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Economic and Social Impact of Bristol Village in Southern Ohio

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INTRODUCTION

BRISTOL VILLAGE

Bristol Village is a planned retirement community located in the small town (population 4,433 in 2000) of Waverly, Ohio. Waverly is situated in the northern edge of the Appalachian Foothills, about 60 miles south of Columbus and 100 miles west of Cincinnati. Waverly's location provides the safety, atmosphere, and low cost of living associated with small towns, but is within an hour drive of major metropolitan areas. In 1962 Ohio Church Residences founded Bristol Village when the group purchased 300 homes from the federal government. These unoccupied homes were originally built during the 1950's to house employees of a local atomic energy plant, but many were never occupied by employees of that facility. After founding Bristol Village Ohio Church Residences later became National Church Residences, a national organization focused on providing modest-income retirees with housing communities including support services. Today, Bristol Village includes 400 individual homes; an 82 unit apartment complex (Bristol Court); a 25 unit assisted living facility; a 50 unit convalescence center; and a 12 unit Alzheimer's care facility. Currently, Bristol Village accommodates approximately 700 residents total.

BACKGROUND

The United States elderly population is increasing in number and proportion. By the year 2020, 16% of the population will be over 65 and by 2050 one in every five Americans will be over the age of 65. As the baby boomers begin to retire the United States retirement population is expected to balloon with

an additional 19 million retirees in the next 15 years (U.S. Census Bureau). Because settlement preferences and patterns of retirees differ from those of the working age population, some of these retirees choose to relocate to retirement friendly communities; this group is referred to as “elderly migrants.” As shown by data and explained later many Bristol Village residents are elderly migrants from all over Ohio as well as various other locations across the country.

The important and growing phenomenon of elderly migration is well documented in the literature (Day & Bartlet, Sastry, Serow, Hodg, Stallman & Deller). Historically the proportion of retirees who move out of their state of residence has been less than 5%, but the number of elderly migrants is expected to increase at least proportionately to the growth in elderly population (Haas & Serow, 2002). In addition to the out of state migrants, many more retirees will move within their home state to more amenity rich areas.

Retiree migrants are typically grouped into two categories: amenity migrants and assistance migrants. Amenity migrants are typically considered “young-old” (age 65-74), married, in good health, highly educated, and comparatively affluent. In contrast, the assistance migrants are generally considered “old-old” (age 75 and over), less healthy and mobile, widowed, and possess a lower level of financial resources (Sastry). Both groups are motivated to relocate, but for different reasons and will have varying impacts on their local communities. Excluding elderly migrants, most retirees choose to age in place, and their economic impact on the surrounding community is determined by their socio-economic factors as discussed later.

Many economic development officials and policy-makers have taken advantage of the growing elderly migration trend, especially in rural areas. As a result many communities are attempting to attract amenity retirees as an economic development tool because retirees bring added income and tax revenues without competing for local jobs. A number of factors influence the amenity migrants' decision to relocate, but cost of living and climate are two of the most influential. Rural settings, including Southern Ohio, that are rich in natural resources and near metropolitan areas provide an attractive low cost option for retiree migrants looking for an alternative to urban retirement.

POTENTIAL COST OF ELDERLY

Attracting large concentrations of elderly residents is not without cost. Although most retirees contribute to the local economy without competing for jobs, these residents can have social and economic implications for the surrounding community. Typical costs associated with increased elderly population include: greater pressure on local hospitals, higher demand for public services, increased competition for housing, and clashes with non-elderly residents over public policies (Sastry, 1992). Many of these typical costs do not pertain to Bristol Village. Increased pressure on local hospitals is not a concern because lack of hospital capacity is not currently a problem in rural Ohio. In addition, Bristol Village residents are not affecting local housing market as resident housing is concentrated within the existing Bristol Village neighborhood. Likewise, the concern over increased demand for public services is largely unrealized. Many senior services (including Medicaid) are supported by the

federal or state government, thus additional demand for these services does not place the financial burden on the local community.

OBJECTIVES AND METHOD

The objective of this study is to estimate Bristol Village residents' spending patterns and social behavior characteristics to provide insight into both the economic and social impacts on the local community. Residents were asked to complete one survey and one spending journal per household. The survey population consisted of 377 household units located in Bristol Village and Bristol Court (82 unit apartment complex). The assisted living facility, convalescence center, and Alzheimer's care facility were not included in the survey due to concerns about residents' ability to complete the questionnaire and spending journal. In addition these residents were not considered to be mobile enough to interact with the local community. Surveys were hand delivered as a packet containing a cover letter, questionnaire, spending journal, and postage-paid return envelop. Residents were asked to complete the spending journal and survey within 13 calendar days. Responses were tracked by address only, and non-respondents were mailed a reminder postcard one month after the original packets were delivered. Study sponsors requested that responses not be tracked for fear of upsetting residents. Residents received an initial packet and a reminder postcard, but additional follow-up with residents was not feasible. Consequently steps to check for or prevent non-response bias were not practicable. Although early and late responders were compared and no significant difference existed, survey results may be biased towards those who

self-selected to respond. However, based on known population characteristics we have no reason to believe any significant difference exists between respondents and non-respondents.

The survey (Appendix A) focused on the social and economic behavior of residents such as: voting behavior, shopping patterns, previous residence, mobility status, and healthcare spending. The spending journal (Appendix B) tracked residents spending for a consecutive seven day period ranging from mid June to July 2004. The journal was used to estimate residents weekly retail spending and percentage of local expenditures. Residents logged the name of the retail/service business, the location, and the items or services purchased. The items purchased were grouped into categories coinciding with the Consumer Expenditure Survey's spending categories. These categories include: food at home, food away from home, apparel, household supplies, transportation, healthcare, entertainment, utilities, and cash contributions. Resident spending was also grouped by location to determine proportion of residents' local expenditures. The average spending figures were then compared to the Bureau of Labor Statistics Consumer Expenditure Survey (CES) for age category 65 and over (Table 1.3). The spending journal data served as the basis for an input-output model analysis to determine the residents' local economic impact. Both the survey and spending journal were field-tested by a volunteer group of eight residents to ensure suitability.

SCOPE

To estimate the local economic and social impact of Bristol Village residents, the term “local” must first be defined. Bristol Village is located in Pike County, Ohio, which contains two main retail areas: Waverly and Piketon. Waverly is Bristol Village’s host community offering a range of retail establishments, while Piketon offers a limited selection of retail and service businesses. Waverly is a small town with basic retail offerings such as a supermarket, several drugstores, small independently owned retail shops, and several food service establishments. Like many rural communities, Waverly also has a Super Wal-Mart (includes grocery items) which is a very popular shopping destination with many Bristol Village residents. Piketon, located 5 miles south of Waverly has a handful independently owned drug stores, retail stores, auto repair shops, and restaurants, but does not offer any significant retail attractions relative to Waverly. In contrast Chillicothe, located 15 miles north of Bristol Village in Ross County, offers a wide range of retail options not found in Pike County. Chillicothe features various shopping centers offering a selection of department stores, chain restaurants, and retail stores, including: Lowes, Wal-Mart, Elder Beerman, JC Penney, Applebees, and Damon’s. Although Chillicothe is a frequent shopping destination for Bristol Village residents (Table 1.4), for this analysis the definition of “local” is limited to Pike County. This definition limits the analysis to the smallest measurable fiscal region impacted by residents, allowing the study to best measure the residents’ effect on the local society and local economy.

ANALYSIS

An input-output model was chosen to estimate the amount of increase in economic activity attributable to Bristol Village. An input-output model provides a reasonable and informed approximation of the true impacts of local spending. We assume that the local economic impact is composed of direct and indirect impacts. The direct impact is comprised of the residents' local retail purchases with income that originates outside the region, and the operational expenditures of Bristol Village management. The indirect effects occur when increased output in one sector creates increased demand for goods and services from another sector. These indirect purchases continue until leakage from the region ends this cycle (Sporleder, 2003); output multipliers capture these indirect effects. The indirect portion of the local economic impact was calculated from Type II state level multipliers obtained from OHFOOD 2003. OHFOOD 2003 is an input-output model that captures inter-industry economic relationships for the state of Ohio. Table 1.5 lists the sector multipliers used. Although county level multipliers may better estimate local economic impact, at this time only state level multipliers are available.

RESULTS

SURVEY RESULTS

Survey efforts resulted in a 55% response rate. Based on survey results, a majority of Bristol Village residents are not original Pike County residents; 96% of respondents migrated to Pike County from various Ohio cities and 29 other states. Respondents indicated that cost of living, safety, and rural setting were the most important factors when making their decision to relocate to Bristol Village.

Although 73 percent of respondents were over the age of 75, residents do not fit the typical profile of assistance migrants. This profile includes “old-old,” widowed, non-mobile, and in poor health. Majority of respondents are considered old-old, but remain mobile and in good health, with approximately half of the residents living alone and 87 percent of households still driving. Over 90 percent indicated that they leave their homes at least three times per week, and 67 percent indicated they would classify their health as good or excellent. Almost 80 percent of residents participate in local activities outside Bristol Village such as arts and crafts, fitness, and/or church activities. In addition, most Bristol Village residents are financially sound with only 23 percent below the CES benchmark for annual household income.

SOCIAL IMPACT

Bristol Village residents are well educated, with over 65 percent earning a college degree and 30 percent of those possess advanced degrees. This is significantly higher than the education levels of the surrounding population. In addition 94 percent of respondents are registered to vote locally, and over half vote in every election. Residents are also active within the community as three-fourths of residents attend local church services, and 35 percent volunteer with local community service organizations. Furthermore, 84 percent of respondents indicated that they give to a variety of local charities other than Bristol Village. These charities include faith based initiatives, health related organizations, local outreach efforts, and many others.

Bristol Village is a sizable retirement community, with approximately 700 residents. Because Waverly, Ohio is a small town with a population of nearly 5,000 Bristol Village residents compose a significant portion of the local community. Based on survey results residents are active members of local society. Although over 70 percent are over the age of 75 they are a highly mobile and independent community. Many residents still shop locally several times per week, and vote in local elections. In addition these residents indicate support for local tax levies such as school and fire. Tax levies can be a source of conflict between retirees and the local community, as retirees typically do not support these issues. Furthermore Bristol Village residents support charities, attend church services, and perform community service all within the local

community. Although nearly all Bristol Village residents are not Pike County natives, many moved to Waverly in order to become part of a new community. Largely, Bristol Village residents are of a different demographic than the surrounding community, with higher education and income levels. These social differences have not prevented Bristol Village residents from successfully assimilating into the local community.

ECONOMIC IMPACT

Bristol Village residents make important contributions to the local retail economy through retail sales and medical expenditures. Sixty six percent of residents indicate that they buy groceries at least three times per week. The most popular grocery shopping destination chosen was the local Kroger followed by Wal-Mart. While over 60 percent of residents indicated that they travel outside the local area to shop, residents cite selection as the main reason. In addition to retail shopping, Bristol Village residents also see local physicians and other healthcare providers. A majority of respondents (70%) indicated that their primary care physician is located in Pike County, and three-fourths of residents see a local Pike County dentist. Residents were also questioned about the location of any medical specialist they may be seeing. Chillicothe was the most frequent location followed by Waverly and Columbus. Respondents use a variety of insurance options to pay for healthcare, with the most popular being Medicare followed by retirement healthcare and private insurance. In addition prescription drug spending can be significant portion retirees' healthcare expenditures. Accordingly residents were questioned about their prescription drug purchases:

77 percent buy their drugs from a local pharmacy, and 44 percent of households pay more than \$75 per month out of pocket for prescription drugs.

Residents' spending estimates were based on spending journal results, which are summarized in Table 1.1 through 1.4. Although Bristol Village currently houses approximately 700 residents, only 360 occupied households were used to compute the economic impact. As explained in the Methods and Analysis Section this number includes independent homes and apartments (not assisted living or convalescence residents). Spending journal results indicate that Bristol Village households make approximately 60% of their weekly retail purchases locally. Consequently an average household spends an average of \$187 per week at local Pike County retail and service establishments. This translates into a \$3.5 million per year direct local spending by residents.¹ These figures are consistent with the CES data. When spending journal data was compared to CES data (on a percentage basis) Bristol Village residents showed similar spending patterns to the CES 65 and over age group (Table 1.3). Comparisons are based on categories listed which represent retail and service expenditures, and do not compare housing, utilities, tobacco products, or alcohol categories². Although residents showed similar consumption patterns, some significant differences existed. CES data is intended to represent a spending profile of the average American retiree. Bristol Village residents seem to employ

¹ Calculation: Average weekly spending (\$187) *52 weeks per year* #of households (360). Residents of assisted living facility, convalescence center, and Alzheimer's care facility were not included in analysis because they were assumed to be non-mobile.

² Calculation: Total expenditures – (utilities, housing, public transportation, Tobacco products, Alcohol, and Miscellaneous) = Remaining Total Expenditures. Relevant Categories ÷ Remaining Total Expenditures.

a greater than average percentage of expenditures on: food at home, household operations, housekeeping supplies, and entertainment. Various reasons for these differences may exist, including the demographic characteristics of Bristol Village residents. According to survey results 84 percent of residents give to local charities, but spending journal data indicates that Bristol Village residents contribute as significantly smaller portion of income to charities than the typical retiree. This discrepancy may be due to seasonal giving or one-time donations not captured by spending journal. In addition to retail and service sales the per-week expenditures include out-of-pocket healthcare spending such as prescription drugs, doctor visits, and medical supplies, which contribute significantly to the residents spending (Table 1.3).

In addition to resident spending, the expenditures of Bristol Village management also contribute to the local economic impact. Bristol Village management spends approximately \$11.7 million annually in the local community (Table 1.6). This estimate includes operational spending, construction and capital improvements, and payroll expense (local employees only). Bristol Village currently employs 139 full and part time employees in the healthcare and housing departments. Resident local spending combined with expenditures of Bristol Village management amounts to a \$15.2 million per year direct economic impact. Based on the input-output model, estimated total economic impact for Pike County is the combination of direct and indirect effects, totaling \$28.2³ million per year. In addition to management and resident spending, Bristol

³ Corresponding multipliers obtained from Table 1.5. Average resident spending per sector: 8% Recreation, 16% Health Services, 4% Transportation, 8% Business Services, 54% Wholesale/Retail Trade, and 2% Government/Non-profit.

Village also contributes to the local tax base. As of December 31, 2002 the Pike County Auditor ranked Bristol Village first in terms of property valuation for tax purposes. In the most recent calendar year (2003) Bristol Village contributed \$370,000 in property taxes.

To interpret these impacts, they must be assessed relative to the Pike County economy. Pike County's 2000 Gross County Product (GCP) was \$715 million. Bristol Village's local economic impact is an estimated \$28.2 million per year, which is approximately 4% of the GCP. This contribution is more significant to some sectors of the local economy than others. Bristol Village's largest contribution to the local economy occurs in the Services and Trade (Wholesale and Retail) sectors. The Service sector includes healthcare services, which is a major portion of Bristol Village resident's spending. These two sectors combined employ 33% of Pike County's workforce (OSU Extension Data Center, www.osuedc.org).

CONCLUSIONS

Although a majority of Bristol Village residents are not native to Pike County, the retirement community members seem to have assimilated well with their new locality. The residents' demographic profile seems to suggest that they are aging "amenity migrants" who characteristically provide a positive economic impact on the local community. In addition to management providing local employment on site, Bristol Village residents also contribute to the local economy through property taxes, retail sales, and healthcare spending, which is typical for retirement communities. Bristol Village residents are demographically dissimilar from the average Pike County resident and these differences could easily segregate the Bristol Village community from the surrounding society. However, a majority of the residents are a mobile and interactive part of the local culture. Overall, Bristol Village seems to have a positive social and economic impact on Pike County.

TABLES AND CHARTS

Table 1.1 Retail and Service Spending

Average Spending per Resident	Weekly	Yearly
Total Spending	\$311.66	\$16,206.21
Local Spending	\$186.96	\$9,722.10

Table 1.2 Retail and Service Spending

Average Retail/Service Spending (Population)	Weekly	Yearly
Total Spending	\$112,196.82	\$5,834,234.56
Local Spending	\$67,306.87	\$3,499,957.31

Table 1.3: Bristol Village Residents compared to CES Data

Spending Categories	Bristol Village Residents	Consumer Expenditure Survey⁴
Health Care	24.7%	19.6%
Food at Home	19.8	13.9
Transportation	9.3	24.4*
Apparel and Services	8.3	5.3
Entertainment	8.0	6.2
Household Operations	7.6	3.3
Food Away from Home	7.3	7.4
Housekeeping Supplies	6.1	2.5
Household Furnishings & Equipment	4.5	4.9
Cash Contributions	1.6	9.2
Personal Care Products & Services	1.2	2.5
Reading	0.52	0.8

*Includes purchase of new vehicles.

⁴ **Source:** Consumer Expenditure Survey 2002. Selected age of reference person: Average annual expenditures and characteristics.

Calculation: Total expenditures – (utilities, housing, public transportation, Tobacco products, Alcohol, and Miscellaneous) = Remaining Total Expenditures. Relevant Categories ÷ Remaining Total Expenditures.

Table 1.4 Location of Resident Spending

Location	% of Retail / Service Expenditures
Waverly	58.5
Chillicothe	25.7
Portsmouth	9.4
Other Areas	2.5
Columbus	1.3
Piketon	1.1

Table 1.5 OHFOOD Data

OHFOOD 2003 Economic Multipliers	
Sectors	Output
Food Services	1.6524
Construction	1.8226
Business and Personal Services	1.8245
Wholesale & Retail Trade	1.6505
Recreation & Amusement	1.8907
Health Services	1.8473
Government & Non-Profit	1.7675
Transportation & Communication	1.982

Source: Sporleder 2003

Table 1.6 Bristol Village Management Spending

	BV Housing	BV Healthcare	Total
Expenses	\$5,378,699	\$5,004,272	\$10,382,971
Construction/ Capital Improvements	\$1,646,855	78,373	\$1,725,228
<i>Total</i>	\$6,642,522	\$5,082,645	\$11,725,167

Source: Bristol Village Management

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APPENDIX A

Economic and Social Impact of Bristol Village in Southern Ohio

This survey will be used to estimate the impact Bristol Village residents have on the local community. Please answer all questions and feel free to write any comments in the margins. Remember that all information is confidential and your name does not appear on the survey or spending journal.

Thank you for participating.

**PLEASE RETURN SURVEY AND SPENDING JOURNAL
BY JUNE 30TH**

Please have a member of the household who does most of the shopping fill out the survey. Answer all questions by circling the letter next to your response. Please answer all questions unless instructed to skip.

For the purpose of this survey LOCAL AREAS include: Piketon, Waverly, and Chillicothe

The first section concerns your social impact on the local community. Please circle all answers clearly.

1. Were you a Pike County resident before retiring at Bristol Village?
 - A. Yes (Please skip to question # 3)
 - B. No

2. Where did you live before moving to Bristol Village? (please PRINT the city and state)

3. Are you currently registered to vote in Waverly?
 - A. Yes
 - B. No (Please skip to question # 6)

4. How often do you vote in general or special elections?
 - A. Never
 - B. Few elections
 - C. Most elections
 - D. Every election

5. In the past, have you supported local operating levies such as school, police, or fire?
 - A. Yes
 - B. No

6. Do you attend local church services?
 - A. Yes
 - B. No (please skip to question # 8)

7. How often do you attend local church services?
 - A. Once a week
 - B. Once a month
 - C. Occasionally
 - D. Holidays only

8. Do you volunteer with local community service organizations *other than Bristol Village* (i.e. Rotary, United Way, American Cancer Society, local schools or hospitals...)
- A. Yes
 - B. No (please skip to question #12)
9. If so, how many hours of community service do you perform in an average week?
- A. 1-6
 - B. 6-10
 - C. 11-15
 - D. 16-20
 - E. More than 20
10. Has the number of community service hours performed increased since you retired?
- A. Yes
 - B. No
11. Do you currently hold a leadership role within a community service organization?
- A. Yes
 - B. No
12. Do you financially support *local* charities other than Bristol Village?
- A. Yes
 - B. No (please skip to question #15)
13. To what type of charitable organizations do you contribute? (Please circle all that apply)
- A. Religious Organizations
 - B. Educational Funds
 - C. Youth / Children's Charities
 - D. Minority Causes
 - E. Arts
 - F. Health related Charities
 - G. Other: _____
14. Approximately how much do you give to *local* charities other than Bristol Village on an annual basis?
- A. \$10-\$100
 - B. \$100-\$300
 - C. \$300-\$500
 - D. \$500-\$1,000
 - E. More than \$1,000

15. Are you involved in any of the following activities **NOT** held on Bristol Village grounds?
(Please circle all that apply)

- A. Fitness Activities
- B. Arts and Crafts
- C. Part-Time Employment
- D. Church Activities
- E. Other (please specify): _____
- F. None (please skip to question #17)

16. How many hours per week do you participate in these activities?

- A. 1-5
- B. 6-10
- C. 11-15
- D. 16-20
- E. More than 20

17. When making your retirement decision what factors influenced you to pick Bristol Village? (Please circle all that apply)

- A. Cost of living
- B. Safety
- C. Climate
- D. Rural setting
- E. Proximity to family/friends
- F. Lack of retirement housing in home area
- G. Other (please specify): _____

18. How did you hear about Bristol Village? (Please circle all that apply)

- A. Word of mouth
- B. Church
- C. Mail Brochures
- D. Magazine Advertisements
- E. Other (please specify): _____

Next we would like to ask you some questions about your shopping habits.

19. Does any member of your household still drive a car?

- A. Yes
- B. No

20. How often do you leave your home?

- A. Less than once per week
- B. Once per week
- C. Two to three times per week
- D. Four or more times per week

21. In which local retail areas do you shop? (Please circle all that apply)
- A. Waverly Kroger Center
 - B. Waverly Wal-Mart
 - C. Other Waverly Retailers
 - D. Chillicothe Retailers
22. In which of these areas do you usually do your *weekly* shopping? (Please circle all that apply)
- A. Kroger Center
 - B. Wal-Mart
 - C. Other Waverly Retailers
 - D. Chillicothe Retailers
23. On average, how many times per week do you go to the grocery store?
- A. Do not shop for groceries
 - B. Less than 1 time per week (may go every other week or every 2 weeks)
 - C. 1 time per week
 - D. 2-3 times per week
 - E. 4-5 times per week
 - F. More than 5 times per week
24. When shopping in Waverly, which factors encourage you to shop locally? (please circle all that apply)
- A. Price
 - B. Selection
 - C. Quality
 - D. Convenience
 - E. Service
25. Do you travel outside of the local area (Waverly, Piketon, and Chillicothe) to do any shopping?
- A. Yes
 - B. No (Please skip to question # 28)
26. To what metro areas do you travel in order to shop? (Please circle all that apply)
- A. Chillicothe
 - B. Columbus
 - C. Cincinnati
 - D. Jackson
 - E. Jeffersonville
 - F. Lancaster
 - G. Portsmouth
 - H. Other

27. When making your shopping decision, what factors motivate you to travel to the above mentioned areas? (Please circle all that apply)

- A. Price
- B. Selection
- C. Quality
- D. Convenience
- E. Service

Another important part of this study is the healthcare spending patterns of Bristol Village residents.

28. How would you classify your current health condition?

- A. Poor
- B. Fair
- C. Good
- D. Excellent

29. How does your health today compare with your health five years ago?

- A. Better
- B. Same
- C. Worse

30. On average, how much does your household pay out of pocket for prescription drugs per month?

- A. \$0-\$10
- B. \$10-\$40
- C. \$41-\$75
- D. \$76-\$100
- E. More than \$100

31. Do you buy your prescription drugs at a *local* pharmacy?

- A. Yes
- B. No

32. Do you feel you feel confident that you have adequate information about the benefits and side effects of your prescription drugs?

- A. Yes
- B. No

33. Would you benefit from additional education from a healthcare professional regarding prescription drugs and their side effects?

- A. Yes
- B. No

34. Where is your primary care physician (family doctor) located?

- | | |
|--------------------|---------------|
| A. Bristol Village | G. Lancaster |
| B. Chillicothe | H. Piketon |
| C. Cincinnati | I. Portsmouth |
| D. Columbus | J. Waverly |
| E. Dayton | K. Other |
| F. Jackson | |

35. Where is your dentist located?

- | | |
|----------------|---------------|
| A. Chillicothe | F. Lancaster |
| B. Cincinnati | G. Piketon |
| C. Columbus | H. Portsmouth |
| D. Dayton | I. Waverly |
| E. Jackson | J. Other |

36. If any member of your household visits a specialist (such as orthopedist, podiatrist, surgeon...) for any reason where is that specialist located? (Please circle all that apply)

- | | |
|--------------------------|---------------|
| A. Do Not See Specialist | F. Jackson |
| B. Chillicothe | G. Lancaster |
| C. Cincinnati | H. Piketon |
| D. Columbus | I. Portsmouth |
| E. Dayton | J. Waverly |
| | K. Other |

37. How do you pay for healthcare services? (Please circle all that apply)

- A. Private insurance
- B. Retirement health plan
- C. Medicare
- D. Medicaid
- E. No insurance (self pay)

38. Does any member of your household use support services such as: chore services, home delivered meals, or transportation services?

- A. Yes
- B. No (please skip to question # 40)

39. Which support service agency do you use? (please circle all that apply)

- A. Area Agency on Ageing (AAA)
- B. Pike County Health Department
- C. Community Action of Pike County
- D. Bristol Village

Finally, we would like to ask you some questions about yourself and your household to help interpret the results.

40. What is your highest level of education?

- A. Some high school
- B. High school graduate
- C. Some college
- D. 2-year college degree
- E. 4-year college degree
- F. Some graduate work
- G. Graduate degree

41. What is your age?

- A. 62-65
- B. 66-70
- C. 71-75
- D. 76-80
- E. 81-85
- F. 86-90
- G. Over 90

42. How many people reside in your household (including yourself)?

- A. 1
- B. 2
- C. 3
- D. 4

43. What is your gender?

- A. Female
- B. Male

44. What is your total annual household income?

- A. \$0-\$20,000
- B. \$21,000-\$40,000
- C. \$41,000-\$60,000
- D. \$61,000-\$80,000
- E. \$81,000-\$100,000
- F. Over \$100,000

THANK YOU FOR COMPLETING THE QUESTIONNAIRE!

Please use self-addressed stamped envelope to return the survey and *SPENDING JOURNAL* by **JUNE 30TH**.

APPENDIX B

Retail Spending Journal

PLEASE PRINT! The space below is provided to record your purchases for seven consecutive days. For example, if you begin logging your spending on Tuesday you will continue to record your purchases until the following Monday. Each row represents a single retail purchase, and you can record up to five separate purchases per day. If you have additional purchases that will not fit in the space provided, please record (and date) them on the back of the last page. **Please look over the example entries to assist you when recording your purchases. Thank you for your help!**

Example		Date:	5/20	
Retailer	Location	Amount Spent	Brief Description of Items Purchased	
Kroger	Waverly	\$45.65	groceries	
Bostick's Pharmacy	Piketon	\$25.15	prescription, toiletries	
BP	Waverly	\$15.50	gas, snacks	
		\$		
		\$		

Day 1		Date:		
Retailer	Location	Amount Spent	Brief Description of Items Purchased	
		\$		
		\$		
		\$		
		\$		
		\$		

Please complete survey and spending journal and return in the self-addressed stamped envelope by JUNE 30TH.

Day 2 **Date:**

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Day 3 **Date:**

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Day 4 **Date:**

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

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Day 5 Date:

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Day 6 Date:

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Day 7 Date:

<u>Retailer</u>	<u>Location</u>	<u>Amount Spent</u>	<u>Brief Description of Items Purchased</u>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

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