Deutsch-polnisches Ortsnamensverzeichnis

Allenstein	Olsztyn
Auschwitz	Oświęcim
Beuthen O. S.	Bytom
Breslau	Wrocław
Bromberg	Bydgoszcz
Danzig	Gdańsk
Elbing	Elbląg
Gdingen	Gdynia
Gleiwitz	Gliwice
Glogau	Głogów
Grünberg i. S.	Zielona Góra
Hindenburg O. S.	Zabrze
Kattowitz	Katowice
Königshütte	Chorzów
Köslin	Koszalin
Krakau	Kraków
Liegnitz	Legnica
Oppeln	Opole
Posen	Poznań
Ratibor	Racibórz
Stettin	Szczecin
Tarnowitz	Tarnowskie Góry
Thorn	Toruń
Türchau	Turoszów
Waldenburg (S.)	Wałbrzych

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BEHAVIORAL CHARACTERISTICS OF PURCHASERS OF REMOTE RECREATIONAL SUBDIVISION PARCELS IN NORTHERN CALIFORNIA*)

With 1 figure and 6 tables

W. E. Johnston and D. E. Hansen

Zusammenfassung: Verhaltensmerkmale von Grundstückskäufern in abgelegenen Erholungsgebieten Nordkaliforniens

Es wurden Grundstücksbesitzer in sieben abgelegenen, topographisch unterschiedlichen und für Erholungszwecke ausgewiesenen Baugebieten befragt. Die überwiegende Mehrheit der Besitzer (98%) hatte ihren Wohnsitz außerhalb des Gebietes, meistens für einen Wochenendaufhalt zu weit entfernt. Das Alter der Besitzer und ihr durchschnittliches Familieneinkommen deuteten ferner an, daß die Bebauung des Grundstückes wahrscheinlich nicht in naher Zukunft zu

*) Giannini Foundation Paper No. 373 readed at the annual meeting of the Association of Pacific Coast Geographers, San Diego, California, USA, June 14, 1973.

erwarten war. Als Anlaß zum Ankauf konnte in allen Fällen außer zwei bis drei der Faktor Wirtschaftsgewinn weit vor der Pensionierung oder Erholung als wichtigster festgestellt werden. Da dieses Ziel kurzfristig nicht zu erreichen ist, erwartet man eine beträchtliche Unzufriedenheit der Besitzer. Diese mißliche Lage kann als Ergebnis mangelnder Sach- und Fachkenntnisse der Ankäufer im Grundstücksverkehr erklärt werden. Ergebnisse der Untersuchung über die Häufigkeit von Vorbesichtigungen der Grundstücke, Versicherung der Besitzurkunden, Vertrautheit mit öffentlichen Unterlagen usw. stimmen mit der selbst zugegebenen Meinung der Besitzer überein, sie seien unerfahren mit solchen Investitionen gewesen. Die Schlußfolgerung ist, daß es vielen Käufern an der nötigen Erfahrung für Grundstücksankäufe fehlt und sie besser nicht damit begonnen hätten. Die Untersuchung stellt weiter die Politik der unbegrenzten Baugebietsausweisung in Frage.

Now that concern has been registered about the conversion of remote lands to subdivisions[1]), it seems imperative to overcome the lack of knowledge about purchasers (the consumers) of subdivision lots prior to the initiation of further regulatory action. Areas in which such action may be warranted will become more apparent when the motivations and expectations of purchasers are better understood. They also condition the prediction of possible long term economic and environmental impacts.

To our knowledge, there have been no comprehensive or systematic studies which analyze the characteristics of purchasers, their motivations, the processes by which they made their purchases, and their expectations about future use of such properties. However, individual developers have conducted marketing surveys to determine more effective selling strategies for their subdivisions. This paper is directed specifically to an analysis of these purchaser behavioral characteristics. It is based on preliminary findings from a recently completed survey of owners of subdivision parcels in Siskiyou County—one of the three northernmost counties of California. As such, it deals only with one portion of a larger study in which we undertake a comprehensive analysis of the economic and environmental impacts of remote recreational subdivisions, as well as of consumer characteristics.

Siskiyou County is the fifth largest county in California, being slightly larger than the states of Rhode Island and Connecticut combined. It is characterized by ample amounts of wide open space. With almost two-thirds of the land owned and managed by the federal government, the economy is heavily dependent on lumber and agriculture, together with a growing tourist sector. To broaden their economic base of support, the 32,700 residents[2]) have viewed recreational subdivisions as a logical and viable means of increasing local governmental revenues, via an increasing property tax base, to meet their demands for additional and/or more costly services.

The number of private parcels on Siskiyou County assessment rolls increased from 19,893 in 1964 to 29,481 in 1969, and to 35,401 in 1972. This increase of nearly 80 percent occurred at the same time that the total resident population during the inter-census period (1960–70) was declining slightly. According to records of the California Department of Real Estate[3]), 10,689 parcels, encompassing 27,406 acres, were created during the most recent 5-year period (July 1, 1967–June 30, 1972), an annual rate in excess of 2,100 parcels per year. In contrast, only 50 subdivision lots were created per year in the period 1960–63, a fair share of which was probably lot creation for local residences in the several small communities of the county. At present, very few permanent structures or mobile homes are found in Siskiyou County subdivisions. It now appears possible that nonresidents own or control at least as many parcels of real property in Siskiyou County as county residents.

The information reported in this paper was derived from a survey of owners of record as of the tax lien date in March 1972. Seven rather large subdivision developments, or portions thereof, were selected for analysis. The survey, conducted by mail during the summer of 1972, was sent to private owners of every tenth parcel of record (excluding parcels recorded in the name of the developer or developer affiliates). Through the use of two follow-up mailings, we were able to obtain a survey response of 59 percent (406 responses from 690 owners in the sample).

The selected subdivisions are diverse in lot size, natural and man-made amenities, and sales price (see, Table 1). All subdivisions, with the exception of subdivision C, had parcels appropriate in size for the building of a home or for setting up a mobile home unit. The "large" lots in subdivision C were initially sold as 20-acre parcels, and were designed to be further split into 5-acre parcels and resold. Man-made amenities of power and water are provided only in subdivision A. Owners in the other subdivisions must provide their own wells (or pay for hook-up to a

[1]) Professor PARSONS's recent paper ("Slicing Up the Open Space: Subdivisions Without Homes in Northern California", *Erdkunde-Archiv für Wissenschaftliche Geograpie*, Vol. 26, No. 1, 1972, pp. 1–8), came at a time of intense concern about the magnitude of remote recreational subdivision proliferation in California, and elsewhere. We will not repeat estimates of acreages subdivided, or of parcels created by the activity of subdivision developers, nor the other dimensions of the subdivision activity discussed in his paper. The magnitude of the phenomenon which he reported appears to be an accurate representation of the current activity in the area of Northern California selected for analysis in this paper.

[2]) U. S. Department of Commerce, 1970 Census of Population, U. S. Government Printing Office, Washington, D. C.

[3]) California Department of Real Estate, Subdivisions in California, Sacramento, California, June 1972 (mimeo).

Table 1: Level of Amenities and Average Price Per Lot, Siskiyou County Subdivisions, 1972 Survey

Subdivision	Lot size	Man-made amenities	Natural amenities	Average price per parcel
A	Small	High	Medium	$ 9,521
B	Small	Low	Low	6,086
C	Large	Low	Medium	12,010
D	Small	Low	Low	4,934
E	Medium	Low	Low	2,202
F	Medium	Low	Low	2,713
G	Small	Medium	Medium	6,673

Figure 1: Residency of 385 California Owners of Selected Siskiyou Subdivision Parcels, 1972 Survey

private water system in G), and must pay for extensions of electrical services to their property. At present, owners in all of the subdivisions under study must install septic tank systems for sewage disposal. Subdivisions A, C, and G are rated above the others with respect to natural setting, as they contain some pines and firs. The other subdivisons are characterized by the more arid vegetation cover (scrub and junipers) of the northeastern plateau region of California. In addition, subdivisions A and G have a strong water-oriented recreational attraction by virtue of their location on lakes.

Table 2: California Residency of Owners of Selected Siskiyou County Subdivision Parcels, 1972 Survey (N = 406 respondents)

Area of residency	Number	Percent of total	Percent of California
Census Region:			
West	394	97	–
North Central	3	1	–
South	5	1	–
Northeast	3	1	–
Non-U. S.	1	*	–
Total California:	385	95	100
SMSA counties	372	92	97
Non-SMSA counties	13	3	3
Bay Area SMSA's[1])	159	39	41
South Coast SMSA's[2])	169	42	43
Northern California[3])	7	2	2
North Coast[3])	7	2	2
Central Valley[3])	25	6	7
Central Coast[3])	12	3	3
South Interior[3])	6	1	2

*) Less than 0.5 percent
1) San Francisco-Oakland and San Jose SMSA's.
2) Oxnard-Ventura, Los Angeles-Long Beach, Anaheim-Santa Ana-Garden Grove, and San Diego SMSA's.
3) County of residence (SMSA counties italized):
Northern California: Siskiyou, Shasta.
North Coast: *Sonoma, Napa.*
Central Valley: *Yolo, Solano, Stanislaus, Sacramento, San Joaquin,* Tulare, *Kern.*
Central Coast: Santa Cruz, *Monterey,* San Luis Obispo, *Santa Barbara.*
South Interior: *Riverside, San Bernardino.*

Residency information about present owners reveals that the sale of parcels is nearly exclusively to persons outside of the region (see, Figure 1 and Table 2). Residents of SMSA (Standard Metropolitan Statistical Areas) counties in California constitute 92 percent of the ownership of these parcels in Siskiyou County. An additional 3 percent of owners are non-SMSA California residents, and 5 percent are non-California residents[4]). Of the California residents, 84 percent reside in either the Bay or South Coast areas of the state. The typical owner appears to be one who (at least at present), is not expected to make heavy use of his parcel because of the distance between it and his primary place of residence. Table 3, which includes average distances between parcel and residence, serves to illustrate this point. To the extent that the resident population views remote recreational subdivision activity as a means of attracting revenues from outside of the county in order to finance services desired by residents within the county, our findings show this view to be correct, at least in the short run.

It is also apparent from Table 3 that some subdivisions were marketed in both the Bay Area and South Coast Area, whereas two (subdivisions C and F) focused largely on Bay Area residents in their sales efforts. Those purchasers in the South Coast area are clearly more than an easy week-end drive away from their property. Thus their use of the property would be limited unless they intend a permanent or retirement residence, or have access to air transportation. It is of interest to note from the survey responses that some purchasers felt they had underestimated the magnitudes of the distances involved. Specifically, several found that free airplane transportation to visit parcels had obscured the real distance involved in future visits to the remote, rural parcel of land now in their ownership.

We also surveyed selected socio-economic characteristics of the head of the household in our sample (see, Table 4). The modal age range of owners was 41 to

4) Within the subdivisions in our sample, there were 178 owners with non-California addresses, 21 of whom were included in our 10 percent sample. States with heaviest representation were: Oregon (22), New York (11), Arizona and Colorado (9 each), and North Carolina and Washington (8 each). In addition, non-U. S. addresses included owners living in Mexico, Venezuela, El Salvador, Hong Kong, Japan, Guam, Virgin Islands, West Germany, and Finland.

Table 3: Road Mile Distances from California County of Residence to Yreka (County Seat), Siskiyou County, 1972 Survey

Subdivision	Number of California residents	Average distance: California residents	Number of California residents:	
			200–399 miles	600–799 miles
A	143	521 miles	64	77
B	100	452	58	37
C	19	338	18	1
D	20	557	6	14
E	72	506	24	42
F	15	327	13	0
G	16	495	8	8
Total Sample	385	484 miles		

Table 4: Selected Socioeconomic Characteristics of Purchasers of Selected Siskiyou County Subdivision Parcels, 1972 Survey (N = 406 respondents)

AGE OF HEAD OF HOUSEHOLD:	NO.	PCT.
≤ 30 yr.	64	17
31–40	80	22
41–50	119	32
51–60	83	22
≥ 61	24	6
not reporting	36	–
YEARS OF FORMAL EDUCATION:	**NO.**	**PCT.**
≤ 8 yr.	25	7
9–12	148	39
13–16	120	32
≥ 17	85	22
not reporting	28	–
"NORMAL" AVERAGE FAMILY INCOME:	**NO.**	**PCT.**
< $ 6,000	8	2
$ 6–8,000	25	7
$ 8–10,000	59	16
$ 10–15,000	112	30
$ 15–20,000	84	22
$ 20–25,000	61	16
$ 25–50,000	23	6
> $ 50,000	6	2
not reporting	28	–

50 years, and the average age of owners varied only from 40 to 43 years among subdivisions. With only six percent of owners older than 60 years of age, and 28 percent oder 50, conversion to permanent home use of subdivision properties does not appear to be of immediate concern, given the limited possibilities for employment in the area.

Although nearly a quarter of the respondents reported their normal average annual family income to be in excess of $ 20,000 per year, the modal income range reported was only $ 10,000 to $ 15,000 per year. These estimates might indicate again that investments in permanent or second homes may not be imminent, unless net wealth is reflected in other than annual family incomes. This is particularly reinforced by the fact that a quarter of those responding reported incomes of less than $ 10,000 per year. Variations in incomes of owners, among subdivisions, may, however, lead one to speculate that the build out rates of homes may well vary among subdivisions. The highest average annual family income of owners occurs in subdivision G ($ 26,100). This development also probably had more homes built within it than the other subdivisions combined at the time of our survey. Average incomes ranged from only $ 13,900 to $ 15,600 per year in subdivisions B, D, E, and F—subdivisions with the lowest reported purchase prices.

The motivation for purchase of Siskiyou County parcels was also an area of inquiry in our survey of present owners. To investigate the principal reasons why purchases were made, we asked each owner to subjectively assign percentages (adding to 100 percent) to the following factors that described their motivation at the time of purchase:

- —Immediate recreational use
- —Future recreational use

} Recreation motivation

- —Permanent retirement site
- —Occasional retirement site

} Retirement motivation

- —Purchase for estate (heirs)
- —Capital gains
- —Speculative gains

} Economic gain motivation

Table 5 summarizes average motivations for purchase based on the survey results. Over all subdivisions, economic gain was the primary motivation (45 percent), with less intense motivations for recreation (32 percent) and for retirement (23 percent). However, there are some rather striking differences in purchaser

Table 5: Average Motivation for Purchase, Selected Siskiyou County Subdivision Parcels, 1972 Survey

Subdivision	Average motivation for purchase		
	Recreation	Retirement	Economic gain
	(percent)		
A	32	34	34
B	39	22	39
C	21	13	66
D	8	10	82
E	28	28	44
F	39	35	27
G	39	26	35
Total	32	23	45

motivations among subdivisions. For example, we conclude that the expressed motivations for purchase in subdivisions B, E, and G do not differ significantly from those of the total sample, as in no instance do the percentage differences deviate more than 10 points from the average. In contrast, subdivisions A and F appear to have attracted purchasers with stronger retirement motivations (+11 and +12 percentage points, respectively) and lesser economic gain motivations (−11 and −18 percent). Subdivisions C and D apparently attracted buyers with heightened expectations of economic gain (+21 and +37 percentage points, respectively) and significantly lower motivations for both recreation and retirement purposes. The nature of subdivision C, i. e., its original sale in "large" parcels amendable to subsequent resale in smaller sized lots, is consistent with this expression of motivation by buyers. But the even stronger expression for eco-

Table 6: Motivation for Purchase ≧ 50 Percent, Selected Siskiyou County Subdivision Parcels, 1972 Survey

Subdivision	Motivation for purchase > 50 percent				Total survey response	Ratio of highly motivated purchasers
	Recreation	Retirement	Economic gain	Total		
	(percent)			(number)	(number)	(percent)
B	25	20	55	73	114	64
A	43	14	43	58	105	55
C	6	6	88	16	22	73
D	0	0	100	16	23	70
E	15	19	66	32	80	40
F	45	45	10	11	16	69
G	57	0	43	7	16	44
Total	27	16	57	213	406	52

nomic gain noted for subdivision D appears unwarranted in view of the readily available supply of similar low-amenity type properties in the region. These differences in purchaser motivations among subdivisions are probably due to the buyer's perception of his intended use, to seller representation, or both.

The foregoing analysis illustrates the variation among the subdivisions in motivations held by purchasers at time of purchase. We have also developed a procedure for examining the intensity of motivation response. Of interest is the number of cases for which the purchase could be considered as "highly motivated." A highly motivated purchase is defined as one in which more than 50 percent of the purchaser's motivation was associated with one of the three classes — recreation, retirement, or economic gain. In total, there where 213 of the 406 transactions (52 percent) which met our "highly motivated" criterion. The ratio of such purchases ranged from 40 percent for subdivision E to 73 percent for subdivision C (see, the last column of Table 6).

Also of interest is the change in the pattern of highly motivated purchases among the three motivations in Table 6, compared to estimates of average motivations in Table 5. Economic gain accounts for 57 percent of all highly motivated purchases, as contrasted with 45 percent for average motivations. Motivations for recreation and for retirement are reduced from 32 to 25 percent and from 23 to 16 percent, respectively.

Another interesting contrast is in the difference between average and high motivations within each subdivision. For example, whereas average motivations (Table 5) in subdivision A were roughly equal among recreation, retirement and economic gain (32, 34, and 34 percent, respectively), the allocations of highly motivated purchases (Table 6) were 25, 20, and 55 percent, respectively. Thus, high motivations for economic gain exist despite their being masked by our previous average measures. Other contrasts are also evident. For example, in subdivisions A, C, D, and E, highly motivated purchases for economic gain exceed the average estimates in Table 5 by 18 percentage points or more. Note particularly the values for subdivisions C and D, where 88 and 100 percent, respectively, of high motivations for purchase are associated with economic gain. The information on highly motivated purchases in terms of the fulfillment of, or failure to meet, expectations is important, as it may reveal potential areas of acute consumer dissatisfaction with purchase. One could expect a higher incidence of "class action" suits, or other forms of consumer protest, in cases where desires are unfulfilled.

It is our opinion that economic gain objectives are unlikely to be met, at least in the immediate short-run future, for subdivisions of the type represented by B, D, E, and F, with their low levels of natural and man-made amenities. The same probably holds for the final consumers of 5-acre parcels in subdivision C, unless economic conditions create a need for permanent residential housing in the area in which it is located[5]).

We have also undertaken an analysis which focuses on the sophistication of purchasers in real estate matters. This is measured by their familiarity with the Department of Real Estate's *Public Report*, required for each subdivision in California, the degree of active search undertaken prior to purchase, their previous investment experiences, whether they actually examined their parcel prior to purchase, and whether they secured title insurance at time of purchase. Information on all these factors is available from our survey results.

Some indications of the lack of purchaser sophistication is evident from the following: Only 201 of 347 (58 percent) responding, reported that they had examined the State of California Real Estate Commissioner's *Public Report* prior to purchasing their parcel. Only 30 percent reported they were actively searching for a parcel of recreation property at the time of purchase–70 percent were not! Despite rather wide-

[5]) There has been some speculation about a new mining industry and ski resort facility on lands adjacent to subdivision C.

spread use of free trips for prospective buyers to visit subdivisions as part of sales promotions, one-fourth of the purchasers indicated they had not even inspected the parcel they bought prior to purchase. With respect to the purchase of title insurance at time of parcel purchase, 47 percent said they had purchased title insurance, 25 percent said they had not, and 28 percent didn't know whether they had or had not.

Purchasers were also asked to evaluate subjectively their level of experience for five types of investments — stocks and bonds, mutual funds, income-producing real estate, developmental real estate, and recreational properties. Experience levels were categorized as being very experienced, above average, average, below average, and no experience. Of those responding with respect to their experience with purchases of recreational properties, 27 percent reported previous experience. The other classes of investments received even higher proportions of "no experience" responses. Undoubtedly, the fact that all respondents had purchased recreation property (by definition) led to a lower proportion in the "no experience" category. For all types of investment, the median experience evaluation was "below average." Such responses, derived from the owners' subjective evaluations of their investment experience, together with the other indicators reported above, do little to remove the uneasy feeling on our part that a large portion of those individuals purchasing subdivision properties were rather ill-equipped to make such investments.

Conclusions

Our discussion of selected aspects of consumer characteristics, their motivation for purchase and ex-post evaluations of aspects of the purchase process, permits some skepticism about the degree to which subdivision proliferation is desirable or beneficial. It appears that the impact on county revenues is positive, in the short run, in view of the historic low build-out rates observed[6]) (and therefore low levels of demand for public services), particularly in low-amenity units. We surmise that the economic impact on developers has also been positive, although recent new regulations and possibilities for consumer recourse have served to reduce profit margins and economic feasibility in some instances. This is evidenced by the presently slower rate of parcel creation and developers' search for alternatives to traditional subdivision projects. However, there may be adverse economic effects on many consumers, given our present information about their motivations for purchase and the dim prospects for fulfillment of those expectations — particularly in low-amenity types of subdivisions. Consumer expectations may be unrealistic due to the buyer's inexperience, poor judgement, and lack of adequate information on which to base more sound investment decisions. If accurate, these conclusions call for consumer education and regulatory actions which might narrow the abyss between motivations in buying remote, recreational parcels and the probability that those expectations will be realized. There are clearly social costs involved when consumers misallocate their expenditures in a manner which does not yield expected levels of satisfaction. In addition, long-run difficulties may also emerge to effect the short-run revenue advantages that local governments presently enjoy.

[6]) See T. E. Dickinson and W. E. Johnston, "An Evaluation of Owner's Expectations of Building Within Remote Rural Subdivisions: Impacts on the Rural Community," paper presented at Annual Meetings of the American Agricultural Economics Association, Edmondton, Canada, August 1973.

BUCHBESPRECHUNGEN

Washburn, A. L.: Periglacial Processes and Environments. 320 S., zahlr. Fotos u. Abb. Edward Arnold Publ., London 1973, £ 6.75.

Hier liegt ein neues, von Text und Ausstattung her gleichermaßen beachtliches Standardwerk aus berufener Hand vor. Als „periglazial" werden definiert: „cold-climate, primarily terrestrial, nonglacial processes and features regardless of date or proximity to glaciers". Daraus ergibt sich eine breit angelegte Grundkonzeption für die Gliederung des Werkes. Nach einleitendem Überblick der „environmental factors" nehmen die Abschnitte über den saisonalen und perennierenden Frostboden (S. 15–48) und die Frostwirkung (S. 49–162) eine zentrale Stellung ein. Prozesse und Formen werden in engem Zusammenhang behandelt. Bemerkenswert ist u. a. die genetische Klassifikation der Musterböden (S. 138). Es folgen Kapitel über „Mass-wasting", „Nivation", „Fluvial action", „Lacustrine and marin action", „Wind action" und „Thermokarst", entsprechend der weiten Fassung des Periglazial-Begriffes. Ein „Environmental overview" (S. 240–243) gibt eine tabellarische Übersicht der Verbreitung der periglazialen Vorgänge und Formen, wobei der Stand der Kenntnis freilich Grenzen setzt. Ein letzter Abschnitt (S. 244–262) bemüht sich um die Rekonstruktion des pleistozänen (wohl meist letztkaltzeitlichen) Periglazial-Bereiches für Europa und Nordamerika, wesentlich kürzer auch für die UdSSR.

Für das ganze Werk sind die klare Terminologie und die reichhaltige Ausstattung mit zumeist gut ausgewähltem Anschauungsmaterial hervorzuheben. Ein umfangreiches Literaturverzeichnis mit rund 750 Titeln und ein detailliertes Register machen das Buch zugleich zu einem willkommenen Nachschlagewerk. Daß dabei keine Vollständigkeit zu er-