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The Later Life Course: A Study of the Snowbird Phenomenon
by
Ruth A. Martin

**A thesis submitted to
the Faculty of Graduate Studies and Research
in partial fulfillment of
the requirements for the degree of Master of Arts**

Department of Sociology and Anthropology

**Carleton University
Ottawa, Ontario
September 1999
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the Faculty of Studies and Research
acceptance of the thesis

"The Later Life Course: A Study of the Snowbird Phenomenon"

submitted by **Ruth A. Martin**
in partial fulfillment of the requirements for
the degree of Master of Arts

Chair, Department of Sociology and Anthropology

Thesis Supervisor

Carleton University
September 1999

Abstract

Although residents of Ontario who winter in Florida are an important sub-population, economically and socially, little research has focussed on them. This paper brings together the information available on snowbirds, and explores the data further using life course theory. A number of economic and social factors impacting on travel are put forward and a model is proposed. This model of variables impacting on travel to Florida is examined using regression models as well as qualitative data obtained through interviews with 16 snowbird households. Differences in the characteristics of snowbirds in the pre-retirement, retirement and old age segments of later life are identified and discussed. It is put forward that travel history, desire for a physically active retirement and incidence of current and past cottage ownership may be precursors to the snowbird lifestyle.

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Chapter One: Introduction

Seasonal migration for comfort, although originally from hotter to cooler climates, predates written records (Butler 1989). Wolfe has stated that today's characteristic migration is recreational travel (1966). For Canadians, the most common destination chosen to escape from the severe winter climate is Florida. Although Canadians spend billions of tourism dollars in Florida each year, surprisingly little is known about the variables which influence these travel decisions. Following annual double-digit percentage increases during the late eighties, visits to Florida by Canadians peaked at 2.4 million in 1991/92, generating a record \$2.3 billion¹ in trip expenditures (Statistics Canada, unpublished tables).

One important segment of these Florida-bound Canadians, accounting for about one quarter of all expenditures by Canadians in that state, is the older, retired cohort. Known for their lengthy, cyclical winter stays, these "snowbirds" spend up to six months in Florida each year. Two thirds of Canada's snowbirds live in the province of Ontario. Within the current paper, the term "snowbird" is used to represent residents of Ontario who are at least 55 years of age, and who migrate to Florida annually for at least one month each year². Ontario's residents aged 55 years and older tallied a record 184 thousand trips of one month or more to Florida in 1992/93. Because of the typically lengthy trip duration, these Ontario snowbirds spent more than half a billion dollars on travel to Florida that year (Statistics Canada, unpublished tables). In terms of travel to

¹ Unless otherwise indicated, all expenditures refer to \$ Canadian.

Florida, these older travellers represent the single most important cohort. The magnitude of the contribution of Ontario's older residents to travel by Canadians to Florida has been significant throughout the nineties, making this an important group, both in terms of consumption but also with reference to their lifestyle's social implications. The Ontario Seniors Travel Study, conducted in July 1993, established that Florida appeals to those aged 55 to 74 years, and that Florida "...differs from other states in that it appeals to the not-so-young and the not-too-old" (Conference Board of Canada 1993: 33).

While research on this sub-population is of interest because of the important economic impact of their expenditures in Florida, a further incentive is that understanding snowbirds may give insights into successful aging. Given the demographics, with the number of Canadians aged 55 years or older increasing and the baby boomers nearing retirement age, interest in later life is on the rise. For the travel industry, this is a key market. The rate of increase in trips by older Canadians outpaced population growth during the eighties, and while travel for all age groups increased by 5% during the decade ending in 1993, travel by Canadians aged 55 years or older increased by 40% (Conference Board of Canada 1993).

The age factor is essential to understanding leisure and tourism, but, as Parry and Johnson (1975) cautioned, it can be misleading to categorize persons based on age alone. Horna has stated that specific types of leisure may be age specific, but that leisure "...is also influenced by contextual factors, stages of the life cycle, or events in people's lives,

² One exception was made to this definition. For the regression models, Florida visits of one or more nights were used due to the small sample size.

by historical events experienced by the same cohort, and may be affected by various constraints” (1994: 94).

In contemporary Canadian society, it is customary to observe patterns that do not follow age-specific assumptions about life events. For example, couples in their forties with preschool children or teenaged single parents are not uncommon. Likewise, the transition to retirement can also be experienced within a wide age range. Elder has pointed out that the life course and its dynamics provide a useful theoretical orientation for empirical inquiry (1985). As will be described in more detail later in the literature review, life course theory links current behavior to the individual’s life experience, as well as to historical trends and to behavior by the individual’s cohort. Therefore, rather than using simple age intervals, categorizing tourism data based on one’s stage in the life course might be more meaningful. Many variables, both economic and social, impact on tourism choices. It is likely that individual travellers are affected to varying degrees by these factors. Response is likely to shift over the life course, as an individual’s experiences and needs change.

In this study, the snowbird phenomenon will be explored from a life course perspective, focusing on residents of Ontario aged 55 or older who spend at least one month in Florida each winter as a proxy to represent snowbirds. The literature review suggests that the life course perspective is useful in the study of tourism in general, and that one’s stage in the life course is a significant variable in decisions concerning travel. In this study, the utility of the life course perspective will be examined with reference to the snowbird phenomenon. The goals of the current research project are to:

1. Identify the later life stage of the life course as well as its sub-stages within the aggregate statistics on travel by residents of Ontario to Florida, focussing on the snowbird sub-population,
2. Explore the hypothesized relationships between a number of economic and social variables and travel for Rapoport and Rapoport's pre-retirement, retirement and old age concepts, which will be described in the literature review, but, from a life course theory perspective,
3. Use regression models where possible to test the hypotheses for each of these stages,
4. Complete qualitative research to explore these relationships and speculate about others,
5. Evaluate the utility of the life course perspective in this research project, and
6. Examine the applicability of Rapoport and Rapoport's delineation of later life, including the characteristics they attribute to each sub-phase.

Review of the Literature

The decade of the 1960s gave birth to three developments that have converged in studies of life course dynamics. First, social discontinuities prompted new questions regarding ties between life-span development, the generations, and historical influences. Out of this intellectual context and the literature on age came rudimentary concepts of a life course embedded in social institutions and ever subject to historical forces and cohort pressures. Second, data resources to match the needs of this approach - from longitudinal, panel, and follow-up samples - emerged as if by design, yet their purposes were often very different...The third development involves techniques of analysis appropriate to an evolving life course, from research on simple antecedent-outcome sequences and complex causal models to modified stochastic models and differential rates of change in trajectories. By the end of the decade, these developments in theory, data, and method clearly anticipated the field of life course dynamics as we know it today. (Elder 1985: 15-16)

The literature on the life course perspective and the related concept, family life cycle, will be reviewed with an emphasis on their utility for research in the interconnected fields of leisure, recreation and tourism.

Family Life Cycle Framework

The family life cycle framework, a predecessor of the life course perspective, emerged at the beginning of the twentieth century, "...as a complex notion incorporating earlier ideas at the organismic or individual level about inheritance and development and at the species or population level about adaptation, survival, and extinction" (O'Rand and Krecker 1990: 243). Social researchers have been studying the family life cycle, which links an individual's behavior to the various stages of his or her family life, since the 1930's or earlier.

Rapoport and Rapoport (1975), in their efforts to enhance social class and social change approaches to the study of leisure and tourism, were among the first to apply the family life cycle framework to this field. Pointing out that individuals live their lives within a framework of family living, they stated that:

... individuals vary systematically not only according to their biological drives, but to their social roles in relation to the family life cycle and family structure. The events of marriage, child-birth and all the subsequent critical transitions as children develop and eventually leave home are in and of themselves important as foci of interest and activity.... The family life cycle is geared both to age and sex variables but it encompasses something more. It implies a changing organisation of roles and value orientations (for example in child-rearing) which partly reflect the large social environment, and partly the particular people. (Rapoport and Rapoport 1975: 23)

Rapoport and Rapoport proposed four main stages in the family life cycle, those being: adolescence, young adulthood, establishment and later life. They, then, explored the major preoccupations and potential problems at each stage. Only the fourth stage, later life, will be described in any detail here, in that this is the most pertinent of Rapoport and Rapoport's phases with respect to research on snowbirds.

According to Rapoport and Rapoport, the fourth and final stage in the life cycle, later life, begins around age 55 and exhibits a preoccupation with achieving a sense of social and personal integration. It is this later life phase that would encompass most snowbirds, although a smaller number of snowbirds would still be in Rapoport and Rapoport's late establishment sub-phase, which they described as a psychological payoff stage, with children out of school and participation in the labor force continuing.

Rapoport and Rapoport identified later life as the least understood stage of the life cycle, and noted that a radical reorganization of one's life occurs as one makes the transition to later life. They observed that physically active pursuits were engaged in less in later life, but pointed out that among those with high levels of education, income and health, activity rates remained higher.

Rapoport and Rapoport suggested that the reconstruction of lifestyle was important whether the individual retired from the labor force or not in later life, pointing out that some are better equipped to handle this transition than others, especially those who remain active. Rapoport and Rapoport saw the development of meaningful life interests as the key to experiencing later life successfully and avoiding dissatisfaction, bitterness and unhappiness.

Three distinct phases of later life were identified: pre-retirement, retirement and old age (Table 1).

Table 1
Sub-phases of Rapoport and Rapoport's Later Life Phase

Later Life Phase <u>Sub-phase</u>	<u>Preoccupation</u>	<u>Potential Problems</u>
Pre-retirement (55-60/65 years)	Anticipation of occupational retirement	If denied, inadequate provision for future
Retirement (60/65-75 years)	Realignment of commitments	Failure to re-adapt, depression, withdrawal
Old age (75 years +)	Life before death	Physical incapacity and despair

Rapoport and Rapoport 1975: 280

Pre-retirement was identified as a period encountered at approximately 55 to 65 years of age, characterized by preoccupation, conscious or not, with impending retirement from the labor force and entering old age. During this period, Rapoport and Rapoport said that individuals must consider many issues, including financial, legal, housing, health, employment/volunteer work, new interests, personal adjustment and family. Rapoport and Rapoport pointed out that those who did the most effective preparatory work on these fronts would be the most successful, while failure to make adequate provision for retirement was a potential problem at this point in the life course.

The second sub-phase of later life, retirement, was described as having its own cycle, experienced between 60 and 75 years of age. In Rapoport and Rapoport's model, retirement begins with relief or euphoria, followed by depression/apathy/withdrawal, and, if successfully navigated, ending with personal and social realignment. The duration of

these three steps varies across individuals. For those who are not prepared for retirement, this period can be a life crisis, characterized by a negative outcome. Rapoport and Rapoport pointed to enjoyment, replacing work with other meaningful activities, and being part of an age-graded community as keys to successfully adjusting to retirement. All of the components of their description could be achieved in the snowbird lifestyle.

Old age, which Rapoport and Rapoport identified as beginning at age 75, saw people concerned with life before death and loneliness after widowhood. They also pointed to the risk of isolation from the community, with physical disorders and psychological distress being vulnerabilities at this stage. Success during old age was described as being contingent on once again being able to reconstruct one's lifestyle, having sufficient resources and revising interests and relationships.

While offering these characteristics of the various phases they identified within later life, Rapoport and Rapoport also cautioned that it is important to view people in this later phase of life in a less stereotypical way. They called for studies including life histories of old people from different sub-populations, i.e., based on ethnicity, marital status, gender, etc., rather than studies on old age.

Although the biological, sequential nature of Rapoport and Rapoport's model does not reflect the realities of life in modern North America, their later life model gives a useful differentiation within the latter years of the life course. Additionally, they provide age-based proxies to represent these concepts which could be useful in segmenting data where age is available while other meaningful characteristics are not.

Operationalizing life course stage using age group is problematic, and, in the case of the administrative data that will be explored in this paper, the variables necessary to accurately identify life course stage were not collected. As a result, it will, unfortunately, be necessary to operationalize life course stage in terms of age group in order to explore the relevant administrative data from Statistics Canada and from the study by Marshall et al. While age group will not correctly position every individual in terms of life course stage, it is probably the best single indicator. The approximate age ranges covered by each of the sub-phases of later life Rapoport and Rapoport proposed are shown in Table 1. Where Rapoport and Rapoport's pre-retirement, retirement and old age concepts cannot be identified directly, these age ranges can be used as proxies.

Operationalizing the life course concept in this way will be most troublesome with reference to data for those who are at the point where the transition to retirement is an option, especially among those aged 60 to 65. Using Rapoport and Rapoport's model, this age group could include individuals in the late establishment, pre-retirement and retirement stages of their lives, depending on the choices they have made. In the early years of migration to Florida, probably involving briefer stays there than would be the case for retired snowbirds, some snowbirds would still be in the late establishment and pre-retirement sub-phases of this model. Although this is not problematic conceptually, it complicates data analysis based on age group alone.

While the apparent utility of the family life cycle perspective was demonstrated by Rapoport and Rapoport and in studies published by a number of researchers, the life

cycle model began encountering criticism, beyond problems in operationalizing the concepts involved.

Traditional theory has endorsed the idea of “normal” age-linked behavior in leisure and recreation. This is expressed tangibly in the socio-biological concept of “the life cycle” (Rapoport and Rapoport 1975). Life cycle models of leisure maintain that at different stages in the physical development of the individual, different aspects of life assume importance. For example, when the individual starts a family, there is a high propensity to exchange free time for money, at later stages of the life cycle the reverse may be the case. Life cycle models show the “normal” adult to be propertied, heterosexual, and joined in marriage to a lifelong partner. Moreover, “normal” adult leisure is presented as home-centered, family-oriented, and functioning to recuperate the individual from the cares of work. (Rojek 1989: 75)

Rojek’s observations were echoed by others. It was pointed out that the processes that had led to the standardization of the family life cycle were no longer seen as universal, with age at marriage and first birth increasing, the prevalence of marriage and childrearing dropping, and divorce rates escalating (Kohli 1985). Some sociologists and psychologists criticized the life cycle perspective because of its rigid, predetermined sequence of stages, stating that it did not reflect real people’s lives (Horna 1994). Certainly, the assumed nuclear family structure does not represent all families in contemporary Canadian society, excluding, among others, single parents, blended relationships, and gay couples (Moon 1995). And, not all people go through all of the stages identified.

The one-way, sequential structure of the model was also criticized. As O’Rand and Krecker pointed out, “... selected life cycle stages can be reversible, repeatable, and only loosely coupled with biological and chronological age over the individual life-span

and across historical time” (1990: 250). They concluded that the shift away from the life cycle concept had been brought about by the life course approach, which emphasizes heterogeneity of timing, sequencing and synchronization. That is not to say that examples of homogeneity have disappeared, in that eligibility requirements for some government programs, i.e., school, Canada Pension Plan, etc., influence life course events.

Life Course Perspective

Given these events, the “life cycle” concept in the social sciences gave way to that of life course.

Life cycle implied a predetermined set of stages through which all individuals pass: leaving the parental home, marriage, childrearing, child-launching, retirement and widowhood. The notion of life course arose in recognition that not all individuals follow the same normative sequence of stages. Individuals may exhibit diverse histories and paths relating to events such as schooling, cohabitation and living arrangements, marriage, childbearing, separation, divorce, remarriage, employment and career changes, children leaving and returning to the parental home, and retirement, although the notion of life course recognizes commonalities in paths as well. (McHugh, Hogan and Happel 1995: 253)

The life course perspective built on its predecessor’s framework. Like the life cycle perspective, life course is an individual level construct, but it is linked with familial, economic and political social processes (O’Rand and Krecker 1990). The familiar stages are still there, but there are new stages as well. The framework is no longer linear, and the path one will follow over the life course is largely unpredictable.

According to O’Rand and Krecker, the key characteristics of the various versions of the life course approach are:

1. the explicit rejection of assumptions regarding inevitable and predetermined sequences of forms (i.e., life stages, family structures) in the study of individual aging and family development;
2. the explicit assumption that development is a process that in fact extends beyond the life spans of individuals (i.e., across generations) in the study of families; and
3. the adoption of strong assumptions regarding the historical interplay between individual (organizational) development and social (population) change actually akin to the original formulation of the life cycle concept across studies of individual, family, and organizational change. (1990: 248)

Marshall (1996) refers to the linking and bridging qualities of the life course perspective (Table 2), emphasizing that this framework links the micro and macro levels of analysis but also bridges the normative and interpretive approaches.

Table 2
Classification of Social Science Theories in the Field of Aging

Level of Analysis	NORMATIVE	BRIDGING	INTERPRETIVE
MACRO	Structuralism, modernization and aging theory	Interest group theory, institutional theory	Political economy
LINKING	Disengagement and activity theory, "birth and fortune" thesis, age stratification perspective	Life course perspective, feminist theories	Critical theory, symbolic interactionism and phenomenology, cultural anthropology
MICRO	Role theory, developmental theory, conventional economic and national choice theory	Exchange theory	Self and identity theories (continuity theory, career/status passage; dramaturgical)

Marshall 1996: 13

Marshall points out that life course theory links the micro and macro levels of analysis by viewing the individual biography within the context of society, taking a

historical perspective on both levels. At the same time, this perspective bridges the normative and interpretive levels of analysis, and Marshall notes that it does not focus on the dynamics of social structural change. However, he cautions that life course theory's focus on intercohort comparisons sometimes detracts from the variability within specific cohorts.

As described above, the life course perspective is a richer and more relevant theory than family life cycle approach. Like its predecessor, using the life course framework is not without challenges. As Opperman (1995) pointed out, researchers employing the life course framework encounter difficulties due to changing family structures, and the resultant complexity or impossibility of classifying them, and, also, because of the loss of the cyclical nature of the earlier concept.

The life course perspective has proven useful when applied to contemporary research on leisure and recreation, in general. Cutler and Hendricks state that:

...to make sense of patterns of leisure and free time, they must be cast in a life-course perspective and interpreted in terms of an individual's movement across life and from one membership category to another... By adopting a life-course perspective, structural factors affecting successive cohorts and types of societal arrangements they encounter can be collated and brought to bear on their experience of leisure. An overarching, sociologically informed life-course approach will provide a better explanatory framework than has heretofore been the case. (1990: 169-170)

The life course framework has been applied to tourism research specifically in a number of contexts. Ryan described the "new life-stage complexity" in the life course model, with single parents; middle-aged couples without children; divorced persons with or without children; and second marriages where both, neither or one partner have

children from a previous marriage. With its optional loops and skips, Ryan's model encompasses a wide range of family types and allows for specific life course stages to be skipped or repeated. The basic structure of the model used in his research on tourist satisfaction in New Zealand is shown in Figure 1.

Ryan's model is just one representation of the life course, but it demonstrates the flexibility of life course theory, allowing multidirectional movement through a wider range of possible stages. The life course theory basis of Ryan's model is far more realistic than the life cycle underpinnings of Rapoport and Rapoport's model. However, the treatment of older people and the retirement portion of the life course in Ryan's model, with its empty nest and survivor stages, provides less conceptual differentiation than the Rapoport and Rapoport's model. This makes Ryan's model less appealing for segmenting the later life stage than the Rapoport and Rapoport prototype.

Drawing upon the strengths of both models' treatment of later life: the life course theory underpinning found in Ryan's model and Rapoport and Rapoport's conceptual delineation of the phases within later life, might be the most informed perspective from which to explore the snowbird phenomenon.

Ryan noted that five variables were required to identify life course stage: respondent's age, gender, marital status, employment and children's age. He found that the characteristics of pleasure travel changed as people matured and their family-related responsibilities changed, and noted a tendency for those responsible for children to exchange time for money, while those with empty nests tended to do the opposite.

The life course perspective has been used by several other researchers with reference to travel behavior in recent years, i.e., Lawson's (1991) study of international non-business visitors to New Zealand, the work by McHugh et al (1992, 1995) on Arizona snowbirds, and Opperman's (1995) research on German travel behavior.

Lawson collected data from 3,426 non-business visitors to New Zealand in 1986, using a series of life cycle stages to segment them. Of greatest interest to the current project are his findings for married, retired travellers, whom he classified as "Empty Nest II".

In empty nest II, the average duration of the holiday moves back to 19 nights (only one below the overall mean). This may reflect the lack of a time constraint on vacations as the couple moves into their post-retirement period and the increase in the length of stay is accompanied by an increase in locations visited. At a mean of nearly 8.5, this group has the highest average for the number of locations visited. At the same time, the indications of affluence in the use of hire cars and hotels are no longer there while the age associations concerned with the lack of using motorcamps and participating in whitewater rafting, jet boating, and even hot water spas are obvious. Like the empty nest I stage, the activities that are participated in reflect the sedentary and "cultural". This is perhaps the group seeking the relaxing New Zealand experience". (Lawson 1991: 17)

Although Lawson was looking at a different type of traveller in his research, his observation of a lengthening trip duration among retirees as well as a tendency to economize are relevant. Most important, he noted "...strong and consistent patterns of tourist behavior through the stages of the life cycle" (1991: 17). Lawson's greatest reservation concerning the use of life cycle stages was that he was unable to classify a substantial minority of his respondents.

McHugh has authored/co-authored a number of papers analyzing seasonal migration to Arizona by older Americans and Canadians. McHugh et al observed the same pattern in visitation to Arizona as is apparent in snowbird travel to Florida: it rises among 55 to 64 year olds, peaks among those who are 65 to 74 years of age, and then drops substantially for older people (McHugh, Hogan and Happel 1995). They also noted that recurrent travel between multiple residences is more prevalent now than it has been in the past. In that the pattern of travel by older persons to Arizona is much like that to Florida, McHugh et al's comments on the commencement and ending of this lifestyle are of particular interest:

Children leaving the parental home and retirement usher in the opportunity for persons in their 60s and 70s to spend more time in multiple places. In many cases ties to a second home or seasonal residence are established prior to retirement. The elderly, for example, may spend more time at an established second home after reducing their work hours or leaving the labor force altogether. Others travel and vacation in amenity locales on a recurrent basis during their working years and opt for longer stays upon retirement....Some elderly continue cyclical mobility between multiple residences well into advance age....Eventually declining health and/or death of a spouse is likely to lead to cessation of seasonal migration. (McHugh, Hogan and Happel 1995: 254-255)

As well as supporting the value of the life course perspective, these observations foreshadowed the information that I later collected from a number of Florida snowbirds.

Opperman's research (1995) using life course theory involved a survey of German households to collect information on their travel patterns over the previous 30 years (1963-1992). Given the burden on respondents to reconstruct a lifetime of trips, only 124 usable questionnaires (6.2%) were returned. Nonetheless, Opperman offered initial findings relevant to the current research. He noted that destination varied with stage of

life course and between successive generations. Opperman concluded that seasonality, life cycle and cohort all influence travel choices.

Given this review of the life cycle/life course literature, the life course perspective, with its focus on life experience, historical trends and cohort, appears to be a functional framework from which to explore the snowbird phenomenon. Rapoport and Rapoport's three-way delineation of later life emerged from the literature as an appealing set of concepts to which the snowbird data can be compared. The conceptual content of their pre-retirement, retirement and old age later life sub-phases is particularly appealing when viewed from a life course perspective, rather than the rigid life cycle approach Rapoport and Rapoport employed.

Tourism

The World Tourism Organization divides travellers into two groups: visitors (all types of travellers engaged in tourism) and other travellers (i.e., border workers, immigrants, nomads, transit passengers, refugees, members of the armed forces, and diplomats).

The World Tourism Organization further differentiates visitors as to whether their travel is national and international. An international visitor is "...any person who travels to a country other than that in which s/he has his/her usual residence but outside his/her usual environment for a period not exceeding 12 months and whose main purpose of visit other than the exercise of an activity remunerated from within the country visited" (World Tourism Organization 1993: 3). Tourists are those visitors who stay at least one night, using accommodations, in the country visited.

Snowbirds are a specific group of tourists, who cyclically migrate during the winter from their northern homes to a more temperate climate. They are known for repeatedly visiting their southern destination, and for their lengthy stays there. Linked to their ability to spend long periods of time away from home is their tendency to be retired from the labor force, and, therefore, older.

While some snowbird tourism is domestic, i.e., Americans who migrate from the northern to the southern states, Canadian snowbirds who migrate to Florida have the additional characteristic of being international tourists.

The Ontario Seniors Travel Study (Conference Board of Canada 1993) established that among residents of Canada aged 55 years or older planning to travel to Florida in the next two years, all variables examined were significant, including: income, occupation, employment status, home ownership, physical activity, age, marital status (more married than not) and gender (more males than females). Respondents foreseeing travel to Florida also reported that they were more physically active than others in their age group.

Several specific studies in the field of tourism have already been discussed. The literature also yielded a single, comprehensive study of Canadian snowbirds who migrate to Florida, conducted in 1986 by Marshall, Longino, Tucker and Mullins. The 1986 study team found that Canadian snowbirds were mostly white, healthy and middle to upper-middle class (Longino and Marshall 1990). Marshall et al also noted that the vast majority of respondents in the 1986 study were married, with the incidence of widowhood increasing with age (Figure 2). Additionally, the researchers observed that

most Canadians visited the Gulf coast at that time (Martin, Hoppe, Marshall and Daciuk 1992).

The majority of Canadian snowbirds were between 65 and 74 years of age (Daciuk and Marshall 1990), which continues to be the case according to Statistics Canada's most recent data. Marshall et al reported that Canadian snowbirds were healthier than Americans of the same age (Marshall, Longino, Tucker and Mullins 1989), and, that their respondents believed that the Florida lifestyle and climate led to better health and a longer life span (Tucker, Marshall, Longino and Mullins 1988). Snowbirds' satisfaction with Florida living was high, with three quarters reporting a very high level of satisfaction (Marshall and Tucker 1990).

These data, although now dated, give a fascinating snapshot of the snowbird phenomenon. They stand as the only in-depth information on this population. For the purposes of this research project, the 1986 study team provided their microdata file to the author for further examination.

Theory

Given the information uncovered in the literature, it seems reasonable to state that life course has a significant relationship with tourism in general, and with travel to Florida, specifically. That is not to say that life course is the only variable impacting on travel decisions. As Horna (1994) stated, people respond to many stimuli in addition to the individual life course, and their travel motivations can be situation- and/or destination-specific. One purpose of this study of the snowbird phenomenon is to explain some of this variance.

The review of the family life cycle and life course literature, which revealed pertinent methods and results from a number of tourism-related research projects that used the life course perspective, suggests that life course theory is useful in the study of tourism, and should amplify the current research on the snowbird phenomenon.

Intuitively, life course stage makes sense as a significant variable in travel by snowbirds to Florida. In order to have the time and resources prerequisite to the snowbird lifestyle, these tourists tend to be retired from the labor force, and, as a consequence, older. With any children raised having left the nest, they have the freedom to consider wintering in a more attractive climate.

It, therefore, seems reasonable to proceed with using life course theory in the research at hand, as a perspective from which the snowbird data can be profitably explored.

Identifying life course stage is not a straightforward task. As was previously stated, in his research on New Zealand tourism, Ryan (1995) pointed out five variables which must be collected in order to identify an individual's stage, those being: respondent's age, gender, marital status and employment as well as children's age. The need for these variables is problematic in the proposed study of snowbirds, in that some of these characteristics are not available from the relevant administrative data sources. Proxies to identify life course stage will, therefore, have to be developed. This will be discussed in Chapter Two.

Travel, including migration to Florida by the snowbird sub-population, may be related to many variables. Over and above life course stage, Goodale and Witt mentioned

a number of additional social, economic, and demographic factors that impact on leisure, including age, gender, health status, race, place of residence, income, occupation and education (1989). In order to complete a tourism-related research exercise in a manner that is as informed as possible, these variables should also be considered, where feasible.

Some of the variables which may impact on travel are economic in nature: the exchange rate, the traveller's financial resources, trip health insurance coverage costs, the expected cost of transportation to the chosen destination, anticipated accommodation costs, and so on. All of these factors may contribute to the traveller's perception of whether the proposed trip is worth it or not.

Another important group of variables that may influence travel is social, those factors that impact on the traveller's quality of life: lifestyle improvement, travel trends in his or her reference groups, desire to escape from the normal environment, previous travel experiences, etc. These factors may be tempered by any risks the traveller perceives in the destination, i.e., crime, disease, hurricanes and other severe weather, and dangerous wildlife. Risks that an individual perceives may or may not be real, and may be the result of personal experience, the experiences of the traveller's reference group, or information taken from the mass media.

It is likely that individual travellers are impacted to varying degrees by all of these factors. And, life course stage is probably one variable associated with inconsistent responses by potential travellers to all of these quantitative and qualitative travel-related variables.

The overall model I am proposing suggests that the variables mentioned above impact on snowbird travel to Florida. These variables can be aggregated into two main categories: those that are economic and those that are social (Figure 3).

On the economic side, the potential traveller must consider such variables as the exchange rate, financial resources, the cost of health insurance coverage, and expected costs for other trip-related expenses. A minimum level of economic prosperity is necessary for pleasure travel.

With reference to the exchange rate, as the value of the Canadian dollar in U.S. funds decreases, travel to the U.S. becomes more expensive for Canadians and the overall number of visits to Florida should decrease.

As for financial resources, pleasure travel is a luxury. As financial resources increase, there should be more disposable income to expend on luxury items, and travel should also increase.

The cost of health insurance coverage outside Canada is of interest because of a reduction in late 1991 in the Government of Ontario's maximum coverage of health care expenses incurred during international travel. When the province's maximum coverage of health care expenditures is reduced, the cost of health insurance coverage increases for the traveller, who must purchase further coverage from a secondary insurer, or be prepared to cover any non-eligible costs. So, travel outside Canada becomes more expensive and would be expected to decrease. The sensitivity of snowbirds to the cost of health insurance coverage was demonstrated through the creation of the Canadian Snowbird Association in the Spring of 1992. This came as a direct result of Ontario's

initial reduction in the coverage of medical expenses incurred outside Canada and the enforcement of minimum residency requirements. Notably, some older people, especially those in higher paying jobs, are covered by employee/former employee health plans, and would not be sensitive to these changes in the province's health care coverage.

Similarly, as the expected cost of other trip expenses rises, the overall cost anticipated by the individual increases. Therefore, the aggregate number of travellers should decrease, as some perceive the cost of a trip to Florida as too high. Unlike the economic variables previously discussed, the traveller cannot completely assess this variable in advance, as the actual trip costs will not be known until after the trip has been completed. This makes expected cost of other trip expenses stand apart from the other economic variables, because the exchange rate, financial resources and cost of health insurance coverage can be defined before the trip is taken. Nonetheless, it is likely that the total trip cost is estimated, and possibly compared against alternative destinations, before making the decision to travel to Florida.

Having an economic commitment to the destination is also significant. Ownership of a second home in Florida, for example, has already been identified as having a positive influence on the decision to travel to this destination (Martin 1994). Another example of an economic commitment to a destination would be ownership of a membership in an exclusive golf club there. This type of economic commitment to a specific destination reduces the traveller's flexibility, introducing a time lag into the individual's ability to respond to the economic and social variables at play.

Likewise, there are a number of social factors pulling snowbirds to Florida. These include lifestyle, which the literature on tourism suggests attracts travellers to sun destinations, as well as trends in the person's reference groups and the desire to escape from the routine and seek novelty. The attraction of these factors may be tempered by any risk perceived by the potential traveller as associated with the trip. As mentioned above, as long as Florida remains an attractive destination, the lifestyle factor, including its favourable climate, will be a pull for potential travellers.

Trends in the potential traveller's reference group and the traveller's own experiences are also important, contributing to whether a destination is "in" or "out". One's impression of a destination, positive or negative, is influenced by trusted sources of information, such as friends and relatives. One's own travel experience also contributes to the overall assessment of a specific or general type of destination.

The desire to escape from the routine has also been given as a reason for pleasure travel, and the contrast between Ontario's and Florida's winters is dramatic.

As for risk, if a destination is perceived as dangerous, it becomes less desirable, and travellers are more likely to choose another destination. Previous research (Martin 1995) established that crime-related information obtained through the media and reference groups as well as personally impacts on travel, while research in Florida suggests that fear of crime was fairly stable between 1980 and 1992, before rising in 1993 and again in 1994 (Florida State University 1994). The same report noted that the highest rates of concern were reported by elderly persons. Meanwhile, the actual travel patterns between Canada and specific airports shifted during 1993, with Miami, a city often

associated with crime, being among the airports that received fewer passengers (Martin 1994).

Individual positive or negative decisions regarding migration are partly based on the balance among these factors, and likely vary according to an individual's current life course stage as well as his or her experiences over the life course. The methods and tools that will be used to explore these relationships will be described in Chapter Two.

Chapter Two: Method

In an effort to bring together and amplify the existing information on snowbirds, the method to be employed in this research project involves four distinct parts, each exploring an aspect of the snowbird phenomenon. Throughout the paper, there will be a focus on variation in travel to Florida by life course stage, as well as the impact of events earlier in the life course on the snowbird lifestyle, where possible. As described below, these inquiries will focus on (1) the data collected by Marshall et al (1986), (2) Statistics Canada's time series data for 1990 to 1997, (3) analysis of the impact of economic variables at each sub-phase of later life using regression models, and (4) the 1999 qualitative research conducted. Taken together, it is hoped that this body of snowbird-related information will provide insights into the snowbird phenomenon.

Much of the discussion within this report is based on proxies for the target life course stage populations, often based on age group. Also, the available data from Statistics Canada do not capture the repeat nature of snowbirds, nor do they necessarily have a sufficient sample to allow exploration of a reasonable number of long term tourists.

The 1986 Study

The benchmark study of snowbirds remains the 1986 survey to investigate the impact of Canadians on Florida's health care system, conducted by Victor Marshall, Charles Longino, Richard Tucker and Larry Mullins.³

³ Funding was provided by the International Exchange Center on Gerontology and the Academic Relations office of the Canadian Embassy through a Faculty Research Grant. Additional support for data cleaning

The subscriber list for the Florida-based weekly newspaper, Canada News, was used as the sampling frame, with questionnaires being mailed to 4,500 households in February 1986. A 61% response rate was obtained, with 2,728 usable questionnaires being returned.

Snowbirds have witnessed many changes since 1986. Among these have been: fluctuations in the Canadian dollar (which averaged US 72 cents in 1986), the progressive reduction in health care coverage by provincial government plans, and enforcement of provincial residency requirements to retain benefits. Meantime, the demographics have been changing, with the generation born before World War I experiencing attrition and the baby boomers aging and approaching retirement themselves.

Nonetheless, the study by Marshall, Longino, Tucker, and Mullins provides a valuable snapshot of the snowbird phenomenon in 1986, and stands as the only in-depth examination of this population's characteristics.

Previous work using the data collected in 1986, by the original research team and their colleagues, focused on the 2,046 Anglophone respondents who were 65 years of age or older. The data analyzed further in this study represent those respondents most comparable to the population discussed throughout this paper, that being citizens of Canada, who were residents of Ontario and at least 55 years of age. I believed that including persons aged 55 to 64 years would allow for a more complete analysis of snowbirds, given that the Conference Board of Canada identified residents of Ontario

between 55 and 74 years of age as being the key travellers to Florida (1993). Including these younger snowbirds will also permit examination of all of Rapoport and Rapoport's later life sub-phases. The 1986 sample yields a total of 2,327 cases⁴ with this profile.

The distribution of data by sex for this subset of Marshall et al's respondents reveals a bias in favor of male respondents in the sample (Table 3). This may have resulted from a bias in the frame (i.e., a higher proportion of males than females represented their families as subscribers to Canada News). Given the 61% response rate, it is also possible that there was a bias in favor of response by males. The distribution by sex looks relatively normal for those aged 55 to 64 years, but a bias in favor of males appears in the data for 65 to 74 year olds and increases with age. While the highest male to female ratio occurs in the sample for the oldest age group (Marshall et al 1986), the actual age distribution of Ontario's population in 1986 (Appendix I) suggests that the opposite pattern would be expected.

Table 3
Respondents in 1986 Study Residing in Ontario and 55 Years of Age or Older by Sex And Age Group

Age Group	Male		Female		Total	
	#	%	#	%	#	%
55-64 years	219	46.6	251	53.4	470	100.0
65-74 years	853	62.9	503	37.1	1,356	100.0
75+ years	344	68.9	155	31.1	499	100.0
Total	1,416	60.9	909	39.1	2,325	100.0

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

⁴ The data presented have been prorated and the percentages recalculated to account for missing cases for specific variables.

The impact of this bias on individual concepts is difficult to estimate. It might be anticipated that the bias will be strongest where men are representing single-person households. Given that most single-person households tend to consist of women, and women tend to have substantially lower incomes than men, the bias in the sample could have an upward impact on household income. Another bias results from the sampling frame being an English language newspaper. This would likely result in the underrepresentation of Francophones.

Both the previously published data from the 1986 study, based on Canadians aged 65 and older, and the data produced for residents of Ontario aged 55 and older are reported in this paper. Unless otherwise referenced, the information cited from the 1986 study was tabulated by the author using the microdata provided by Marshall et al (1986).

Statistics Canada's Data

In order to explore the impacts of various events and observe trends in snowbird travel, data collected over a series of time periods are required. The only source of time series data for travel by snowbirds is Statistics Canada's International Travel Survey (ITS), which began collecting data from respondents by detailed age group in 1990.

The ITS uses a probability sampling scheme to survey Canadian residents as they re-enter Canada from an international trip. During sampling periods, Revenue Canada Customs officers give all travellers a bilingual four-page questionnaire (half English/half French) as they pass through Canadian Customs, to complete and mail back to Statistics Canada. Data for business travellers are not included in this study, although this information is collected by Statistics Canada.

The overall response rate is poor, falling as low as 6% for Canadians returning from the United States during the period under study. In 1990, a follow-up study was conducted by Statistics Canada in order to evaluate the impact of the chronically low response rates. During the study period, over 70% of those who received ITS questionnaires responded after follow-up. The data collected were compared to the estimates based on the much smaller number of questionnaires returned through "normal" procedures, without follow-up. This study established that the estimates for key variables produced, for Canadians returning from the United States, were not biased at the aggregate level, despite the low response rate. The ITS sample is, therefore, assumed by Statistics Canada to be representative. Nonetheless, estimates based on fewer than 100 responses are noted by the survey-takers to be unreliable.

The current research examines relatively small sub-populations, that is, the various age groups operationalized to represent the sub-phases of the later life course. Given the low response rate and small sample size, it seems likely that there may be bias in the sample for these age groups.

The ITS weighting methodology involves taking the simple census counts of Canadians returning through each port, or in some cases, group of ports, from the United States after a stay of one or more nights during a given quarter, and using the data collected through the questionnaires returned to impute these travellers' characteristics. The characteristics derived from the questionnaires include several of interest to the current research: age group, sex, province of residence, state visited, and trip duration. Consequently, if the questionnaires returned are not representative of the population that

returned through a port in a given quarter, the final weighted estimates for all variables, including those of interest in this study, will be biased.

Also of concern, given the low response rate to this survey, which is itself based on a sample, is the resulting heavy weighting of individual records. Because of this, extreme responses can have a substantial impact and there is a risk that the bias in the sample can become amplified.

Snowbirds have, in fact, been identified by Statistics Canada as a significant group of travellers. In order to ensure that snowbirds are sampled, questionnaire distribution at several land ports, that have been identified as key re-entry points, is specifically scheduled for late March and early April every year. This differs from the usual methodology, where questionnaire distribution stints are scheduled for each port randomly during each quarter. This change to the usual methodology likely does ensure that more snowbirds receive questionnaires, but it also introduces the possibility that they will be oversampled, and, as a consequence, could be overrepresented in the final estimates for the land ports in question.

At the same time, airports, which are used more heavily by elderly snowbirds, are not sampled more heavily during these periods, which could bias the data in favor of the younger snowbirds who are more likely to drive.

For these reasons, it seems reasonable to suspect bias in the ITS-based estimates for snowbirds overall, and especially for the further disaggregated life course sub-phases under study. Unfortunately, since measures of bias are not available, the data cannot be adjusted to compensate.

Another shortcoming of the Statistics Canada data set is that these data are not population based. They represent the number of visits made to Florida, not the number of snowbirds, as desired. For example, consider an individual who went to Florida in October 1996, flew back to Canada at Christmas for a week, and then returned to Florida until April 1997. This would represent two trips in the ITS data set. Since trips are reported during the quarter of return, one trip would be counted in the fourth quarter of 1996 and the other in the second quarter of 1997. Also worth noting is the fact that these trips are counted at the border as trips by a Canadian to the United States, and that the weighting of trip characteristics, including state(s) visited, is dependent on the traveller re-entering Canada during a sampling period and, then, returning the questionnaire.

A further problem with the data set is that repeat visitation of Florida cannot be identified. This is an important characteristic of the snowbird phenomenon, but this information is not collected through the survey.

Except for the data used in the regression models, the statistics derived from Statistics Canada's time series and presented in this study are data collected through the ITS for non-business travellers who were residents of Ontario and spent more than 30 nights in Florida. Although it would have been preferable to look only at cases with lengthier trip durations to eliminate "vacationers", whose characteristics are likely to be different from those of snowbirds, including only longer trips would have reduced the

sample size greatly⁵. The data were divided into fiscal years that most closely match the travel pattern observed among snowbirds, that being from July 1 through June 30.

As for the data used in the regression models, quarterly data were extracted from the ITS data set. Given the shorter time periods used in the regression models, the sample size for visits of 30 or more nights was unacceptably small for some time periods. As a consequence, data for residents of Ontario spending one or more nights in Florida were used in order to maintain a minimal sample size across the quarters. Given the data quality concerns already expressed, this was an unfortunate compromise, making the data even more difficult to interpret. Needless to say, many of those visiting Florida for one to 30 nights would have very different characteristics from snowbirds.

The meaningfulness of this data series as a dependent variable is questionable. These data were used, nonetheless, as the ITS is the only available source of time series data on travel by snowbirds.

Further Research

The exploration of the life course literature, the 1986 study microdata, and Statistics Canada's time series data inspires a number of further approaches that might yield additional valuable information on Ontario's snowbirds. Among these, two further research projects will be completed at this time:

1. a regression analysis of the applicable age cohorts in Statistics Canada's data set, to provide some quantitative insights into the importance of the exchange rate, financial

⁵ The ITS annual sample size for residents of Ontario aged 55 years and older spending at least one month in Florida fell as low as 226 during the study period, with the 75 years or older group often being

resources and the cost of health insurance coverage, which I have proposed to impact on travel to Florida; and

2. exploratory qualitative research involving interviews with a small number of snowbirds, in order to gain some insights into both the economic and social variables which I have put forward, as well as to explore the variability in travel history over the life course.

Regression Analysis

Categorizing all tourists into their corresponding life course stages is not a goal of the proposed regression analysis. As has been pointed out earlier in this paper, the life course framework is a complex one, and is, as a result, difficult to operationalize. Instead, the objective will be to identify a limited number of sub-stages in the later life course, develop hypotheses for each, and then test these hypotheses using multiple regression models.

Using a multiple regression model, Martin (1995) found that both the exchange rate and, to a lesser degree, real Gross Domestic Product impacted directly on the total flow of Canadians to Florida between 1986 and 1994.⁶

Given that this research was done on the total estimates, for all Canadians travelling to Florida, which is not a homogeneous group, Martin (1995) recommended

represented by fewer than 50 cases. The survey-takers consider estimates based on fewer than 100 responses to be unreliable.

⁶ The same model did not show that two further variables, media coverage of crime against tourists in Florida and cost of secondary health care coverage, exhibit significant relationships with the overall travel pattern.

that the same variables be reexamined with respect to specific sub-populations, such as persons aged 55 years or more, where their impact might be different.

For the current research, data collected through Statistics Canada's International Travel Survey (ITS) for residents of Ontario spending one or more nights in Florida were segmented using the life course framework. Only the later life stage, and its three sub-stages, will be described here. Data for the variables under study for the 30 quarters between the first quarter of 1990 (the first quarter during which age specific data were collected through the ITS) and the second quarter of 1997 were used.

"Normal" weather shifts associated with the seasons, which have a substantial impact on the flow of travellers, emerged in the data as a series of first quarter peaks and third quarter troughs. In the final regressions, this seasonality was controlled for by using seasonally adjusted data for the number of visits to Florida.

The seasonally adjusted data were run through ordinary least squares regressions. T-tests were completed for each of the variables in order to test for statistically significant relationships⁷. That being said, it should be kept in mind that the data set's representativeness is uncertain, and that, because of this, the results of the regressions should be interpreted only as suggestive of any relationships uncovered.

⁷ The critical value for a two-tailed, t significance test with 29 degrees of freedom, at alpha equal to 0.1 was used (1.699).

The dependent variable, travel by snowbirds to Florida, was represented by the seasonally adjusted number of pleasure trips by residents of Ontario to the U.S. including at least one night in Florida.⁸

Travel by snowbirds to Florida was subdivided into the various later life sub-phases, as operationalized in the Rapoport and Rapoport model, those being ages 55 to 64, 65 to 74 and 75 and older. As has previously been stated, this operationalization of the later life sub-phases is less than optimal, but given the absence of key variables required to identify life course stage in the administrative data used, this seemed to be the only reasonable option. The impact of ownership of Florida accommodation on travel to Florida was also examined in one regression model.

So, the four series of data used as dependent variables represented travel by the following groups of travellers, all being residents of Ontario travelling for pleasure and having spent at least one night in Florida during their trip: (1) persons aged 55 to 64 years, (2) persons aged 65 to 74 years, (3) persons aged 75 years and older, and (4) persons aged 55 years and older who owned their Florida accommodations.⁹

The seasonally adjusted travel data were squared in the final models to correct for curvatures in the lines produced with the exchange rate.

⁸ As previously noted with reference to the use of annual ITS data, the small sample size prevented using a lengthier trip duration. For the regression models, it was necessary to use a minimal trip duration (at least one night in Florida) in order to ensure a sufficient sample size for the quarterly data under study.

⁹ Three other categories of travellers were also explored through regression models, those being: all persons 20 years of age and older; persons aged 20-54 years travelling with children, the youngest of whom was under 12 years of age; and persons aged 25-54 years travelling with children, the youngest of whom was aged 12-19 years.

The independent variables included three of the economic factors in the proposed travel model: the exchange rate¹⁰, financial resources¹¹, and the cost of health insurance coverage¹². A time lag for these variables to impact was anticipated, but lagging by one to five time periods did not improve the power of the models.

The perception of risk, specifically the fear of personal victimization, was also operationalized as a dummy variable in a number of ways, based on coverage of crime against tourists in Florida, as reported in the Toronto Star newspaper. The Toronto Star was chosen since, given its large circulation, it was believed that it would best represent the news available to residents of Ontario regarding crime-related incidents involving tourists in Florida. None of the attempts to operationalize the fear of personal victimization proved to have enough non-zero data points during the period under study to be useful.

The following assumptions were made in operationalizing the independent variables:

1. As the value of the Canadian dollar in U.S. funds decreases, travel to the U.S. becomes more expensive for Canadians and should decrease.
2. As financial resources increase, there should be more income to expend on luxury items, and travel should increase. Since aggregate data are under exploration, Gross

¹⁰ The exchange rate was represented by the Bank of Canada's average noon value of the Canadian dollar in American dollars.

¹¹ Statistics Canada's seasonally adjusted Canadian Real Gross Domestic Product at 1992 prices was used as a proxy for the traveller's financial resources.

¹² This variable was operationalized as a dummy variable with a value of zero for quarters prior to the Ontario's implementation of a limit on the maximum health care coverage outside the country, and a value of one thereafter.

Domestic Product (GDP) is believed to be a reasonable measure of the state of the economy, and, by extension, an acceptable indicator of the overall financial resources available. In that GDP measures the output of non-retired individuals while retired people earn income from pensions, Registered Retirement Savings Plans, investments, etc., this relationship is weak. While income has been relatively stable for Canadians under age 65 over the past two decades, those aged 65 years and older experienced a 17% increase in average income between 1981 and 1997 (Lindsay 1999). It would, therefore, have been preferable to use household income for each of the age groups examined. Individual household income would also reflect the impact of life course events on one's financial resources, while GDP does not. Unfortunately, published household income data do not conform to the age groups under study.

3. The cost of health insurance coverage outside Canada is of interest because of a reduction in late 1991 in the Government of Ontario's maximum coverage of health care expenses incurred by residents travelling internationally. When the primary insurer, the province, reduces its maximum coverage, the overall cost of health insurance coverage increases for travellers who must purchase further coverage from a secondary insurer, or be prepared to cover any non-eligible costs. Those needing coverage for lengthy stays are most impacted. So, travel, especially long-term travel, outside Canada becomes more expensive and would be expected to decrease. Operationalization of this variable was not ideal, in that the actual dates when legislation was changed do not necessarily represent the time when these events

impacted on snowbirds. I spoke with officials from several insurance companies and the Government, and learned that although secondary health insurance premiums increased in 1991/92 and 1992/93 in response to these changes, they did not fully compensate for the changed legislation until 1993/94. The premiums were then reduced from the previous year's levels in 1994/95. Unfortunately, age specific health insurance rates could not be obtained. Some residents of Ontario have private health insurance coverage through their current or former employers. These individuals would not be sensitive to changes in primary health insurance coverage. It should also be noted that stricter residency requirements were introduced simultaneously with the reduction in Ontario's coverage of health care expenses incurred outside Canada, and this may have impacted on travel as well.

Due to the difficulty/impossibility of operationalization (in some cases, because there were no data available and, in others, due to time and cost constraints), other variables that may be significant to migration by snowbirds were not controlled for in the regression models.

The Four Regression Models - Anticipated Results

The first regression model looked at snowbirds aged 55 to 64 years. Conceptually, this group falls into the earliest sub-phase of Rapoport and Rapoport's later life phase, pre-retirement. As has been mentioned previously, since administrative data were used, age group was operationalized as a proxy to identify this stage of the life course, although the shortcomings of using age group to represent life course stage were recognized for this and the remaining models.

The impacts of exchange rate, GDP, and changes in health care coverage were difficult to anticipate for this group. Some of the persons in this age range would still be in the work force, with earnings at or just below peak levels. By this point, substantial assets i.e., house, car(s), etc., should have been accumulated and preparation for retirement should be underway. At the same time, expenditures related to childrearing should be diminishing or over, with many in the pre-retirement sub-phase of later life enjoying empty nests.

Changes in health care coverage may or may not be of great concern, as employee health plans would still be in effect for those not yet retired from the labor force whose employers offer this benefit. Additionally, the level of risk to secondary insurers is still relatively low for this age group. Consequently, the cost of purchasing extra health insurance, if required, would still be relatively low.

So, it is hypothesized that as the exchange rate becomes more favorable, those aged 55 to 64 years will be more likely to travel to Florida. Similarly, it is anticipated that travel by persons in this group will increase as financial resources increase. Meanwhile, no relationship is anticipated with health care coverage.

The second age group examined, those aged 65 to 74 years, represented Rapoport and Rapoport's retirement sub-phase. These individuals, most of whom would be retired from the labor force and dependent on a fixed income, might be expected to be more concerned with the exchange rate than the younger cohort discussed above. As the exchange rate deteriorates, their buying power diminishes – so, they are less likely to

migrate. Therefore, a stronger relationship with exchange rate is hypothesized than for those still in the labor force.

The relationship to GDP for this age group was anticipated to be similar to that for the 55 to 64 year olds – as GDP rises, so will the aggregate level of travel.

It is anticipated that health care costs will be significant, especially among the oldest persons in this retirement cohort, who are at greater risk healthwise and would be subject to higher secondary insurance premiums. As a consequence, it is hypothesized that as health care costs rise, the number of trips to Florida will drop.

The third model, representing old age, examined data for persons aged 75 years and older. Rapoport and Rapoport saw this oldest age group as having the potential problems of physical incapacity and despair. They described these persons as being preoccupied with life before death. In fact, the proportion of visits of a month or more to Florida to population for this age group is the lowest among residents of Ontario aged 55 years or older. In 1997/98, there were 3 visits per 100 population among persons aged 75 or older, about one third of the proportion recorded for 65 to 74 year olds. This could be interpreted as supporting Rapoport and Rapoport's observation of the onset of despair during old age in some limited way, but interviews conducted with a small number of former snowbirds did not link the cessation of travel to despair.

As with the 65 to 74 year old retirement cohort, it was anticipated that, due to their dependence on a fixed retirement income, travel by these persons might be expected to increase as the exchange rate becomes more favorable and, also, as real GDP increases.

It is hypothesized that this group will be most affected by the reductions in Government coverage of health care expenses outside the country. In that these older residents of Ontario are the most at risk of serious health problems, they are subject to the highest premiums for secondary coverage. As a consequence, they should be the most vulnerable to any shifts in health insurance coverage.

The final model used data for all residents of Ontario aged 55 years or older who reported that they owned the accommodations used on their trip to Florida. This segment was chosen because it was anticipated that they would be least sensitive to the variables under study. It was assumed that their ownership of the accommodations used during their trip was an expression of past commitment to the destination, and an intention to revisit. They should have a greater attachment to Florida, given that expenses for accommodations would be incurred whether or not they were used. Additionally, their ownership of accommodations may indicate that their relative wealth, which is uncontrolled in this study, is greater, making them less sensitive to shifts in travel costs.

In effect, this model used data that most closely approach the snowbird concept, in that their ownership of Florida accommodations confirms a repeat travel pattern. It is, therefore, hypothesized that the exchange rate, GDP, and changes in health care coverage will not be significantly related to travel to Florida by this group.

The Four Regression Models: Results

In Model 1, which covered persons aged 55 to 64 years, a significant relationship with exchange rate ($t\text{-ratio} = 2.50$, $r^2 = 18.3\%$) emerged. As the exchange rate improved, the number of visits to Florida by this age group increased.

The remaining variables were insignificant individually and when run controlling for each other.

It seems reasonable that the exchange rate would be significant, especially among those who have already retired in this group and are now living on a fixed income. In that the exchange rate accounted for only 18.3% of the variability in the data, there is still a lot more going on here. At the same time, the lack of relationship with GDP may indicate that GDP is not a good proxy for older persons' financial resources.

For persons aged 65 to 74 years, the retirement sub-phase of old age, Model 2 revealed significant relationships with the exchange rate ($t\text{-ratio} = 2.88$, $r^2 = 22.9\%$) and the cost of health care coverage ($t\text{-ratio} = -2.04$, $r^2 = 12.9\%$). This was in line with expectations.

When controlled together, however, the relationship with health care coverage almost disappeared, due to colinearity with the exchange rate. This pattern was also observed in the model covering all adults.

Meanwhile, real GDP was consistently insignificant in all regressions explored for this age group, as predicted.

The third model explored old age, using persons aged 75 years and older as a proxy. Contrary to expectations, regressions between travel and the individual independent variables and for various combinations of variables revealed no significant relationships.

This oldest group of travellers is the smallest. It is difficult to conclude that this reduced proportion of snowbirds supports Rapoport and Rapoport's observation of

despair among this cohort. Interviews with several snowbirds and former snowbirds aged 75 to 88 years did not indicate any level of despair, even where poor health was evident. Rather, these interviewees were still enjoying life, even if their snowbird lifestyle had come to an end.

The time series sample size for this age group was small, which may have contributed to the results. As has been discussed, there are data quality problems in the travel data set, which make it difficult to conclude that these factors really have no bearing on travel to Florida by the oldest snowbirds.

Nonetheless, there may be many valid reasons why no relationships emerged through the regressions, such as that individual wealth, which was not controlled in this study, is a significant variable. It is possible that this group may be wealthy enough to ignore the economic factors that were examined. Alternatively, in that Canada is an aging society, there is an increasing number of persons aged 75 years or older. If there was a proportional increase in the number of snowbirds in line with the increase in population, this could have offset a downtrend and impacted on the outcome of the regression models. However, one could make this argument for all of the models examined. Most likely, health per se is the key variable for this age group. Daciuk and Marshall (1989) established that poor health deterred migration to Florida, and deteriorating health could largely account for the lower proportion of snowbirds aged 75 years or older.

As anticipated, Model 4, which examined persons aged 55 years or older who owned their Florida accommodations, produced no significant relationships between this

group's travel to Florida and the variables explored. This supports the hypothesis that, because of their commitment to travel to Florida, demonstrated through ownership of accommodations there, this group is less sensitive to the exchange rate, GDP and health care coverage costs.

Discussion – Regression Models

Tremendous variations were observed in the relationships between pleasure travel by residents of Ontario to Florida and the independent variables (the exchange rate, real GDP, and health care costs) during the period under study, depending on the travellers' life course stage. To summarize, the relationships established were as follows:

- Model 1: Persons aged 55-64 years - as the exchange rate improves, travel increases;
- Model 2: Persons aged 65-74 years - as the exchange rate improves, travel increases; as health care costs rise, travel decreases;
- Model 3: Persons aged 75 years and older - no significant relationships; and
- Model 4: Persons aged 55 years and older who owned their Florida accommodations - no significant relationships.¹³

In that the results vary according to age group in the first three models, this research supports the hypothesis that life course stage impacts differentially on travel, as has previous research. The fourth model supports the intuitive relationship that

¹³ The three other models explored all showed positive relationships with the exchange rate. The relationship with exchange rate was statistically significant in the model covering all persons 20 years of age and older as well as the model where the dependent variable was persons aged 20-54 years travelling with children, the youngest of whom was under 12 years of age. A positive relationship was also observed with real GDP in 2 models: the one covering persons aged 20-54 years travelling with children, the youngest of whom was under 12 years of age showed a significant relationship with real GDP while the

individuals who make a commitment to travel to Florida through ownership of property, will tend to travel there, regardless of changes in other economic variables.

Rapoport and Rapoport's later life sub-phases, within a life course perspective, worked reasonably well in segmenting these data, although operationalization of the model's sub-phases based on age was problematic for the pre-retirement group. As will be discussed in Chapters Three, Four and Five, most of their observations on pre-retirement, retirement and old age were not refuted by the regression analyses.

Qualitative Research

In order to get some personal insights into the snowbird phenomenon, a small number of interviews were conducted with current and former snowbirds. It was felt that the information gathered would be useful in examining the variables put forward in the proposed model of variables impacting on travel to Florida. Also, these interviews offered the opportunity to discuss events over the participants' life course, especially their travel histories.

Personal/telephone interviews were conducted with a non-random sample of residents of Ontario aged 55 and older, who had cyclically spent at least one month in Florida each year during the nineties. The sample included 16 households¹⁴, mainly in the National Capital Region, identified through referrals (a simple form of snowball sampling).

model where persons aged 25-54 years travelling with children, the youngest of whom was aged 12-19 years was the dependent variable displayed a weaker relationship.

¹⁴ One additional household was contacted, but refused to participate in this study.

Snowball sampling is widely used in qualitative sociological research to establish a study sample among target populations that are thinly dispersed (Birnacki and Waldorf 1981). While this sampling method is useful in keeping the cost of obtaining a sample in a scarce target population low, it has a number of drawbacks. Heckathorn points out that snowball samples are never found randomly, have biases that cannot be measured, tend to consist of more cooperative respondents, and are biased by masking (1997). Masking is the tendency of respondents to "protect" friends and relatives by not referring them.

Given these problems, it is difficult to generalize from snowball samples. Nonetheless, the results emerging from a respondent-driven sample can be persuasive and can represent the only source of information regarding a relatively inaccessible population (Erickson 1979).

An effort was made to include interviewees from each of the three age groups of interest, those being ages 55 to 64 years, 65 to 74 years and 75 years and older, as well as to cover as many family forms as possible.

It cannot be stressed enough that the 16 households contacted were not seen as representative of the overall snowbird population. Rather, it was felt that this exploratory research might provide insights for further research, as well as revealing the personal observations of these interviewees regarding the variables under study and, perhaps, offering insights for further research.

The interviews were based on a questionnaire (Appendix II) that was developed to collect or derive various information from the respondent, including the following:

- basic identification information

- information on economic well-being (i.e., ownership and type of home in Canada and Florida, occupation of respondent and spouse, education of respondent and spouse, household income),
- life course stage (i.e., marital status, employment status, age of respondent as well as spouse and children),
- relative health,
- reasons for going to Florida (i.e., weather, family, friends, value for money, friendliness of people, activities, culture/entertainment, special treatment of seniors, compared to other possible destinations),
- qualitative information regarding the interviewees' experiences during the nineties related to the variables being explored through the multiple regression model (i.e., impact of recession, Gulf War, exchange rate, health care coverage outside Canada, media coverage of violence, cost of transportation, illness, family obligations), and
- travel experience and preoccupations over the life course (i.e., before having children, when the youngest child was under school age, when the youngest child was in school but under 12 years old, when there were still children at home but the youngest was 12 years or older, when the children had left home but before retirement, after retirement) .

Interviews were carried out between October 1998 and January 1999, and lasted between 25 minutes and 90 minutes each.

It was anticipated that it would not be possible to group the interview data meaningfully into sub-groups, given the small number of cases. Nonetheless, the data were sorted by age group as well as by duration of retirement, and these groupings were examined for exploratory purposes. Speculation on any patterns that emerged is cautiously offered, where deemed appropriate. Again, there was no expectation that the results of the interviews could be generalized to represent the larger population of snowbirds, given the small, unrepresentative sample.

The Interviewees

The sample unit in the survey was the household. In order to be included in the study, interviewees had to be residents of Ontario aged 55 years or older who had spent at least one month in Florida over two or more consecutive years during the nineties. In fact, none of the interviewees reported stays in Florida of less than three months' duration.

Interviews were carried out between October 1998 and January 1999. Each household was contacted by telephone and informed about the study. After confirming that the respondent met the criteria for the study, basic information, including address and marital status, was collected and an appointment was then set up for the actual interview. Residents of the National Capital Region who had not yet migrated to Florida for the season were offered their preference of a personal or telephone interview. Two of the interviews were conducted in person, and, although more time was spent with these interviewees, the actual length and content of these interviews was not exceptional.

The interviews lasted between 25 minutes and 90 minutes each. The winter of 1998/99 was not covered in the interview.

Among the 16 participating households, eight interviews were conducted with women, five with men and the remaining three with couples. The results of all of these interviews were usable.

The majority of those interviewed were residents of the National Capital Region. The remaining five households were located in small towns or rural areas of Ontario.

Meanwhile, all Florida regions of destination were covered, with half of the study interviewees wintering on the Atlantic Coast and the remainder evenly split between Central Florida and the Gulf Coast. This does not follow the trend in the data collected in 1986, which showed that most Canadians visited the Gulf Coast (Martin, Hoppe, Marshall and Daciuk 1992).

All of those interviewed were retired from the labor force and had spent at least two winters in Florida. Three interviewees had migrated for the last time during the 1997/98 season.

Fourteen of the study interviewees were primary referrals obtained through the researcher's network. Although all interviewees were asked if they could suggest other snowbirds to participate in the study, very few referrals were offered and only three could be contacted (one of whom refused to participate). Unfortunately, there was little "snowballing" from the original group of referrals.

In response to my request for referrals at the end of the interview, a number of interviewees said that they had lost touch with former snowbird friends, or that they had

passed away. Some said that they did not have a local network of snowbird friends.

Other reasons for the lack of success in obtaining secondary referrals include the timing of the study, with many interviewees saying that their snowbird friends had already gone south and that they did not have their telephone numbers there.

It is also possible that interviewees were shielding their friends and relatives to some degree, perhaps out of respect for their privacy. In that most of those interviewed mentioned their Florida network of friends and, in a few cases, relatives among their reasons for migrating, it seems reasonable to have expected the interviewees to identify more secondary referrals.

Although the majority of the interview content referred to the household, a number of variables were collected for each member of the household. These variables included: age, education, former occupation, duration of retirement, and relative health.

Within the 16 households covered in the study, there were 30 individuals, equally split between men and women, and ranging in age from 57 to 88 years. Within this paper, references made to the study interviewees and their comments use aliases rather than their real names, in order to protect the confidentiality of the information provided.

As is true of the data from the other sources discussed, most of the snowbirds interviewed were aged 65 to 74 years (Figure 4), in keeping with the pattern observed in Marshall et al (1986) as well as Statistics Canada's estimates.

In three of the two-person households, data were collected directly from both members. For the remaining 11 couples, the respondent provided information for his or her spouse as well as him or herself during the interview.

Highest level of education was collected for each household member during the 1999 study. Overall, this was a well-educated group, all with at least two years of high school, and seven out of 30 having completed university degrees. This relatively high level of education overall is not typical of older Canadians, although it is more typical of active seniors and of tourists. A 1995 study showed that 39% of Canadian seniors had less than a Grade 9 education, with a total of 59% not having completed high school (Statistics Canada 1997).

The interviewees had also been successful occupationally, with at least one member of each household reporting a lengthy and relatively successful career. As a consequence, each household was receiving income from at least one private pension. The occupational background of these snowbirds was diverse, including those who had held blue collar, clerical, professional and management level positions.

Duration of retirement varied widely among the 1999 study interviewees, ranging from two to 22 years¹⁵. Duration of retirement was very closely related to the number of winters spent in Florida, while current age was not as useful an indicator. Age at retirement ranged from 53 to 68 years of age, with the men in the sample tending to have retired at more advanced ages than their wives. The average age at retirement was 62 years for men, compared to 57 for women.

¹⁵ Three of the women participating in the study who had left the labor force to become homemakers and not returned are not included in the discussion of retirement.

Among the 14 married couples who participated¹⁶, five had retired simultaneously. In all five cases, they wintered in Florida the same year. In seven cases, the wife had left the labor force before her husband, while the opposite was true in the remaining two cases. The husband's retirement was more closely linked to the onset of seasonal migration to Florida, although several couples became snowbirds before fully retiring from the labor force or after a period of retirement. The wife's retirement marked the start of the snowbird lifestyle in only one instance.

Another variable collected at the individual level during the 1999 study was relative health. Only two of the 30 snowbirds covered felt that their health was worse than that of others their own age. Men and women 65 to 74 years of age most frequently claimed that their health was the same as their peers, while those aged 75 or older tended to report that their health was better than that of others their own age.

Although all but two households consisted of married couples, and all had started to migrate as married couples, there were variations in life course events which had brought them to their current marital status (Table 4).

¹⁶ The two widowed respondents were not asked for information about their late spouses.

Table 4
Family Composition of 1999 Study Interviewees

Marital Status	Number of Households
Married	14
1 st Marriage	9
2 nd Marriage	5
Previously Widowed	3
Previously Divorced	2
Widowed	2
Total	16

Source: 1999 Study

There was little variation by age group among the respondents in Marshall et al (1986) regarding month of arrival and departure. More than half of the respondents arrived in November, while nearly three quarters headed back north in April (Table 5).

Table 5
Month of Florida Arrival and Departure by Age Group Among 1986 Study Respondents Residing in Ontario and 55 Years of Age or Older

Month	Arrival in Florida	%	Departure from Florida	%
October	464	20.2	0	0
November	1,249	54.3	0	0
December	282	12.3	0	0
January	255	11.1	0	0
February	41	2.1	31	1.4
March	0	0	317	13.8
April	0	0	1,700	74.0
May	0	0	250	10.8

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

Statistics Canada's data also show that most snowbirds return to Canada between April and June, although Easter can have a significant impact on the quarter of return. The proportion returning during the April to June quarter has fluctuated around 60% during the nineties, with most of the remainder returning between January and March.

Most interviewees in the 1999 study reported a regular cycle of migration, with little fluctuation in the pattern from year to year. Trip duration averaged just over five months, with more than half of the interviewees arriving in Florida in November each year. Among the remainder, four usually migrated in October and the other three went in January or February. The return to Canada was even more concentrated with 11 responding that they regularly returned home in April, while the rest came home in either March or May.

Three of the snowbirds interviewed reported that they flew home for Christmas each year, while one couple reported that they occasionally did so. This is consistent with the data collected by Marshall et al (1986), in which 19% of snowbirds reported visits home during their stay in Florida. These trips home in the same year support the earlier caution that individual snowbirds may be counted more than once during the same season in Statistics Canada's time series.

Notably, the interviewees scored high in terms of education, income and health. High scores on these three variables are Rapoport and Rapoport's prerequisites for maintaining an active lifestyle, which they identified as one element of successful retirement from the labor force. This would suggest that snowbirds make up a sub-population that is aging successfully.

However, Rapoport and Rapoport's claim that despair is a characteristic of old age was not supported by the data, as will be discussed further in Chapter Five.

Presentation of Data

In the following three chapters, the results of the four pieces of work previously discussed: the 1986 study by Marshall et al, Statistics Canada's time series from 1990 to 1997, the regression analysis, and the qualitative research conducted during 1999, will be explored for each of the three later life course sub-groups. It is hoped that, by considering these various sources of data together, a clearer picture of the snowbird phenomenon will emerge.

Chapter Three: Pre-retirement

In this chapter, the various economic factors identified in the proposed model of variables impacting on travel to Florida (the exchange rate, financial resources, the cost of health insurance, and expected other trip-related expenditures), as well as the social variables (lifestyle, travel experience/trends in reference groups, desire to escape from the routine/seek novelty, and perceived risk) will be explored individually for the pre-retirement sub-phase of Rapoport and Rapoport's later life segment.

This segment of the snowbird population was the most difficult to operationalize for the administrative data explored. Rapoport and Rapoport suggested that this sub-phase of later life encompassed 55 to 65 year olds. However, this age range would include a substantial number of persons still in the labor force and not yet anticipating retirement, as well as many who had already begun retirement.

All of the snowbirds in this age group who were interviewed during the 1999 research were already retired from the labor force. Nonetheless, all interviewees were asked to recall their motivation for adopting the snowbird lifestyle, including the two couples under 65 years of age.

Rapoport and Rapoport stated that, at this stage in the life course, the preoccupation, conscious or not, is with anticipation of occupational retirement. Inadequate preparation for the future was identified as a potential problem for this cohort.

Rapoport and Rapoport identified a number of areas where future successful retirees had to prepare, including: financial, legal, housing, health, employment/volunteer work, new interests, personal adjustment and family concerns.

It seems reasonable to expect that expenditures related to children would be ended or nearly so, at this point in the life course. Earnings should be at or just below peak levels, providing financial security. Additionally, substantial assets such as a house, RRSP's, car(s), etc. should also have been accumulated as retirement approaches. All of these factors contribute to making this the most financially secure cohort of the later life phase of the life course.

Economic Factors

Exchange rate

The regression model for those aged 55 to 64 years suggested that exchange rate is related to travel to Florida. As the exchange rate improved, the number of visits to Florida increased. It is worth repeating that the regression models used data for visits to Florida of one or more nights, due to the small sample size, which would include a mixed population of vacationers and snowbirds.

Presumably, other destinations, where the Canadian dollar is worth more, may appear more attractive when the exchange rate against the American dollar is poor, so the decline in Florida visits in the face of a deteriorating dollar makes intuitive sense.

Financial resources

One measure of financial resources is home ownership. According to Marshall et al (1986), 86% of snowbirds aged 55 to 64 years owned their Ontario homes, while 83% owned their Florida residences (Table 6). These were the highest levels in both categories.

Table 6
Ownership of Residence in Canada and Florida Among 1986 Study Respondents
Residing in Ontario Aged 55 Years or Older by Age Group

Age Group	Own Residence In Canada %	Rent Residence in Canada %	Own Residence in Florida %	Rent Residence in Florida %
55-64	85.7	14.3	83.2	16.8
65-74	78.9	21.1	73.9	26.1
75+	69.2	30.8	68.1	31.9
Total	78.2	21.8	74.5	25.5

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

In 1986, nearly 60% of these snowbirds had mobile homes, as opposed to other types of accommodation, in Florida (Figure 5).

When asked why they had purchased their Florida residences, 1999 study interviewees often mentioned the convenience of being able to leave belongings there. Other reasons for buying included ensuring good accommodations, sponsorship requirements for the local golf club, and being less transient. Most Florida homeowners said that it would be more economical to rent.

Meanwhile, renters noted a number of advantages to not owning their accommodations in Florida, including flexibility in the length of time spent in Florida, freedom to visit other sun destinations, and economic reasons.

Among 1986 study respondents residing in Ontario aged 55 to 64 years, fewer reported household incomes of \$100,000 or more than those aged 75 years or older. At the same time, fewer snowbirds between 55 and 64 years old fell in the lowest household income category (less than \$20,000) (Figure 6).

For most snowbirds aged 55 to 64 years, average household income in 1986 was between \$20,000 and \$39,999 (Marshall et al 1986). This is consistent with the average

household income for Canadians at that time, which stood at \$37,400 for this age group (Statistics Canada 1988).

In terms of spending while in Florida, 55% of snowbirds in this age group spent at least \$1,000 US per month in Florida - proportionally the highest among the three age groups (Figure 7). Statistics Canada's data supports this, showing that average spending per night was highest for this age group (Statistics Canada, unpublished tables), reaching \$38 Cdn per night in 1997/98. Despite being the highest rates of spending among the later life segments, these spending estimates are relatively low, given the cost of commercial accommodation and food. These relatively low expenditures are in large part attributable to the tendency among snowbirds to own the accommodations used in Florida.

With the highest proportion of home ownership in Canada and in Florida, as well as the highest level of spending (Marshall et al 1986, Statistics Canada), this group appears to be the most affluent among the later life sub-phases. This is likely at least partly attributable to the continued participation in the labor force of more individuals between 55 and 64 years of age than persons aged 65 and older.

Cost of health insurance coverage

The regression model for 55 to 64 year olds did not reveal any relationship with the cost of health insurance coverage. This could be related to better health among these snowbirds and, as a consequence, lower health insurance premiums. It is also notable that some of the people in this age group, spending a month or more in Florida, could still be in the late establishment stage of their life course. For those who are still in the labor

force, health insurance coverage could be covered by their employers. For either of these reasons, changes to health insurance coverage might have a lesser impact.

More than half of the 1999 interviewees were benefitting from health plans linked to their previous employment. All of these snowbirds reported that health care expenses were not an issue in their decisions to begin or continue wintering in Florida.

Other trip-related expenses

This economic variable, unlike the others, cannot be quantified before the trip. Especially for first-time snowbirds, the actual cost of the trip to be taken is not known. Still, an assessment must be made before the trip of what these other trip-related expenses are likely to amount to. This value can then be compared to similar estimates of expected expenditures for travel to alternative destinations in the decision-making process.

Those aged 55 to 64 years consistently rank second to those aged 65 to 74 years in terms of Florida visits (Figure 8), and, in line with this, also rank second in terms of total spending (Figure 9). Many of those under age 65 are still in the labor force, which limits the potential number of snowbirds.

Spending by residents of Ontario aged 55 to 64 years with stays of a month or more in Florida peaked at \$187 million in 1992/93, with the most recent estimates, for 1997/98, standing at \$155 million. For many of these travellers, especially those who are still in the labor force, their current trips to Florida might be shorter than they will be upon retirement, but still represent the beginnings of the snowbird lifestyle. Others in this cohort may have opted for early retirement, and, conceptually, have moved beyond the pre-retirement stage.

Social Factors

Lifestyle

During the pre-retirement stage of the life course, potential snowbirds must work through the issues suggested by Rapoport and Rapoport. Part of the decision-making process involves consideration of the trade-off between lifestyle and proximity to family.

As there are few areas of geographical attraction compared with the many areas from which old people come, the choice tends to be between retiring to a beautiful place remote from kin and friends versus staying in an area where kin and friends are available whether or not it is geographically desirable. (Rapoport and Rapoport: 311)

Clearly, the preferable winter climate is the biggest pull to Florida. In Marshall et al (1986), escaping the cold winter was reported by 90% of respondents as a reason for going south, while about two thirds cited enjoying the way of life there. The presence of friends in Florida attracted 22% of snowbirds while 7% mentioned relatives there as one reason for wintering in Florida.

Likewise, the 1999 study interviewees gave varied explanations for having adopted the snowbird lifestyle. All mentioned the desire to escape the cold Canadian winter and the attraction of Florida's climate, with many believing that they would be healthier and live longer as a consequence, which is consistent with what Marshall et al had heard from their respondents 12 years earlier.

Another prominent reason for migrating seasonally to Florida was recreation. Research has shown that Canadians aged 65 years and older have 7.7 hours of leisure time a day, and that about half of them are physically active (Lindsay 1999). The snowbirds I spoke with were all physically active, reporting such activities in Florida as

walking, golfing, swimming, and bicycling. Part of their motivation for wintering in Florida was to stay physically active during the winter. Other reasons for travelling to Florida that were offered by my interviewees were: enjoyment of the beaches and ocean, ability to have the same lifestyle during the winter as in Canada during the summer, health reasons, culture and entertainment, friends and relatives there, an active social life in Florida, and the ability to attend football, hockey and baseball games.

Almost all of my interviewees had visited Florida prior to choosing the snowbird lifestyle, some of them on many occasions. Most snowbirds mentioned one or more family vacations having been spent in Florida. A variety of other reasons for trips to Florida prior to becoming snowbirds were given, including: having spent a honeymoon there; visiting friends and relatives; receiving the trip as an incentive from an employer; winning the trip in a contest; and convalescing from major surgery. None of my interviewees reported that they had previously vacationed in Florida specifically to check it out as a retirement option. Instead, most had been influenced much earlier in their life courses by the attraction of Florida.

Notably, only one couple became snowbirds without a prior visit to Florida, making their decision based on Florida's reputation and the relatively easy drive there.

Study interviewees were asked why they had chosen to migrate to Florida over other locations, such as Arizona and the Carolinas. The lengthier drive to Arizona was given as the key deterrent to migrating there. Better weather in Florida, presence of friends and relatives there, diverse cultural activities, special services available to seniors,

snowbird newspapers and radio shows, and popularity among seniors as a destination were all mentioned as reasons why Florida had been chosen over other sun destinations.

Two couples said that they had the same social network in Florida as at home, while most had different friends there, including other Canadians, American snowbirds and local residents. In some cases, interviewees reported that they had more friends in Florida than at home at this point in their lives. Among some snowbirds, Florida was as much home as Ontario.

Only one couple reported that they kept to themselves while in Florida, and were not enmeshed in a network of friends there.

The youngest couple interviewed, Bob and Carol¹⁷, were both still under age 60. They commented that after two winters in Florida, they were planning to visit other places, such as the Carolinas, as well as Florida, over the next few winters. Carol noted that "...they liked the restaurants and theatres in Florida but the overall crowd was older, and they were not ready for that lifestyle yet." This couple demonstrated a far lower level of commitment than other interviewees. Further research into this youngest cohort would be of interest, to see whether the overall level of commitment to Florida is lower, and also, to see whether the increasing level of affluence among Canadian seniors impacts on the choice of sun destination.

Commitment to return to Florida the next season varied by age group in Marshall et al (1986). The reexamination of these data revealed that those aged 55 to 64 years were, in fact, most likely to report that they would return the following season at 80%,

while only 2% said they would not, and the remainder were undecided. Meanwhile, among those aged 75 years or older, 71% were committed to returning to Florida while 6% said that this would be their last winter there.

Travel experience/trends in reference groups

All interviewees in the 1999 study were asked to describe their adult leisure travel histories. This was not an effort to reconstruct all the trips but rather an attempt to see whether travel had been an important leisure activity over each respondent's life course, and may have, therefore, contributed to adoption of the snowbird lifestyle.

Early adulthood had not been a time for much travel among these snowbirds, regardless of their current ages. Only two couples indicated that they had travelled regularly for pleasure as young adults before the arrival of children. Obligations to visit parents during vacations early in their marriages were mentioned by several interviewees as a deterrent to pleasure travel. Other reasons offered to explain their inability to travel for pleasure during early adulthood were: no money for travel, the need to work hard to establish a career, and having to take their holidays at a different time from their partner given low seniority at work. A few older interviewees indicated that service in World War II had prevented them from travelling as young adults.

Nonetheless, among all of the interviewees in the 1999 study, a common pattern of family vacations developed later in their life courses, with and/or without children. Five interviewees also noted that they had owned or rented summer cottages, where they had spent their summer vacations.

¹⁷ Aliases are used in all references to the snowbirds interviewed in 1999.

Unfortunately, interviewees were not probed as to whether they currently or previously had owned a cottage during the 1999 fieldwork. In that five study interviewees reported that their lifestyle currently or had previously included a cottage, without being asked specifically, this appears to be a variable of interest for further research. In hindsight, it seems that owning a cottage may have been a precursor to winter migration to Florida. This appears to be supported by the 1986 study, where the researchers noted that snowbirds often owned a cottage in Canada (Marshall, Longino, Tucker and Mullins 1989).

The cottage link makes intuitive sense in two ways. Firstly, if one is going to spend the winter away from home, a seasonal residence makes economic sense. But also, the pattern established earlier in the life course of visiting a cottage as a second home could facilitate later establishing a pattern of migration to a Florida second home.

Many of my interviewees reported that travel had increased after the children left home but before retirement. However, one quarter of them had not experienced the “empty nest” stage in their life course, since the last child had left home simultaneously with their retirement from the labor force. In some cases, retirement had been delayed until the last child left home.

My interviewees were well-travelled couples, with many of them having travelled abroad and to a variety of sun destinations over their life courses. This appears to be a significant factor in the later adoption of the snowbird lifestyle.

In addition to knowledge and experience gained through one's own travels, it is likely that the experiences and impressions of others in the traveller's reference group(s)

impact on his or her desire to travel to Florida. Group relations have been studied in communications research, and the importance of the various groups to which a person belongs to his or her interpretation of a message has been established (Riley and Flowerman 1951). Riley and Riley emphasized that messages are mediated by the groups to which the recipient belongs (1959).

However, identifying the reference groups to which individuals refer, let alone determining what experiences, positive and negative, might have an impact would be extremely difficult. If a concept becomes too general, it loses its value. Even the impact of the individual's own personal experiences would be difficult to evaluate, without an in-depth individual case study.

Despite the lack of success in generating referrals from the snowbirds interviewed during the 1999 study, almost all were part of social networks both in Ontario and in Florida. The older interviewees all remarked on the fact that their networks were dwindling. And, all three of the couples who stopped migrating with the 1997/98 season gave the reduced number of friends in Florida as one of the reasons they had decided to stay home.

Escape from routine

Iso-Ahola, in exploring the desire for recreational travel, described a process in which people continuously try to avoid their daily environment while seeking psychological reward like novelty (1981). A reasonable assumption is that this desire, which impacts on one's perceived quality of life, is more or less constant at the aggregate level.

Although what is considered routine may vary over the life course, regardless of which data are consulted, there is little variation by age group among respondents as to their reasons for wintering in Florida. Both in Marshall et al (1986) and also in the 1999 study, escaping the cold winter topped the list.

Perceived risk

Travellers may perceive various sources of risk, ranging from severe weather to personal victimization.

Weather related changes to the quality of lifestyle in a sun destination can be sudden, short-lived and difficult to predict. Even severe disturbances, like hurricanes, tend to have a localized impact with measures to repair damage underway in short order.

Presumably, risks of travel to Florida are assessed by potential snowbirds during the pre-retirement stage of the life course. Since commitment to Florida would be lower at this point in the life course, it might be expected that if risk is perceived as being too high, this lifestyle, or at least this destination, will not be chosen.

All of the snowbirds I interviewed felt that they were safe in their Florida communities, and those who had experienced fear in the past, had moved or changed their travel routine to reduce any perceived personal danger. Perception of risk did not appear to vary with life course stage among my interviewees. This will be discussed more fully in Chapter Four.

Summary

Overall, the pre-retirement group appears to be affluent, well-educated and healthy. These individuals are preparing for their retirement, in keeping with Rapoport

and Rapoport's description of how a successful retirement from the labor force is achieved.

During their life courses, they have travelled considerably for pleasure, and this may be a precursor for their eventual adoption of the snowbird lifestyle. Of key interest, most have visited Florida previously for pleasure, well before becoming snowbirds. All shared a common desire to maintain a physically active lifestyle during retirement.

Another possible antecedent to becoming a snowbird may be having a cottage. This appeared to be a popular lifestyle choice among those interviewed in 1999.

Chapter Four: Retirement

The economic factors identified in the proposed model of variables impacting on travel to Florida (the exchange rate, financial resources, the cost of health insurance, and anticipated other trip-related expenditures), as well as the social variables (lifestyle, travel experience/trends in reference groups, desire to escape from the routine/seek novelty, and perceived risk) will be discussed with reference to the retirement sub-phase of Rapoport and Rapoport's later life stage in this chapter.

The preoccupation identified by Rapoport and Rapoport during this stage of later life was the realignment of commitments. Their model suggests that retirement begins with relief or euphoria, followed by depression/apathy/withdrawal, and, if successfully navigated, ending with personal and social realignment. They did not see this as a stage experienced in the same way by everyone, pointing out that different individuals spend varying amounts of time at each step.

If successful, enjoyment is found in retirement, and work is replaced with other meaningful activities. They suggested that those who found enjoyment in retirement tended to be more active, and that older persons who are physically active tend to have high levels of education, income and health. Rapoport and Rapoport suggested that age-graded communities were a key part of successfully navigating retirement. Their description of successful retirement could easily be used to describe snowbirds.

They operationalized this sub-phase of later life to include 65 to 75 year olds, although it was noted that retirement could start between 60 and 65 years of age.

The 65 to 74 year old cohort, most of whom would be retired from the labor force, although some might work part-time, would be expected to be financially secure, with assets having been acquired over the years and a steady pension income. Nonetheless, their income would be fixed, and at a reduced level in comparison to the pre-retirement stage of the life course.

Half of my interviewees were in this age group. Notably, in the small sample interviewed, there was no discernable difference between this age group and the others. All were retired from the labor force, and varied mostly in terms of the duration of their retirement and the number of years they had been snowbirds. So, in examining the qualitative data, I did not focus on age.

Economic Factors

Exchange rate

There is a relationship between the exchange rate and travel to Florida suggested in the regression model for 65 to 74 year olds, stronger than the relationship observed for those aged 55 to 64 years.

During the 1999 study, the snowbirds I interviewed were asked whether shifts in the exchange rate during the nineties had impacted on their travel to Florida. Without doubt, the exchange rate was important to those contacted and to their acquaintances. Some mentioned that they knew former snowbirds who could no longer afford the trip, because of the poor exchange rate.

One respondent, Bill, who had given up the snowbird lifestyle after 20 winters in Florida, cited the exchange rate as the main deterrent to returning to Florida. He

expressed anger and frustration with the poor exchange rate, and said he and his wife, Evelyn, would not return to Florida again unless the dollar was at par. Although Bill admitted that he and his wife could afford to continue migrating, he was adamant that their life as snowbirds was over.

For Bill and Evelyn, the issue was getting value for their money, not affordability of the trip to Florida. Bill described the shifts in the cost of living over the years, pointing out that it had been cheaper to spend the winter in Florida than in Canada in the seventies and eighties. More recently, he had found the prices in Florida similar to or even more than those at home, with the exchange to add on as a penalty.

Still, the poor exchange rate was not the only reason for Bill and Evelyn's decision to stop wintering in Florida. High premiums for secondary health insurance were also identified as a factor. In addition, Bill spoke of the passing of many friends there, and noted with regret that their friends in Florida "...were melting away like ice in water".

Like Bill, several others participating in the 1999 study had also noticed an increasing number of American snowbirds wintering in Florida. They reported that the mix of residents in their Florida communities had changed over the years, with fewer Canadians making the trip these days. The exchange rate was identified by these interviewees as a key deterrent to winter migration within their reference groups.

Bill had heard many reasons for this uptrend in Americans migrating to Florida from the northern states from his American snowbird friends. He noted that residents of the northern states migrate for the same reasons as Canadians, then went on to say that:

A lot of them have married children who have moved to Florida to work. On top of that, there is a \$25,000 homestead allowance in Florida and no state income taxes. Cars are cheaper and last longer without the wear and tear of winter, plus there are no winter clothes to buy. The cost of living is just cheaper in Florida than the northern states.

Many study interviewees discussed the methods they were now using to economize while in Florida, but, all except Bill indicated that they would continue to migrate regardless of the exchange rate. Shortening the length of time spent in Florida was not a desirable method of reducing costs among those contacted. As one respondent noted, "...you have to weigh the cost of the weakened dollar against the benefits to lifestyle and health".

Two couples reported that they had recently changed to cheaper Florida accommodations to compensate for the poor exchange rate. Other strategies to reduce costs described by study interviewees included shopping less in Florida, being more careful when making purchases, choosing cheaper seats when attending events, capitalizing on "early bird" specials at restaurants, and going out less often.

So, for those most committed to the snowbird lifestyle, it appears that migration will continue, in spite of the weakened Canadian dollar. In keeping with Rapoport and Rapoport's theory, it would appear that these snowbirds have successfully realigned their personal and social commitments. As a consequence, having replaced work with other meaningful activities, they are experiencing a successful retirement, and not planning to "realign" again because of the weakened buying power of their Canadian dollars.

Financial resources

Marshall et al (1986) revealed that 79% of snowbirds aged 65 to 74 years owned their Ontario homes, while 74% owned their Florida residences. Both these levels are notably lower than the ownership levels observed for 55 to 64 year olds. A slightly lower level of these snowbirds (58%), compared to the younger cohort, chose mobile homes rather than other types of accommodations in Florida (Figure 5).

Half of the Ontario residents aged 65 to 74 years were in the \$20,000 to \$39,999 household income category in 1986 (Figure 6). The average household for Canadians aged 65 years and older that year was \$22,400 (Statistics Canada 1988).

During 1986, 51% of snowbirds in this age group spent at least \$1,000 US per month in Florida - the second largest proportion among the three age groups (Figure 7).

Cost of health insurance coverage

The regression model for persons aged 65 to 74 years suggested a relationship with the cost of health insurance coverage. As the cost of health insurance coverage increases, the level of travel to Florida drops. The qualitative data collected during the 1999 interviews support this relationship, to some degree.

For the nine households with secure secondary health insurance plans linked to their former employers, this was not an added expense and, therefore, was not a key concern to them personally. Even these interviewees, though, said that health insurance was a hot topic of discussion among snowbirds. A number of stories of friends with medical problems who could not find insurers emerged.

Some interviewees reported budgeting large sums of money each season for health insurance coverage while outside Canada. As one participant put it, the high premiums were "... a severe blow". Although these snowbirds shopped strategically for the best rates, several interviewees with preexisting medical conditions indicated that there was little choice but to pay the high premiums. For them, finding any insurer willing to cover them was a challenge.

Henry and Joan have been snowbirds for the past decade, and represent a typical case where finding a secondary health insurer has become difficult. Joan has had a chronic disease throughout this period and has found it increasingly difficult to purchase health insurance. She noted that the requirements change every year, and that she could not understand why finding an insurer had become so difficult, given that treatment of preexisting conditions is not covered anyway.

Even with insurance, treatment in Florida may not be straightforward. Many plans require that the patient call the insurer for approval prior to medical treatment. Joan spoke of a friend who had broken her hip while wintering in Florida. She related her friend's story, as follows:

You know, you have to call the insurance company before they take you to the hospital. If you don't, they won't pay. She was laying on the floor with the ambulance fellows beside her, waiting for the insurance company to call her back. Good thing she did because they paid \$7,000 to fly her home in a private plane. Her treatment was paid for by the Ontario Government - it would have cost the insurance company over a hundred thousand if they'd let her have it done in Florida so it was cheaper for them to fly her home. She didn't get her hip replacement surgery until five days later!

Along with the increasing costs for secondary health insurance, examples of this type may discourage current and potential snowbirds experiencing deteriorating health from making the trip.

Other trip-related expenses

The largest group of snowbirds is aged 65 to 74 years. They made a record number of Florida visits of a month or more in 1992/93, at 94 thousand (Figure 8), and reported spending of \$261 million that season (Figure 9). The most recent data, for 1997/98, show spending at \$225 million .

Social Factors

Lifestyle

Once the Florida lifestyle is established, mainly because of its attractive climate, Canadians have the opportunity to explore Florida's culture. Although the majority of interviewees in the 1999 study felt that the culture in their Florida communities was similar to the culture in Ontario, a number of interviewees commented on cultural differences between the two. This factor has the potential to either stimulate or discourage one's desire to travel to Florida, and, in combination with other variables, can affect a retired person's travel plans.

A few study interviewees noted the prevalence of racism in the region of Florida they resided in, with one respondent noting that racism was "...always just below the surface". Sam went on to point out that he and his wife had exchanged kicks under the table at their golf club over the years when this and other controversial topics, such as gun laws and foreign affairs, arose in conversations with their American friends.

Another couple, Albert and Grace, explained that they had volunteered as instructors in a literacy program aimed at African Americans in their Florida community, where the east side was predominantly white while the west side was mostly black. Grace described their experience as follows:

Our neighbors did not approve of our work with the literacy program and let us know. We enjoyed volunteering, so we kept on but stopped talking about it with our neighbors. It was rewarding - the participants in the literacy program preferred us to the regular American instructors. I don't think that the instructors liked it, but many of the students walked right by them and came to us for help. Canadians are more compassionate, and just have a different mentality than Americans.

Still, Albert and Grace continued to stay in the same Florida community, and continued to volunteer. This issue is important, nonetheless, because it could have led to a reassessment of the desire to continue the snowbird lifestyle.

Perhaps because the snowbirds interviewed stayed in many different communities in Florida, there was no consensus on cultural differences between Canadians and natives of Florida, or even if there was any difference. Opinions covered the entire range of possibilities, from extremely positive to extremely negative.

Several interviewees had noted a backlash against Canadians in their Florida communities, giving examples of natives complaining about how much more difficult their lives were during the winter due to the presence of Canadians.

Sam noted that towards the end of some seasons, the local newspaper would run a cartoon with the caption, "A Southerner's delight is seeing a New Yorker leaving at the end of the winter with a Canadian under each arm".

Travel experience/trends in reference groups

Travel experience is probably most pertinent in the early stages of the snowbird lifestyle, although negative experiences in Florida at any point could bring travel there to an end. A shift in trends for the reference groups to which the snowbird refers could also lead to the end of migration. Nonetheless, the interviewees in the 1999 study suggested that once the Ontario-Florida migration pattern is established, it continues for a lengthy period of time.

The loss of friends in Florida does appear to contribute to the decision to end the snowbird lifestyle. This is discussed in Chapter Five.

Escape from routine

Several of those interviewed in the 1999 study referred to Florida as being as much their home as Ontario. So, in these cases, Florida was no longer novel. It is still a change, though, and an escape, at the very least, from the Canadian winter.

One couple reported that they worked extremely hard when they were at their Ontario home, entertaining friends and family frequently and preoccupied with maintaining their property. So, they looked forward to six months of peace each year, a rest before returning to their hectic lifestyle back home.

Perceived risk

Several of the snowbirds interviewed in the 1999 study indicated that the fear of personal victimization had been an issue during their years as snowbirds. Tourists are more likely to be victimized than locals. Clesney-Lind (1986) attributed this to the tendency of tourists to carry large sums of money, to take risks like being out late and in

unfamiliar areas, and to be isolated from social support and protection. Further, there are real costs to prosecuting criminals (i.e., the financial and emotional cost involved in returning to the destination for judicial proceedings) so tourists are less likely to do so.

For most snowbirds, social support is available, and among the snowbirds interviewed, if their area of Florida was not directly affected by violence, it was not a concern. But, among those in the Miami area, fear of personal victimization had been a key issue in the late eighties and nineties.

For example, George and his late wife, themselves snowbirds for more than 20 years, had driven to Florida for many years before they began flying into Miami and driving a rental car from there to their nearby condo. A couple of bad experiences changed their travel pattern.

On one occasion, after arriving at the Miami airport and renting a car, they became lost. According to George:

We were lost in a bad part of Miami. I stopped the car at a gas station, and my wife was sitting on the side of the car next to the attendant. He was barricaded into this little booth. When I got out of the car to walk over to him, the gas attendant yelled at my wife to tell me to get back in the car. He said that we were in danger and that I should get back in the car and out of this part of the city. That was the last time I drove in Miami.

Despite their fear of victimization, the attraction of the snowbird lifestyle and their Florida community was stronger. So, George and his late wife modified their routine, and, the following year, they started flying into West Palm Beach and being chauffeured to their condo.

Albert and Grace, with a quarter century of migration behind them, reported that they too had grown wary of Miami's reputation although they had never been victimized personally. Again, their fear was not enough to cause them to stop visiting Florida, or to move to a different community there. In order to reduce the risk they perceived, Albert and Grace switched to flying into Fort Lauderdale as a precaution. Neither of these couples was concerned about their actual neighborhoods, since their condos were in protected areas outside Miami.

Another couple who participated in the 1999 study, Bill and Evelyn, started renting a condo in an upper middle class area within Miami in the late seventies, and returned to the same place for more than a decade. As time passed, they became increasingly fearful, until they no longer walked even short distances alone, knowing that friends had been mugged. The last straw for them was an incident of road rage.

As Bill told the story:

One day, I was driving alone on the freeway in Miami when I noticed that the car in front of me had a rear wheel wobbling. So, I pulled up beside the car, and pointed at the wobbly wheel. The driver sped away from me - guess he didn't have any idea what I wanted. I pulled up beside him again and pointed out the problem wheel hoping he would understand, but this time, he pulled a gun. He was pointing a revolver right at me. I pulled off the road and sat there for half an hour, wondering if I was going to take a heart attack. We moved out of Miami the next year.

Again, this supports the strong attraction of the snowbird lifestyle, once established, whereby Bill and Evelyn reduced the perceived risk by moving out of the community they perceived as dangerous, but the lifestyle itself was continued.

Summary

The retirement concept appears to encompass all snowbirds, regardless of age or duration of retirement. The active lifestyle established in pre-retirement has been extended, and these individuals have found meaningful activities to replace their careers and, as a consequence, are enjoying retirement. In effect, they typify Rapoport and Rapoport's description of successful retirement, including their choice to live in age-graded communities.

Chapter Five: Old Age

In this chapter, the economic factors identified in the proposed model of variables impacting on travel to Florida (the exchange rate, financial resources, the cost of health insurance, and expected other trip-related expenditures), as well as the social variables (lifestyle, travel experience/trends in reference groups, desire to escape from the routine/seek novelty, and perceived risk), will be considered for the old age sub-phase of Rapoport and Rapoport's later life model.

Rapoport and Rapoport characterized this cohort as being preoccupied with life before death, and potentially troubled by physical incapacity, loneliness and despair. They operationalized old age as starting at 75 years of age. According to them, old age could be successfully navigated if one's lifestyle could again be reconstructed to revise interests and relationships, if sufficient resources were available.

This age group is, in fact, the smallest group of snowbirds, both in real terms and per capita. Although the smaller proportion of snowbirds in this age group could be interpreted to reflect elements of the physical incapacity and despair Rapoport and Rapoport identified, I did not see any evidence of despair among the former snowbirds interviewed. Certainly, even for those at quite advanced ages who continue the snowbird lifestyle, this would not be a reasonable description.

A better definition of old age, among snowbirds, would identify the onset as occurring at some point after migration is terminated. Data collected from snowbirds in 1986 and through the six interviews with snowbirds aged 75 years and older in 1999

suggest that the oldest snowbirds continue to migrate despite serious health problems and beyond widowhood, rather than demonstrating despair or isolation.

Economic Factors

Exchange rate

No relationship was observed between exchange rate and travel to Florida in the regression model for those aged 75 years and older. The quality of the data set, given its small sample for these oldest travellers, makes any conclusions from this model suspect.

Nevertheless, these oldest snowbirds could be an especially privileged group, with individual wealth sufficient to buffer the impact of a deteriorating exchange rate.

Financial resources

Again, looking at home ownership, Marshall et al (1986) found that 69% of snowbirds aged 75 years or older owned their Ontario homes, 15% fewer than the youngest cohort. Meanwhile, 68% owned their Florida residences, again well below the levels recorded for the younger age groups. Around 46% of these snowbirds had mobile homes in Florida, while this age group reported the highest proportion of condos, at 26% (Figure 5).

Those 1986 study interviewees aged 75 years or older ranked first proportionally in the highest (\$100,000 or more) and lowest (less than \$20,000) household income categories (Figure 6). Meanwhile, 46% of snowbirds in this age group spent at least \$1,000 US per month in Florida - the smallest proportion among the three age groups (Figure 7).

Cost of health insurance coverage

The absence of a relationship between migration by those aged 75 and older and the cost of health insurance coverage in the regression model for this age group is baffling, but could be related to the quality of the data set.

The existence of a relationship between travel to Florida by snowbirds and the cost of health insurance coverage is further supported by qualitative data gathered during the 1999 research. Health insurance was a key issue for many of the snowbirds contacted and with the cost of health insurance increasing in step with the aging process, the outcome of this regression does not make intuitive sense, although it may support this age group being more affluent than the others. Contrary to this, as was discussed above, those aged 75 and older exhibited the lowest level of home ownership as well as the lowest level of monthly spending in Florida (Marshall et al 1986).

Other trip-related expenses

The smallest group of snowbirds, those aged 75 years or older, reached 24 thousand Florida visits of a month or more in 1991/92, spending a record \$67 million dollars there that year. Current estimates for 1997/98 place spending well below this level, at \$59 million.

At \$32 per night in 1997/98 (Statistics Canada, unpublished tables), average spending by this age group was also the lowest.

This could indicate that persons over 75 years of age have less disposable income to spend in Florida. But, it could also indicate that those who have been established in Florida longer have already purchased durables, such as furniture, and, as a consequence

no longer have to make these types of expenditures. Lifestyle choices, such as frequency and type of entertainment and restaurants, probably contribute to this discrepancy as well.

Social Factors

Lifestyle

Almost all of those interviewed during the 1999 study stated that they would continue the snowbird lifestyle until poor health prevented it. Yet, the three study interviewees who had terminated the snowbird phase of their retirement with the 1997/98 season cited a variety of factors other than failing health which had caused them to discontinue the snowbird lifestyle. Notably, all planned to travel in the future, mentioning the possibility of shorter winter trips to Florida as well as to new destinations like Victoria, British Columbia.

For Albert and Grace, fatigue had set in. After 25 years of packing, they felt tied down by their Florida residence and bored with the sameness. Grace noted that friends there had died, and that the loss of their network there had contributed to their decision. Given that the "atmosphere" in Florida had changed, they planned to start travelling to other destinations and taking cruises.

After more than two decades of Florida winters, Sam and Mary also decided to call it quits after the winter of 1997/98. Their network in Florida had once numbered more than a dozen couples, but had shrunk to only three in recent years. Then, with a family crisis at home and their own health worsening, they thought that they should sell their mobile home in Florida, rather than risk having to sell when they were not there.

They did not have time to rethink their decision, as their mobile home sold just nine days later. When interviewed, they were planning a trip to Victoria with the prospect of other trips to follow. This reveals a more multidimensional pattern of decision making than Rapoport and Rapoport's concept of despair would imply. While Sam and Mary had ruled out their dream vacation to Australia at this point, saying that they had put it off too long, their main reason for doing so was that their children did not want them to travel that distance at their ages.

Isolation did not seem to be a factor either. Several of my interviewees had been widowed earlier in their life courses, and had since remarried and continued to enjoy life. Two had not remarried, but neither was isolated. One reported that he looked forward to weekly parties in his Florida condominium, while the other said that she now shared accommodations with another woman, both for companionship and for financial reasons.

One octogenarian said that he would stop wintering in Florida "...when the balance changes so that it is too inconvenient and less attractive". Obviously, age is not a perfect proxy for old age.

Travel experience/trends in reference groups

Among those interviewed during the 1999 study who were no longer going to migrate to Florida, a common theme of a reduced reference group in Florida was mentioned. Friends there had passed away, or stopped migrating. Clearly, this made Florida less attractive as a lifestyle choice.

Escape from routine

For one couple who stopped migrating after the 1998/99 season, Albert and Grace, going south eventually became routine, and no longer represented an escape. For them, their main reason for ending the snowbird lifestyle was boredom.

Perceived risk

There was no indication in the 1999 interviews that perceived risk was different for the oldest snowbirds in comparison to others. The discussion of perceived risk in the previous chapter could equally have been presented for this cohort.

Summary

Despair and isolation, which Rapoport and Rapoport associated with this age group, were not evident among those aged 75 years and older who were interviewed in 1999. Even those who had stopped migrating to Florida did not exhibit these traits. It would appear that the proxy age group put forward by Rapoport and Rapoport to represent old age does not apply to snowbirds, or, perhaps, to those who are aging successfully.

Chapter Six: Summary and Conclusions

At the outset, the six goals of this paper were identified, those being to:

1. Identify the later life course stage and its sub-stages within the aggregate statistics on travel by residents of Ontario to Florida, focussing on the snowbird sub-population,
2. Explore the hypothesized relationships between the variables proposed in the travel model (Figure 3) and travel to Florida for Rapoport and Rapoport's pre-retirement, retirement and old age concepts, but, from a life course theory perspective,
3. Use regression models where possible to test the hypotheses for each of these life course stages,
4. Complete qualitative research to explore these relationships and speculate about others,
5. Evaluate the utility of the life course perspective in this research project, and
6. Examine the applicability of Rapoport and Rapoport's delineation of later life, including the characteristics they attribute to each sub-phase.

The outcomes of the first four of these objectives have been described and summarized in the previous chapters, and only the highlights of the findings, which emerged in exploring the economic factors (the exchange rate, financial resources, the cost of health insurance, and other trip-related expenditures) as well as the social variables (lifestyle, travel experience/trends in reference groups, desire to escape from the routine/seek novelty, and perceived risk), will be repeated here.

Economic Factors

While the regression models established a significant relationship between the exchange rate and travel to Florida for those aged 55 to 64 years as well as those aged 65 to 74 years, qualitative data suggested that the exchange rate is considered by all travellers. The regression model explored only whether a trip occurred or not, given the exchange rates, but my interviewees spoke of other options, such as reducing expenditures, changing accommodations, shortening trips, etc.

A certain level of financial resources are a prerequisite to travel, although the data show that there is a wide range of expenditure patterns by snowbirds, suggesting that there is substantial variation in the affluence of these travellers, beyond a certain basic level.

Health care costs were significant in the regression model covering snowbirds 65 to 74 years of age, with travel decreasing as health care costs rise. Among the snowbirds interviewed, this variable also emerged as an important consideration across the pre-retirement, retirement and old age phases of the life course, but only for those who did not have health care coverage through their former employers.

Social Factors

As well as being relatively affluent, snowbirds tend to be well-educated, healthy and physically active individuals, who have prepared for and successfully achieved retirement. Furthermore, the snowbird lifestyle often involves living in age-graded communities and in a social network. All of these observations are in keeping with Rapoport and Rapoport's theory.

Over their life courses, those who are now snowbirds travelled for pleasure, and, in most cases, visited Florida at least once. They developed a desire to be physically active. A further precursor to the snowbird lifestyle was suggested by the data, that being having a cottage earlier in the life course or currently.

A recurring theme among interviewees in the 1999 study was the belief that the snowbird lifestyle was healthy and extended life, and that they would continue to winter in Florida as long as they could. Looking back on more than two decades of seasonal migration to Florida, one interviewee observed:

My wife and I enjoyed six months of good weather and good company in Florida each year. We have been healthier, happier and more active. How can that not have made a difference?

This study suggests that health may be the most important factor in ending the snowbird lifestyle, but interviews with several former snowbirds indicated a continuing positive lifestyle back in Ontario, including pleasure travel, albeit briefer trips. It should also be noted that illness does not necessarily bring an end to the snowbird lifestyle, as some snowbirds continue to migrate despite serious health conditions.

Life Course Perspective

The remainder of this chapter will be devoted to evaluating the utility of the life course perspective, and Rapoport and Rapoport's model, in studying snowbirds.

Without doubt, life course theory informed the research conducted, revealing differences among cohorts that might otherwise not have emerged. Firstly, the flexibility of life course theory encompassed a wide variety of family formations and allowed for skipped stages. For example, some of my interviewees had gone directly from a full nest

to retirement, and had, thereby, skipped the empty nest stage in their life courses. Secondly, it was apparent that events earlier in these snowbirds' life courses as well as trends in their cohorts had impacted on their becoming snowbirds, in keeping with life course theory. Thirdly, the variables explored impacted differentially on snowbirds, depending on which later life stage they were at. Rapoport and Rapoport's pre-retirement and retirement sub-phases of later life were especially useful in segmenting travel to Florida, although operationalization of the various sub-phases of later life using age group gave mixed results. Nonetheless, differences were observed among these groups, whether the data were considered in terms of age groups or in terms of duration of retirement.

Rapoport and Rapoport's work on the preoccupations and potential problems encountered at each stage were, again, useful in examining the pre-retirement and retirement sub-phases of later life. On the other hand, Rapoport and Rapoport's association of isolation and despair with old age, which they suggested begins at age 75, was not supported by the snowbird data. Although income, spending and home ownership were observed to decrease with age, interviews with individuals at this life course stage suggested that they were still active and enjoying life, even if they were no longer migrating to Florida. And, for those who continued to migrate to Florida, the lengthiest stays were observed among those who had been travelling to Florida longest. In hindsight, it makes sense that even the oldest snowbirds would be less likely to experience isolation and despair. The population under study is not representative of the larger population. These are people with enough income to purchase a luxury item:

travel. They are healthy and want to stay physically active - they are among those of their generations who are aging successfully.

Rapoport and Rapoport's observations on successfully navigating each sub-phase of later life did speak to these data, however. Rapoport and Rapoport suggested that if older people continued physically active pursuits (a prerequisite for enjoyment), replaced work with other worthwhile activities, and were part of an age-graded community, they would age successfully. The snowbird lifestyle meets all of these criteria.

So, the research at hand suggests that the life course framework is useful in the study of snowbirds, although it is evident that there is a certain amount of heterogeneity at each stage in the life course. One might speculate that the heterogeneity is greatest at the latter stages, when variations in health and financial circumstances are probably wide.

Further Research

Snowbirds are a significant segment of Ontario's growing population of residents in the later life stage of their life courses. The snowbirds' experience is exemplary of successful aging, and, with retirement occurring earlier and people living longer, their lifestyle is worth consideration. The economic impact of snowbirds is also important, both for Ontario and for Florida.

Further research on snowbirds would benefit from using the life course perspective as a framework. Transplanting Rapoport and Rapoport's pre-retirement and retirement breakout of later life into the life course perspective, thereby dropping the one-way, biological underpinnings of the original application worked well in this study,

offering a meaningful segmentation within retirement, and is recommended for further work with this population.

The information that has been accumulated regarding Ontario's snowbirds has been brought together in this paper and will, hopefully, inform further research projects. A reasonable next step would be to complete a household-based research project involving in-depth case studies of a probability sample of snowbirds. While identifying the snowbird households would be a challenge given that this is a relatively small population hidden within the much larger population of Ontario, this would provide an accurate benchmark of characteristics for this important group.

The operationalization of a number of variables for this study was problematic, and I would recommend that each be reevaluated in future work. For example, financial resources might best be represented by average household income for further research, with interest rates and aggregate taxes being other related avenues to explore. In that income, health and education have all been associated with successful aging, it would be desirable to examine each of these variables thoroughly. As well, more attention should be paid to generational differences, especially given that the baby boomers are approaching retirement age, while those that lived through the First and Second World Wars and the Depression are already experiencing later life. The increasing affluence of Canada's seniors may also influence preferred destinations.

There is little doubt that the decision to adopt the snowbird lifestyle hinges on events experienced over the life course, as well as historical trends and the behavior of the individual's cohort. Possible precursors to the snowbird lifestyle should be explored

in future research, including: travel history, incidence of current and past cottage ownership and desire to maintain a physically active lifestyle. Hopefully, the information brought together in the current report will serve to inform future research efforts.

Figure 1
Ryan's Life Course Model

Ryan 1995: 68

Figure 2
Marital Status of 1986 Study Respondents Residing in Ontario and 55 Years of Age or Older by Age Group

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

Figure 3
Proposed Model of Variables Impacting on Snowbird Travel to Florida

Figure 4
1999 Study Interviewees and Their Spouses by Sex and Age Group

Source: 1999 Study

Figure 5
Type of Residence in Florida by Age Group Among 1986 Study Respondents Residing in Ontario and 55 Years of Age or Older

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

Figure 6
Household Income by Age Group Among 1986 Study Respondents Residing in Ontario and 55 Years of Age or Older

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

Figure 7
Monthly Spending in Florida by Age Group Among 1986 Study Respondents Residing in Ontario and 55 Years of Age or Older

Source: Marshall, Longino, Tucker and Mullins 1986 Data Set

Figure 8
Florida Visits by Residents of Ontario Aged 55 Years or Older by Age Group

Source: Unpublished Tables, International Travel Survey, Statistics Canada

Figure 9
Florida Spending by Residents of Ontario Aged 55 Years or Older by Age Group

Source: Unpublished Tables, International Travel Survey, Statistics Canada

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Appendix I

Population of Ontario Aged 55 Years or Older, 1986 and 1998

Population of Ontario Aged 55 Years or Older, 1986

Age Group	Males		Females		Total	
	#	%	#	%	#	%
55-64 Years	436,499	48.4	465,399	51.6	901,898	100.0
65-75 Years	274,000	44.8	338,232	55.2	612,232	100.0
75 Years or Older	143,302	36.1	253,306	63.9	396,608	100.0
Total, 55 Years or Older	853,801	44.7	1,056,937	55.3	1,910,738	100.0

Source: Statistics Canada, CANSIM Matrix 6373 (data aggregated)

Population of Ontario Aged 55 Years or Older, 1998

Age Group	Males		Females		Total	
	#	%	#	%	#	%
55-64 Years	490,799	49.0	520,125	51.0	1,000,924	100.0
65-75 Years	379,663	46.4	438,725	53.6	818,388	100.0
75 Years or Older	224,996	37.4	376,040	62.6	601,036	100.0
Total, 55 Years or Older	1,095,458	45.3	1,324,890	54.7	2,420,348	100.0

Source: Statistics Canada, CANSIM Matrix 6373 (data aggregated)

Appendix II

Snowbird Interview

1. Do you rent or own your home in Ontario? Rent___ Own___ Other_____
2. *Interviewer complete:* Apartment___ Condo___ Duplex___ Single House___
Other_____
3. What about Florida – do you rent down there? Rent___ Own___ Other_____
4. Is there any reason why have you chosen to rent/buy instead of buying/renting in Florida?
5. What type of place do you have/rent in Florida? Apartment___ Condo___
Duplex___ Single House___ Mobile Home___ Other_____
6. In which part of Florida do you stay?
7. Are you now working in the labor force? Yes___ No___ Other_____
8. What sort of work did you do/do you do now?
9. In what year did you/will you leave the labor force?
10. Are you married? 1st Marriage ___ 2nd Marriage ___ Widowed___ Separated___
Divorced___ Other_____
11. What year did you get married (*Interviewer: most recent marriage*)?
12. And your spouse – does/did s/he work in the labor force?
13. And is s/he now working in the labor force? Yes___ No___ Other_____
14. What does/did s/he do?
15. What year did/will s/he leave the labor force?

16. What year were you born?
17. And your spouse – what year was s/he born?
18. Do you think that your health is better/worse/the same as other people your age?
- Better___ Worse___ Same___
19. And what about your spouse's health, compared to other people his/her age?
- Better___ Worse___ Same___
20. Do you have any children (*Interviewer, where applicable: including step-children that you raised*)? What were their birth years?
21. When did you first go to Florida?
22. And why did you go to Florida at that time?
23. Why do you go to Florida now? (*Interviewer probes: weather, family, friends, value for money, friendliness of people, activities there, culture/entertainment, special treatment of seniors, other reasons?*)
24. Is there any reason why you go to Florida rather than Arizona or the Carolinas, for example?
25. When did you start going to Florida for lengthy stays?
- (*Interviewer probe, if applicable: When was your last time?*)
26. Do you usually drive to Florida? Car___ RV___ Air___ Other_____
27. Why do you use this mode of transportation?
28. Do you ever take trips back to Canada during your stay in Florida?
29. When do you usually go to Florida? And return from Florida?

30. Was that how long you spent there last year, in the winter of 1997/98? Yes___

No___ (*Interviewer Probe: Why not?*)

31. Are there any years since 1989/90 when you have spent more or less time than this in

Florida? (*Interviewer Probe: Why?*)

32. How did events between 1990 and 1998 effect your travel to Florida, for example,

length of trip, type of transportation to/from Florida, type of accommodation, expenditures, etc.

Interviewer probes:

- *Did the recession in 1990/early 1991 make any difference?*
- *Did the Gulf War in early 1991 effect your plans?*
- *What about the strong Canadian dollar, from 1990 to 1992?*
- *How about the weaker dollar, from 1993 on?*
- *Did changes in interest rates make a difference?*
- *How about the limit on the length of time residents of Ontario are allowed to spend outside the province?*
- *Did changes to the Ontario Government's maximum health care coverage outside Canada effect your travel to Florida?*
- *What about any experiences or media coverage of violence in Florida, for example during 1993?*
- *Did changes in the cost of transportation effect your travel to Florida?*
- *What about illness?*

- *And family obligations?*

- *Were there any economic reasons that effected your travel to Florida?*

- *Anything else?*

33. Do you plan to continue going to Florida during the winter?

34. For what reason(s) might you consider not going to Florida again?

35. Have you considered permanent residence in Florida? (*Interviewer probe: why not?*)

36. Do you find the people and culture in Florida different from home?

37. This question deals with travel over your adult lifetime – I would like to try to

compare the amount of leisure travel you took on average during the various stages of your life and to write down any concerns you may have had about travel at each stage, for example, economic concerns, safety, activities available at destination for yourself or your children?

- How much did you travel before you had children?
- And when your youngest child was under school age?
- How about when your youngest child was in school, but under 12?
- Did it make any difference when your youngest child was 12 or older but still at home?
- How about after your children were away from home but before retirement?
- And after retirement but before age 65?
- What about age 65-74 (*if applicable*)?
- And now, age 75+ (*if applicable*)?

38. Which of these letters comes nearest to your highest level of education? And your

spouse's? Respondent____ Spouse____

- a. elementary school/some high school
- b. high school diploma completed
- c. some college or university
- d. college diploma completed
- e. university degree(s) completed

39. Which of these letters comes nearest to your household income, including your

spouse's income? ____

- a. under \$20,000
- b. \$20,000 to \$39,999
- c. \$40,000 to \$59,999
- d. \$60,000 to \$79,999
- e. \$80,000 to \$99,999
- f. \$100,000 or more

40. Is there anything that I have not touched on that you find important as a Snowbird?

41. Do you have any questions for me?

42. Would you know any other snowbirds who I might contact and interview?