Conde said.

Active listings covered by the Sun Cities Area Board of Realtors numbered 761 through mid-August in 1990 compared to 575 through mid-August this year.

That means fewer homes are on the market, but more are being sold, Conde said.

"I believe that the days of wholesale offerings of \$10,000 or more below the asking price are gone for this season and hopefully forever. The market seems to be readjusting itself so it is no longer totally a buyer's market," Conde said. "The asking and selling prices are getting closer



Mollie J. Hoppes/Daily News-Sun

This home near 107th Avenue south of Grand Avenue is one of hundreds for sale in the Sun Cities area. Sun Cities Area Board of Realtors statistics show that the annual average selling price of homes and condominiums has stabilized.

and closer together."

Conde said one reason for the turn in the market in the Sun Cities is the influx of potential buyers from California instead of the Midwest.

She said the majority of homes in 1990 were sold in March and April — five months after the major California earthquake.

"It is my opinion that the quake caused people to analyze their housing investments in California ... look around for alternative places to retire with cash in hand and then visit the Sun Cities," Conde said. "Five months is a reasonable amount of time for this pattern of reaction. With housing values de-

**'The market seems to be readjusting itself so it is no longer totally a buyer's market.'**

Joanna Conde  
Real estate appraiser

clining in many parts of California, the move is on to sell while prices are high and relocate with money in the bank."

So, with Sun City being one of the closest places to California, the market is beginning to boom Conde said.

Conde, owner of Conde Ap-

praisal Associates, and others in trusts and mortgages whose income is not directly affected by the market prices, said sales are balancing for both the buyer and seller.

Rose Marie Mikula, assistant vice president in the First Interstate Bank Trust Department, said she also has noticed an upswing in sales and prices.

"As of the end of July of this year, the trust department in Sun City alone has had 34 sales just for settling estates. And we can get just above appraisal. That means that prices are coming up a little better," Mikula said. "I've definitely noticed the change."

### Sun City Home Sales Comparison

February to July

Single family homes			Condominiums		
	Number of homes sold	Average selling price		Number of homes sold	Average selling price
1991	461	\$68,647	1991	426	\$51,169
1990	439	\$68,061	1990	382	\$51,874
1989	350	\$72,230	1989	268	\$57,706
1988	336	\$76,370	1988	227	\$56,081

Source: Conde Appraisal Associates  
Daily News-Sun graphic by Maria Conchas



# A growth industry

According to study, retirement communities generate income, jobs for Arizona economy

When Gov. Fife Symington considers growth industries for Arizona, he would be wise to take a long look at retirement communities and the economic impact they have on the state.

According to two local residents, "the Sun Cities combine to create one of the state's most powerful industries — one that generates more than \$300 million in spending annually and creates more than 6,500 jobs.

Ken Larkin and Werner Chilton, both members of the Sun City Taxpayers Association, met with representatives from Gov. Fife Symington's office recently to discuss the importance of retirement communities and their economic benefit to the state of

Arizona.

Although the two had wanted to discuss the issue of taxes with the governor, the conversation, instead, revolved around the role the Sun Cities play in generating new jobs and attracting new business to the state.

An economist, Mr. Chilton has researched the economic impact of retirees on state and area economies. Looking at job creation and employment positions in Sun City, Mr. Chilton notes that a number of states are actively seeking to relocate out-of-state retirees, because:

- These retirees generally have incomes well above the average for their age group, and,

- job opportunities will follow,

because most of the retired newcomers are no longer in the labor force.

In Arizona, Mr. Chilton says his study shows:

- \$300 million is spent annually by residents of the Sun Cities;

- More than 11,000 jobs are created statewide by retirement communities, with 6,500 of these in the Sun Cities.

Mr. Chilton cites figures from Del Webb publications estimating that Sun Citians spend nearly \$300 million each year.

Following a state Department of Commerce formula that says the direct impact of a \$1 million expenditure has a direct impact of

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## ■ RETIREES

From Page 1

21 jobs, the economist says it follows that \$300 million in consumer spending creates 11,000 jobs in Arizona. Of this total, there would be 6,500 employment positions opened in the Sun Cities.

Mr. Chilton's own research shows an estimated 800 positions in financial institutions in the Sun Cities, an actual figure of 1,849 Sun Health Corp. employees and another estimated 800 working as support staff for top health-care providers.

"One has to think only of supermarkets, drugstores, service stations and the array of goods and services required by home ownership ... brokers, lawyers, life-care centers, and the list goes on," he says.

Of course, there are many part-time jobs based on such services as cleaning and gardening that are purchased by households at regular intervals."

It's Mr. Chilton's opinion that the \$300 million estimate of annual spending is too low. Looking at the 1990 census, he says the population of the Sun Cities is "roughly" 54,000, "which is 8,000 persons fewer than the figure derived from the homeowner cards issued by the Recreation Centers."

It follows, Mr. Chilton says, that if the \$300 million figure is all-inclusive, this would average about \$9,400 as an annual expenditure for each of the 32,000 households shown by the 1990 Census reports.

Other estimates place consumer spending of Sun Citians at about \$500 million annually. If this figure is used, based on the Commerce Department formula, Mr. Chilton says it "would boost the employment effect to around 10,000 jobs in the Sun Cities, and 17,500 jobs overall."

Arizona State University professor Tim Hogan seems to

support Mr. Chilton's opinion that annual spending in Sun City exceeds \$300 million.

Prof. Hogan reports in an ASU Monthly Household Survey that the "median income of households headed by a person age 60 and over is \$22,000, with one-quarter of such households having incomes of \$35,000 or more."

The economic impact of the senior population gains a wider acceptance if one considers the volume of orders, goods and services from suppliers outside Sun City (much of this in the health-care field), Mr. Chilton says.

"The existence and growth of a large-scale retirement community, such as the Sun Cities, can be an important factor in business decisions, even for location elsewhere in Arizona, as long as the site is readily accessible. The Mayo Clinic would seem to be a case in point," Mr. Chilton says.



Friday, July 26, 1991 Daily News-Sun, Sun City, Ariz.

# Census count falls short of card tally

By MIKE GARRETT  
Daily News-Sun staff

How many people live in the Sun Cities? Because of their constantly changing population, probably no one will ever be able to come up with an accurate head count for either community.

A wide disparity exists between the U.S. Census Bureau's official 1990 population figures and the most recent counts available from the recreation centers of the two communities, based on the number of recreation cards issued.

The U.S. Census Bureau's official 1990 population is 38,126 for Sun City and 15,997 for Sun City West. Those figures were provided to the Daily News-Sun by Rep. Bob Stump, R-District 3.

What is surprising is that the 38,126 figure for 1990 is less than the official 1980 census for Sun City. The 1980 census listed 40,505 residents for Sun City and 3,772 for Sun City West, which opened in 1978.

Sun City's population has been unofficially

ally listed by the Sun City Ambassadors and local Realtors as 45,000 to 46,000 recently. Del Webb, which developed Sun City and Sun City West, has been using a population figure of 20,000 for Sun City West in its recent media releases.

Those figures are probably closest to the actual population, which varies widely between summer and winter. U.S. Census Bureau census takers compiled their population figures for the Sun Cities in April 1990.

Mae Rabenius, supervisor of membership services with Recreation Centers of Sun City Inc., said that as of June 30, 42,615 Sun City homeowners had been issued rec cards.

She said the centers estimates that another 3,000 renters live in Sun City. No attempt has been made by any local or state agency to determine how many Sun City residents live here full time and how

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## 1990 U.S. Census for Sun Cities

Population	Sun City	Sun City West
Total population	38,126	15,997
SEX		
Male	15,404	7,367
Female	22,722	8,630
AGE		
Under 5 years	18	2
5 to 17 years	45	9
18 to 20 years	57	21
21 to 24 years	94	33
25 to 44 years	551	202
45 to 54 years	892	365
55 to 59 years	1,311	958
60 to 64 years	2,915	2,613
65 to 74 years	13,964	8,760
75 to 84 years	14,955	2,707
85 years and over	3,324	327
Median age	74.5	69.1



# Population figures clash

From A1

he children were living there at the time the census was taken," she said Moyer.

"You hear about children living in the community longer than the designated period," she said. "I know during Operation Desert Storm there were some children living with their grandparents because their parents had been shipped out. I also remember a situation where a grandfather took in his three grandchildren permanently after they had lost their parents in a car accident."

The Sun City Home Owners Association doesn't investigate situations of children over-extending their stays unless they receive a formal complaint from a resident, said spokeswoman Betty Van Fredenberg.

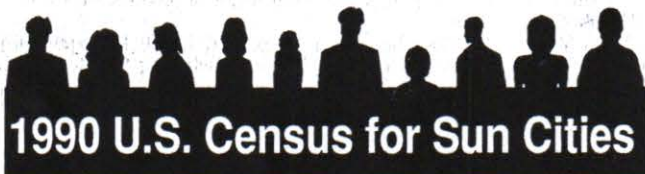
She said Home Owners doesn't get concerned with the number of children living in the community unless there is an imminent danger of Sun City falling below federal guidelines for an age-restricted community that stipulate 80 percent of the population has to be above 55.

Sun City listed 551 adults age 25-44 while SCW showed 202. The figures increased to 892 aged 45-54 for Sun City and 365 for Sun City West.

"Some of those would probably be younger spouses," said Moyer. "But I know of a number of situations where the children are handicapped in some fashion or perhaps they have gone through a divorce and have come to live with their parents until they can get their feet back on the ground."

Census figures also show that 0.2 percent of Sun City's population (63 residents) are black, the highest percentage of any minority group.

Some 59 blacks live in Sun City West, 0.4 percent of the



population.

The figures also reveal that Sun City has 23,115 occupied housing units while SCW has 8,726. Of those totals, 21,384 were Sun City owner-occupied and 8,161 were SCW owner-occupied.

Of the Sun City households, 12,567 were married-couple families (54.4 percent) and 9,821 were non-family households (42.5 percent) with 9,456 of that total listing the householder as living alone. The census showed 4,238 vacant households with owners listing 2,134 of the vacant-homes as being used for seasonal, recreational or occasional use.

In Sun City West, the figures were 6,616 married-couple households (75.8 percent) and 1,939 non-family households (22.2 percent) with 1,833 living alone. Vacant housing units totaled 1,641 with 1,072 listed as recreational or seasonal. The remaining units were probably for sale after the resident moved out, Moyer speculated.

That comes to 1.6 persons per Sun City household and 1.8 per Sun City West household, a figure unchanged from 1980, Moyer said.

"If you take those 4,238 vacant homes and multiply by 1.6 persons per household, you come up with 6,800 missing people," said Moyer. "When added to the 38,126 figure for Sun City that puts you close to the accepted 45,000 figure," Moyer said.

many are strictly winter visitors.

Sharon Baker, in her last week as membership services coordinator with Recreation Centers of Sun City West Inc., said that as of May 31, 19,850 membership cards had been issued to SCW property owners. She had no estimate of how many renters are living in SCW.

"Everyone who owns (has his/her name on the title deed) residential property in Sun City West is required to have a rec card," said Baker. "Renters aren't included. Renters get a different rec card that isn't reflected in the 19,850 figure."

"We get our (population) count through the rec centers members," said Martha Moyer, manager of public and community relations for Del Webb Communities, which has done a number of demographic studies of the Sun Cities.

What accounts for the big disparity between rec center figures and the official census?

Rabenius, Baker and Moyer agree it comes down to where part-time Sun Cities homeowners actually declare their official residence.

Moyer said many residents may live in another state seven months of the year and in the Sun Cities the remaining five. She said they can declare only one hometown as their official residence and usually list the locale where they live the longest.

"We also have situations where the mother lives with her daughter here in Sun City. The mother isn't on the property deed and isn't issued a rec card," said Rabenius. "So we don't have that included in the 42,615 figure. All we know is the actual number of homeowners."

The Census Bureau figures also reveal the number of people in each age category, sex, race, married or single households and percentage of owner-occupied homes.

In Sun City, 59.6 percent of full-time residents are female and 40.4 percent male. The median age is 74.5. Of the 38,126 residents, 14,955 were between 75 and 84 and 13,964 were from 65 to 74.

For Sun City West, the figures are 54 percent female and 46 percent male. The median age is 69.1. Of its official 15,997 residents, 8,760 were between 65 and 74. The next two largest age categories are 2,707 from 75 to 84 and 2,613 from 60-64.

The census also noted that 120 children age 20 and under live in Sun City and 32 in Sun City West.

Local Realtors say that Sun City Phase One south of Grand Avenue now has the youngest average age group of Sun City retirees instead of the oldest. But no agency has verified that claim.

Moyer said she was surprised at the number of children living in the two communities, since Sun Cities' senior overlay zoning deed restrictions stipulate one member per household has to be, at least 55 and children under age 19 can't live in the retirement communities longer than three months in a calendar year. Exceptions are made for emergency situations.

"My best guess is those are special situations where maybe



# The changing face of the Sun Cities

## Will communities continue to thrive, attract retirees in the 21st century?

By PEG KEITH  
Sun Cities Independent

From air conditioning to wages, the price tag for maintenance, operation and capital improvements for recreation facilities in the Sun Cities grows larger every year.

Sun City residents pay their recreation center dues. They may be 90 years old, but they continue to pay.

So what's the problem?

Decreased use of recreation center facilities is a problem. Greens fees paid by golfers on Sun City courses are below those of prior years. Food service income is down. Bowling lines are down.

While activity is down, there are

increased costs in every department. There are about 1,500 bowlers in Sun City, and 446,969 rounds of golf were logged for 1990.

Thousands of people use the recreation center art rooms, swimming pools, tennis courts, weight equipment and dance facilities. Many residents are multiple-users.

But the number of Sun Citians who don't use any recreation center facility at all is increasing.

Who will pay? The users? The owners? New residents, those people who moved into the 2,000 houses that were sold in Sun City last year?

Interests beyond the borders of Sun City may be part of the



problem as residents travel outside for diversion.

Helen White, board treasurer of

the Recreation Centers of Sun City, Inc., took a long look at what she calls, "Gambler's Parking Lot," at Bell Recreation Center, one evening.

"This is where people park their cars while they're waiting for the bus to take them to Laughlin, or wherever," she says.

"When we went up there to bowl ... that parking lot was packed. Cars were all the way out to Hutton. I said to my husband, there'll be a lot of flak about a (proposed) 25-cent rise in bowling fees.

"But I'd like to know how many Sun City quarters are going into Laughlin machines. One trip to Laughlin would pay for the quarter increase for bowling, for the whole season ... \$24 dollars for the whole

season."

Or, Mrs. White says, the problem of decreasing participation could be as simple as VCRs and rented movies, and folks staying at home, feet propped on their own coffee tables, eating their own popcorn, served in their own bowls.

### Attracting baby boomers

While the "graying of America" has become almost cliché, the children of many retirees have passed their own milestones.

Thousands of words have been written about the baby boomers, the generation that was closely

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tracked as it moved out of diapers, into early childhood, pre-puberty, adolescence and into college.

As boomers became adults the economy turned on their likes and dislikes. Advertising, entertainment, clothing, food and furniture catered to their desires — with a lesser focus on the needs and wants of those older and younger.

Now turning 40, those born during the years following World War II are faced with putting the kids through college and are looking at their own retirement years.

Many will pass another milestone, to become the "Sandwich Generation" — providing for kids in school and caring for aging parents at the same time.

Reacting to tightened personal purse strings, government agencies tinker with entitlement programs. The lifestyle enjoyed by many of today's retirees may not continue indefinitely.

Bob Harris, a member of the board of directors of the Sun City Home Owners Association, says 50 new residents are moving into Sun City every week. During the period from Sept. 14, 1990 to March 4, he counts 716 new residents in Sun City.

"You could conceivably multiply this by two, to get a closer estimate of the new arrivals."

What are they like? Where are they coming from?

How self-sufficient will they be, in 20 or 30 years?

Have retirement lifestyles changed in the past three decades? What's happening now, in the Sun Cities? What about the future?

Economists predict that by the year 2000, fewer older Americans will be living the good life, free of debt and family encumbrances, enjoying ample retirement accounts and worry-free health care.

## Profile of new residents

Mortimer Reed, president of the Sun City Ambassadors, says many new residents to Sun City come from California, Illinois and other parts of the Valley.

"We've been very much aware that the average age of Phase I is steadily dropping," Mr. Reed says. "And it's not the same type of

people moving in. More of them are not yet retired."

Many new residents are still members of the work force — working in Phoenix, Glendale and Litchfield Park, he says. "They thought the market was good; it was a good time to get in."

These newcomers are buying the smaller houses; their children are grown. Many are blue collar workers (the type of people who bought into Sun City originally) many own their own businesses.

"But not too many of them are using the recreation center facilities," Mr. Reed says.

The Ambassadors president, who also is on the board of directors of the Sun City Home Owners Association and chairman of his condo association, says new residents don't fit the traditional model of volunteerism.

"Volunteerism plays a vital part (in Sun City) — it keeps the community going," he says.

While his own condo has not changed "one iota" since he moved into it, the units across the street have a number of new residents — many in their late 50 — who are still working.

"It's an interesting trend, and also disconcerting," says Mr. Reed.

He explains that one can get volunteers to help out at the Visitors Center at 99th Avenue and Bell Road. Some 150 to 200 people are willing to come in and help; some consider it a social event, as they can visit and chat when work is slow. "It's better than staying home, alone."

"But it's hard to find someone who will be an officer or run an organization or take a leadership position. It's easier to get those people from the business field than it is from Sun City."

In some instances, clubs have changed their bylaws to allow presidents to run for second terms.

## Rebirth of community

The Rev. Dr. Donald Farrior, senior pastor Sun City Christian

(Disciples of Christ) Church says all buildings and all people rise and decline; all church life, all institutions, go through cycles.

"They find revitalization, or they die."

In Sun City, he sees a "cycle-type of thing" occurring, which points up his perceptions of rise and decline.

"People who live a long time lose their ability to function," he says.

He has observed churches in Sun City Phase I peak and begin to lose ground.

"Membership profiles have actually declined. That's true in all institutions and cities, as well," he says. "People die and move and go to new places."

In Phase I Rev. Farrior says he doesn't see any major neglect, though, as houses are pretty well maintained. While those who built them are moving on, younger couples are coming in and installing new roofs and air conditioning, upgrading and painting.

In Phase II, the minister says, the large churches are beginning to peak; some are beginning to see a drop in membership.

"One answer is that there are far more churches to choose from than when they first started."

In regard to lifestyle changes, he says younger retirees have more money to spend, so they travel.

The retirement communities themselves must be continuously recharged, revitalized, he says.

"The centers have to be continuously renovated and improved. People will not go to a building that is in decline."

The Sun Cities must make a concerted effort to appeal to people who have a degree of vitality and variety of interests, Dr. Farrior says.

"People are oriented to life, not death. That's why they choose buildings that are kept up."

## Attracting new retirees

The Del Webb Corp. constantly probes and analyzes the diversity, wants and needs of retirees, says

See pg. 2



Martha Moyer, the corporation's manager of public affairs for communities.

It's common knowledge, for instance, that shuffleboard is no longer as attractive to retirees as it once was.

"There has been an evolution in what retirees want," Ms. Moyer says. "Sun City (at first) had lots of shuffleboard. In Las Vegas, we put in two courts, but they're not a big draw.

"Today, shuffleboard is considered an old person's game, and even if a person's 84, that person may not 'think' old."

Retirees are looking for aerobically-stimulating activities. Walking, bicycling, Jazzercise programs are always full, she says.

One of Sun City West's recreation centers has a popular video arcade, built for the grandkids, but open to everyone.

"Up in Las Vegas, we have a financial room, with the *Wall Street Journal* and telephones to call the broker."

Ms. Moyer says the corporation's

market research headquarters help planning for new developments, such as the proposed Sun City community in Palm Springs.

"In Las Vegas, there's no lawn bowling green, and we have no bowling alley." Space limitations may affect these programs, she adds, noting that, in Sun City West, bowling use is up.

"You learn from what you have just done," she says. "There may be a little more sizzle in the next design. The village concept, arts and crafts, remain a constant, as the interest in silvercraft, ceramics, and similar activities are popular.

### Economic challenges

For the last several years, California has been the dominant market for Sun City West, and during this fiscal year 1990-91 accounted for 27 percent of the new-home sales. Ms. Moyer says this is significantly ahead of the next rival.

"The next largest buying unit actually, is Sun City West (19

percent), buying up or buying down. Next ranking is Arizona buyers, and the next out-of-state market is Illinois, which accounts for 7 percent of new-home sales."

She says that buyers today, as opposed to those who bought in Sun City 20 or 30 years ago, have planned for retirement throughout a significant portion of their working careers.

This indicates to her that the people will be financially secure well beyond the length of older residents in retirement communities.

"People who bought 30 years ago relied solely on pensions ... and today, some people still retire only on pensions ... It's a little tight."

A significant majority, nearly 60 percent, of new-home purchasers in Sun City West pay cash for their homes, says Ms. Moyer. "They don't have that overhead on a monthly basis.

"Each community, as we progress after Sun City, will have a little different twist, says Ms. Moyer.



# Survey reveals trends

## Respondents give Realtors direction

By MIKE GARRETT  
Daily News-Sun staff

SUN CITY — A total of 58.6 percent of Sun Cities and Westbrook Village homeowners feel their homes are worth between \$50,000 and \$90,000 while California and Illinois are the main resident feeder states.

That and other local real estate market tidbits were revealed by a three-month telephone survey of 1,013 area property owners.

The survey was conducted from mid-February through April by Remington & Associates of Phoenix for Sun City-based Prudential Mull-Smith Realty.

Of 1,013 respondents, 66 percent lived in Sun City, 27 percent in Sun City West and 7 percent in Westbrook Village, said Prudential Mull-Smith General Sales Manager Donald Teel.

"We wanted to determine where the buyers were coming from, who they were buying homes from, developer or Realtor, new homes or resale," said Teel. "We wanted to gauge our marketing plan against the results of the survey and also wanted to determine what percentage of the people would be selling their home in the next six to 12 months."

"The survey gave us a fairly good understanding of where the market is, who is doing well in that market and where our advertising should be directed," said Prudential Mull-Smith broker Ron Smith. "We felt it was very worthwhile from a planning standpoint and hope to do it annually to help us keep up with market trends."

The survey indicated that 7.87 percent of the respondents would be selling their homes within the next year and 50 percent of that total said they would purchase another home in the Sun Cities or Westbrook Village, Teel said. He noted many residents changing lifestyles dictate they move-up or move-down in their choice of home.

When asked to estimate the current value of their homes on today's market, 23 percent of Sun City residents felt their home was worth between \$50,000 and \$60,000 and 26.3 percent said between \$70,000 and \$80,000. "The market tells us the best selling homes would be priced from \$50,000 to \$90,000," said Teel.

Sun City, Sun City West and Westbrook Village all differed in where the highest percentage of their residents came from.

Illinois topped Sun City with 16.1 percent of its residents from that state, followed by Arizona with 12.5 percent, California, 8.7 percent, Ohio, 7.4 percent and Minnesota 5.9 percent.

14.1 percent of Sun City residents were from California, 11.8 percent from Illinois, 9.1 percent from Arizona, 7.6 percent from Wisconsin and 6.5 percent from Michigan.

What surprised Teel was that Arizona was far and away the top feeder state for Westbrook Village at 31 percent, followed by California, 20.7 percent and Colorado, Illinois and Minnesota all at 8.6 percent.

Other survey categories indicated full-time residency (Sun City West led with 15 percent non-full-time residents), the decade the home was purchased, whether it was purchased from the developer, a private party or a Realtor, which Sun Cities area Realtor they purchased the home from, the Realtor they would most likely list with and Realtor name recognition.

"We've had a 70 percent increase in business in 18 months and attribute some of that to the strong name recognition of the Prudential," said Teel.

He said the respondents were quite cooperative and receptive to the survey and wanted to talk about local property values. The survey was conducted off a master resident list of 5,000 property owners with the researcher making about 3,000 phone calls.



Tucson, Tuesday, May 29, 1990

# SUN CITY:

## The Next

## Generation

By Jules Loh  
The Associated Press

**S**UN CITY — The "Song of the Sun City Pioneers" is sung to the tune of "Home on the Range."

Never mind that the Pioneers' home is on the desert. To them the song is a psalm and they sing it with the unabashed gusto of the saved, especially the line that celebrates Sun City as "the place next to heaven's own door."

Not many Pioneers left now. Only 200 or so remain of the original 2,500 who risked their life savings in 1960 on what was then a largely untried venture in America.

Back then, the idea of an exclusively age-segregated retirement community — no young adults, no toys in the yards, no school buses — seemed to most gerontologists and social thinkers and to a great majority of the elderly themselves to be a sadly unnatural, unhealthy and unfulfilling way for people to live out their years. Critics called them "elephant graveyards" and predicted they would have no future.

But here sits Sun City, at the ripe old age of 30.

Its inhabitants, out on its 18 golf courses, seem in robust health, and adequately fulfilled at its 10 recreation centers, libraries, shopping centers, and at the Southwest's largest concert hall (which provides 45 parking spaces for the handicapped). If Sun City is a

manufactured rather than a "natural" community, the residents don't seem to mind. Nor can its success as a chosen way of retirement, despite the conventional wisdom of three decades, be denied.

What began as a smattering of modest homes built on an 8,600-acre cotton field northwest of Phoenix is today, together with its sister community next door, Sun City West, the nation's largest single residential development, covering 23 square miles.

It has become a model for 85 or more imitators across the land. Its very name, conjuring up a glittering Camelot where the inhabitants never really grow old, has become a generic term for the concept of what its builder, Del E. Webb, christened "active adult retirement." Sun City was the first of a kind.

And if you care to step behind its surrounding wall, wander through its 300 miles of streets, which look as if they have just been laundered, knock on 35,000 doors and ask 65,000 residents representing all 50 states and 53 foreign countries what they think of the place, you will be hard put to find a single one who disagrees with the sentiment in the Song of the Pioneers.

"A few might," says Steve Hornacek, a retired Connecticut grocer who has lived here practically from the start, "but some people wouldn't even be happy in heaven."

Demographic charts show that during the next decade the nation's largest population growth will come from the 50-65 age group, 7 million people. After that, when the first Baby Boomers reach 65 in 2011 and for the next 20 years, the elderly will number 75 million.

If those figures cause politicians and gerontologists to tremble they also cause Sun City's developers to salivate. Though Sun City answers the needs of only a minuscule segment of the retirement market, plenty of retirees to fill it seems assured. Two more Sun Cities have already opened, one north of Tucson and one in Las Vegas. A third is planned in Southern California.

Sun City, teetering at the brink of middle age, is one place to look for answers to some of the questions bedeviling a nation growing steadily older.

There is no doubt Sun City residents are content, but what about their neighbors outside the walls? And what happens inside the walls when the "young elderly" become the "old elderly" in a large community aging together? Right now in America those 85 and older are increasing more than three times as fast as the population as a whole. What happens when a spouse dies,

leaving a mate alone among the equally frail?

"When you think of all the research that says older people don't want to move from their homes and don't want to live in age-segregated communities," says Katie Sloan, "Sun City becomes something of a phenomenon."

Sloan is the housing specialist for the American Association of Retired Persons. She says the AARP's latest survey, taken last winter and just released, shows that 86 percent of those on the verge of retirement don't even want to leave their own homes much less move to a new one out of state, and that only 12 percent would prefer an age-segregated neighborhood — even fewer if it's very far away.

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"Older people seem to have a heartfelt urge to stay in place," she says. "Home represents a form of independence and security. Moving away signifies giving up some of that. Those attracted to a Sun City are pretty much a rarity."

Who are these rare birds, then, ready to leave the nest at their advanced age, and what are they looking for?

What they're looking for, apparently, and finding in Sun City is precisely what

Sloan says keeps the majority home. Questioned at random, Sun City residents list a sense of independence and security among the most valued assets of their new way of life.

And, yes, they are a special breed.

"They are more affluent than the average, better educated, outgoing, the sort of people who get along well with others, make friends easily, have done some traveling, are healthy and athletic," says Robert Bechtel, a University of Arizona psychologist who studies housing for the elderly.

"That's a generalization, of course, but what you find at Sun City are a great number of elderly yuppies."

Deborah Sullivan, a sociologist at Arizona State University in Tempe, specializes in problems and patterns of the aging and uses nearby Sun City as a research lab. She has discovered something else that might explain in part why some are less reluctant than others to leave home for a new place in the sun.

I found that 36 percent of the people aged 77 to 81 in Sun City were childless compared to 19 percent in the nation as a whole," she said.

"That age group's childbearing years were during the Depression and World War II, so their productivity was low to begin with. Still, nearly twice the national average represents quite a piling up of childless people in Sun City."

No children, of course, is the way of life in Sun City. A reporter could find no Sun City resident who admitted to missing the

daily presence of children. Most, on the contrary, said they fully supported the rules that prohibit home ownership by anyone younger than 55 and ban visits for more than 90 days by anyone younger than 18.

When residents found the rules difficult to enforce they petitioned the county zoning board, successfully, to give them the force of law. Only 3 percent refused to sign the petition.

"We buy a lifestyle as well as a home," said one. Another agreed, but said he was certain many who signed felt pressure from their neighbors to do so.

The average Sun City home among variously priced models goes for \$135,000. Eight out of 10 newcomers, equity-rich from their previous home sales, pay cash. Nearly every household has a late-model car, or two. The second car is often a golf cart equipped with headlights and other requirements for street driving — to the supermarket and hairdresser as often as the golf course.

Phoenix residents see Sun City's upper-middle class affluence as an obvious boon: A total net worth within those walls of \$8 billion, bank deposits of \$4 billion, state and county taxes of \$32 million yearly.

Even so, many in Phoenix and other towns in this valley hold unvarnished resentment toward Sun City and all it represents.

"They have it made out there behind their walls and don't give one tiny damn about the rest of the world," said Howard Grimes of nearby Glendale, who is 69 and retired. "I wouldn't care if they all moved away tomorrow."

The reasons are obvious. During one 12-year period, Sun City residents united to vote down 17 of 19 school bond issues until neighboring towns, whose youngsters were on double and triple shifts for lack of schools, found a legal way to allow Sun City to get out and form its own district. They voted against a county transportation project, a beautification project and fought for nine years to avoid property taxes on their golf courses, swimming pools and clubhouses, valued at \$12 million, until losing the battle last year in the Arizona Supreme Court.

Resentment has grown so deep that last fall the Del Webb Corp. mounted a \$250,000 advertising campaign called "Sun City Cares" to change the image by stressing the work of Sun City's network of volunteers, which is prodigious, and nearby schools are a major beneficiary.

Clearly Sun City represents a potent political force. Eighty percent of its voters are registered Republicans (as opposed to 50 percent in the state as a whole, including Sun City) but it would be a mistake to take their votes for granted.

Eight years ago, one of their own residents, president of a local Republican club, ran for county supervisor and lost, narrowly. His opponent was a 34-year-old female lawyer, a Democrat. Four years later the winner, Carole Carpenter, won re-election with 70 percent of the vote.

Carpenter, for her part, feels Sun City's locally tarnished reputation is somewhat of

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a bum rap. She says she sees no great concern by others in the county for nursing homes and long-term care for the elderly in a state that has no Medicaid program. "It's a two-way street," she said.

Sun City's developers themselves shoved aside those predictable and essential needs for years — ironically, as part of a way to rescue it from foundering.

About five years after it opened, Sun City's house sales fell to the point that Webb (who died in 1974) believed his venture would fail as so many had before, notably in Florida. He figured, as had many in Florida, that his house prices, then about \$9,000, were too high and decided to solve the problem by adding an adjoining trailer park, a routine Florida solution.

He polled his residents and discovered many would leave if he did that, so he went the other way. He opened a new section of more expensive homes. Sales went up. The secret, he discovered, was a feeling of exclusivity.

"Retirement is an unfamiliar change for everybody," said Deborah Sullivan, the Arizona State sociologist. "A vacation away from home is not, especially for the financially well fixed." What Sun City became, then, and remains today in its promotion, is that familiar layland for those who can afford it, a resort.

Nursing homes just didn't fit the picture. They were as welcome as a skunk at a picnic. Eventually, though, residents aging in place became older, frailer. Now their average age is 73, with three-quarters of them over 75.

Eventually the residents themselves demanded long-term care, opening a floodgate for entrepreneurs. Today more than 25 services for varying degrees of care cluster around Sun City, nine of them inside the walls along with a 350-bed, not-for-profit hospital. A corps of 1,300 volunteers provides services for patients and families. About 250 doctors and dentists practice nearby.

Availability of geriatric care became a lure rather than a turn-off, and so did a wider selection of more elaborate houses with each new Sun City addition. "For sale" signs tend to remain longer on homes in the original section where the young-old are less willing to move in, among the old-old and the homes there are less commodious.

Along with Sun City's evolution into a "resort" grew an increased awareness of status in a community that began as rather classless. Two private country clubs appeared.

According to some longtime residents, an earlier gaiety, as among vacationers, is less evident now. Like any other community, disputes among residents are not uncommon as both they and their city age together. A continuing dispute, over whether or not to incorporate (so far "not" has prevailed in three elections) has caused lasting enmities. One meeting became so heated that two old-timers stepped behind the hall to duke it out.

In general, though, tranquillity prevails in Camelot. Perhaps after the next 30 years Sun City's critics and champions will find the answer to the final question, the one that troubles Sun Citians the least.

That is whether the forces that shaped their place on heaven's doorstep also work for the benefit of all of society.



# Sun Citians meet rule on age

## Study finds 99% are at least 55

By Connie Cone Sexton  
Staff writer

A random sampling of Sun City residents shows 99 percent are at least 55 years old — the age required for a community to legally be considered adults-only.

Members of the Sun City Homeowners Association in cooperation with the Recreation Centers of Sun City Inc. began a survey in May to determine if the community complies with regulations to be considered an adults-only development.

An amendment to the federal fair housing law last year banned adults-only developments except those meeting cer-

tain restrictions. To receive an exemption, a community must either have 80 percent of its residents be 55 or older or have each resident be 62 or older.

"Our study found 99 percent of the people here are 55 or older," said Fred Hardy, president of the Sun City Homeowners Association.

To obtain information for the survey, age questionnaires were sent to residents as part of their annual renewal of recreation center cards. Each member of a Sun City household — except those in rental or life-care units — is required to pay annual recreation center dues.

During a six-month period beginning in May, HOA and the recreation centers sent out 19,796 notices. About 58 percent — 11,433 — were returned.

"We were way over the requirement, with 99 percent being older than 55,"

Hardy said. He believes the sampling conducted is a random, representative survey of the residents.

Hardy said the results and other information was sent Feb. 26 to the Maricopa County planning and zoning department, which will review the information and notify Sun City leaders whether the community meets the fair housing exemption.

"I believe the presentation (report) that we put together will show we meet the requirements," Hardy said. Included in the report was information to support the fact that Sun City offers significant facilities for the older adult via the various organizations, including the recreation centers, which have many amenities designed for senior citizens.

Hardy said the information should lead  
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to Sun City being granted senior citizen overlay zoning from the county.

"We will continue the age survey. It will be updated every month," he said.

Using the recreation center renewal was a fairly easy way to survey the community, Hardy said. "The only other option would have been door-to-door, which would have tremendous organizational problems."

"We think we have done a good job. It's just one more task that the homeowners association took over to ensure that Sun City remains a viable senior citizen community," Hardy said.

As part of their deed restrictions, Sun City residents must have at least one household member 55 or older, with no one younger than 18 living in the dwelling for more than 90 days.

Sun City West already has received recertification for its overlay zoning. About three weeks ago, members of the Property Owners and Residents Association of Sun City West were notified of the approval, board member Fred

Hahn said.

He said Sun City West also shows about 99 percent of its residents are 55 or older.

The community conducted a similar survey to Sun City's, having residents give their ages at the time of renewing their recreation center cards.

Before the federal fair housing law went into effect last April, both Sun City and Sun City West required that at least one person in the household be 50 or older. Both communities have raised that age restriction to 55.

Sun Village, a senior citizen development in Surprise that sells condominiums, patio- and single-family homes, also raised its age restriction — from 40 to 55.

Michael Rau, vice president, said the change has not really hurt business. "Even before the law, our average age was 57," he said.

"Per the fair housing act, we must have 80 percent in the category of 55 or older. The other 20 percent can be below that age with certain restrictions," he said.

Westbrook Village in Peoria still markets to those 40 or older.



## Younger residents form own Sun Cities group

By Betty Latty  
Special to Community

SUN CITY WEST — Debbie Lofthouse, about to turn 30 and living with her parents in Sun City West, wanted to talk with young adults her own age.

She didn't know of many in the area, but she figured that there must be some out there, somewhere, so she went public with an appeal in local media, fliers and posters.

The response led Lofthouse to organize Next Generation, for persons in the 20-45 age bracket living with their retired families in the Sun Cities communities.

That was in September. Next Generation now has 42 members and meets twice monthly for recreation and fellowship.

Response of some retired residents was not totally supportive at first, and the group was criticized by some local seniors who frown on a younger age bracket.

In the Sun Cities, where at least one resident of a household must be 55 or over, a person age 18 or over is permitted as a permanent

resident. No one under 18 may have permanent resident status.

But Next Generation has persisted, and the expanding membership includes at least two nurses, a court reporter, a financial consultant, a pilot and at least one aspiring writer, according to Lofthouse.

Susan Ptolemy, a Sun City nurse, became a member soon after the club was founded. "This is a very interesting group," she said. "Some are working, some do not, and some are looking for jobs."

Next Generation has no official slate of officers, other than a treasurer, who takes care of the \$1 monthly dues. Lofthouse coordinates the club activities, which include bowling, movies, restaurant dinners and game nights; members pay their own way to the events. A trip to the Heard Museum Fair in Phoenix is on the March agenda; the club recently held its Valentine's Day party in a member's home.

"We just like to talk and enjoy visiting with our own age group," she said.

More information: 584-7982.

Ariz. Rep. Mar. 12, 1990 (Mother and Community)



SUN CITY COMMUNITIES  
DEMOGRAPHICS  
(2/9/90)

	Sun City <u>West</u>	Sun City <u>Vistoso</u>	Sun City <u>Summerlin</u>
I. OVERVIEW			
a. Population	18,709	1,083	1,438
b. Total Homes Sold Since Inception:	9,916	666	1,222
II. DEMOGRAPHIC RESIDENT OVERVIEW			
a. Median Age:			
- Community:	67.4 yrs.	65.7 yrs.	64.6 yrs.
- Buyers:	64.8 yrs.	65.4 yrs.	64.7 yrs.
b. Marital Status:	Married	Married	Married
c. Household Composition:	1.8 Adults	1.9 Adults	1.9 Adults
d. Education Level:	Some College	Some College	Some College
e. Previous Residence (rank order):	Pacific Midwest Mountain	Pacific Mountain Northeast	Mountain Pacific Midwest

III. PSYCHOGRAPHIC TARGET MARKET PROFILES

a. Belongers (net worth: \$250,000)

Belongers tend to be conservative and middle class. They express strong belief in family, and country and are economically comfortable and secure with limited discretionary income.

The Belonger segment has constituted approximately one-third of our total sales in recent years. Traditionally, this segment has provided Del Webb Communities with the largest proportion of homes sales.

b. Belonger/Achiever Mix (net worth: \$250,000-\$500,000)

These residents constitute a hybrid segment of upper end Belongers and lower end Achievers. This complex group are the emerging working class that has a strong identity (but not the income level) of a more upscale social class. These people are strong candidates for the current fashion in housing and mid-priced amenities that will add to the image of their home.

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This segment will tend to seek value and appearance, at a moderate price. They currently provide over a third of sales volume.

c. Achievers (net worth: \$500,000 and over)

This growing segment of our buyers (less than a third) tend to be economically successful, highly motivated, and fun loving individuals. They are physically and psychologically healthy and well adjusted. Material need gratification is easily attainable with their substantial amount of discretionary income.

Achievers seek houses which reflect their social status. The home must make a statement about their wealth and outwardly directed, successful lifestyles. This is translated into a preference for impressive facades as well as a rich mixture of stylish, up-to-date, and expensive home amenities. These highly interactive individuals enjoy entertaining frequently in a prestigious environment. Cocktail parties are the norm rather than the exception for these buyers.

From a market segmentation perspective, it is beneficial to divide our buyers into Belonger (traditionalists) and Achiever (upper-socioeconomic) segments. The Belongers are a grouping that closely identifies with the traditional value of American society and Achievers with the position, status and image merited by the achievements of their lifetime. Most of the Belonger/Achiever segment closely identifies with the Achiever values and aspires to the Achiever lifestyle.