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The Lived Worlds and Life Experiences of Residents in University Linked Retirement Communities: A Qualitative Approach

by

Ramona B. Meraz Lewis

Dissertation

Submitted to the Department of Leadership and Counseling

Eastern Michigan University

in partial fulfillment of the requirements for the degree of

DOCTOR OF EDUCATION

Dissertation Committee:

Eboni Zamani-Gallaher, PhD, Chair
David Anderson, EdD
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November 30, 2010

Ypsilanti, Michigan
Dedication
To my mother Laura Ellen Lombardi who instilled in me and my sister Angela:
a love and respect for God and a love of learning.
Laura is a lifelong learner.
Acknowledgements

*The desire accomplished is sweet to the soul.* Proverbs 13:19a KJV

There are many who call the dissertation process a lonely journey, but on this journey I did not feel that way; in fact, I felt a part of a community. My classmates, my committee, the residents I interviewed, the friends and family who supported me, and the larger community of scholars from whom I learned have all been a part of the completion of this project. In Chapter 6, I write about a woman named “Nikki,” who called her fellow community members her “tribe of lifelong learners.” Her sentiments aptly describe how I feel about all those who helped me. In many ways, finishing the dissertation and ultimately the degree is a tribute to all of those individuals who supported me along the way. Their generosity, guidance, and mentoring made not only this dissertation but the years of education and professional practice worthwhile! God has most assuredly blessed me with an abundance of love and friendship during this time in my life.

First, how thankful I am to my family for supporting my academic endeavors (both the joys and challenges) over the years. The Lombardi, Meraz, and Lewis families have all contributed to this process. I thank you for your unconditional love—even when I was grumpy and tired and quite honestly a bit unlovable, you stood by me and encouraged me. Mom, thanks for fostering my intellectual curiosity, for raising us to ask questions, and for being a wonderful transcriptionist. To my sister Angela, thank you for allowing me to call you any time day or night and for not only being supportive but also giving me a swift kick in the pants when I needed it. A special thanks to Matthew Alberti and his circle of family and friends for helping me connect with ULRC community members. To Dad thank you for
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One of my favorite lines from a hymn that we sing in the Christian ministry I am part of is: “To God be the glory, great things He hath done!” This line most assuredly describes my thoughts about this dissertation journey. Showers of God’s blessings to all those who have helped me and continue to help students along their educational journeys.
Abstract

This dissertation explores the important role that University-Linked Retirement Communities (ULRC) can play in helping older adults negotiate retirement transitions and develop post-retirement identities. Utilizing life course theory as the theoretical framework, the dissertation explores residents’ attraction to and experiences in ULRCs. One of the innovative ways that learning in retirement is being addressed is through the practice of ULRCs. ULRCs are designed and built for retirees who want to enjoy living near or on a college campus, offering a retirement living experience focused on the scholarly and the social; the concept is one to meet the needs of both retirees and the university community.

This qualitative study utilized an interpretive, ethnographic approach with site visit observations conducted at three distinct ULRCs located in the Midwest, Northeast, and Southern regions of the United States. Thematic findings were synthesized through analysis of 55 in-depth resident interviews, attendance at community events, artifact examination, and field notes that describe the facilities and researcher observations of residents.

Three richly-descriptive narrative chapters, focusing on 16 residents from each of the communities highlight how an individual’s life course shapes his/her desire to seek a retirement lifestyle offering a variety educational and lifelong learning opportunities and also impacts their experiences within the community. Thematic conclusions included (a) the level of importance residents placed on “living among interested, interesting people;” (b) residents’ search for community, and how the opportunity for exchange with “likeminded others” helped residents cultivate a sense of home, self, and belonging; (c) how mismatch of individual’s values with community values creates a feeling of ideological disconnect; (d) resident and community conflicts; (e) the distinctive and sometimes selective culture of
academically-oriented retirement communities; and (f) residents’ educational experiences in community and at the university.

Implications and recommendations are focused toward postsecondary educational leaders. Findings and recommendations also provide insights and suggestions for ULRC administrators, residents, and campuses hosting ULRCs. Considerations include issues of cumulative advantage and disadvantage across the life course and issues of access for diverse elder learners. Recommendations urge college campus leaders to engage this growing population of older adults by adopting Third Age friendly policies that promote older adults engagement in a variety of meaningful ways.

KEY WORDS  
University linked retirement communities, college-imbedded retirement communities, university based retirement communities, independent living retirement communities, retirement communities, older adult learning. Third Age, learning in retirement, ideology and housing, life course, retirement, faculty retirement, educator retirement, educational leadership thematic analysis, qualitative, narrative, ethnography, life-worlds, educational gerontology, elderlearning, elder learners, community building
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Chapter 1: Introduction

Retirees: the New Kids on Campus!, Boomers on Campus!, The Class Goes Gray

Once thought of as a novelty and innovative marketing tools to entice lifelong learners to campus, headlines such as these are now becoming more of a reality. Demographic changes have led many retirees and senior citizens to rethink the post-retirement life phase. Several authors report that the aging baby boomers will demand greater educational and leisure opportunities than past generations and that they will be seeking them on college campuses (Bash, 2003; R. B. Fischer, Blazey, & Lipman, 1992; Lamdin, 1997; Laslett, 1991; Manheimer, 2002; Manheimer, Snodgrass, & Moskow-McKensie, 1995; Pastalan & Schwarz, 1994). While offering retirees and senior citizens opportunities for engagement on college campuses is not a novel concept, one of the more innovative ways that lifelong learning in retirement is being facilitated is through the pioneering practice of university-linked retirement communities (ULRC).

ULRCs have been growing in popularity since the mid 1980s. There are currently approximately 53 campuses hosting ULRCs, and the list is continually growing (Lischwe, 2007). ULRCs are designed and built for retirees who want to enjoy living near or on a college campus. The ULRC concept is one that meets the needs of both retirees and the university community as residents of ULRCs benefit from the camaraderie of like-minded peers, proximity to university resources, on-site activities, and opportunities for engaging in a collegiate learning environment. Likewise, universities can profit from having greater involvement of alumni and retired faculty and staff in an array of campus programs and activities. Furthermore, ULRCs are a creative way for universities to cultivate relationships.

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with potential donors. ULRCs also provide opportunities for cross-generational interactions and, most important, support the learning and growth across the life course. ULRCs vary greatly in their level of affiliation with partner universities as well as in their operating structures and philosophies. While some communities offer continuing care models, others are independent, “active living” communities. The pricing structures, locales, and educational philosophies tend to attract a more homogenous group of individuals with higher levels of education from professional backgrounds.

**Statement of the Problem**

There is growing pluralism in American society today; a demographic shift is emerging in the United States. More specifically, there has been a browning and graying of society relative to the increasing numbers of people of color and persons 65 years and older. Case in point: the growth of the 65 and older population is expected to double between 2000 and 2030, increasing from 35 million to more than 72 million individuals over the age 65 (Administration on Aging, 2009). More recently we have seen the 65+ population increase by 13% between 1998 and 2008 (Administration on Aging, 2009). Projections are that three out of 10 Americans will be 65 and older by the year 2030 (American Council on Education, 2008). *Figure 1* provides a graphic representation of the projected growth of the 65 and over age group. The large numbers of baby boomers born in the mid-twentieth century are cause for this decade’s fastest-growing age group (Freedman, 1999; Frey, 2007; Grayson & Velkoff, 2010; Gubrium & Holstein, 2000). These growth figures are poised to create what some are calling a “senior tsunami” (Frey, 2007). The growth of an aging population has impacts across all sectors of society. This expected growth is one of the most prominent
topics of discussion among the gerontological world today.

Figure 1. Number of persons 65+ 1900 – 2030. Information adapted from Administration on Aging, 2009. A Profile of Older Americans, adapted information retrieved from http://www.aoa.gov/AoARoot/Aging_Statistics/Profile/2009/4.aspx.

Not only are there more seniors, but Americans are living longer, are healthier, and are more educated than previous generations. Today, on average, a 65-year-old has a life expectancy of an additional 18.6 years—19.8 years for females and 17.1 years for males (Administration on Aging, 2009). Furthermore, approximately 19.5% of older Americans hold at least a bachelor’s degree, and previous education has been found to be the greatest predictor of pursuing lifelong learning activities (American Council on Education, 2007; Federal Interagency Forum on Aging-Related Statistics, 2010). It is these demographic
changes that have led many to rethink the post-retirement life phase. As people live longer and healthier lives, they want to continue engaging in meaningful activities. Older adults now approach their retirement years with expectations of staying busy intellectually, spiritually, and physically. America is clearly on the brink of an elderly boom. The changing demographic is an exciting venture and provides an opportunity for universities to make their mark in responding to the needs of a diverse citizenry. The current climate appears to be ripe for enrolling elderlearners and finding ways to involve ULRC residents in the life of the campus. The question becomes: how are higher education professions poised to approach this issue?

The American Council on Education (2007, 2008) issued two landmark reports investigating senior citizens on college campuses. Their findings show promise on the part of the older adults who overwhelmingly desire to stay engaged in some form of work, volunteerism, or lifelong learning opportunities. However, despite the growth of elderlearning programs such as Road Scholar (formerly Elderhostel) and Learning in Retirement Institutes (LIR), the expansion of community colleges offering programs for seniors, as well as the increased attention from 4-year universities continuing education divisions, there is still a low level of participation by seniors citizens at traditional institutions of higher education (American Council on Education, 2007, 2008). While lifelong learning and intergenerational programs are growing in popularity, universities are not typically accustomed to interacting with senior citizens on a daily basis. While campus rhetoric seems to offer welcoming messages, there still appear to be too few universities taking “meaningful actions” towards engaging this population of potential elderlearners (American Council on
Education, 2007, 2008; Bash, 2003; Lamdin, 1997). Campus policies and practices must be refined to address and attract this growing segment of society.

Furthermore, there is a general ignorance about the promise and practice of older adults not only in society, but also in education. Myths about the aging—that they are frail, weak, senile, “over the hill,” inflexible, “past their prime,” or are in mental decline, and unproductive—marginalize older adults (Butler, 1975). Chapter 2 clearly points out that in the early part of the 20th century the theoretical constructs used to define aging came from more of a deficit perspective. Older adults were seen as disengaged, lacking the desire or the means to contribute or live vibrant lives. These earlier constructs have been critically evaluated, and today the gerontological world has embraced newer theories that expand our perspective about the positive roles that older adults play in society. Nevertheless, these older, deficit perspectives still linger and the aging are marginalized—they are forgotten, an invisible other. Authors Schoenberg & Rowles (2002) argued that the growth of the aging population leaves the field of aging studies “ripe . . . for expanding understanding of an aging world” (p. 4). Furthermore, they argued that by “embracing methodologies” that “capture” the diversity and intricacy and emphasize the voices and experiences of older adults, we are able to understanding the meanings of old age through their perspectives. Qualitative research helps us to capture the “essence” and facilitate a deeper understanding of what it means to grow old, helping to debunk the myths that prevail. This qualitative study uncovers the richness of experiences of older adults, their experiences with retirement and their experiences of growing older.
Significance of the Study

The evolution of ULRCs illustrates an exciting opportunity for universities to make their mark in responding to this phenomenon of a pluralistic citizenry, with considerable age diversity. There is a growing body of literature on retirement living and on Third Age learning and their impacts on successful aging. However, there is a dearth of research on this relatively new phenomenon of university-linked retirement communities (ULRC). The research that does exist on ULRCs is focused on the organizational perspective, fundraising, the physical environment, or on the impact of lifelong learning on successful aging (Lischwe, 2007; Parry, 2004; Pastalan & Schwarz, 1994; Snyder, 2002; Trudeau, 2009; Tsao, 2003). A major piece that is missing from the literature is an in-depth qualitative understanding of what this living experience means to the residents. Since the ULRC movement is on the rise, it is important for educational leaders to have a sense of what is taking place inside these communities. What do institutions know about the needs, desires, and experiences of these community dwellers? What attracts them to campus? Furthermore, how is the living experience affecting the lifelong learning needs of residents? What types of experiences and interactions are they having on campus? These are important questions to explore in order to better understand this new phenomenon of collegiate-linked retirement living.

Significance for Educational Leaders

The growth of a Third Age learning society and the development of ULRCs have implications for policy, practice, and future research as they pertain to educational leadership. Institutions of higher education have long prided themselves as being responsive to the pluralistic needs of adult learners, and senior citizens, including the number of those seeking opportunities for lifelong learning now represent a larger pocket of our increasingly
diverse society. As we consider the realities of a changing demography and of a graying of society, educational leaders need to be well positioned to connect with this aging generation of adults.

Universities should be interested in this growing phenomenon of Third Age learning and the potential for growth of ULRCs particularly at a time when institutions are seeking new ways of community engagement and are preparing for a wave of retirement from baby boomers from their own institutions. In the current economic decline and climate of higher education, university administrators are scrambling for ways to increase revenue streams and endowments in order to rebound from declining state funding and a decrease in enrollment from the numbers of first-year students. It is imperative that universities find new ways to generate revenues and sustain enrollments via attracting new segments of adult learners. Institutions may better position themselves to bolster fundraising by expanding outreach through growing their continuing education programs and by increasing services and offerings for older alumni and retired faculty and staff. Community colleges have a rich history of engaging and welcoming senior learners to their campuses. In contrast, four-year colleges and universities seem behind in this area. As a greater percentage of the population becomes older, educational leaders must consider new ways to cultivate relationships with the older population.

Furthermore, it is important to recognize the “invaluable human resource in terms of their time, experiences, and energies” that retired faculty, staff, and alumni who continue to contribute to campus can provide (Harrison & Tsao, 2006, p. 23). Their continued involvement in campus programs and activities, through research, volunteering, and financial support add to the vibrancy, diversity, and sustainability of the campus.
The expectation of changing labor patterns as the boomers and their elders prepare for retirement has elicited a series of questions about a “brain drain” in the American workforce. Will there be a mass exodus of some of our most knowledgeable and experienced faculty and staffers as they leave our universities—taking their expertise, wisdom, and skills with them? Educational leaders must consider the implications of this knowledge drain. A solution for this is to encourage retired faculty and administrators to stay involved in the life of the campus. In a 2003 survey of 2,000 faculty members from four large state flagship institutions, 71% of respondents said they would like to continue teaching part-time at the institution and nearly 40% reported that they would like to remain involved in faculty associations or volunteer on campus (Berberet, Bland, Brown, & Risbey, 2005). Living in a ULRC keeps faculty and administrators tied to the heart of campus both in proximity and in their personal sense of closeness to the institution.

The ULRC movement is on the rise. If institutions are interested in growing their older learning programs and in the expansion and continued success of these types of communities, then educational leaders must develop a greater understanding of the needs and motivations for Third Age learners as well as the implications of hosting ULRCs on their campuses. Implications for educational leaders are explored again in Chapter 8.

**Purpose of the Study**

The purpose of this study is to explore residents’ attraction to, and lived experiences in, university-linked retirement communities. This study employed an interpretive ethnographic approach utilizing a series of individual life-history interviews, focus groups, observations, and artifact analysis as the main content for data analysis. The research drew upon the life course perspective to help frame the research questions, methodology, and
subsequent thematic analysis. Life course research posits that both the “past and present are inextricably linked” (Elder, 1995, p. 101). The life course perspective considers the social, historical, and personal factors that influence an individual’s past and present realities (Elder, 1995; Elder & Johnson, 2003; Settersten, 2003). Life course theory helps us to understand how an individual’s past plays a role in their expectations for retirement and their propensity towards lifelong learning. It is these intersections of personal biography and social history that have the potential to shape one’s attraction to ULRC communities and the activities they will engage in while there. Furthermore, life course theory helps us to understand the institution of retirement and its meanings of retirement as well as a cohort’s expectations in retirement.

**Research Questions**

Qualitative research is emergent in nature. The process is inductive, focusing on theory building, rather than deductive, hypothesis-testing (Glesne, 2011; Hatch, 2002). The following research questions are flexible; they guide the research, but they do not define it. New questions and themes emerge from interviews with participants and throughout the data analysis.

1. How does an individual’s life course (personal biography and social history) affect his/her attraction to ULRC living?
2. How does an individual’s life course (personal biography and social history) influence his/her lived experiences (activities and behaviors) in a ULRC?
3. How does an individual’s life course (personal biography and social history) influence his/her propensity towards lifelong learning? Moreover, what if any linkages do the participants have to the University or to lifelong learning activities?
4. What are the life histories (personal stories) of those living at a ULRC?

Chapter Organization

This qualitative dissertation is presented across eight chapters. Chapter 1 provides introductory material. The review of literature makes up Chapter 2 focusing more intently on retirement trends, the growth of a third-age learning society, and the ULRC movement. Furthermore, Chapter 2 lays the background for the concepts of older adult learning as it is embedded and connects to practice and theoretical understanding of adult learning. Chapter 3 details the methodology used in this study. Chapters 4 through 6 highlight each of the research sites, providing rich narrative and thick description from selected residents interviewed at each of three unique ULRCs located in various regions in the United States. Chapter 7 provides thematic analysis, tying together common themes from the communities and highlights specific resident narratives as well as explores residents’ variant and diverse “outliers” experiences. Chapter 8 closes with implications and recommendations for educational leaders.

Definition of Terms

- University Linked Retirement Communities (ULRC) – Retirement communities designed for individuals of a particular age group, typically 55 years of age and older. Communities offer proximity to an affiliated university and offer both formal and informal learning opportunities.

- Attraction and Experience – The research intent of this dissertation is to observe the phenomena of interest (i.e., what attracted residents to the ULRC) and identify conditions (i.e., attempt to understand the lived experiences of residents). Attraction is defined as an individual’s desire or propensity towards residing in a ULRC. Lived
experiences are the internal and external roles, behaviors, and activities of residents within the ULRC.

- Elderlearning/Third Age Learning/Older adult learning – In this research, these three terms are used somewhat interchangeably. The emphasis, for this study, is on lifelong learning activities for adults who are in retirement. The learning can be formal or informal, but the emphasis is on engaging in activities that emphasize learning. Third Age learning is explicitly defined in Chapter 2. These terms are in contrast to adult learning, which in this study is defined as the focus on adults between the ages of 24 and 54, or pre-retirement learning.

- Life Course Theory – This theory is used as the theoretical conceptual underpinnings for beginning research. Life course theory takes into account how an individual’s past history serves to shape their present. Detailed discussion is provided in Chapter 2.
Chapter 2: Review of Related Literature

Our concept of aging in American society is ironic; we age by trying to look younger (Binstock, George, Cutler, Hendricks, & Schulz, 2006; Butler, 1975; Friedan, 1994; Thane, 2005; Thomas, 2007). We do not need to look far to see the signs that ours is a youth-obsessed culture (Katz, 1996). The anti-aging industry is a multibillion-dollar industry and it is only getting bigger. Take your pick of one of the hundreds of ways to keep the evidence of aging at bay—face creams, Botox, teeth whiteners, hair color, liposuction, clothes. On the one hand, the thought of getting older frightens us; we shiver at the thought of lost beauty, graying hairs, changes in the shapes of our bodies, aches and pains, wrinkles, and declining health. Disadvantages are also evident in discrimination in the workplace and for many inadequate resources to meet the growing costs of healthcare. Yet, on the other hand, many of us were taught to respect our elders for their wisdom and their life experience. Furthermore, most of us look to our retiring colleagues with envy, longing for the day we, too, can leave the stress of work behind, take life at our leisure, and live a more reflective, balanced life. Theories of self-development assert self-actualization and integrity in later stages of life (Maslow, 1943, 1970; Erickson, 1963, 1968). However, these positive aspects do not keep us from trying to stop the physical signs of aging.

Regardless of one’s personal view of aging, there is evidence of a long history of discrimination towards the aging in America (Clark & Gallatin, 1967; Cole, 1992; D. H. Fischer, 1977; Thane, 2005; Thomas, 2007). There is no doubt that the aged have been largely ignored and displaced in popular culture, the workplace, and even in education; the aging are what some call invisible (D. H. Fischer, 1977; Friedan, 1994; Hochschild, 1973;
Myerhoff, 1978; Thomas, 2007; Tirrito, 2003). In her in-depth anthropological study of a Jewish Senior Citizen Community Center in California, Barbara Myerhoff (1978) wrote that “the elderly are not among us, because we don’t want to recognize the inevitability of our own future decline and dependence” (p. 19). She argued that everything Americans value tends to disappear among the aged—“wealth, power, physical beauty, youth, mobility, security, social status” (p. 21). Nearly everything about our society today boasts youth as something to be sought after and cherished, as Thomas (2007), described.

Old people are exposed to a bigoted ageism that is openly expressed and widely accepted. To be old in contemporary society is to inhabit a ghetto without borders. Rich or poor, man or woman, sage or fool, there is no refuge. The bias against old age infects the elderly as well; many older people actively profess the superiority of youth and the young. (p. 4)

Although aging is one sure event for all of us, we try to keep it at bay—our society cultivates an image of youthfulness, vibrancy, and activity. This youth-focused cultural dynamic has led the way to activism on the part of aging seniors.

**Legislation and Activism for the Aging**

Before 1940, aging was primarily a medical issue and the majority of research on aging focused on individuals who were sick, mentally ill, or in serious physical decline (P. J. Kolb, 2008). In the mid-twentieth century, legislation and serious research on the psychology of aging issues emerged in the United States. Negative assumptions about elders were prevalent throughout most of the research literature in the early twentieth century. Disengagement theory developed from the Kansas City Study of Adult Life, attributed to Cumming and Henry (1961), and was one of the first and most controversial theories that
described the process of growing older and became the pervasive ideology among gerontologists (P. J. Kolb, 2008; Manheimer, 2005). Disengagement theory asserted that aging was an “inevitable process of withdrawal and decline” and espoused that physical, social, and intellectual disengagement from relationships, interests, and work were all a normal part of the aging process (Cumming & Henry, 1961). Essentially disengagement theory brought into reality what had been the attitude about the elderly for centuries (Manheimer, 2005). Advocates for the aged were outraged by the assumptions made by disengagement theory, and their activism propelled the development of theories that provided a deeper understanding of the aging process, beginning what Manheimer (2005) called an era of “reconceptualizing later life.”

Legislative changes served to make some inroads in the fight for elder rights. The founding of the Gerontological Society of America in 1946 represented a new way of looking at aging, as it was made up of an interdisciplinary group of scientists, researchers, educators, and mental health practitioners (Birren & Schaie, 2001; P. J. Kolb, 2008). The increased awareness and research on aging proved to be a time of change in American society, and by the mid-1960s there was a growing legislation and political activism around aging issues.

In the 1961, the first White House Conference on Aging was held; and in 1965 Medicare and the Older Americans act was enacted. In 1968, a physician Dr. Robert Butler who coined the term ageism, founded the National Institute on Aging (P. J. Kolb, 2008). In 1965, President Lyndon Johnson signed into law the Older Americans Act of 1965, considered one of the most significant contributions of aging legislation. This Act, among other things, provided governmental support for programs that would help senior citizens remain independent and self-sufficient and established the Administration on Aging. This
legislation provided room for the growth of programs such as Meals on Wheels, Medicare, The National Caregiver Family Support Program, and grants for other state and community based support programs for the elderly. In 2006, the Act was reinstated and received additional funding until 2011.

It is questionable whether government programs like these arose from an enlightened thinking about aging or a way to take care of what some saw as a “growing problem of an aging society” (Manheimer, Snodgrass, & Moskow-McKensie, 1995). The enactment of the Older Americans Act of 1965 helped to bring issues of aging to the forefront; however, the prevailing ideology of the day, the assumption that the aged needed to be taken care of or dealt with, is what made way for the development of government intervention (Hooyman & Kiyak, 2011). Furthermore, the expansion of programs for the aging population also meant that more financial resources were being devoted to this growing segment of society. Some argue that this expansion of resources for elders created a “hostile” climate towards older persons (Manheimer, 2005). The expansion of government programs focused on seniors led some to emphasize “the graying of the federal budget” and today, nearly 40% of the federal budget is dedicated to programs that support an aging population, compared to the 13% in 1960 (Hooyman & Kiyak, 2011, p. 689). While this is cause for some to allege that enough is already being done to support our aging society, in reality, authors Hooyman and Kiyak pointed out that when Social Security and Medicare are deleted from the equation, less than 5% of the federal budget is actually dedicated to programs that benefit older adults. This final number represents a problem; funding for programs to support the well-being of older adults must continually be expanded. Programs and services for older adults were designed during an era of shorter life expectancy and when chronic diseases were more rare—the current
federal fiscal and programmatic offerings for the aging are at best “shortsighted” (Hooyman & Kiyak, 2011, p. 693).

Perhaps one of the first retirement and aging activists of the twentieth century was Maggie Kuhn, who is credited with founding the Gray Panthers. In 1970, Maggie who was irate due to her forced retirement at age 65, gathered four of her recently retired friends to consider the issues faced by aging retirees—issues such as ageism, forced retirement, loneliness, and healthcare (Englander, 2004; Kuhn, Long, & Quinn, 1991). Their conversations grew into activism not only for older people but for all. Maggie felt that the old still had much to contribute to society and that their knowledge, skills, and abilities were ignored due to prejudices about the aging. In her autobiography, No Stone Unturned, Kuhn (1991) wrote:

Something clicked in my mind and I saw that my problem was not mine alone. I came to feel a great kinship with my peers and to believe that something was fundamentally wrong with a system that had no use for us. (pp. 129-130)

It is this type of activism that has influenced the way many are now approaching the concept of growing older. While the aging still face discrimination and high rates of poverty, isolation, and depression, we are a long way off from where we used to be. Today, we are experiencing a fundamental shift in the way seniors approaching aging and retirement. Philosophical and legislative changes have helped lead the way for the changing nature of aging in America.

Factors Generating a Population of Older Learners and Third Age Education

To this point, this research has considered some of the legislative impacts and historical trends that have shaped views on aging and retirement today. This next section
considers the factors that have contributed to a growing population of elderlearners. The major factors contributing the growth of older adult learners include demographic, political, organizational, and theoretical changes. Demographic factors include the graying of society, increased life expectancies, a more educated citizenry, and the influence of the baby boomers. Furthermore, the expansion of adult learning programs and adult and continuing education divisions has made seniors more welcome on campus.

In the 1976 inaugural edition of *Educational Gerontology*, Harry Moody (1976) presented four “presuppositions” of the pervasive thoughts about educational programs for elderlearners: (1) Rejection—there was no need for educational opportunities for elders; (2) adaptation—that education only serves to “ameliorate the purposelessness of post retirement life;” (3) assimilation—needs can be met by “mainstreaming” them into existing educational programs; and (4) self-actualization—that learning for elders can be a time of insightful growth and learning (Manheimer, 2005, p. 200). Moody’s four suppositions are relevant today and provide an excellent lens through which to view senior programs.

In the mid-1970s there was a movement to bring seniors into higher education. At the landmark 1971 White House Conference on Aging, policymakers were discussing education as an integral part of successful aging. It was at that conference where Howard McClusky outlined five learning needs of older adults that he defined as coping, expressive, contributive, influence, and transcendent (J. C. Fisher & Wolf, 2000). The underlying premise of the Conference was that education was a “basic right”; however, Congress did not go so far as to guarantee seniors access to the educational programs, but rather stated that people have the right to pursue education. The 1976 Lifelong Learning Act included several issues pertaining to adults and seniors, and although Congress passed the bill, it was never
funded. Manheimer (2002) reported that as a result of Act 39, state legislatures enacted bills that allowed people over 65 to enroll tuition-free in colleges although those initiatives were also never fully funded. This movement towards offering and encouraging seniors to pursue higher education was progressive for its time, but still fit into Moody’s assimilation phase since programs were not specifically designed for senior learners, but instead seniors were allowed to join already developed programs.

**Blended life plan.**

The demographic, social, and technological changes in American society moved us towards a “blended life plan” (Cross, 1981). The ways people live, work, learn, and retire are shaped by historical trends, social views, and political policies. We are living longer, healthier lives, marrying later, having fewer children, and becoming an increasingly educated society. Furthermore, we are in a knowledge age; education is no longer bound by location, making the possibilities for formal and informal education more far reaching than ever before. Increased opportunities and higher aspirations for women and minorities, increased societal acceptance of career changes, and changing definitions of retirement and leisure are all-important reasons for the exponential growth in adult education and contribute to the growth of older adult learning (Bash, 2003; Cross, 1981; Jarvis, 2001; Jarvis & Griffin, 2003; Manheimer, 1998). Given that the first of the baby boom generation just entered retirement in 2008, it is imperative that we develop insights into how the largest, most educated, and wealthiest cohort to date will play an integral part shaping the learning and retirement trends of tomorrow (AARP, 2004; Cassinos-Carr, 2008; Freedman, 1999).

These societal changes have essentially altered our life trajectories and the timing of life events. There is less distinction now between education, work, life, and leisure. Just as
patterns of formal education are today less predictable because of the social and economic impacts on society, so are the ways people approach retirement. Settersten (2005, 2006; 1998) wrote about the concept of the changing “three box structure” of education, work, and leisure, and for the purposes of this research I consider how that traditional “3-box” structure of education-to work-to retirement has changed into a more blended/swirled pattern as depicted in Figure 2.
Retirement in America.

In the broadest of definitions, retirement typically means a departure from work; however, the definition and meanings of retirement are continually changing. Due to the increasing diversity in society and the ever-changing nature of individuals’ relationships with work, what it means to be retired has become far more personal—leaving the definition...
largely “unsettled” (Ekerdt & DeViney, 1990). Today, the Social Security Administration (2010) defines those eligible for retirement based on their date of birth. For example, individuals born after 1929 currently need 40 credits and 10 years of work to be eligible, and pay is based on lifetime earnings.

Before the twentieth century, the concept of retirement was not a common one. Historically, individuals worked on their homesteads and in farming communities well into old age. Through the nineteenth century, 70% of older men continued working in business and industry and usually did so until diminished health or job loss forced them out of employment (D. H. Fischer, 1977; Graebner, 1980; Richardson, 1993). In fact, most could not afford to retire as pension programs and Social Security did not start until the middle part of the twentieth century. There were several reasons for the move towards retirement, including the onset of labor unions, increased hostility in the workplace between younger and older workers, and the emergence of theories such as disengagement theory that portrayed elderly persons as less productive (D. H. Fischer, 1977; Richardson, 1993). Dora Costa’s work *The Evolution of Retirement* (1998) provided a historical analysis of retirement from the 1880s through the late 20th century and argued that the emergence of retirement began in large part to the increase in household income for white-collar workers. Between 1950 and 2000, workforce participation rates for men ages 55 to 65 dropped by 20%. For women, work participation rates actually increased by 25% for the same time period (Adams & Beehr, 2003; Costa, 1998). In 1934, Senate passed the first mandatory retirement bill for railroad workers, and the practice of mandatory retirement continued (Richardson, 1993). Hardy (2006) explained that forced retirement was a “management” and “policy tool” in that it created a younger workforce. Thus, when individuals failed to retire it was viewed as
“problematic” because it left no room for the newer, younger worker (p. 203). Unfortunately, as these mandatory retirement policies became more prevalent, more and more elders began to live in poverty. Furthermore, forced retirement also meant that the voices of the aged were increasingly absent from the political landscape; because they were not working, they were seen as unproductive and less worthy of having a voice in decision-making.

After the Great Depression, poverty rates among the elderly grew to an all-time high, leading to the passage of the *Social Security Act of 1935*. The purpose of Social Security was to provide “a system of Federal old-age benefits” and provide protection for the American worker in retirement (National Health Policy Forum, 2008; Social Security Act of 1935, ”). As the economic benefits to retirement increased with both government and private interventions, the way people began to view retirement changed and the idea of retirement became much more popular. At this point, retirement became more “understood as a right or privilege earned by working hard for many years” (Richardson, 1993, p. 8).

The definition of retirement is continually being redefined. For most of the 20th century, Americans considered retirement as a once in a lifetime event and total retreat from full-time work. Today, only about 50% of older workers retire fully from work. Instead, most move in and out of retirement and experience only a “partial” retirement due to part-time work sometimes called “bridge” jobs (Costa, 1998; Graebner, 1980; Hardy, 2006; Richardson, 1993). While some individuals work because they choose to, others continue to work to supplement their income or to continue receiving benefits, and other must continue to work because of financial instability or lack of access to retirement pensions and savings. Now, with the baby boom generation preparing for retirement, there is concern that the labor market will experience a severe decrease in workers, thus again forcing another era of the
redefinition of retirement. The demands for labor will mean that there are increasingly more options for the older worker. In the most recent large-scale survey administered by the AARP (2004), 30% of the respondents reported that they plan to continue working at least part-time into their retirement years. Moreover, due to the recent economic crisis, more individuals are likely to continue working to supplement their income.

There is also the social dimension of retirement. Views on retirement are personal; some may think of retirement as a time of leisure and social interaction while others may see it as a time of withdrawal or reduction in one’s contribution to society. For many, occupation is one of the central identity roles. Atchley (2000) helped redefine retirement as a process rather than as an event when he introduced the six phases of retirement, summarized in Table 1. This model emphasizes retirement as a life role similar to the ways individuals tend to view their occupational role. Reactions to retirement and the process of these phases vary for each individual and are impacted by health status, access to finance, and individual personality traits; however, these phases provide an important frame of reference for understanding the experiences of retired individuals and their sense of self.
### Table 1

**Phases of Retirement**

<table>
<thead>
<tr>
<th>Period</th>
<th>Phase</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preretirement</td>
<td>Remote</td>
<td>Positive phase of occupation, retirement is far off, very little retirement planning.</td>
</tr>
<tr>
<td></td>
<td>Near</td>
<td>Awareness that retirement is coming soon; attitudes grow more negative about retirement; preparation for separation from job; development of “leisure skills.”</td>
</tr>
<tr>
<td>Retirement</td>
<td>Honeymoon</td>
<td>Euphoric feelings about retirement important to settle into a routine.</td>
</tr>
<tr>
<td></td>
<td>Disenchantment</td>
<td>Feeling a “let down” or “boredom” about the retirement. The fantasy does not live up to reality. The reality of retirement begins to settle in; a period of discomfort in social adjustment.</td>
</tr>
<tr>
<td></td>
<td>Reorientation</td>
<td>Establishing structure and routine, settling into retirement life; begin to adjust to the reality of retirement and seeks outside resources that will lead to some stability.</td>
</tr>
<tr>
<td></td>
<td>Stability</td>
<td>“Routinization of criteria dealing with change”; marked by “predictability” and “stability.”</td>
</tr>
<tr>
<td></td>
<td>Termination</td>
<td>Death or through loss of independence due to health or financial support.</td>
</tr>
</tbody>
</table>


A group that has had a profound influence on shaping our cultural views of aging and retirement is the American Association of Retired Persons (AARP). In 1958, Dr. Ethel Percy Andrus, a retired high school principal, evolved the organization from its original founding in 1947 as the National Retired Teachers Association. The founding principles of the AARP are as follows: “To promote independence, dignity and purpose for older persons; to enhance the
quality of life for older persons; and to encourage older people ‘To serve, not to be served’” (AARP, 2003). To date, the AARP is one of the largest, most powerful and controversial non-profit advocacy and lobbying groups in the country. The AARP offers services to its members who are considered anyone over the age of 50. As further evidence of the changing view of retirement, one does not have to be officially retired to be a member or take advantage of the services offered by the AARP.

**Diversity in retirement.**

Men are largely the focus of the research on the history of retirement, given that before the turn of the century many women did not work outside the home, and if they did, little was written about them (Costa, 1998). Furthermore, the work and retirement patterns of African Americans and immigrant women tend to be distinctly different from White women, some of which is discussed later in this chapter. A majority of the retirement research has focused on white, male, middle-class and heterosexual populations; furthermore, it has been reported that as much as 90% of participation in faculty retirement studies are white men (Costa, 1998; Slevin, 2005; Sugar, Pruitt, Anstee, & Harris, 2005). Critical gerontologists such as Estes (2001) have explored the socioeconomic, gender, and race implications on retirement.

The most recent 2004 AARP survey on baby boomers’ views on retirement indicated that, compared to 1988, the expectations for retirement between minority and White boomers were increasingly widening (AARP, 2004). The survey included phone interviews with 1,200 individuals aged 38 to 57 years old, including oversampling of 300 each of Hispanic and African American respondents. The report indicated that African American and Hispanic baby boomers expect to rely on Social Security more than their White peers do. African
Americans report that despite higher incidents of job losses, they have a more positive retirement outlook, expect to have adequate access to health care, and expect to utilize Medicare more than other groups. Both Hispanics and African American boomers have less “self-indulgent” and “more conservative” attitudes in their expectations about their own retirement. Their study also highlighted a marked decrease from previous years in the numbers of African Americans’ and Hispanics’ expectations to be able to pursue hobbies or traveling in retirement.

Flippen and Tienda (2000) reported that there have been relatively few studies focusing on older Hispanic and older African American males. Those two groups, traditionally overrepresented among low-skilled workers, are more disadvantaged in retirement than their White counterparts. Furthermore, they are more subject to layoffs and less likely to benefit from pension opportunities and so have been excluded from much of the research on retirement (Flippen & Tienda, 2000; Richardson & Kilty, 1992). Given the projected growth of the Hispanic population, more studies on workforce and retirement issues related to Hispanics are certainly needed.

In a study of 234 African American professionals ages 25 to 64, Richardson and Kilty (1992) found that black professionals who viewed work as a necessity expected to enjoy retirement more. Furthermore, they found that Black professionals who are highly committed to their work and who spend more time socializing with co-workers tended to avoid planning for retirement. These findings support other research on retirement that indicates that professionals whose identity is closely tied to their work look forward to retirement the least.

The proportion of women in the workforce increased drastically post-World War II. Beginning in the mid-1970s, there was increased interest in women’s retirement, and Price
(2002) concluded that this rise in research was an indication that retirement was “no longer a male-only phenomenon” (p. 42). The feminization of poverty is certainly relevant in terms of work and retirement issues for women. Longer life expectancies, the tendency to marry later in life, overrepresentation in low-skilled jobs, and job interruptions because of family caregiving all contribute to women’s prolonged labor-force participation, as well as their vulnerability to involuntary job loss and decreased pension and Social Security benefits (Flippen & Tienda, 2000; Friedan, 1994; Price, 2002). Much of the research on women in retirement finds that professional women look forward to retirement less than their male counterparts (Price, 1998; 2000; Wingrove & Slevin, 1991; Prentis, 1980).

Slevin’s (2005) mixed-methods research on 50 African American female professionals provided insight on how race and socioeconomic factors impacted retirement. The majority of the women indicated that race was “pivotal to their identities” and said it affected how they planned to spend their retirement time. Slevin reported that these women were all intimately involved and committed to post-retirement activities associated with community-based opportunities that assist in “empowering others” of the same race, what she called “race uplift.”

Additional research on women in retirement has come from Christine Price (2000, 2002, 2003) whose interviews with women produced interesting commentary on role theory and role identities. Price indicated that a majority of studies on women in retirement suggested that women had a more difficult time with retirement than their male counterparts. Price’s studies found that, although role loss was significant in the retirement transition, it did not negatively affect self-esteem or personal identity, because women tend to have multiple role identities—those multiple identities are linked to greater well-being. In addition, Price
found that an organized, structured, post-retirement life led to greater satisfaction. This finding seems tied to continuity, suggesting that those whose pre-retirement lives were busy and structured fared better by keeping the same type of life-style post-retirement. Furthermore, Price argued that women who maintained aspects of their former work identities by engaging in professionally related activities had higher levels of self-esteem.

Overall, there is a disparity in patterns of employment across the life course; subsequently this affects the opportunities available to one in retirement. Women and persons of color are negatively impacted by the current distribution of retirement funding. The amount of time spent in the labor market, educational levels, and lifetime earnings all influence the amount of money available to individuals in the retirement years. Women, who have typically served as primary caregivers, tend to suffer economically in retirement, because less time working means less funds paid into retirement savings or social security. Minority groups as a whole tend to suffer the inequalities of lower paying jobs, less education, and more chronic illness (Hooyman & Kiyak, 2011). These inequalities throughout the life course influence the type of retirement lifestyle available as well as views on opportunities for leisure in retirement.

Life course theory clearly points to the impacts that race, class, gender, age, culture, disability, and sexual orientation have on labor participation and on attitudes towards retirement as well as views on leisure. It would be wrong to assume that retirement is the same for all, or to generalize that retirement is viewed by everyone in the same way. History, biography, and society influence how individuals view retirement, how they will retire, and where they will choose to live in retirement. Furthermore, definitions and emphasis on leisure—or more specifically for this study—propensity for lifelong learning will be
impacted by race, gender, socioeconomics, and educational backgrounds. Obviously, there are marked differences in this cohort—race, gender, educational attainment, and socioeconomic status all play a role in the way individuals view and look towards retirement.

More specific to this research is the consideration that residents of ULRCs are typically alumni and/or emeritus faculty and staff. For numerous historical, political, and social reasons, older minorities tend to be less educated than their white peers and overrepresented among those in lower socioeconomic status (American Council on Education, 2007). For the aforementioned reasons, the subjects of this study, ULRC residents, are represented by a small population of college-educated individuals from middle and upper class socioeconomic status. Retirement communities are typically homogenous in terms of social class, race, and ethnic backgrounds; additionally, their residents tend to be from backgrounds that are more affluent.

**Baby boomers influence on views of aging and retirement.**

Baby boomers\(^2\) “represent the largest single sustained population increase in U.S. history constituting 83 million individuals,” and they are the largest age cohort in the working population today (Adams & Beehr, 2003, p. 69). Steve Gillon’s (2004) book, *Boomer Nation: The Largest and Richest Generation Ever and How it Changed America*, calls the baby boom the “single greatest demographic event in American history” (p. 1). Generational models provide a framework for understanding what Strauss and Howe (1991) call “peer personalities.” They define the peer personality as a “generational persona

\(^2\) Following World War II, the country experienced an unusual spike in birth rates, a phenomenon commonly referred to as the baby boom. The term “baby boomer” is used to describe a person who was born 1943 to 1964; early boomers are those born 1943 to 1955 and the late boomers were born 1956 to 1964 (Strauss & Howe, 1991).
recognized and determined by (1) common age location; (2) common beliefs and behaviors; and (3) perceived membership in a common generation” (p. 64). They assert that every generation has their own biography that tells a story of how that generation is shaped. They define the generation as cohort groups. A birth cohort is defined as a group of people who, because of their similar years of birth, experience life events at the same age. We can use this phenomenon of cohort personality and generational theory to understand how the attitudes, beliefs, and values of the baby boomers will affect their views on retirement and how they plan to spend their retirement years. Given the size of this cohort and the effect of such a large number of individuals reaching retirement age at the same time, the influence of the baby boom generation on Americans’ heightened focus on aging and change in retirement trends cannot be underestimated (Cassinos-Carr, 2008; Gillon, 2004; Gubrium & Holstein, 2000; Strauss & Howe, 1991). The size of this cohort and their higher levels of education lead many to call the boomers the wealthiest generation in history. It is estimated that 20% of baby boomers earn more than $75,000, have access to retirement savings or pensions, own homes, and have access to health insurance (Adams & Beehr, 2003). However, there is still a great economic disparity among the baby boomer cohort; therefore, it is not to be assumed that all baby boomers will be planning for retirement in the same way.

The circumstances in which the boomer generation was raised led to the descriptors of their peer personality as a highly educated group of people who are idealistic workaholics, who emphasize career before family, are individualistic, and yet feel both a responsibility to change, and a sense of accomplishment in changing, the world. The baby boomers are known for their “work-like-a-dog” mantra and their company loyalty all indicators of their occupational identity and love of work (Cassinos-Carr, 2008; Strauss & Howe, 1991). The
baby boomers have a long history of fighting for individual freedoms and for marginalized groups having come of age in an era engulfed in political and social activism that included the Civil Rights struggle, the Women’s movement, the Gay Pride movement, and protests of the Vietnam War. “You build it up, mother, we gonna tear it down,” is a motto for the generation that “trigger[ed] America’s most furious and violent youth upheaval of the twentieth century” (Strauss & Howe, 1991, p. 299). Now that the first of boomers has just reached retirement age, many argue that they are poised for a revolution of breaking down the barriers for the aging individual. Author Andrew Zolli (2006) commented, “Boomers have never met a life stage they didn't want to remake in their own image, and their golden years will be no exception” (p. 1). Generational theory provides an important construct for understanding how cohort groups form their own peer culture, specifically, gaining insight to the cohort personality of the boomers gives us a greater understanding of how this peer cohort will be looking towards their retirement years. The exponential growth of the older adult population has placed increased emphasis on how this cohort will shape the American future. As the baby boomers age, researchers suggest that we prepare for a time of lifelong learning as we may have never seen it before. “There’s a searching, a real need, to provide more value and meaning to retirement” (Boss, 1999, p. 19). As they live longer and healthier lives, they want to continue engaging in meaningful activities.

In 2010, Dell Webb, a leading retirement community developer, launched a large survey as a follow-up to their 1996 study. The survey divided participants into two segments, younger boomers turning 50 in 2010 (n=504) and older boomers, turning 64 in 2010 (n=510). Interestingly, the findings report that more than half of both groups indicate that they are as active or more active than they were 15 years ago, and nearly one third of the younger group
reported that they are pursuing educational pursuits, whether for employment, advancement, or for personal growth. Furthermore, the older boomers report that the best part about retirement is the “freedom” and the most disappointing factors are “not being around people” and “missing co-workers.” Both groups indicate that working during retirement is part of their life plan; for older boomers this is a 6% increase from the 1996 survey. Participants also indicate the desire to continue working and to volunteer. ULRCs provide convenient access and opportunity for residents to continue working either full or part-time, to volunteer on campus, and to engage in a variety of educational venues.

Obviously, there are marked differences in this cohort—race, gender, educational attainment, and socioeconomic status all play a role in the way individuals view and look towards retirement. Given that this research is focused on ULRCs and the majority of those residents are middle-class and college educated, and from higher income brackets, the statistics presented in this literature review focus mainly on this specific population or what one author calls “the Boomer elite” (Focalyst Insight Report, 2007).

**The Third Age learning concept.**

The *third-age* learning concept grows out of a life course perspective of viewing life in four ages concept or dividing life into quartered segments. For the purposes of this study, the emphasis is on the Third Age concept, the period marked by retirement and that emphasizes personal fulfillment. Perhaps the greatest influence on the growth of Third Age education involvement the advances in theoretical and biological understandings of aging. In the 1980s, the concept of the Third Age began to gain acceptance in the U.S. (R. B. Fischer, Blazey, & Lipman, 1992; Laslett, 1991; Manheimer, 2005). The Third Age (U3A) terminology originates from the 1970s from France (Laslett, 1991). Pierre Vellas, the founder
of the University of the Third Age, recognized the longevity and vigor of the older persons in France and decided that there should be opportunities for elders to pursue education and personal development (Manheimer, et al., 1995). The terminology moved to Cambridge in 1981 when they first developed British Universities of the Third Age. The French model had professors doing the teaching; the British models were member-run and operated as independent higher education institutions (Manheimer, 2005). Peter Laslett, a British sociologist, was instrumental in forming the U3A movement in England (Manheimer, et al., 1995). Laslett asserted that if there were no opportunities for education or continued enlightenment, the Third Age would “turn out to be indolence indefinite” (Laslett, 1991, p. 170). Laslett (1991) argued that opportunities for education should allow the participants to choose their curriculum and instructors, focus on self-fulfillment, and provide opportunities for research. This type of curriculum, supported by andragogy, is what is found in most Learning in Retirement (LIR) institutes. The Third Age terminology not only reflects the growing number of seniors who had increased longevity, health, and leisure time, but also represented a philosophic change. This Third Age was a time beginning a period of personal enlightenment, self-actualization, and learning. The four ages concept has heuristic value in understanding the course of life as the divisions between age groups are not so much about “calendar age or biology,” but more about factors of time and situation and “above all it is a matter of choice” (Laslett, 1991, p. 152). Complete overviews of the four ages theory are available from Laslett (1991) and Lamdin (1997). Table 2 provides an overview of the four ages concept as well as the major life happenings in each of the stages.
<table>
<thead>
<tr>
<th>Age</th>
<th>Major Characteristics</th>
<th>Life Happenings</th>
<th>Essential Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Age 0-20/25</td>
<td>Dependency</td>
<td>Babyhood, childhood, youth, instruction, preparation for work</td>
<td>Giving youth the skills they will need for a life of autonomy and identity</td>
</tr>
<tr>
<td></td>
<td>Socialization</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Age 20/25 to</td>
<td>Maturity</td>
<td>Procreating, work/career obligations, saving money, most productive</td>
<td>Loss of personal control of time; work is almost wholly imposed by others. “wielders of power” and “crown of life”</td>
</tr>
<tr>
<td>retirement</td>
<td>Independence</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family and Social Responsibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Age 10 to 30</td>
<td>Fulfillment</td>
<td>Self-fulfillment, deeper understanding of self, active pursuit of pleasure and leisure; continued voluntary work (paid or unpaid), renewed societal commitments</td>
<td>Less time spent taking care of others priorities; the transition is personal</td>
</tr>
<tr>
<td>year span</td>
<td>Freedom</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fourth Age “old age”</td>
<td>Dependence</td>
<td>Illness, frailty, imminence of death</td>
<td>Mobility and activity are constrained; rehab can be effective</td>
</tr>
<tr>
<td>“disability zone”</td>
<td></td>
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The Adult Education Movement in the United States

Third Agers increasingly approach their retirement years with expectations for growth and learning. “There is a major segment of this population seeking a diverse range of learning options for themselves and they believe higher education should be their primary
source to accommodate that need” (Bash, 2003, p. 122). While Third Age philosophies and advocacy programs for senior citizens most certainly helped launch educational programs for older adult learners, we cannot underestimate the role that adult and continuing education has played in shaping today’s elderlearning landscape. The following section overview the history of adult education movement in the United States and follow with the major philosophical tenets that have shaped Third Age learning. These influences shape the ways that successful older adult learning programs are designed today. Furthermore, the expansion of older adult learning programs is of interest to those who focus on adult education (J. C. Fisher & Wolf, 2000)

**History of the adult education movement in the United States.**

Adult education has broad and far-reaching definitions. Adult education can include workplace education and training and developmental education including citizenship studies, literacy, GED, and ESL programs. It can also include non-traditional student education in colleges and universities, recreational learning such as seminars for enjoyment or skill-building, or the pursuit of knowledge for its own sake, also called lifelong learning.

Extensive works on the history of the adult education movement are available from Courtney (1989), Knowles (1970, 1977); Jarvis (2003); Kassworm, Sandmann, & Sissel (2000); Manheimer, Snodgrass, & Moskow-McKensie (1995) and Stubblefield and Keane (1989). The following will serve as a brief overview of the history of adult education in higher education, thus providing the necessary backdrop for understanding the development of the movement towards Third Age education in the United States.

Most of the histories of adult education begin with discussions on the American Lyceum and Chautauqua movements (Courtney, 1989; Knowles, 1977; Stubblefield &
Keane, 1989). The Lyceum started in 1826 as a national network devoted to sharing ideas among community members. The founders of the Lyceum determined that learning should be “as free as possible” and that both self-improvement and advancement of knowledge were important. The Lyceum movement is credited with initial support of a tax-supported public school system and lecture style teaching, which we still know today (Courtney, 1989; Knowles, 1977). A future extension of the Lyceum was the Chautauqua movement, which is called one of the first educational programs for adult learners (Knowles, 1977). In 1874, in Chautauqua, New York, it opened as a Normal school for adult Sunday school teachers. The school involved a lecture series, curriculum based courses, and even programs in the arts. The programs at Chautauqua are credited as “pioneering” new methods of instruction such as correspondence courses, summer schools, book clubs, and extension programs, which are now all components in higher education (Knowles, 1977). Broadening the perspective further, the Highlander Folk School offered a social-justice oriented adult education program (Stubblefield & Keane, 1989). The Highlander Folk School, founded by Myles Horton in 1932, operated as a “citizenship school,” to teach not only literacy to African Americans, but, more importantly, to teach democracy and an understanding of the oppression and racial domination (Stubblefield & Keane, 1989).

**Adult education and higher education.**

Hatfield (1989), reported that historians generally agree that the first formally organized adult education program was in 1873 at Cambridge University in England where the University faculty held lectures outside the campus. While there were numerous community-based adult education programs that started as joint ventures with libraries, churches, or industry, the following will focus on the development of adult education in
higher education, particularly in the United States (Knowles, 1977). In the late 19th century, this idea of educational programs beyond the campus, called extension programs, was under development in the United States. The Morrill Act of 1862, which created land grant universities, was an important step in making public education available. It also extended more practically based curriculum offerings (Thelin, 1996). In 1891, the University of Wisconsin and University of Kansas developed the first “extension divisions” (Knowles, 1977; Thelin, 1996). The next year, in 1892, William Rainey Harper, President of the University of Chicago, insisted that an extension division be one of the five main divisions of the University; this was a decision that ultimately recognized the importance of extension programs as part of the Universities mission (Knowles, 1977). In 1914, Congress created Cooperative Extension Service for Agricultural Education, and the name “university extension” became generally accepted (Hatfield, 1989). Teachers College at Columbia University granted the first PhD in adult education in 1935 (Jarvis, 2001).

One of the influences on the growth of adult education was funding from private foundations (Knowles, 1977). In 1923, The Carnegie Corporation sponsored its first adult education grant under the leadership of its president, who was intrigued with the European notion of adult education. The Carnegie Corporation began sponsoring research in the area of adult education, and, as a result, the first meeting of the American Association for Adult Education (AAAE) was convened (Knowles, 1977). Courtney (1989) traced the first systematic effort at defining adult education to that initial meeting of the AAAE in 1926. The Kellogg Foundation followed suit in funding education programs for adults, but not until thirteen years later when it changed its focus from exclusively children and youth to “welfare for mankind” (Knowles, 1977, p. 94).
Post World War II enrollment at American colleges and universities grew by nearly six-fold (Knowles, 1977). In 1944, the G.I. bill opened the door to thousands for an opportunity for higher education; in fact, the growth of collegiate attendance after the creation of the G.I. Bill is said to have launched the movement for more commuter-type institutions such as community colleges and state colleges (Astin, 1977; Thelin, 1996). With more adults entering higher education, campuses became less residentially focused, resulting in a “significant departure from the traditional notion of the collegiate way” (Thelin, 1996, p. 15). Another major influence in bringing adults to campus was the ties institutions of higher education were making with business, government, and community organizations. These “outside” private entities sponsored employee and workforce education programs directly on the college campus and also regularly utilized university research facilities (Knowles, 1977). Having non-traditional students on campus for research and work projects helped in bringing the university “closer with the people” and started a trend of extending the campus truly into the community (Knowles, 1977, p. 83). Additionally, in the early 1950s, there was a growth and formalization of the organization of universities’ cooperative extension offices. Knowles (1977) reported that enrollments in extension campuses more than tripled in 20 years, growing from 843,923 in 1952 to 3,367,000 in 1972.

Philosophical shifts in the ways colleges treated their students also played an important role in welcoming adults to campus. During the age of activism in the 1960s, students seriously questioned the role of the university in their everyday affairs, resulting in a drastic transition of the relationship of student to institution (Thelin, 1996). In loco parentis as an ideology became outdated and along with it went the strict, almost ridiculous set of rules. This shift in philosophy helped in many ways to open the borders of the campus.
Adults would surely find campus policies and practices more welcoming when they were treated as adults rather than as children. Furthermore in 1964, The Civil Rights Act, Title IV created financial aid programs, which certainly helped to invite a more diverse student population to campus.

Further exploding the growth of adult education was the expansion of community colleges between the 1950s to 1980s (Shearon & Tollefson, 1989; Thelin, 1996). The missions of community colleges included serving the needs of the community, and adult education has nearly always been a large part of their offering. In 1947, the President’s Commission on Higher Education declared that the “community college will serve as an active center of adult education” (Weisman & Longacre, 2000, p. 361). Community colleges began partnerships with universities offering a smoother transfer system for students. The Higher Education Act of 1965 provided more funding to make college available to a wider range of people, and community colleges adopted a “mission of access” (Weisman & Longacre, 2000; Zamani-Gallaher, Green, Brown, & Stovall, 2009). However today, more and more traditional-aged students attend community colleges and more adults attend four-year universities.

Adult enrollment in higher education has grown exponentially in the past 50 years. By the 1980s universities began changing the names of extension service to continuing studies, non-traditional study, and lifelong education in order to distinguish themselves from the numerous community organizations that had adult education programs (Hatfield, 1989). The National Center for Educational Statistics (NCES) began monitoring adult education statistics in 1969 (Cross, 1981; Merriam & Brockett, 1997). Today adult learners make up nearly 50% of the student population in colleges and universities, and women compose 70%
of the adult learners (American Council on Education, 2007). Adult education programs at colleges and universities fall into two main categories, credit and non-credit offerings. Most schools define the adult learner as 24 years or older. The latter part of this paper will present specific data on senior learners as a subset of this adult population.

**Philosophies of adult learning and education.**

The following will serve as a brief overview of some of the educational philosophies and ideologies that have shaped adult and continuing education. Entire books and dissertations are dedicated to the discussion of the philosophical influences on adult education. Since the primary focus of this dissertation research is not adult learning, for the purposes of this research several summaries, or secondary sources, were utilized to develop an understanding of the theoretical underpinnings of adult education, including Merriam & Brockett (1997), Beder (1989), Caffarella & Merriam (2000), Fisher and Wolf (2000); and Manheimer (2005; 1995). Classifications of adult education have included remedial, assimilative, liberal, mobility promoting, compensatory, personal, and political. Darkenwald and Merriam (1982) divide adult education into the following categories: intellect, individual self-actualization, personal and social improvement, social transformation, and organizational effectiveness. Beder (1989) argued that philosophy has often developed from purpose, “because adult education has been more affected by the social function it serves than by the thought systems associated with it” (p. 38).

Liberal, progressive, and humanistic ideologies played a role in shaping adult education (Beder, 1989; Caffarella & Merriam, 2000; Merriam & Brockett, 1997). Liberal included the traditions of the Greek philosophers and the Lyceum movement. The emphasis was on cultivation of intellect, acquisition of knowledge, and critical thinking, with the Great
Books and lecture style teaching as important methodologies. This pragmatic approach extended the emphasis of learning beyond the disciplines to learning by experience. The progressive movement involved a shift in thinking, taking the role of the instructor to that of facilitator of learning rather than as an authority figure disseminating knowledge. Humanists focus on the individual more than on society, believe that individuals choose and are responsible for their actions, and emphasize learner-centeredness. Beder (1989) suggested that higher education’s current emphasis on the values of personal growth, independence, and self-fulfillment are direct outgrowths of this humanistic philosophy.

*Learning in Adulthood* (Merriam, Caffarella, & Baumgartner, 2007) provides a useful reference for organizing the philosophies of adult learning. The authors divided the philosophies into five main categories: andragogy, self-directed learning, transformational learning, experiential learning, and additional approaches. Andragogy is cited in numerous authors’ works as one of the key philosophical underpinnings of adult education (Merriam & Brockett, 1997; Stubblefield & Keane, 1989). Malcolm Knowles (1970) presented andragogy as the “art and science of helping adults learn” in contrast to pedagogy, which is focused on helping children learn (Cross, 1981; Knowles, 1970). Knowles theory, which developed in the late 1960s and early 1970s, was based on four assumptions about self-concept, the role of experience, readiness to learn, and orientation of learning (Merriam & Brockett, 1997, p. 135). In the 1980s, Knowles updated his theories and presented six assumptions about adult learning. 1) Adults appreciate understanding something before they learn it. 2) Adults want to be self-directed and take responsibility for their own lives. 3) In education, adults come with a prior knowledge base. 4) Adults are ready to learn the things they need for real life problem solving, and adults are task centered in their learning. 5) Intrinsic motivators are the
most salient for adults. These assumptions about learning help to shape the design, implementation, and evaluation of learning activities for adult programs and has furthermore helped to shape older adult learning programs like Osher and Learning In Retirement Institutes discussed later in this Chapter (Merriam, et al., 2007, p. 84).

Another influence in adult learning is the idea of self-directed learning which has been attributed to Allen Tough’s original 1971 work on The Adult Learning Projects (Tough, 1971). Grounded in the humanistic philosophy, self-directed learning includes such methods as individualized learning plans or contracts, and encourage learners to write their own learning objectives so they plan what they want to learn and how they want to learn it (Caffarella & Merriam, 2000). Self-directed learning is considered today in higher education as one of the fundamental ways to promote lifelong learning in students. This self-directed learning is one of the tenets of successful older adult learning programs.

The next category, transformational learning theory, focuses on experience, critical self-reflection, and social action (Caffarella & Merriam, 2000; Merriam & Brockett, 1997; Merriam, et al., 2007). Some researchers include Mezirow’s (2000) psychocritical approach and Freire’s (Freire, 1970, 1985, 2000) sociocultural approach in this discussion on transformational learning. Mezirow’s theory, introduced in 1978, encouraged the use of critical reflection and rational discourse to help adults make sense of their life experiences. Transformational learning theory asserts that learning takes place “when there is a transformation in one of our beliefs or attitudes, or a transformation of [one’s] entire perspective” (Merriam, et al., 2007, p. 133). While Mezirow’s emphasis was primarily on the individual, Paulo Freire’s transformational emphasis was on social change. Sometimes called critical educational theory or critical philosophy, the focus is on freeing the oppressed from
the historical forces that have held them captive (Beder, 1989). Freire (1970) questioned the “banking model” of education where teachers were simply “depositing” knowledge to the passive student and suggested instead the “problem posing” method where student and teachers were “coinvestigators” (Merriam, et al., 2007, p. 141). In this model the goal of education is “praxis” or reflection on the world in order to transform it.

The experiential category is grounded in authors like John Dewey and Freire, who asserted that experience is fundamental to learning. Other researchers in this experiential tradition are Lindeman (1961), Kolb (1984), and Jarvis (2001). Lindeman’s progressive focus was on improving the individual and society. He believed that life experiences were integral to adult learning and supported the notion that teacher and student should learn together. Kolb’s (1984) investigation into adult learning included the following elements: concrete experience, reflective observation, abstract conceptualization, and active experimentation. Evidence of the experiential influence is shown by the current emphasis on giving credit for learning beyond the classroom activities such as internships, service learning, or work experience (Merriam & Brockett, 1997). One of the critiques of Kolb’s model is that it did not include consideration of the learner’s context. Jarvis (2001) presented a model that included a discussion of contextual learning, experimental learning, and reflective practice (Merriam & Brockett, 1997). Contextual learning focuses on the interactive context of the learning and recognizes that the learner’s situation and the context are equally important. In other words, learning does not take place in a vacuum and what the individual brings to the table and where that learning takes place is all relevant to the learning experience (Caffarella & Merriam, 2000).
There are a number of other philosophies that have helped to shape adult learning. Among them are feminist and critical theories and some of the newest philosophies, including the spiritual and narrative models (Caffarella & Merriam, 2000; Merriam & Brockett, 1997; Merriam, et al., 2007). Many of these approaches take into greater account the contextual basis for learning such as gender, ages, race, ethnicity, and religion. Researchers suggest that these approaches will likely play a greater role in shaping the future of approaches to and methodologies in adult learning because they more aptly address a diversity of experiences and contexts.

The philosophies of adult education provide a backdrop for understanding the practical approaches to adult education at colleges and universities and also provide the context the development of older adult learning programs. Numerous questions arise from these various assumptions. Are adults asked to bring their previous experience with them? Are real world and hands-on applications available to students? Are the values of personal growth and lifelong learning supported by all? Should adult education be a driving force in social change? Alternatively, should the goal of adult education be primarily to retrain workers and get them back into the economy? Adult education is all of these things. An understanding of the development of adult education leads into the development of Third Age learning which has been influenced by these philosophical ideologies.

**Considerations on the expansion of adult and continuing education.**

The field of adult education is complex; there are extensive viewpoints on the roots of adult education. My own research regarding the history of adults and higher education leads me to envision a pyramid. The top of the pyramid represents the smaller portion of the pyramid when education was primarily for an elite few. The middle part of the pyramid
represents the mid-twentieth century when educational opportunities were expanded not only in higher education, but also with the availability of community and workforce education programs. The G.I. Bill, development of land grand universities, and the growth of the government and community colleges ushered in a larger, more diverse college student body. Now in the twenty-first century we are at the bottom of the pyramid, the widest part, where educational opportunities are all around us. We see students of all ages, ethnicities, ability levels, and socioeconomic backgrounds pursuing a wide range of educational endeavors. Furthermore, we increasingly see the pursuit of lifelong learning as a societal value. Figure 3. Pyramid of access in higher education, presents an abbreviated diagram to depict the changing expansion patterns that have led to this growth of a Third Age learning society. While there is greater access to educational opportunities today for many, postsecondary education is still not within reach for all. Today non-native English speakers, marginalized groups, and the poor still have limited access to education. Furthermore, the rapid growth of technology has left those with less technological savvy lagging behind. In addition, those who work full-time or have caregiving responsibilities are also at a disadvantage. Lifelong or leisure learning is still in many ways only for an elite few—those who have the economic means to truly pursue education as leisure.
Third Age Learning Programs in Higher Education

While adult learners were making their inroads in colleges and universities in the 1970s and 1980s, older adult learners were still relatively non-existent. As the humanistic school of thought emerged in the world of adult education, a burst of new programs were turning up that incorporated the values of lifelong learning and true intellectual stimulation for the aged (Manheimer, 2005). Furthermore, these programs supported the ideas of adrogy and self-directed learning, offering seniors the opportunity to design and execute their own educational programs. Elderhostel, now named Road Scholar, came on to the scene in 1975. Elderhostel partnered with colleges and universities offering short one-week terms where elders moved into college residence halls and experienced the life of a college student. These residentially-based learning opportunities were initially geared towards lower and middle-income individuals aged 60+ who had not been to college (Bash, 2003; Lamdin,
The programs grew in popularity and today the focus is slightly different, with an emphasis on travel, but they are still one of the leaders in Third Age educational opportunities. Intergenerational programs (IGR) are increasingly popular on college campuses in both their programmatic and degree offerings. IGR programs are usually focused on both the needs of the elders as well as needs of the youth, which brings the two groups together. Community colleges, addressed in more detail later in this chapter, were among the first to develop offices and specific titles and positions related to senior learning, and they were innovative in their response to senior learning needs by seeking grants and government funds to support programs for the aging (Manheimer, 1998, 2005).

Institutes for Learning in Retirement (ILR), now called Learning in Retirement Institutes (LIR), also began to grow in the 1960s and 1970s. The first LIR in the U.S. is said to have started in 1962 at the Institute for Retirement Professionals at the New School for Social Research. LIR’s are unique in that members developed and managed their curriculum and even paid for the programming themselves. This underlying philosophy, that seniors should be directly involved in the planning and management of all programs, grounded in adult learning theory, was one of the most important assertions about the success of ULRC made by Leon Pastalan, one of the forefathers of the ULRC movement. Manheimer (2005) asserted that the success of ILRs was that funding came directly from the members, meaning they no longer had to rely on private or public entities, which at a whim could withdraw funding that would halt their growth and progress.

The late 1980s to the present have presented a stark contrast to the fatalistic attitudes of disengagement that dominated the field in the early part of the 20th century. In the 1980s, Americans adopted the concept of the Third Age (R. B. Fischer, et al., 1992; Laslett, 1991;
Manheimer, 2005). The Third Age terminology not only reflected the growing number of seniors who had increased longevity, health, and leisure time, but also represented a philosophic change. This Third Age was a time beginning a period of personal enlightenment, self-actualization, and learning and influenced the growth of older adult learning. We are on an upward trend towards conscious aging and what Nuegarten (1982) hoped for as the “age irrelevant society.” There is a unique emphasis today on full, active, and insightful living. Not far from Erickson (1963, 1968) and Maslow (1943) who saw integrity and self-actualization as important pieces in the human development puzzle, Manheimer (2005) pointed to an era of “gerotranscendence” a term coined by Swedish sociologist Lars Tornstam. This *gerotranscendence* is a shift is more towards the spiritual emphasis in older adulthood, a movement focused on “conscious aging.” The conscious aging movement is representative of Moody’s (1976) final stages of education for seniors. Today, religious communities and health and wellness agencies have increased emphasis on enlightenment in aging; the American Society on Aging has a subgroup on the Forum on Religion, Spirituality, and Aging. Some additional trends in learning theory for older adults have focused on the learning being critical and learner-centered (J. C. Fisher & Wolf, 2000). Critical learning suggests that it is most important to engage older adults in dialogue that encourages self-reflection, particularly focusing on their ability to make meaning and purpose in their lives. Furthermore, there is an emphasis on the elder’s self-sufficiency and remaining in control of their own life. Learner-centered approaches include involving instructional methods that are self-paced and making sure, the adults are intimately involved in the development of their own programs. Comparatively, there are much fewer theoretical models to address the specific learning needs or the way in which learning happens for older
adults. Fischer and Wolf (2000) extended their conversation of older adult learning to address the “underaddressed” needs of older adults. They categorized these needs as learning for meaning making, learning for employment, and learning for inclusion; these are similar themes to those addressed in the American Council on Education (2007, 2008) reports on older learners detailed later in this Chapter.

These philosophies are not far from the theories presented earlier in this Chapter on adult education. The liberal education tradition is seen in programs for seniors like lectures series and book clubs sponsored by alumni organizations and Elderhostels. The influence of the progressive movement is seen in the LIR movement where elders learn by the experience of developing and hosting all of their own programs. The humanist influence is apparent in the underlying belief that there is potential for growth in learners—the mere fact that educational programs for elders exist is clear evidence of the humanist ideals. Many of the tenets of andragogy are present in programs for the aging, particularly the notion that “intrinsic motivators are most important.” Third Agers often report that the main reason they enroll in educational programs is for the enjoyment of it, for their own personal growth, and for “the simple joy of learning something new” (Bash, 2003, p. 127).

**Current Third Age enrollment trends in higher education.**

The rhetoric on college campuses indicates that continuing education divisions are paying increasing attention to older adults; however, the enrollment figures indicate that there is still much to be done in terms of actually enrolling and engaging senior learners. A second report in the series Older Adults in Higher Education was issued in November 2008 by the American Council on Education (ACE). The most summative to date utilized a mixed methods approach to gather data on the status of older adults in higher education. The report
used quantitative data from the 2005 U.S. Department of Education summary reports, and indicated that of the 17 million students served by higher education, only 3.8% are 50 years or older compared to 61% under the age of 25. Most older adults tend to be take courses either for lifelong learning, for work, or to connect with others (American Council on Education, 2007, 2008). The most recent summary of enrollments offered by the American Council on Education is summarized in Table 3.

Table 3

*Educational Participation among Older Adults: 2005*

<table>
<thead>
<tr>
<th>Types of Courses/Programs</th>
<th>Percentages of older adults</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age 55 to 64</td>
</tr>
<tr>
<td>Part Time Degree/Diploma Programs</td>
<td>2%</td>
</tr>
<tr>
<td>Work-Related Courses</td>
<td>27%</td>
</tr>
<tr>
<td>Personal Interest Courses</td>
<td>21%</td>
</tr>
</tbody>
</table>

Of all those enrolled in any adult or post-secondary program education, the largest percentage were white, female, and reporting incomes over $75,000. Data clearly show that the majority of elderlearners tend to be enrolled at the community college. *Figure 4* shows percentages of enrollment by the various types of institutions. Lack of information about the specific numbers clearly points to the need for better tracking of enrollments of Third Age learners.

![Figure 4. Percentage of enrollment of 50+ elderlearners by institution type. Shows where 50+ aged learners are enrolled. Adapted from *Mapping New Directions: Higher Education for Older Adults* by American Council on Education, 2008, retrieved from http://www.acenet.edu/Content/NavigationMenu/ProgramsServices/CLLL/Reinvesting/MapDirections.pdf.]

The American Council on Education (2007) reported that there was “a considerable lack of information on all adult students” and cited difficulty in tracking the exact numbers of older enrollees in both degree and non-degree programs (p. 7). There are several reasons why tracking is difficult. 1) NCES statistics regarding degree granting institutions enrollments lump everyone 35 and older together in their reporting (National Center for Educational Statistics, 2007). 2) The U.S. Census Bureau tracks educational participation, but categorizes
adults as those between the ages of 25 to 64 (Paulson & Boeke, 2006). 3) Many colleges lump everyone over the age of 50 together in their enrollment figures (American Council on Education, 2007; National Institute on Aging, 2007). 4) NCES figures show adult education participation but exclude full-time only enrollments, stating that those full-time enrollments had not historically been considered adult education (National Center for Educational Statistics, 2006). NCES does track adult education participation and includes participation in General Educational Development (GED), English as a Second Language (ESL), and community-based leisure programs, which is not particularly helpful in terms of gathering data specifically for college-and university-based credit or lifelong learning programs. ACE (2007) reported that while it is obvious that seniors are participating in educational programs, it is nearly impossible to get an accurate picture of how many there are.

**Barriers to enrollment and attendance for Third Age learners.**

There are several reasons that more people over the age of 65 are not enrolled in college or are not participating in elderlearning programs—these barriers are classified by ACE (2007) as demographic, attitudinal, and structural barriers. Bash (2003) cites low status, lack of institutional support, and lack of faculty investment as some of the institutional barriers. Environmental barriers to attendance include timing of classes, parking, pricing, lighting, and seating arrangements. Many times the programs are not heavily advertised, so few take advantage of the opportunities (American Council on Education, 2007; Lamdin, 1997; Manheimer, 2005). Lamdin (1997) suggested that the traditional style of academia is “neither attractive to nor appropriate for the majority of older learners who want to learn at their own pace and without the need to perform in prescribed ways” (p. 92). This idea points
to the philosophical ideologies of why Third Agers initially enroll in educational programs. If their motivations are intrinsic and critically reflective, then perhaps Third Agers seek opportunities beyond the traditional modes of higher education. Programs like Road Scholar and LIRs allow members individualized, self-directed learning opportunities.

Diversity in Third Age enrollment.

Earlier in Chapter 2 was a discussion of diversity in retirement; this next section addresses more diversity factors in relations to elderlearning. In the book *Cultures of Ageing* (2000), Gillett and Higgs challenged us to remember that despite the terms “cohort” or “generation,” there is no “singular common social identity” attributed to any group of a specific age. Individuals are unique in their needs, desires, and in their pursuits of education, leisure, and retirement. The American Council on Education (2007) reported that age, income, and previous educational history have proven to be the most consistent predictors of older adults’ participation in higher education. Furthermore, educational attainment is found to be significantly correlated with expectations for lifelong learning (R. B. Fischer, et al., 1992). Approximately 30% of Americans aged 55 to 59 hold bachelor’s degrees, while 25% of those ages 60 to 69 do, and the number drops to 18% for those 70 and older (American Council on Education, 2007). As depicted in Table 4, African Americans and Hispanics hold significantly fewer degrees than their White or Asian American peers.
Table 4

Percent of Bachelor Degree Holders by Race

<table>
<thead>
<tr>
<th>Race</th>
<th>Percent holding bachelor’s degree or higher (2007)</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>18.6</td>
</tr>
<tr>
<td>Hispanic</td>
<td>12.7</td>
</tr>
<tr>
<td>Asian American</td>
<td>52.1</td>
</tr>
<tr>
<td>White</td>
<td>29.1</td>
</tr>
</tbody>
</table>

*Note: Information gathered from American Council on Education. (2007). Framing new terrain: Older Adults and Higher Education. Washington, D.C.*

Since level of education is one of the strongest predictors of seeking further education, then this information clearly shows that older African-Americans and Hispanics are statistically less likely to pursue formal educational programs at the college and university level.

Furthermore, for those who did not previously attend college, the barriers may seem greater. Non-degree holding elders may hear about and even be interested in pursuing on-campus learning options, but entering the unfamiliar terrain of the ivory tower may seem overwhelming or unwelcoming to them.

Socioeconomics also plays a huge part in why more elders do not participate in university-based Third Age programs. While some colleges offer tuition waiver programs, they often come with other conditions such as availability of space and permission of instructor, and additional fees are often associated with courses—fees that might be out of the question for individuals on low or fixed incomes (American Council on Education, 2008). Additional financial support will be imperative to expanding diversity of seniors on campus. Manheimer (2005) argued that those who do not fare well in old age because of declining health, limited incomes, or lack of previous education will find few societal opportunities for challenging and meaningful learning-based programs. These individuals run
the risk of being labeled as “failed agers, a moral castigation of those who seem not to have seized the opportunity to age well” (Manheimer, 2005, p. 215). Unfortunately, the divide between the “haves and the have nots” continues to widen in old age. This concept will be further explored in the discussion on cumulative advantage and disadvantage as it relates to Life Course theory, and again in Chapters 7 and 8.

**Advantages of Third Age learning.**

The benefits of pursuing education include psychosocial, intellectual, interpersonal, maintaining a sense of purpose; research on positive aging has found that maintaining high cognitive and physical function and staying engaged with life are important predictors to successful aging (Bearon, 1996; Rowe & Kahn, 1998). Pursuit of education by older people has been shown to increase self-esteem, self-worth and sense of quality of life, and to decrease feelings of isolation and loneliness (Fischer et al., 1992; Lamdin, 1997; Orte, March, & Vives, 2007). Equally important to engaging in educational activity is the opportunity for social interaction and community building (American Council on Education, 2007).

The desire to pursue lifelong learning and engage in introspection in the golden years of life can be further understood with the lens of theorists such as Erik Erickson (E. H. Erickson, 1963, 1968; E. H. Erickson, Erickson, & Kivnick, 1986) in the depiction of stages of adult psychosocial development and Maslow’s Hierarchy of Needs (1943). These two models show how individuals progress in life towards higher-order thinking and self-actualization. The adult stages of Erickson’s theory include young adulthood to middle adulthood, where the emphasis is on developing relationships with family, friends, and coworkers. In middle adulthood there is an emphasis on generativity; adults are busy with the
business of work and family and sometimes fear inactivity or meaninglessness. Producing and staying busy is an important part of this phase. In late adulthood, there is greater emphasis on ego integrity. In this final stage, individuals ask themselves questions about the purpose and meaning of their life. Pursuit of education in later life lends itself to generativity as well as ego integrity. Taking the time to reflect deeply on the meaning of life is what education can and so often does provide.

Maslow’s Hierarchy of Needs (1943, 1970) is represented by a triangle. The base includes the fundamental physiological needs, such as warmth, food, and shelter. An individual's needs are satisfied in these categories and they move to safety, then social needs including friendship, love, and belonging. In the next stage, the salient needs are esteem or respect, and finally the higher tip of the triangle is self-actualization. Maslow’s hierarchy provides an interesting way to view the needs of educational pursuits for older adults (Merriam, et al., 2007). While some adults may pursue education as a safety net, or a way to bring in a steady income, others may pursue education as a way of belonging—the ACE report cited connectedness with others as one of the primary reasons elderlearners pursue formal learning opportunities. Still for others, education may fulfill an esteem need. The Third Age pursuit of learning for the sake of learning is self-actualization. While some elderlearners do take courses for credit, a majority of Third Agers take classes for personal enlightenment, to engage in creative activity, or to interact with others in a meaningful way. Interestingly, older adults most often enroll in courses in the humanities and arts, which we often think of as classes that develop the aesthetic base of life (American Council on Education, 2007).
A critical perspective on education and leisure in retirement.

The field of critical gerontology adds much to the conversation on retirement, leisure in retirement, Third Age conceptualizations of aging, and on the concept of productive aging (Hooyman & Kiyak, 2011; Moody, 2001; Richardson & Barusch, 2006). Critical gerontologists ask us to consider “prevailing ideologies and hidden interests” that shape concepts about the aging population (Richardson & Barusch, 2006, p. 44). Manheimer (2005) summarized the concept of critical theory stating that aging itself is a social construction.

Once we realize—and can reveal—how the various discourses (medical, political, cultural) shape our attitudes about what it means to grow old, we can liberate ourselves from the imposition of false generalizations, distorting stereotypes, and the suppression of differences. (p. 208)

Moody (2001) argued that terms like productive aging and successful aging “embody quintessential American values of success and productivity” (p. 176). For example, critical gerontologists explore the race, gender, and class inequalities in pension distribution, access to jobs, and education. Furthermore, there is also a critical view on how leisure and productive aging is defined. Critical gerontology brings to light that the concept of reinventing one’s life is value-laden with cultural judgments about what should be happening in old age. The belief that both activity and lifelong learning are integral to successful aging, is open to critique. The ideas presented in this literature review do present an assumption about the positive value of learning and activity in retirement. While for some, retirement is time of engagement, for others it is a time of disengagement. Resources available to one across the life course impact one’s ability to reinvent a certain type of post-retirement lifestyle. The opportunities afforded to us in retirement are linked to access and opportunity
throughout the life course. A more recent discussion emerging from critical gerontology is the critique of the emphasis on volunteerism and civic engagement. Critical gerontologists point to the oppressive forces and beliefs that serve to bind rather than free older persons. The caveat then is to be aware of the value placed on productivity, volunteerism, and pursuing educational activities; the reasons behind the emphasis must always be carefully analyzed. The conclusion in Chapter 8 adds additional emphasis to this section.

**Key Leaders in the Promotion of Elderlearners on Campus**

Moody (1988) classified institutions’ views of older adult education into four categories: rejection of older adults, provision of social services for dependant older adults, encouraging older adults to participate in mainstream activities and to be self-sufficient, and providing for self-actualization and growth of older people (Manheimer, et al., 1995, p. 123). The organizations I will discuss have not only supported elderlearning, but they have also advocated for and developed programs that promote self-actualization in late life.

There is an increasingly wide array of innovative program offerings for senior learners. *Students of the Third Age* (R. B. Fischer, et al., 1992) provided an extensive overview of the history and growth of college and university programs for retirees. Programs offered by colleges for elderlearners include continuing and extended education, leisure and lifelong learning, enrichment opportunities, both credit and non-credit offerings, on-campus volunteer opportunities, outdoor adventure and travel programs, career change programs, skill building, computer training, intergenerational programs, adult literacy and ESL programs, and university-linked-retirement communities. Manheimer, Snodgrass, and Moskow-McKenzie’s (1995) book *Older Adult Education: A Guide to Research, Programs, and Policies* is one of the most comprehensive and still one of the only summative works on
educational programs for older adults; however, the book is now over 15 years old. The book compiled summary findings based on surveys of 430 organizations that provided older adult programming. Table 5 provides an overview of the organizations mentioned in this book, in addition to my own findings.

**Stakeholders in older adult education.**

Older adults, policymakers, educators, and gerontology practitioners appear to be the major stakeholders in older adult education. First and most obvious is that older adults care about policies and legislation that impact their lives. To date, the AARP is one of the most powerful non-profit advocacy and lobbying groups in the United States for older adults. The AARP offers services to any adults over the age of 50. While the AARP is not always directly associated with programming in higher education, they have sponsored research, grants, and educational programs for seniors.

Policy makers and government representatives have a stake in elder education not only to support their electorate, but also for the issues that most directly impact the country’s economics. Having educated, healthy, and involved seniors promotes economic stability, particularly considering the elder boom our country is about to face. Two other stakeholders in the education of older adults are of course gerontologists and educators. The overarching point of view amongst aging specialists today is that conscious aging and meaning in life promote successful aging. Promoting education and lifelong learning is considered one of the key ways to help adults age successfully. Universities also seem to be gaining interest in this growing phenomenon of elderlearning.

**Key organizations promoting elderlearning in higher education.**
One of the key leaders in the promotion of elders on campus has been Learning in Retirement (LIR) programs. Programs such as Road Scholar/Elderhostel and Elderquest are specific outgrowth programs under this general title and are typically referred to as Lifelong Learning Institutes (LLI) or senior colleges (R. B. Fischer, et al., 1992). The Institute for Retired Professionals, established in 1962 by a group of retired public school teachers in New York City, is credited with being the first true LLI (Coalman & Milner, 2004; Elderhostel, 2006; R. B. Fischer, et al., 1992). The New York School for Social Research began the Institute for Retirement Professionals; Dean of the School had been trained at the University of Chicago and was highly committed to Paolo Freire’s pedagogy of helping participants develop their own destinies.

Lifelong Learning Institutes, typically member-driven, are dedicated to academic programming for senior learners. The mission of these LLIs is to expand their members’ worldviews and contributions to their communities (Coalman & Milner, 2004). Often housed on college campuses, LLIs provide a more formal opportunity for learning with seminars and courses, but without the typical demand for tests or papers. LLIs are often more self-directed and tend to focus on the individual learner and what they would like to get out of the content. Lamdin (1997) reported that most of the LLIs are peer-led and that the members are typically highly educated. While college faculty may be invited to present, many of the lectures are actually presented by members themselves based on their areas of expertise.

The apparent leader in the LLI movement is the Osher Lifelong Learning Institute, whose National Resource Center is housed at the University of South Maine and serves as the administrative body over the nearly 118 Osher Lifelong Learning Institutes (OLLI), located in all 50 states of the U.S. The Osher LLI National Resource Center is not a
governing body but provides resources and information for colleges interested in developing their own LLIs. Further information on Osher and its benefits to students is provided in Chapter 5.

Among institutions of higher education, community colleges appear to be the leaders in offering courses to senior citizens. Community colleges, with their history of outreach to more diversified groups, are well situated to address the needs of the older learners (Goggin & Ronin, 2004). As indicated in the earlier figures, 50% of 50+ learners are enrolled in community colleges. Lamdin (1997) argued that community colleges, “less wary of losing their status as arbiters of intellectualism,” have been more apt to “reach out” to older learners (p. 97). Civic Ventures, a private organization that sponsors older adult learning programs, is currently hosting Encore Colleges, a collaboration between Civic Ventures and community colleges, that funds programs for the 50+ population. Atlantic Philanthropies partnered with the American Association of Community Colleges for a three-year grant that will support 15 community colleges across the country in developing programs for 50+ adults, including learning for enjoyment and retraining programs (American Council on Education, 2008).

Most recent is the development of the Plus 50 Initiative by the American Association of Community Colleges (2009, 2010). This initiative offers a variety of resources for business and educational institutions to help implement workforce and educational programs for those over 50 years of age.

Elderhostel, now named Road Scholar, is one of the most widely known educational programs for older adults. Founded in 1975 by two former educators, Road Scholar is a Boston-based non-profit organization that offers learning adventures across the world to individuals 55 and older (Elderhostel, 2009; R. B. Fischer, et al., 1992; Road Scholar, 2010).
Elderhostel programs, often hosted at college campuses, offer a window for continued personal enrichment and multifaceted adventures for senior citizens—including travel, intergenerational, outdoor, and service learning. They offer “age-segregated programming but with an explicitly ‘age-irrelevant’ curriculum” (Lamdin, 1997, p. 102). Road Scholar offers curriculum-based learning that is often developed by the members, and many of the lectures are delivered by retired faculty.

Another new development in senior learning is the Lifelong Learners program by Semester at Sea (2009). Semester at Sea is a non-profit run by the Institute for Shipboard Education, sponsored by the University of Virginia in Charlottesville. The program offers housing, enrichment, meals, travel, and intergenerational connections with other students aboard the ship. There are up to 175 courses that senior learners can audit through Semester at Sea.

Numerous states and colleges offer tuition credits or reduced cost for elderlearners. *U.S. News and World Report* (Brandon, 2006) recently dedicated an entire section to retirees in college and devoted one page on ways to finance educational expenses as a retiree. States including Alaska, Connecticut, Florida, Illinois, Maryland, Minnesota, New Jersey, Vermont, and Virginia have statewide tuition waiver programs for senior citizens who wish to attend public colleges; and many states that do not have tuition waivers sometimes offer tuition discounts. ACE (2007, 2008) reported that 60% of the universities studied in their institutional survey offered tuition waivers, yet fewer than 50 students per school actually took advantage of them.

Other key leaders in the field of elderlearning include universities and professional organizations. The University of North Carolina’s Center for Creative Retirement is an
important advocate and frontrunner in the field of elderlearning. Their on-campus institute hosts seminars and opportunities for senior citizens as well as promotes and sponsors extensive research about Third Age learning and retirement. The American Council on Education has a lifelong learning division, which has sponsored extensive reports in 2007 and 2008 as part of their series on *Reinvesting in the Third Age: Adults and Higher Education*. Furthermore, the Gerontology Society of America is probably the most comprehensive learning society for gerontologists and those interested in the topic of aging. The journal, *Educational Gerontology*, is a key resource for present research related to senior learning and higher education linkages. Table 5 provides a summary overview of the key leaders who support aging populations and elderlearning today.
Table 5

*Key Organizations and Institutions Supporting Aging Populations and Elderlearning*

<table>
<thead>
<tr>
<th>Name of Organization</th>
<th>Website</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration on Aging (U.S.)</td>
<td><a href="http://www.aoa.gov">www.aoa.gov</a></td>
<td>The Federal agency responsible for advancing the concerns and interests of older people. Offers statistics and policy related resources.</td>
</tr>
<tr>
<td>American Association of Community Colleges</td>
<td>plus50.aacc.nche.edu</td>
<td>The Plus 50 Imitative is one of the newest resources for higher education administrators and employers. The initiative offers insights into how design educational and workforce programs for the over 50 population.</td>
</tr>
<tr>
<td><em>American Council on Education- Center for Lifelong Learning</em></td>
<td><a href="http://www.acenet.edu">www.acenet.edu</a></td>
<td>Major supporter of research on older adults and higher education.</td>
</tr>
<tr>
<td><em>Association of Retirement Organizations in Higher Education (AROHE)</em></td>
<td><a href="http://www.arohe.org">www.arohe.org</a></td>
<td>A non-profit organization aimed at developing an international network of retiree organizations at colleges and universities. Founded in 2000 the organization supports retiree groups in higher education and advocates for rights as well as educational development.</td>
</tr>
<tr>
<td>Association for Continuing Higher Education (ACHE)</td>
<td><a href="http://www.acheinc.org">www.acheinc.org</a></td>
<td>Founded in 1969 serves as an umbrella organization for supporting continuing education and lifelong learning.</td>
</tr>
<tr>
<td>Association for Gerontology in Higher Education (AGHE)</td>
<td><a href="http://www.aghe.org">www.aghe.org</a></td>
<td>Organization promoting gerontological education and supports Gerontology educators and curriculum.</td>
</tr>
<tr>
<td>Association of Learning in Retirement Organization of the West (ALIROW)</td>
<td><a href="http://www.alirow.org">www.alirow.org</a></td>
<td>An umbrella organization of senior learning communities in the West.</td>
</tr>
<tr>
<td>American Association for Adult and Continuing Education (AAACE)</td>
<td><a href="http://www.aaace.org">www.aaace.org</a></td>
<td>National organization promoting adult and continuing education through research and support, which has an interest group for Aging Education Issues.</td>
</tr>
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</table>
Table 5 cont’d

<table>
<thead>
<tr>
<th>Organization</th>
<th>Website</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Society on Aging, Lifetime Education and Renewal Network (LEARN)</td>
<td><a href="http://www.asaging.org/learn">www.asaging.org/learn</a></td>
<td>A subset of the American Society of Aging. LEARN promotes all aspects of education for older adults and offers online journals, articles and resources.</td>
</tr>
<tr>
<td>*Civic Ventures</td>
<td><a href="http://www.civicventures.org">www.civicventures.org</a></td>
<td>Focused on engaging baby boomers. Funding research and programs at community colleges that develops innovative programming for 55+ learners.</td>
</tr>
<tr>
<td>Council of Adult and Experiential Education</td>
<td><a href="http://www.cael.org">www.cael.org</a></td>
<td>Non-profit organization focused more on adult learning than senior learning but sponsors research and consultation for higher education and industry.</td>
</tr>
<tr>
<td>National Caucus and Center for Black Aged</td>
<td><a href="http://www.ncba-aged.org">www.ncba-aged.org</a></td>
<td>Focus on advocating for the elderly specifically the black elderly on a wide range of policy issues.</td>
</tr>
<tr>
<td>National Hispanic Council on Aging (NHCOA)</td>
<td><a href="http://www.nhcoa.org">www.nhcoa.org</a></td>
<td>Non-profit organization advocating on behalf of Hispanic older adults on issues such as health care, education, employment and government issues facing Hispanics.</td>
</tr>
<tr>
<td>*North Carolina Center for Creative Retirement</td>
<td><a href="http://www.unca.edu/ncccr">www.unca.edu/ncccr</a></td>
<td>Established in 1988 as part of UNC Ashville promotes lifelong learning, leadership and community service opportunities for retirees. Promotes research on creative and conscious aging as well as a comprehensive College for Seniors program.</td>
</tr>
<tr>
<td>Older Adult Services and Information Systems (OASIS) Institutes</td>
<td><a href="http://www.oasisnet.org">www.oasisnet.org</a></td>
<td>A non-profit organization that encourages learning and civic engagement for older adults; they started by holding large lectures in department stores.</td>
</tr>
<tr>
<td>*Osher Lifelong Learning Institute (OLLI)</td>
<td><a href="http://www.osopher.net">www.osopher.net</a></td>
<td>The national center for the network of 122 lifelong learning institutes; publishes a journal, plans a conference, and serves as a reference source for LLIs across the country.</td>
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<tr>
<td>Organization</td>
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<tr>
<td>Road Scholar (formerly Elderhostel)</td>
<td><a href="http://www.roadscholar.org">www.roadscholar.org</a></td>
<td>Road Scholar is the name for the programs offered by Elderhostel Inc., a non-profit leader in lifelong learning adventures for those over the age of 50.</td>
</tr>
<tr>
<td>Senior Net</td>
<td><a href="http://www.seniornet.org">www.seniornet.org</a></td>
<td>A non-profit organization to provide older adults access to computer technologies. Founded in 1986 has learning centers in over 130 locations and offers online courses at low cost.</td>
</tr>
<tr>
<td>Shepherd’s Centers</td>
<td><a href="http://www.shepherdcenters.org">www.shepherdcenters.org</a></td>
<td>Interfaith network dedicated to promoting older adults to use their wisdom and skills to better their communities. They sponsor a subset of learning programs.</td>
</tr>
<tr>
<td>SPRY Foundation</td>
<td><a href="http://www.spry.org">www.spry.org</a></td>
<td>Non-profit organization that sponsors and carries out applied research and education programs designed to enable people to age with purpose, and to continue to have meaningful engagement.</td>
</tr>
<tr>
<td>*Third Age Learning in International Studies (TALIS)</td>
<td></td>
<td>A non-profit organization incorporated in France that focuses on International opportunities for Third Age learning.</td>
</tr>
<tr>
<td>University Continuing Education Association (UCEA)</td>
<td><a href="http://www.ucea.edu">www.ucea.edu</a></td>
<td>A professional organization supporting research, advocacy, and professional practice of distance continuing education.</td>
</tr>
</tbody>
</table>

**Housing in Retirement**

The discussion of the self-actualization and lifelong learning needs for this new population of Third Agers leads to a focus on the development of one of the more innovative practices in retirement living and engaging seniors on campus, university-linked retirement communities (ULRC). First, it is necessary to provide the needed backdrop of retirement communities, in addition to the growing trend of university towns as retirement locales.

**Retirement communities.**

Developing an accurate count of the number of retirement communities can be difficult as there are broad differences in the types of retirement dwellings. Streib (2002) asserted that only 5% of the population lives in retirement communities. A national survey sponsored by the National Institute on Aging (2007) summarized data for more than ten years and found that a majority of individuals, 79%, lived in a dwelling they owned. The data did not seem to indicate whether those who reported owning homes did so inside a retirement community. The question of where to retire is not any easy one. Important components to aging successfully involve having a place to call home, a place that offers safety, comfort, and opportunities for community activity and interpersonal interaction. There is a desire by gerontologists, sociologists, and architects to find which environments can provide the greatest support and optimal environment for aging.

Majorities of individuals opt to “age in place”; that is, they prefer to remain in their current homes until they are no longer able to manage their environments (Pastalan, 1990a, 1999). Aging in place allows individuals to remain close to their family, friends, and social networks. William Frey (2007), demographer and leading researcher in age-migration trends, argued that aging in place rather than migration will define the baby boomers migration
patterns, further suggesting that retiring individuals are more likely to stay closest to their most current town of residence. Since they intend to stay, they will be looking for places to live within their own communities that best fit their needs for retirement.

Historically, elderly housing and retirement communities have provided gerontologists and retiring individuals with much to consider including economics, personal preference, levels of independence, and proximity to resources. Retirement communities are typically divided into three main categories: independent living, assisted living, and continuous care. Pastalan (1994), categorized retirement communities in the following ways: Retirement New Towns, Retirement Villages, Retirement Sub Divisions, Retirement Residences, and Continuing Care Retirement Communities. Streib (1993) further identified retirement communities into the following categories: Leisure Oriented Retirement Communities (LORCs), Continuing Care Retirement Communities (CCRCs), and various kinds of Public Housing (PH); unplanned retirement communities are Naturally Occurring Retirement Communities (NORCs). University-linked retirement communities fall somewhere between the leisure oriented and continuing care communities, depending on the services they offer.

Retirement communities are typically homogenous in terms of social class, race, and ethnic backgrounds; additionally the residents tend to be from backgrounds that are more affluent. Some of the resistance to choosing retirement communities as preferable housing choices has been associated with the perceived negative effects of living in age-segregated communities. Many individuals tend to underestimate the value that retirement communities provide to not only quality of life but also ease of life. Many retirement communities offer programs and activities at more convenient venues; subsequently, medical care,
transportation, and increased opportunities for social interactions are readily available (Pastalan, 1989; Snyder, 2002; Streib, 1990). Longino (1982) indicated that generally, individuals who migrate towards age-segregated communities tend be in better health and have higher levels of education and economic status.

So what is it that convinces some to move and others not to? Some elders have relatively little choice in the matter; as health declines, they may become less able to care for themselves so they seek assisted-living environments. Financial concerns may also forcibly cause others to move. Still others may choose to move because of climate or the desire to be closer to family members such as their children or for greater recreational opportunities. Litwak and Longino (1987) categorized transitions of older persons and linked them to key life events. They called one set of moves “compensatory migration” because they are mitigated by health or economic reasons. Carroll and Gray (1985) identify the reasons that some leave housing options for others as push and pull factors. Push factors are typically associated with the negative aspects of home, such as the inability to maintain upkeep, inadequate facilities, or fear and insecurity. Pull factors are the positive factors that draw people to new homes such as companionship, safety, and social activities. One question for consideration, then, is in the case of those who have the option to stay in their current home, why would one chose to move to a ULRC? These questions are explored in the interviews with residents and presented in the narratives in Chapters 4 through 6.
University towns as retirement locales.

Not only are some retirees choosing to take part in educational activities, but some are also choosing to retire in college towns. University towns become increasingly desirable retirement destinations, particularly to the baby boomers (Lichtenstein, Robbins, & Dupuis, 2003; Lubow, 1999; Snyder, 2002). Affordable housing, the availability of community and leisure activities including bustling downtowns, vibrant arts and entertainment venues, opportunities for intellectual pursuits, opportunities for engaging in academic life, access to public transportation, and proximity to local health care facilities all make university towns a desirable retirement location. AARP ranked several college towns among the best places to “reinvent one’s life” (Lichtenstein, Robbins, & Dupuis, 2003, p. 1). For many, college towns offer a sense of familiarity and fond reminiscence of times past. “The experience for those who were in college from the middle 1960s into the early ’70s, was something that set the whole generation on a life-cycle trajectory” (Lichtenstein, et al., p. 1). In the past few years Kiplinger, Newsweek, and the AARP have all released reports on university town living. Consider the following section focused on baby boomers in Kiplinger’s Personal Finance Magazine:

It is a fantasy of many an aging baby-boomer. The mind drifts back to college days of yesteryear: crossing the tree-lined quad on your way to class, spending time with friends at the local hangout, and on weekends, the Big Game. However, returning to campus life does not have to be just a dream. College-town life offers cultural and educational benefits to enrich retirees. High-quality medical facilities are usually part of the deal, too. Moreover, of course, it is an easy commute to the stadium parking lot
for weekend tailgate parties. If you're contemplating a return to campus for your senior years, consider these vibrant, affordable college towns. (Frick, 2007, p. 1)

This advertisement lists many of the things on the minds of a baby boom retiree—the opportunity for leisure, intellectual pursuits, nearby top-rate medical facilities, and endless activity. Both private developers and universities themselves have caught on to the increased interest in university town living, and some have constructed retirement communities and villages nearby the college campus.

**University-linked retirement communities.**

One of the forefathers of the movement, retired University Architecture Professor and former Director of the National Center on Housing and Living Arrangements for Older Americans, Leon Pastalan, currently directs Collegiate Retirement Community Consultants, a consulting firm that assists in the planning and development of ULRCs. The popularity of these communities was due to the need for what he called “finer human hungers.” While “most planned communities have done a reasonable job of providing for the needs of the body . . . there is relatively little done in the way of the sustenance of the soul” (Pastalan & Schwarz, 1994, p. 5).

ULRCs grew out of individuals needs for personal growth, lifelong learning, meaningful substitutes for work, and companionship of likeminded peers. Pastalan (1994) argued that the motivations of seniors returning to campus are “qualitatively different” than those who prefer traditional retirement communities. Retirement to a ULRC seems like an obvious fit for someone whose life has been shaped by the ivory tower. Robben Flemming, former president of University of Michigan and University of Wisconsin chancellor who lived on college campuses for more than 70 years, commented:
It's natural for people like us who spent so much of our lives in academia to retire to a
place like this. We are surrounded by people we know in our “no-retire” retirement,
what with ongoing education and the audience we provide for students. It's a healthy
way to live. (Diebel, 2003, p. 1)

ULRCs address the needs of not only elderlearners but also those who are looking to engage
with others who hold similar values. ULRCs respond to the needs of seniors who desire a
specific “something” in their retirement living. These communities offer camaraderie of like-
mined peers, essentially living near others who value the promise of lifelong learning—
whether it is formally or informally. Pastalan calls this living where “learning never stops.”
Furthermore, ULRCs offer opportunities for intergenerational interactions from students on
campus visiting the ULRC or for community members taking part in on-campus activities.
The proximity to campus makes it easier for residents to interact with college students—
perhaps at campus events, the recreation center, or in classes. Finally, most ULRCs provide
opportunities for meaningful activity and engagement for residents. ULRCs programming
including lecture series, travel events, classes, book clubs, and other events are run and
sponsored by the individuals within the community.

University-linked retirement communities are relatively new in the world of
retirement living. Their history can be traced to the early 1980s, and one of the earliest
communities at Indiana University at Bloomington, established in 1981, was a visionary
concept of the University’s president (Tsao, 2003).

Universities, retirement management companies, and private investors play an
important part in the development of these communities, and there are broad differences in
the management and operation of ULRCs. In many cases, alumni and retirees themselves
reach out to universities in hopes of starting their own community and if they are not the founders, they often become board members. Two of the major corporate sponsors of the ULRC movement are Kendal Corporation and Campus Continuum. Kendal Corporation is a non-profit organization that manages a wide variety of retirement communities including what they call University Connections. Kendal dedicated its first ULRC, in New Hampshire, Kendal at Hanover, in 1991. Campus Continuum is an organization whose sole focus is on “developing, marketing, and operating a network of university-branded 55+ Active Adult Communities that are tightly integrated with their academic hosts” (Campus Continuum, 2009).

Based on the review of literature, there appears to be three main ways to classify ULRCs: tightly affiliated, loosely affiliated, and minimally affiliated (George Mason University, n.d.; Lischwe, 2007; Pastalan & Schwarz, 1994; Snyder, 2002; Tsao, 2003). An example of a tightly affiliated community is Lasell Village, which opened in 2000 and is sponsored by Lasell College in Massachusetts. Recently, two newer dissertation studies by Parry (2004) and Trudeau (2009) have emerged with a more qualitative focus on resident experiences in this community, but both have focused on successful aging and well-being as it relates to learning experiences of residents residing in one particular residential community, Lasell Village. Lasell Village hosts independent living apartments as well as 38 beds in their skilled nursing wing. Residents are required to develop “specified Learning Plans” as a part of the residency condition, toward which they must complete a minimum of 450 credits. These credits are earned through participation in various community, educational, and fitness activities (Parry, 2004; Trudeau, 2009). An Academic Dean oversees the educational opportunities for the students. Loosely affiliated and minimally affiliated
communities are like those highlighted in this particular study. Sometimes these are originated by affiliated faculty and staff or by outside developers. The level of affiliation typically depends on residency requirements and level of direct links to the university. Residents can choose to take part in a wide variety of activities, but no activities are required.

There is both scholarly and media literature available on ULRCs. In summary, the media related literature about ULRCs provides a positive view of these communities as places that offer leisure, lifelong learning, and a place to gather with like-minded peers. A review of the most comprehensive pieces on ULRCs follows. Leon Patalan’s (1994) edited book offers graduate architecture students’ findings on aging and the environment in the context of URLCs. Bonnie Snyder’s (2002) dissertation looked at three public research universities with affiliated retirement communities and utilized resource dependency theory of organizational dynamics to develop a “model of institutional integration.” She found that the universities with the “greatest formal, organizational linkages with their respective university-linked retirement communities are positioned to achieve higher levels of institutional integration,” and that higher integration increases the opportunity for the “advancement of institutional mission at the retirement community” (Synder, 2002, p. 3). Tien-Chien Tsoa (2003) completed a dissertation that presented ULRCs as a new model for retirement based on the changing nature of work and leisure for older adults. His study compared residents’ motivations and the degree of institutional commitment for individuals living at two ULRCs. His methodology included mailing a national survey to determine the extent to which universities were involved with the retirement community, and he completed resident interviews in order to categorize responses into a four-domain framework. The most recent research, by Shelia Lischwe (2007), explored the underlying assumption that ULRCs
were integral to part of an institution’s fundraising efforts. Her study was grounded in resource development theory, social exchange theory, and fundraising theory. Twenty-three university chief fundraising officers responded to an email-based survey that included questions about the types and amounts of gifts from ULRC residents. Her findings indicated that while there was serious potential for fundraising from this group of retirees, very little was actually being done to target this group.

**Prevalence of university-linked retirement communities.**

Given the number of colleges and universities in the United States as well as the number of retirement dwellings, ULRCs represent only a small niche in the retirement housing market. ULRC units can be both owned and rented. Adding to the possibilities for the growth of ULRCs is the number of baby boomers who say they plan to purchase a new home during retirement. In a 2005 Del Webb Retirement Survey, more than 50% of the baby boomer respondents indicated that they would buy something new, particularly to encounter a better lifestyle. Previous dissertation research found the following: Lischwe (2007) reported 53 institutions with ULRCs, and Tsao (2003) reported 28. Table 6 depicts an updated list of ULRCs compiled from Lischwe (2007), Tsao (2003), Campus Continuum (2009), Bell (2006), Kendal (n.d) and Ziegler Capital Maketing Group (n.d), along with my own personal research of numerous campus and corporate websites. See Appendix D for more details about the communities and specific references.
<table>
<thead>
<tr>
<th>Universities with Affiliated Retirement Communities</th>
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<tbody>
<tr>
<td>Amherst College</td>
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<td>Amherst College</td>
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<td>Anderson University</td>
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<td>Andrews University</td>
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<td>Appalachian State University</td>
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<td>Benedictine University</td>
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<tr>
<td>Brevard College</td>
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<tr>
<td>Benedictine University</td>
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<tr>
<td>Brown University</td>
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<tr>
<td>Cal Lutheran University</td>
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<tr>
<td>Carleton College</td>
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<tr>
<td>College of William and Mary</td>
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<tr>
<td>Cornell University</td>
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<tr>
<td>Dartmouth College</td>
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<tr>
<td>Davidson College</td>
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<tr>
<td>Denison University</td>
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<tr>
<td>Duke University</td>
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<td>Eckerd College</td>
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<td>Elon University</td>
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<td>Florida State University</td>
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<td>Faulkner University</td>
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<td>Fordham University</td>
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<td>Furman University</td>
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<tr>
<td>Georgia Institute of Technology</td>
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<tr>
<td>Georgia Southwestern State University</td>
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<td>Goshen College</td>
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<td>Guilford College</td>
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<tr>
<td>Hampshire College</td>
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<tr>
<td>Henderson State University</td>
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<tr>
<td>Holy Cross College</td>
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<tr>
<td>Indiana University - Bloomington</td>
</tr>
<tr>
<td>Iowa State University</td>
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<tr>
<td>Ithaca College</td>
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<tr>
<td>Kansas State University</td>
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Global Influences of the Concepts

This dissertation research highlights retirement patterns in the United States, squarely focusing on the experiences of retirees in ULRCs. However, the reality of a growing aging population is not just a U.S. phenomenon. In fact, globally, nearly all countries are facing the rise in older populations. Many conceptual underpinnings in the study are extensions of theoretical perspectives generated outside of the United States. More specifically, the concepts of the Third Age, adult education, and the emergence of gerotranscendence detailed in earlier chapters emerged from international trends. The emergence of Third Age terminology and mindset stemmed from French leadership as one life stage in a four-age
system of aging and development. The French and British have been leaders in promoting the Third Age philosophy and lifelong learning; it appears they are well ahead of the United States in this endeavor. Although the process of aging is perceived differently across cultures and within different contexts, American culture places a high premium on youth and is very youth-focused (Borduroglu, Yoon, Luo, & Park, 2006; Merriam & Muhamad, 2000). As for the latter concepts, Lars Tornstam, a Swedish sociologist, is credited with the original idea of gerotranscendence, which purports there is a positive situational shift as well as a developmental shift that occurs as one ages (Tornstam, 2005). Furthermore, the American model of adult education is an outgrowth of what started at Cambridge University in England when faculty began holding classes at off-campus sites. Chapter 8 provides further illumination on some applicable cross-cultural concepts that emerge from this research.

**Relevant Theories for Consideration**

The following section presents life course theory as the theoretical framework applied in this study. It is thought that life course theory has conceptual underpinnings and it may have heuristic value as a flexible lens for this qualitative inquiry. There is a wide range of theoretical perspectives available to help one understand the adjustment to retirement. Consider the importance that the work role plays in American society. Work helps provide not only financial stability but also social networks; and during the Second Age of life, between ages 25 – 64, work is often the arena on which we focus our daily attention and routines. As people retire and leave their places of work, they are at risk of losing a sense of self, which was often derived from their place of work (Atchley, 1999b; Rosow, 1974). ULRCs provide a way for individuals to remain tied to some sense of past, whether that be past work-self or a collegiate sense of self. Subsequently, living among people who value
education and learning in the same fashion may allow retirees to retain some of the status and respect of being a professor, doctor, instructor, administrative leader, patron of the arts, and so forth. In short, this type of retirement context could add to their sense of internal and external continuity, or help them maintain a sense of previous roles, levels and patterns of activity (Moen, Fields, Quick, & Hofmeister, 2000; Neugarten, 1964). Continuity theory, a psychosocial theory of aging, asserts that individuals consistently seek familiar internal and external adaptive strategies to deal with changes that occur throughout life and retirement (Atchley, 1999a). Furthermore, both research on role theory and activity have historically helped to shape the meanings of and adjustment to retirement. Although many researchers have argued that these theories are too simplistic and narrow, these theories have influenced and shaped the way current generations view retirement. While they are not the central focus of the conceptual framework for this study, they provide an important backdrop and considerations for future thematic analysis for this study.

**Major Empirical and Longitudinal Studies Impacting the Field of Aging**

Given the impact that empirical research plays in theory development and thus individual behavior, this section provides a brief overview of some of the major longitudinal studies that have shaped the understanding of aging and/or the adjustment to retirement.

**Kansas City Studies of Adult Life.**

The Kansas City Study of Adult Life was a ten-year longitudinal study on the transition from mid to old age. The participants included a broad socioeconomic cross section of more than 700 men and women ranging in ages from 40 to 70. Disengagement theory, attributed to Cumming and Henry (1961), emerged from this study. The general findings asserted that as people grew older, there was a decrease in social interaction between
individuals and society, and that those who disengaged had a greater sense of well-being and higher life satisfaction (P. J. Kolb, 2008; Moody, 2006).

**Duke Longitudinal Studies.**

The first Duke study spanned 20 years from 1955 to 1976. It monitored the physical, mental, social, and economic status of approximately 800 individuals aged 60-90. The subjects were volunteers who lived in and reflected the age, sex, ethnic, and socioeconomic characteristics of the older population of Durham, North Carolina. Subjects underwent medical and psychological evaluations and examinations every two to four years until 1972. The eighth and final round was completed in 1973 (n=271). Several groups of individuals were omitted from the study including African Americans. The second adaptation of the Duke study was conducted between 1968 and 1976 with 502 individuals from ages 46-70. The sample was a randomly selected population of individuals from a health insurance association. Subjects were examined at two-year intervals with the final round completed in 1973. Nearly a thousand different variables were coded, and overall the findings contradicted disengagement, suggesting instead that activity was a better predictor of life satisfaction (National Institute on Aging, 2009; Palmore, 1970). Summary findings included:

- Disengagement was rare.
- As individuals aged, levels of social interaction decreased in numerous activities, although there were subjects who “redirected” or increased social activity (P. J. Kolb, 2008, p. 313).
- Retirement did not generally have a negative effect on health, adjustment, or life satisfaction; but returning to work did have positive effects.
Maintaining previous life-style patterns was found to be the most crucial issue rather than a focus on whether an individual was active or disengaged.

**MacArthur Successful Aging Studies.**

Subjects from The MacArthur Successful Aging Study were drawn from healthy individuals ranging in ages from 70-79 (n=1189) and were followed for seven years from 1988 to 1996. The study began with 90-minute personal interviews that included detailed assessments of physical and cognitive abilities (Schaie K.W. & Hofer, 2001; Seeman, 2000). Summary findings included:

- Contributors to successful aging were exercise, social engagement, and a positive mental attitude.
- An outgrowth of this study found that the higher the level of education, the less likely individuals were to experience decline in cognition and that strenuous physical activity also resulted in less cognitive decline (Albert, et al., 1995).

**Ohio Longitudinal Study of Aging and Adaptation.**

The Ohio Longitudinal Study of Aging and Adaptation (OLSAA) was coordinated by Robert Atchley between 1975 and 1979 in a small Ohio community with individuals over the age of 50 who were going through the retirement transition. The study started with 1,274 respondents and ended with 335. The subjects were given questionnaires to gather information on everything from demographics to leisure activity to health and disability. Data were collected via mail and through follow-up phone interviews. This research led to the emergence of continuity theory, which argues the continuity or consistency of individuals’ behaviors over the life course is what leads to successful retirement transitions (Atchley, 1999a; P. J. Kolb, 2008).
**Cornell Retirement and Well-being Study.**

The Cornell Retirement and Well-being Study involved randomly selected (n=664) workers and retirees ranging in ages from 50 to 72 from six upstate New York corporations. The subjects were surveyed three times over a five-year period from 1994 to 1999. The study investigated transitions to and in retirement and the implications for well-being. A majority of the sample, 70%, were married (Moen, Erickson, Agarwal, Fields, & Todd, 2000).

Summary findings concluded the following:

- The transition to retirement was particularly stressful and tended to have a negative impact on marriage, particularly when only one spouse retires. However, once the initial transition was over, the negative impact lessened.
- The benefits of volunteering were prominent in retirement. Retirees who did volunteer were more likely to have volunteered before retirement.
- Most retirees indicated that they wished that they had planned more for retirement.
- Retirees reported they were “completely satisfied” with life more often than workers still in their primary career jobs.

**The Pathways to Life Quality Panel Study.**

The Pathways to Life Quality study was designed to better understand housing choices and transitions of residence over the life course. The study began in 1995, and a second wave of data was collected in 1997. More than 1,100 respondents over the age of 60 were recruited from a broad array of housing arrangements including continuing care retirement communities, senior housing facilities, and from a random sample of county
residents. Participants underwent 90-minute interviews by trained Pathway staff members (Krout & Moen, 2001; Krout & Wethington, 2003). Summary findings included:

- Most indicated a desire to age in place.
- Moving in with relatives was rated as a “very low probability.”
- Reasons for moves were “complex.”
- Life satisfaction regardless of housing arrangement.
- Those who moved to congregate housing experienced initial decline in housing satisfaction, but later “rebounded” to levels before the move.
- Elements of continuity and change were present in all respondents.

**Health and Retirement Study.**

Since 1992, the Health and Retirement Study (HRS) surveyed more than 22,000 Americans over the age of 50 at two-year intervals. The study included more broad national representation than any other recent study, including individuals from both genders and varied socioeconomic and ethnic backgrounds (National Institute on Aging, 2007).

These studies provide a backdrop for understanding the issues of retirement. This is not an exhaustive list, but it provides an overview of some of the studies that have shaped the retirement literature of today.

**Conceptual Framework**

Life course theory serves as the underlying conceptual framework for this study. Figure 5 is a concept map that utilizes multidirectional arrows to indicate the five life course principles that provide an exploratory framework for understanding an individual’s attraction to and lived experiences within a university-linked retirement community.
Figure 5. Conceptual framework for understanding residents’ attraction to and lived experiences in ULRCs

- ULRC = University-Linked Retirement Community
- Lived experiences = the personal feelings, behaviors, and activities of individuals within the community
- Attraction to ULRC can be better understood through life course theory, which is made up of five principles.
Life Course Theory

Life course theory as introduced in Chapter 1 emphasizes how the past—historical, biographical, and political influences—all play an integral role in an individual’s view on the world. Research on life course and the life course perspective developed in the 1960s, and specific research on aging and the life course has grown since the mid-1980s (Pavalko, 2002). Life course theory recognizes that “human lives carry the imprint of their particular social world” and that individuals are affected by the dynamics of the social structure of the times (Elder, 1995, p. 101).

Life course principles.

The life course paradigm is made up of five central principles as presented by Elder and Johnson (2003): (1) the principle of lifelong development and aging; (2) the principle of human agency; (3) the principle of historical time and place; (4) the principle of timing; and (5) the principle of linked lives. The first principle identifies “human development and aging as a lifelong process” (Elder & Johnson, 2003, p. 57). This principle recognizes that an individual’s personal development is not limited to certain periods of life but instead spans lifetime. Throughout life, one is constantly machining and remaking the meaning of history and experiences. Settersten (2003) suggested that while aging there may be physical and psychological declines, but there may also be social, biological, and psychological gains.

Life course theory is particularly helpful for this study because it recognizes an individual’s continued growth and development throughout the lifespan. The retirement years are not necessarily a time of disengagement as once thought, but as discussed earlier can be a time of self-enlightenment and personal growth. The resident narratives clearly show how individuals are on a continuing path of meaning-making in their own lives.
Human agency, the second principle, recognizes individuals as the principal actors in their lives and emphasizes how the choices they make influence and ultimately constructed their futures (Elder & Johnson, 2003). Furthermore, the choices made may have positive outcomes or negative consequences that limit or broaden both present and future possibilities. For example, an individual’s decision to go to college, to work outside the home, to get married, or to have children all powerfully shape their life trajectory. The life course perspective also takes into account that there are powerful social and biographical forces that both “restrict and direct the expression of agency” (Elder & Johnson, 2003, p. 62). Gender, socioeconomic status, race, age, and geography all impact the choices available to one. George (2001) suggested that retirement studies provide vivid examples of how early life decisions impact late. Employment history impacts earnings and pensions; thus they are a major predictor of resource availability in retirement. Individual occupational choices serve to “sort” people into certain income levels, thus “inevitably” determining his/her retirement incomes (George, 2001 p. 83). An individual’s access to a ULRC is directly related to his/her ability to afford the community and their previous access to education or attendance at a particular university.

The third principle, historical time and place, recognizes the importance of historical context over the course of one’s life (Elder & Johnson, 2003, p. 62). Major historical events will all impact the way one views the world. For example, individuals who lived through such major events as the Great Depression will have different life experiences than those who did not. This does not suggest complete homogeneity in response to life events, as each individual reacted differently and experienced the particular event in his or her own way (Settersten, 2003). Elder’s (1999) research focused on how historical events such as the Great
Depression and World War II impacted individuals’ life circumstances. His research pointed out how families adapted to dramatic loss of incomes and how those adaptations shaped their thinking and the way they later organized their lives. Furthermore, he showed how drastically different individuals’ lives were based on when they entered the work force. For example, those who entered the work force during the Great Depression had fewer career opportunities, resulting in greater income loss in later life, whereas those who entered the labor force after World War II had “historically unparalleled occupational opportunities” (George, 2001, p. 82). Historical time and place provides a lens to view the ways history, philosophies, and political policies impacted retirement trends. Historical developments impacted retirement trends and norms including timing of retirement, attitudes about retirement, relocation choices, and daily activities retirement (Moen, 1996). The fact that retirement is even a concept in today’s society is representative of the impact of historical time and place. The growth of adult education, the Third Age learning movement, the development of retirement communities, and the ULRC phenomenon were all impacted by historical time and place.

Furthermore, the “cohort effect” is one of the important considerations in the discussion of historical time and place. Life course was concerned with the ways in which social norms influence role transitions and “how people in successive cohorts or generations grow up and grow old in different ways because the surrounding social structures are changing” (P. J. Kolb, 2008, p. 329). Social norms impact social structures and impact the cohorts that grew up during that era. Of particular interest to this research project was the personality and characteristics of the baby boomer generation and how their influence has impacted retirement trends in the United States.
The fourth principle, timing in lives, recognizes that the timing of an event may be more significant than its actual occurrence. This principle takes into account socially and culturally age-defined role expectations. Life events can be considered “on time” or “off time.” Elder (1994) pointed out that “some events may be ill-timed and particularly costly” (p. 6). For example, those who decide to attend college later or leave the work force early will experience the benefits or consequences of that decision. Retirement can be seen as an age-defined expectation because many individuals may not feel ready to retire, but may do so because of societal or organizational pressure because of their age. In terms of the timing of retirement, people who retired early may have a very different view of their experience than those who retired later. Timing has certainly played a role in the current cohort of retirees considering the recent declining economic factors. Many individuals who thought retirement was a few years away decided to stay in the work force longer due to a plunging retirement stock values, their inability to sell a house, or concerns about healthcare. Societal norms of the life course tend to dictate things such as the ages at which individuals go to school, marry, have children, or retire. This played out particularly in this study, given the various times that individuals chose to retire. For instance, academics, administrators, or physicians may be more likely to retire later in life than autoworkers or police officers.

The fifth principle, linked lives, emphasizes our interdependent nature and our “network of shared relationships” (Elder & Johnson, 2003). Family history plays an integral role in linked lives because the decisions made by previous generations can and do impact future generations. Family values about work, education, and money all impacted future opportunities and challenges in later life. Family is also connected in terms of one’s decision to marry or have children. Many of the studies on retirement indicated married women fare
better financially in retirement. The presence or non-presence of children will also have an impact on life course. Linked lives can impact individuals’ decision about when to retire, where to retire, and what activities to engage in retirement. Robison and Moen (2000) studied how life-course impacted later life housing choices and found that strong ties to one’s community was one predictor of an individual’s desire to stay in their home post-retirement.

As individuals leave their places of work, most likely a place where they have spent formative years of their life with colleagues and friends, it is normal for one to consider how they will make meaning in the next phase of their life. Will retirees want to live near family or near their grandchildren? Do individuals with broader social networks have more opportunities for social interaction in retirement? In addition, as an individual considers where to live, they might be thinking, “How do I start over in a place where no one knows me?”

Two more pieces to the life course puzzle are the concepts of trajectories and transitions. Trajectories can be thought of as life pathways such as career patterns and are made up of various life events and turning points. Life transitions might include getting married, having children, changing careers, or losing a job. These life transitions may require individuals to establish a new set of priorities and role transitions (Clausen, 1998). Clausen further pointed out that in life history research helping individuals pinpoint turning points was extremely helpful in identifying “continuities and discontinuities in their lives” (p. 203).

**Empirical studies on the life course.**

Moen, Fields, Quick and Hofmeister (2000) artfully analyzed findings from the Cornell Health and Retirement Study, relating them to life course and social integration. Their research provided a substantial overview of three important elements of life course:
process, timing, and context. Process, as it related to retirement, emphasizes that there is no one way to retire, and that retirement can be seen more as a transition than a one-time event. Timing refers to age, how long one has worked, and the specific time that retirement might occur. Specifically, they refer to how “on-time” or “off-time” events have an impact on retirement decisions and adjustment. Last, context refers to how individuals’ environment impacts their retirement experience. Location, marital status, health, and socioeconomic status are all contextual influences shaping life trajectories.

There are particular challenges ascribed to the research on the life course. Life course studies require that data be collected longitudinally. Today, as there is increasingly more data available, it makes life course studies more possible. Kim and Moen (2002) drew data from the Cornell Retirement and Well-being Study a study of 762 individuals ranging in ages from 50 to 72. Their findings were related to linked lives, context, and timing of events, concluding that these concepts that include resources, prior level of psychological well-being, spouses, and environments are all central to retirement adaptation and well-being. Cutler and Hendricks (1990) analyzed leisure time from a life course perspective, noting how definitions and meanings of leisure had changed over time. Hendricks and Cutler (2002) also considered how the life course impacts leisure, arguing that leisure was an “expressive domain” in many industrial and post-industrial societies. One’s personal life course impacted access to resources and therefore affected how an individual both viewed and pursued leisure. As we live longer and healthier lives, the leisure years become an increasingly significant period in our lives. Their perception points to leisure as a “construction zone” focusing on individuals’ ability to make decisions to construct their own lives. This agency means that individuals “make choices, and take actions that define self, other and
interpersonal relationships . . . an opportunity to create meaning and formulate identity” (Hendricks & Cutler, 2002, p. 128).

**Leisure and the life course.**

History and demography both influence the way that individuals define leisure. In terms of context and leisure, we must consider how leisure patterns for particular cohorts have changed over time, based not only economic factors but also on what is deemed culturally acceptable. The timing of leisure includes discussions of the amount of time spent in leisure. Streib (1993) studied the life course of activities in leisure-oriented retirement communities using a case study approach. In the early retirement stage, ages 55-64, there was high physical function, lending to participation in a wide range of activities and leadership roles. In the young-old—ages 65-74—there was a continuation of activities of choice but a shift out of strenuous activities and leadership roles. In late retirement, the participation emphasis was on more sedentary social activities, and in the old-old ages, 85+, there was a reduction in most physical activities.

Moen (1996) utilized life course theory to look at retirement and gender. Historically, gender has been a major influence on one’s opportunities or choice for occupation. Since occupation impacts future “opportunity structures,” such as retirement pensions or health care benefits, there is a clear connection to how past experiences impact future decisions, such as when and where an individual can retire. Moen noted that older, well-educated, professional men were more likely to continue working, while men of color, in particular those socioeconomic disadvantaged, were affected by the social forces that led to their situations of unemployment, early retirement, or sporadic retirement. Furthermore, impacts
such as health, social supports, and familial structures were also considered in a life course model.

Many researchers use historical analysis or life histories as ways to present research on the life course (Pavalko, 2002). A major emphasis in research has been on the historical and social influences, and studies have analyzed the role of the family and the impacts of major world events such as the Great Depression (Richardson & Barusch, 2006). Both Elder’s work on the Great Depression and Bernice Neugarten’s focus on life norms has broadly shaped the current understanding of the life course.

**Cumulative advantage and disadvantage.**

Life course research has included discussions of cumulative advantage and cumulative disadvantage (CAD) and its impact on aging (Crystal & Shea, 1990; Dannefer, 2003; O’Rand, 1996). The CAD model focuses on ways that “inequalities are magnified throughout the life course” and suggests that those who start out with more will also have greater returns later in life (Crystal & Shea, 1990, p. 437). The CAD model marks social reproduction, age stratification, and poverty as conditions triggered by retirement. Income, education, race, and health are all issues considered in the CAD model. Crystal and Shea (1990) wrote about the “rising tide” effect of programs like Social Security, which had been argued by some to level the playing field for retirees. In essence, Social Security was designed so that those who had access to more money in their later years would receive fewer funds than needier peers. However, “status maintenance” has become one of the greatest phenomena in aging. The CAD model suggests that it is too difficult to “counterbalance the unequalizing effects” of prior access to education, pensions, and private benefits (Crystal &
These economic disparities in older age further lead to age stratification and poverty in retirement. Minority groups are particularly vulnerable to these factors.

**Applying life course theory to ULRCs.**

Utilizing a life-course perspective is particularly suited for research on ULRC residents and their experiences as it helps to explain the meaning of retirement, the institution of retirement, and a cohort’s expectations for retirement. Life-course perspectives are primarily more person-centered, focusing on how history and personal biography impact individuals (George, 2001). In short, life course theory provides a lens for explaining 1) the development of the ULRC phenomenon; 2) opportunity structures that have contributed to one being able to choose the ULRC as his/her retirement dwelling; 3) an individual’s attraction to ULRCs; and 4) an individual’s lived experiences in the ULRC. Furthermore, Luborsky’s (1994) research on retirees led to conclusions that retirement transitions must be interpreted with mindfulness to individual histories and cultural contexts. Life course theory takes into account a wide range of individual factors and is not a theory used to define successful aging, but rather provides a way to understand the dynamic influences on one’s life and how they shape subsequent decisions.

**Conclusion**

These theories of aging are all linked ideas that provide a framework for retirees’ attraction to and experiences in a ULRC. Life Course theory helps set the stage for an initial understanding of where individuals start and end as well as the social and political culture that shapes the meanings and definitions of retirement for an individual. While earlier in history, when individuals worked at home, someone may have worked until death; now the changes in economy and the workplace define how one retires. The swirling dimension
versus the 3-box structure is primarily a societal change. In addition, to a greater extent previous life-style may be the greatest impact on a retirement decision. All of these intersections can be addressed through the outer lens of life course theory. When living in a URLC, one still has some relationship with the past. Role theory is connected to this idea of continuity both internally and externally. The role one held as a professional or as a contributing member of an academic community clearly shapes the internal sense of self and external role in the community (e.g., as an extension of one’s work identity from their previous place of employment). One’s interest in staying connected may be about their specific roles played in the past. Furthermore, activity theory can also be seen as an external linkage to continuity. If one adapts to retirement and aging through the external means of staying active, then this will provide a sense of continuity.

The tides are turning as America is on the verge on an elder explosion. What does this mean for a country obsessed with youth, beauty, and individualistic values? What do we make of the differences of retirement choices, and what do these choices mean to educational leaders? The changing demographics and the rise of a relatively new and unstudied phenomenon of ULRCs provide a rich backdrop for research. The growth of a Third Age learning society and growth of ULRCs has implications for institutions of higher education. Furthermore, an understanding of these communities will provide options for the thousands of higher education faculty and administrators preparing for their own retirements. In conclusion, while there has been research on ULRCs, it does not explore the lived experiences of residents nor does it explicitly tie any of these theories to the decision to live in a ULRC.
This review of literature examined several concepts including historical, philosophical, legal, and social trends that have impacted this research, in order to set the backdrop for this study that focuses on resident attraction and lived experiences in university-linked retirement communities.
Chapter 3: Methodology

This qualitative dissertation study employed an interpretive, ethnographic approach, analyzing data from a series of site visits, individual interviews, observations, and artifacts compiled from observations conducted at three distinct ULRCs located in the Midwest, Northeast, and Southern regions of the United States during the summer and fall of 2009. This research uses residents’ narratives as the central data and presents findings synthesized through coding and thematic analyses of 55 in-depth individual and partner interviews of community residents ranging in ages from 56 to 92 years old. The following section provides an overview of the functions and purpose of qualitative methods and follows with a detailed description of the methodology employed in this study.

Qualitative Inquiry

Qualitative research is particularly suited to uncovering meaning for those considered invisible or marginal (Glesne, 2006). In our youth-obsessed American culture, the aging are an invisible other. Much in the same way that the voices and stories of persons of color, women, and the poor have traditionally been excluded from research, so too, have the voices of the old. Authors Gubrium & Holstein (2000) write in Aging and Everyday Life that there is a void in qualitative literature of aging.

What is missing [from the research] is a distinct view of the everyday life of older people. Across the various disciplines that contribute to social gerontology, there are new methods being developed to measure and assess variables of interest, well-articulated conceptual frameworks, and huge amounts of empirical findings. It is all very heady, but it also ignores the ordinary rhythms of daily living. These working thoughts, feelings, and actions make up the aging experience in the first place. (p. 3)
Therefore, it is the job of qualitative researchers to uncover these rich histories and to allow the individual participants to tell their own stories, to define their own meaning within their particular context. In this research project, the participants’ stories are placed in the foreground, giving room for the voices of the individuals to emerge. Qualitative research is evolving, flexible, and richly descriptive (Merriam, 1998). The research tradition lends itself to giving expression and voice to an individual or a group. There is more to understanding ULRCs than citing the numbers of participants, or their demographics, or reporting on whether the communities contribute to successful aging. As yet untold are the stories of what is taking place within ULRCs and what the members are experiencing when they are there. This is the advantage of qualitative research—the uncovering of lived experiences.

One of the primary functions of qualitative research is to uncover the meaning of experiences from the viewpoint of the actors (Geertz, 1973; Gubrium & Sankar, 1994; Kaufman, 2002; Spradley, 1980b). A successful research project concludes with both the researcher and reader developing not only a greater understanding of the phenomenon but also a connection with the respondents. It would be difficult to capture richness of the life stories, thoughts, and feelings of older adults without the in-depth probing and observation demanded by qualitative research. Therefore, a qualitative life-history approach is an excellent way to delve into the personal lives of retirees. In their work Qualitative Methods in Aging Research, Gubrium and Sankar (1994) write:

Qualitative research seeks to understand the multifaceted and complex nature of the human experience from the perspective of the subjects. It assumes that experiences of life vary significantly and that one cannot interpret the nature of those experiences by
mechanically assigning them to groups. We need to understand how their respective experiences form and change. (p. viii)

**Personal Nature of the Research Study**

My research is influenced by my own beliefs about growing old, retirement, community, and the value of qualitative research. I am already committed to the idea that community living is positive. For the majority of my life I lived in communal-type settings leading me to a dissertation topic, that focuses on this type of environment. During my childhood, I lived on military bases, which in many ways are very community-oriented. Later, my family often had housemates who shared living expenses and even helped with looking out for my sister and me. In addition, my family took part in several church-based, leadership training programs that provided extended opportunities for on-campus communal living situations. Community living extended to college and graduate school, where I lived in residence halls serving as a resident advisor and a graduate hall director. In those residence halls I was introduced the notion of community building and saw first-hand both the positive and negative aspects of living in such a tightly knit community. Living with others has been a central theme in my life and influences my research approach and my analysis.

Furthermore, I value the concepts of meaningful activities, education, and lifelong learning in old age. My late maternal great-grandfather lived until his mid 90s and was active and learning all the way until his death. I remember when he was in his 80s how excited he was to have learned how to use a computer. In his late 80s and early 90s, he audio recorded an entire life history, which my mother transcribed and had printed. My maternal grandmother is constantly reading, traveling, working on her computer and explores many learning tools offered by the internet. Therefore, it is from the aforementioned contexts that
my current understanding of what it means to age has emerged. These experiences with age and the values I hold about community and education influence my work as researcher. Engaging in this study allowed me to explore what community means to others as the various ways individuals approach lifelong learning.

Metaphors for qualitative research are extensive; the work of a qualitative researcher has been compared to that of a dancer, a cartographer, a storyteller, a detective, a choreographer, and a jazz improviser—indeed we are all of these (Ausband, 2006; Denzin & Lincoln, 2003). As researchers, we begin with a personal curiosity or perhaps an obsession about a particular topic, issue, population, or phenomenon. From there we embark on the arduous process of critical and reflective inquiry—we observe, we think; we ask questions, we think; we gather data, we think; we write, and we think some more. At the conclusion of this process, we create a summative artistic piece that expresses a vivid picture of the lives of those we study. In the same summer that I took a gerontology class titled Aging through the Eyes of the Old, where I was introduced to the concept of life tapestry, I also visited the Underground Freedom Center in Cincinnati, Ohio, where I was deeply moved by a display of the Freedom Quilt. The Freedom Quilt, nearly 15 feet in length, is a beautiful tapestry made up of hundreds of uniquely misshaped quilted blocks that hold various images signifying freedom, unity, community, survival, and hope. It was that summer when I began to view my work as qualitative researcher in my favorite metaphor: qualitative researcher as quilt-maker (Ausband, 2006; Denzin & Lincoln, 2003). Piecing together the individual life stories of participants is much like the intricate work of weaving together the patches of a giant quilt or tapestry.
Denzin and Lincoln (2003) speak of the analogy of the quilter as one who stitches slices of reality together. The various perspectives, life histories, experiences, and perceptions of subjects are woven together to form an enormous tapestry that in the end leaves a vivid imagery, not just of one community, but of the interconnectedness of the lives within the community. Just as the giant Freedom Quilt pieced together with hundreds of images made up of vibrant colors and varied pattern, each of the narratives of the respondents tells a vibrant and unique story. At first, the stories each so individual seem like mismatched patchworks that are disjointed and misplaced. However, as the researcher delves into the data and explores and uncovers the themes, the picture becomes clearer and the binding begins, just like piecing together a quilt (Ausband, 2006).

In the 1995 movie *How to Make an American Quilt*, one of the characters says, “Old lovers learn the art of sewing shreds together and of seeing beauty in a multiplicity of patches.” Similarly, a good piece of qualitative research takes what at first seems like tattered shreds and weaves them together into a beautifully stunning tapestry. Just like for the quilt-maker, for whom the process is as important as the end result, the same is true for the qualitative researcher. The individual pieces of the quilt are not pieced together accidentally; on the contrary, decisions must be made about how the story will be told, and this is all part of the analysis and detailed work of the quilter or the researcher.

Constructing and weaving together the intricate details of the lives and stories of participants is a delicate process. As qualitative researchers we move with caution and care in our work, and we recognize that while the stories are being told, memories unfold for our participants. Through the process of interpretive ethnographic research utilizing the lens of life course theory, I sought insight into why residents chose to live in a ULRC and wanted to
develop an understanding of their lived experiences while there. These insights help us to understand individual preferences for community living, residents’ affinity to the collegiate institution, and propensity towards lifelong learning.

**Attending to Disciplined Subjectivity and Critical Reflexivity**

While the work of a qualitative researcher does involve the self as instrument, it is not a purely personal work; indeed there is a well-defined pattern of rigor involved in the entire process. In using a qualitative methodology, the researcher serves as the primary instrument—in both the data collection and analysis and as the object of the study. Creswell (1994) writes that, “Data are mediated through this human instrument, rather than through inventories, questionnaires, or machines” (p. 145). While the research does involve elements of self, there must be a constant monitoring of how one inserts the self into the research. Fischer (1994) indicates that in investigating aging, “We are both researchers and the subjects of the study. Doing qualitative research is the ultimate test of our sensitivity to our own aging” (p. 13). Given the uniquely personal nature of the researcher as instrument model, personal views shape the topic and methodology we choose, the research process, and the subsequent findings. In order to bring authenticity to the research process, several authors point to the importance of clearly identifying critical reflexivity and researcher subjectivities (Creswell & Miller, 2000; Glesne, 2011; LeCompte, 1987; Peshkin, 1988). This is a process that involves the researcher consistently and honestly disclosing personal “assumptions” and “biases” that “shape their inquiry” (Creswell & Miller, 2000). My views about community and the value I place on lifelong learning had to be monitored throughout the research process.
Objectivity and subjectivity have been the center of discussion for years in both the qualitative and quantitative paradigms (Eisner, 1992; Eisner & Peshkin, 1990; Guba, 1990). Eisner (1988) points out that “there is no such thing as a value neutral approach to the world” and that objectivity should not be and is not the purpose (p. 19). Instead of objectivity, the qualitative researcher seeks critical reflexivity and what Peshkin calls “tamed subjectivity” (Peshkin, 1988). As a researcher, critical reflexivity involves a continual process of examining the assumptions that influence my methods and behaviors (Allen & Farnsworth, 1993). Peshkin (1988) points to the importance of the researcher being “meaningfully attentive to their own subjectivities” and uncovered a way to monitor his own self through the identification of “Subjective I’s.” Those “I’s” were the parts of himself that might “unknowingly distort” or influence his research process.

How did I know when my subjectivity was engaged? I looked for the warm and cool spots, the emergence of positive and negative feelings, the experiences I wanted more of or wanted to avoid, and when I felt moved to act in roles beyond those necessary to fulfill my research needs. (p. 18)

In The Nature of Interpretation in Qualitative Research, Peshkin (2000) provides an insightful example of critical reflexivity in the process of interpretation. He took the reader through a journey into subjectivity, showing how his interpretations evolved in his study of Native American youth. He identified “problematics” which were a series of questions that he asked himself throughout the research process. The questions were not known to him at the beginning, but rather he noted them throughout his investigation. Peshkin (2000) argues that these kinds of critical reflections must be made throughout the course of the research, particularly when analyzing the data and developing interpretations
and that our personal identities are linked with our understanding of the phenomenon. This process of uncovering subjectivities involves clarifying our “personal stakes” as researchers (Peshkin, 1988, p. 17). In conducting the analysis, certainly not everything about an individual’s life or the ULRC can be covered and so pieces of the story must be left out. Schram (2006) calls this an “active process of interpretation and selection” and recommends that the selectivity be “purposeful, circumstantial, intuitive, and empathetic.” Deliberate decisions must be made about what to observe, whom to interview, where to be, and what to write. That is the interpretative nature of the research, which calls for the critical reflexivity because as a researcher I have to ask myself why I decide to tell certain parts of the story or eliminate others. LeCompte (1987) presents another way to uncover the both the conscious and unconscious sources of bias and asks the researcher to acknowledge how biography and history impact the approaches to one’s research. Our professional backgrounds as well as our culture, gender, race, and age may impact our research methods and our insights about our discoveries.

Examples of researchers being upfront in discussing reflexivity and the personal nature of their work exist in nearly every type of qualitative study (Ehrenreich, 2001; Fonseca, 1995; Lawrence-Lightfoot, 1983; Myerhoff, 1978). In The Unexpected Community, Arlie Hochschild (1973) presents a stunning qualitative work about the lives of residents of a low-income senior community, and she admits that much of her work involved serious contemplation about how her own interpretations and meanings differed from those she studied. In Number Our Days, Barbara Myerhoff (1978) reports her findings after spending four years observing and interacting amongst the members of a Jewish retirement
community, the “Center.” Myerhoff (1978) appropriately points out her own subjectivity, as she herself is Jewish, indicating that her shared culture may influence her work.

Attending to disciplined subjectivity and critical reflexivity was a constant part of my research process. Creswell and Miller (2000) suggest that an important procedure in validity is for the researcher to engage in self-disclosure about their “assumptions, beliefs, and biases” (p. 4), which is why I include the personal nature of my study. Biography, demography, and theoretical leanings all stand to influence the way that I approach the research and the respondents as well as the views I have on retirement and ULRCs.

Kaufman (1994) address some of the biases that arise when in engaging in research with aging populations because of the numerous misconceptions society has about elderly people. For instance, we might assume disability, or talk more loudly, or make assumptions about a person’s beliefs and value systems because of their age. I had to be conscious of the preconceptions or stereotypes that I might have held about retirees, their socioeconomic status, and race, and why they have chosen their particular community. Henderson (1994) discusses the generational disparities that might be present when research on elders is conducted by persons younger and suggests that both respect and awareness are essential to the relationship. The researcher must recognize “that [the elder] are the teachers and the ethnographer is the student” (Henderson, 1994, p. 45). Furthermore, there were cultural barriers at play as I entered locales in the Northeast and the South, both of which have distinct cultural values, behaviors, and attitudes. There were obvious class, age, and racial differences between the residents and me.

An important part of my research involved taking extensive field notes and noting my feelings towards my interviewees, my research process, and my findings. Like Peshkin
(1988), I noticed the “warm” and “cool” spots and had to consistently reflect on what it was about engaging with residents that was both enjoyable and difficult. In preparing for the research and in my analysis, I had to ask myself the following questions. What advantages or disadvantages do I have as a researcher in this situation? What assumptions do I bring into the field? These thoughts and attitudes were recorded in my notes and they provided material for me to reflect upon at the end of each day of my site visits. Those notes carried me through the research, and those mental checkpoints are what led me to my analysis. It was through this continuous process of self-awareness that I was able to be “meaningfully attentive” to my subjectivities (Peshkin, 1988, p. 17).

One of the ways that my subjectivities were engaged is a function of the personal nature of qualitative research, which lends itself to researcher and respondent developing a potentially close relationship. The role of qualitative researcher is a unique one in that sometimes by entering a community and getting to know the participants, we must be prepared to be on the inside and yet still assume not an objective, but a distanced, analytical stance (V. Polakow, Personal Communication, February 3, 2008). Myerhoff (1978) and Fonseca (1995) write about the difficulty of being on the inside and maintaining a sense of detachment. The qualitative researcher walks the proverbial tightrope in developing a personal relationship in order to establish rapport and yet maintaining the distance needed to be a reflective researcher. There are bonds that may develop because of the relationship between researcher and respondent. These bonds are in one way essential to gathering important information about the individual and their life, but with that bond comes obligations for the researcher (Kayser-Jones & Koenig, 1994). The primarily obligation is for the researcher to be honest and respectful, and consider the interviewee first as an individual,
not first as a subject. This becomes particularly difficult in the analysis stage. I gained an immediate bond with some residents, either because of shared life experiences, or because of their distinctively warm personalities. However, in my analysis I had to attend to these subjectivities because, no matter how much I may have wanted to highlight particular residents, I could not allow personal preferences to overshadow the thematic analysis. Furthermore, I had to check areas in my analysis where interpretation might have leaned toward either more positive or more negative because of my own experiences with residents.

**Interpretive Context.**

Qualitative research is interpretive in nature and that interpretation is focused on the meaning of the actors in their particular context. Clifford Geertz (1983) writes about the importance the context of interpretations. Using the classic example of the wink, Geertz asks “How do we know what a wink means without the context of the wink?” Should the wink be interpreted as a friendly or “flirtatious” gesture, an insightful nudge, or as a knowing smile? Without the context of the wink, it is difficult to interpret its meaning. Myerhoff (1978) was acutely aware of how important context is to meaning. For example, in *Number our Days* she discovers that the assumptions that she held about “conflict”—that conflict in every form is detrimental to a community—are in fact wrong. One of her respondents, a Center member, informs her, “We fight to keep warm. That’s how we survive” (p. 191). Through observation embedded in the context of the Center, Myerhoff learns that conflict and quarrelling are in fact “good” to the people at the Center. Myerhoff writes, “Here was a community, then, sewn together by internal conflict, whose members were building and conserving their connections

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3 See the end of Chapter 3 under the heading *Delimitation and Limitations of the Study* for extended conversation on the focus qualitative research as interpretive rather than generalizable.
using grievance and dissension. Anger welded them together, fulfilling many purposes at the same time . . . “ (p.187). Myerhoff’s understanding of the meaning of conflict within the context of the community was an important learning moment for her. How different her understanding and thus her interpretation of the story was once she redefined her previous notions of conflict based on the context in the current setting. Without the contextual understanding of conflict, the situation is misinterpreted, the true meaning is lost, and the researcher then fails to tell the true story. Context plays a central role in the analytic interpretation. In each community and for each life there is a different context for an individual’s experience. In the analysis, I had to consider the context of the individuals’ lives and the context of the community to provide interpretation.

The work of a qualitative researcher serves not only to observe and report, but also to interpret the meaning within the context of the activity. Wolcott (1990) suggests listening more and talking less continually questioning whose story is being told and what part “I’m actually understanding.” Wolcott writes, “I don’t mind presenting myself as a bit dense, someone who does not catch on too quickly and has to have things repeated or explained”; Miller and Kirk (1986) describe as being “willing to look like a fool for the sake of science” (p. 49). As researcher, my role is to listen to the stories told by others and understand what those stories mean to them. Making detailed notations in my field notes was essential to the research process and provided reminders to me about areas where I needed to clarify information or follow up on details.

Geertz (1983) emphasizes that to understand a person, a culture, or an individual, the researcher must set aside his or her own conceptions of another’s life and instead see the others through the individuals’ idea of selfhood. He called this emic-perspective “Seeing
things from the native’s point of view” and continues, “to grasp concepts that, for another people, are experience-near . . . is clearly a task at least as delicate, if a bit less magical, as putting oneself into some else’s skin” (Geertz, 1983, p. 58). Myerhoff (1978) put herself into someone else’s skin which “heightened [her] awareness of the physical feeling” of being elderly; she actually wore “stiff garden gloves to perform ordinary tasks,” took off her glasses, put earplugs in her ears, and slowed herself down, “by wearing the heaviest shoes I could find” (p. 18). In doing this, she became more aware of the realities of life of those she was studying. There were many times during the interviews where I had to slow down, think about the person I was interviewing; and more importantly during the analysis I constantly reread my notes, reviewed transcripts, re-listened to interviews, and looked at photos of residents to remind me of them and their particular life experience.

**Trustworthiness and Authenticity**

Qualitative research begins with the assertion that there are multiple truths rather than one big “Truth.” The aim is not to find one right interpretation, but instead find one way to correctly interpret the information at hand correctly (Denzin & Lincoln, 2003). The positivist use of terms such as *validity* and *reliability* characterize essential criteria for quantitative research but are in many ways epistemologically at odds with qualitative research (Eisner & Peshkin, 1990; Hatch, 2002; Wolcott, 1990). In qualitative research, we should be more concerned with credible explanations, trustworthiness, structural corroboration, consensual validation, and referential adequacy (Denzin & Lincoln, 2003; Eisner, 1991; Glesne, 2006).

Structural corroboration is the overall success of the persuasiveness or believability of the research. Eisner (1991) identifies structural corroboration as a process of “look[ing] for recurrent behaviors . . . theme-like features that inspire confidence that events interpreted . . .
are characteristic of the situation” (p. 110). This research study provides structural corroboration through a variety of data triangulation methods including thematic analysis, audit trails, clarification of researcher standpoint, critical reflexivity on subjectivity, and thick description. As part of the thematic analysis, I aimed for saturation of themes and sought “patterns of anticipated as well as expected relationships” (Stake, 1995, p. 41). Eisner (1991) posits that when looking at certain narratives we come to an agreement in the passage that is consensual validity. Others begin to recognize themselves in the research and find themselves saying, “That is my story.” Thick and vivid descriptions will provide the reader with what Geertz (1988) called a sense of “being there” (p. 1). Extensive use of verbatim in this research is used to solidify thematic trends as well as to enhance description of the residents and their communalities. Conducting a multi-site study also adds strength to the study, as I found thematic threads that ran across all three of the ULRCs. Schofield (1990) suggests that a multi-site analysis helps to prevent “radical particularism” that can sometimes occur when research is done at only one location (p. 212). Further adding to the trustworthiness of the data analysis process is that I analyze alternate points of view and provide both narratives and corroborating verbatim from residents who have dissident voices (Creswell & Miller, 2000; Eisner, 1991).

Data triangulation is addressed through the practice of using multiple sources of information gathering in order to “form themes or categories in a study” (Creswell & Miller, 2000). In the case of this research observations and interviews analysis provided the context for the triangulation. For referential adequacy, multiple outside references in aging studies, theory, and methodology are used both to support and critique my findings. I provide critical
and purposeful discussion of sources in the review of literature and in the analysis and conclusion that speak to context of the study.

**Ethnographic field notes.**

The use of an audit trail in the form of field notes provides an excellent resource for establishing authenticity and is one of the most important elements in ethnographic research (Creswell, 1998; Glesne, 2011; Spradley, 1980a). The audit trail included my detailed field notes and extensive records of observations, information about how data were collected, how themes were analyzed, and conclusions were made. Extensive field notes were taken at each site. At the end of each day, I spent several hours summarizing my field notes, reviewing and highlighting information from interviews, and noting what needed to be clarified for the following day’s visit. These field notes provided information for data triangulation and were constantly reviewed during analysis to check facts. Audio recording interviews was essential in providing the thick description and verbatim narratives utilized in the analysis, and allowed me to spend more time focusing on the interviewee and also make note of residents behaviors and language rather than having to focus specifically on taking verbatim notes. My field notes also provided space for me to make note of my subjectivities and feelings. All of these methods add to the trustworthiness and authenticity of this research project.

**Moral, Ethical, and Legal Issues**

Ethical practices in qualitative research require that the researcher consider any potential risk to participants in order to insure that participants are not harmed in the research process. The American Educational Research Association (2009) and the American Anthropological Association (2009) provide guidelines for ethical conduct in research that include the tenets of honesty, integrity, and dignity. These guidelines provide frameworks
that include commentary on anonymity, consent, communication, and professional conduct.

In accordance with the Eastern Michigan University Human Subjects Review procedures, I conducted my research “with respect and concern for the dignity and welfare of the people who participated.” Not only is this a legal requirement, but also as an ethical practitioner and researcher, I sought to develop honest and sincere relationships with others.

**Informed consent.**

In this research project, all of the interviewees were provided with an informed consent that was reviewed and approved by Eastern Michigan University’s Human Subjects Review Committee and is attached in Appendix C. In making initial contacts with individuals, I informed them of the purpose of my research and gave a brief overview of the interview process. As part of my protocol with each respondent, I reviewed the informed consent, discussed the voluntary nature of their participation, and discussed issues of anonymity and confidentiality. All of the names of the cities, universities, ULRCs, and respondents were given pseudonyms to help insure anonymity. There are ethical and moral dimensions to the work of a qualitative researcher, and special considerations were taken in the instances of working with an older population. One of the questions consistently raised in the literature on qualitative research of the aging is the issue of informed consent and decisional capacity (Henderson, 1994; Kaufman, 1994). Given that this research is focused on retirees and not the elderly or those living in nursing units, this was not an issue. However, I utilized my judgment about who was best suited for interviews; there was no question about capacity for any of the residents profiled in this research.
Data collection and storage.

Data for this analysis were collected from a series of site visits to the three ULRCs, which included time for individual and partner interviews, participant observation, and artifact collection. Interviews served as my primary source of data collection. All interviews were audio recorded via the researcher’s personal digital recorder. In order to attend to issues of confidentiality in the data collection process, recorded interviews were downloaded to my personal password-protected computer and then deleted from the recorder. The audio recordings were accessed by only myself and a professional transcriptionist. Interviews were transcribed either by myself or by a qualified transcriptionist who attends to issues of confidentiality through the process of a non-disclosure agreement. Transcription of interviews is essential as it assures detail in analyzing data.

Site Visits

The length of site visits ranged from seven to nine days in the South and Midwest. Site visits and interviews in the Midwest occurred over a series of months due to ease of access because of proximity. During the site visits, when invited, I shadowed participants at open community events. I attended events such as movie nights, meals, wellness classes, and accompanied residents on tours of the grounds, the universities, and tours of their homes. I also collected artifacts such as marketing materials, resident newsletters, photographs, and personal submissions from residents who volunteered them. During the visits, I closely observed the surroundings and took detailed field notes about what I saw taking place in the environment. Spradley’s (1980b) matrix for descriptive observations served as a guiding protocol for taking detailed field notes during observations. These nine dimensions involve
taking a “grand tour” approach in viewing the community, paying close attention to space, actor, activity, objects, events, time, goals, and feelings.

The goal of these observations is to provide “thick description” of these communities, helping “the invisible become visible,” and the “unknown become known” (Geertz, 1973). Objects and physical artifacts provided vital details about what is important to community. For example, the amenities, presence or non-presences of classroom space, libraries, gardens, and community space all helped me to understand what each community valued. In reference to subjectivities in observations, Spradley (1980b) writes about overload and selective inattention, a process whereby we pay “less attention to information we do not need or want” (p. 55). This is an important part of both my observations and analysis; at times, I had to be sure to ask myself if there were things I did not see, because I did not want to see them.

**Site selection.**

Visiting three ULRCs provided varying perspectives for the research, because each of the communities is located in a different geographic region, has distinctive operating and organizational structures, caters to different populations, varies in its affiliation with the universities, and offers a diverse array of activities. Provided below is a brief descriptive summary of the three retirement communities. These particular communities cater to a more affluent population because of their pricing structure. Also due to their emphasis on lifelong learning, they attracted a more educated clientele. Streib, Folts, and La Greca (1984) write about the difficulty gaining entry into retirement communities primarily due to the residents’ expectation of security, the general suspicion of strangers that the elderly have, and because of the awareness of “outsiders” in such a homogenous community (p. 259). Additionally, given the labor-intensive nature of qualitative research; it can often be time-consuming to
develop rapport with respondents. Given these difficulties, I chose three ULRCs where I already had personal contacts. These contacts helped me in establishing personal credibility with residents and administrators.

**Participant Selection**

Interview participants were selected through snowball and network sampling (Glesne, 2006). The residents are chosen purposefully, as Polakow (1994) writes, “because of their willingness to tell their stories and their interest in the topic” (p. 185). In most cases, residents were referred to me via initial community contacts or through my own research from online resources such as community newsletters. Once human subjects approval (Appendix A) was gained, I began contacting referred residents via email and phone call. In order to help alleviate any administrative conflicts, I also contacted ULRC administrators to let them know that I would be visiting their communities. Once I arrived in the communities, other residents either approached me or, during the course of informal interactions, I approached residents about their interest in being interviewed. I tried to seek a mixture of residents from varying demographic backgrounds including gender, ethnicities, and ages; however, given the rather homogenous nature of residents, finding residents from various races proved difficult. Furthermore, the communities tends to have more female residents; therefore, females are overrepresented in the sample. I conducted a total 44 actual interviews with 55 residents. This difference in totals is because some residents requested interviews with their spouse and others requested individual interviews. Numerous informal interviews occurred during meal times and when I attended community events, or passed residents in public spaces. Table 7 provides an overview of resident and staff interviews. I also conducted interviews with select staff members at each location when time and circumstance allowed;
however, the administrative perspective was not the focus of this research. Of the eight staff
interviews, only two of them were formal; the others were informal interactions over meals
or during the course of their daily activity.

Table 7

*Summary of ULRC Interviews*

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>South</th>
<th>East</th>
<th>Midwest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents Interviewed</td>
<td>55</td>
<td></td>
<td></td>
<td></td>
<td>25</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Male Residents</td>
<td>21</td>
<td>0</td>
<td>19</td>
<td>2</td>
<td>10</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Female Residents</td>
<td>34</td>
<td>3</td>
<td>22</td>
<td>9</td>
<td>15</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Resident Interviews</td>
<td>40</td>
<td></td>
<td></td>
<td></td>
<td>23</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Staff/Admin Interviews</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td>5</td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

**Interviews**

Open-ended and semi-structured interviewing is a key method used in qualitative
research and served as the primary means of information gathering for this research (Glesne,
2006; Spradley, 1979; Weiss, 1994). Interviews provide important insights from informants
and allow the researcher to gain multiple perspectives. “Interviewing gives us a window into
the past” so that we can understand the present (Weiss, 1994, p. 1). Through in-depth
personal interviews, we uncover personal experiences, perspectives, and individual meaning.
Interviews also provide triangulation and add authenticity to the research process (Lincoln &
Guba, 1985). All interviews were conducted in person, digitally recorded, and then
transcribed verbatim. In the instance that conversations were more spontaneous, I either
asked residents if I could record the conversation or took extremely detailed notes. Many of
the interviews were conducted individually, and others were conducted either with the spouse
present or in group format over lunch or dinner. In each case, I responded to the resident’s
request to either be interviewed alone or with a group or partner. An interview protocol is attached in Appendix B as part of the Human Subjects Review Application.

Conducting good interviews means treating the respondents as human beings and as participants, not just as “subjects.” Establishing rapport and trust with respondents was key to conducting good interviews and obtaining information. Furthermore, I also recognized that this is a collaborative relationship between the interviewee and me. While I had a flexible interview protocol to help guide the process, I also wanted the interviewees to let me know what is important in their lives and in the community. Myerhoff (1978) provides an excellent example of how a researcher allows the participants to lead the conversation when she writes, “I let the elders point out what I needed to know” (p. 26).

Flexibility was essential in this process, and although some of the interviews were formal meeting times, other interviews took place during the informal time I spend at the ULRC. In order to maintain the ethical conduct, I had to be upfront and let residents who spoke informally with me know that I was a researcher. Each interview involved the process of reviewing the informed consent. Interviews ranged from 45 minutes to three hours. Some of the residents only wanted one interview and others were open to follow-up interviews. Initially, I prepared a list of semi-structured questions as part of my interview protocol, but depending on the openness of the resident, the interview often fell into an unstructured open-ended format. Sometimes the only question required involved asking residents to tell me about themselves and how they developed their interest in their particular community.

**Life history.**

The mode for my interviews focused on a life history approach. Life histories are considered a type of interpretive biography and have been used in a variety of ways and
across the disciplines including anthropology, sociology, psychology, and gerontology. In a life history project, the individual’s personal biography serves as the central focus for the study. Sometimes the term life history is used interchangeably with oral histories, informal narratives, personal narratives and life stories (Hatch & Wisniewski, 1995). Regardless, the focus is on the individual as the unit of analysis. Denzin (1970, 1989a) identifies life history as a “presentation of experience from the perspective of the subject” and an “account of a life based on interviews and observations” (pp. 416 & 448). Hatch and Wisniewski (1995) emphasize that what makes a life history is the “analysis of the social, political and economic contexts of a life story” (p. 125). A life history approach is well intended for an exploration of how an individual’s past has shaped his/her present. The purpose is to gain insight into the individuals’ experiences and to understand how they came to make certain life decisions and what the implications of those decisions have been in their life. Denzin (1989b) suggests a procedure for conducting life history interviews and delving into interpretation. The researcher begins with an “objective set of experiences” that relate to life stages and experiences. In this case, I began by exploring retirement as a life course experience. Next, through the interview the researcher asks participants questions that will elicit as set of “concrete biographical experiences” that emphasize the life stories of the individual. It is from these stories that the researcher seeks patterns and themes. Finally, the researcher explores the meaning in the stories and seeks out “larger structures to explain the meaning such as cultural issues, ideologies, and historical context.” From an exploration of meaning, the researcher then provides an interpretation (Creswell, 1998, p. 51).

Becker (1970) states that with life histories, the researcher should focus on being faithful to the respondent and to their interpretive meaning.
To understand why someone behaves as he does you must understand how it looked to him, what he thought he had to contend with, what alternatives he saw open to him; you can only understand the effects of opportunity structures, delinquent subcultures, social norms, and other commonly invoked explanations of behavior by seeing them from the actor’s point of view. (p. 421)

Several life course principles come to mind in the methodology of conducting life histories. Dollard (1935) proposes that when utilizing a life history approach the researcher should emphasize “the experience from childhood to adulthood” and focus on the “the role of the family in understanding transmission of culture” (p. 8). The focus on the family is certainly connected to the life course principle of linked lives, and the emphasis on childhood to adulthood is reminiscent of the first life course principle of aging as a lifelong process. Tierney (1998) suggests that adding the element of life story enhances the research process, because life stories pull out “nuclear episodes” and “turnings” much like the trajectories and events present in life course theory.

Interviews still serve as the primary focus in a life history approach, for as Allport (1942) suggests, “If we want to know how people feel: what they experience and what they remember, what their emotions and motives are life, and the reasons for acting as they do—why not ask them?” (p. 37). Fisher (1991), who worked with more than 250 students in gathering life histories of aging subjects, defines life history as the “recording and documenting of an individual’s life experiences [in order to] reveal a link between biography and social forces” (p. 21). Fisher’s research compared the process of uncovering the essential elements of an individual’s life to an archaeological dig and suggests using not only interviews, but additional artifacts such as photographs, diaries, or letters to develop a better
sense of the person. Life histories can be presented as a whole research project where one individual is the subject, or the researcher may also compile the stories of several individuals in order to focus on a particular perspective (Glesne, 2006). Excellent examples of the use of life histories include Composing a Life (Bateson, 1989), Number Our Days (Myerhoff, 1978), Works and Lives (Geertz, 1988), and Writing a Woman’s Life (Heilbrun, 1988).

Tornstam (2005) argues that it is important to focus on the individual’s perspective in aging research, writing, “It is the aging individual’s subjective meanings attached to activities, values, goals in life, and understanding of aging that we need if gerontological theorizing is going to be renewed (pp. 47-48). Life history and life review are also popular among social gerontologists. The life history approach provides an excellent opportunity to uncover how the past has helped shape the present for individuals living in a ULRC.

**Thematic Analysis**

Searching for themes in the human experience is one way that authenticity is addressed in qualitative research. Themes can and do provide insights into individual experiences, belief systems, and personal values. Thematic coding is a widely used methodology for qualitative researchers and is an excellent way to provide structural corroboration in research (Glesne, 2006; Gubrium & Sankar, 1994; Merriam, 2002). In thematic analysis, researchers seek out “situations that inspire confidence that the events interpreted and appraised are not aberrant or exceptional, but rather characteristic of the situation” (Eisner, 1991, p. 110). As evidenced in the narratives, there is individuality of participants’ experience, but there are recurrent statements and behaviors that capture a common experience or essence of life at a ULRC; these became some of the primary themes in the analysis. The conceptual framework of life course provides a guiding lens for data
analysis, but the patterns extended beyond that. In keeping with the notion of a fluid research process, I was aware that new ideas and themes would emerge that were not addressed in my conceptual framework which led me to conduct further research and broaden my literature review in the analysis. Qualitative research is both fluid and dynamic in its nature or what Hatch (2002) called “emergent.” The issues, research questions, and methodologies continued to unfold through the research process. Considering the humanistic nature of qualitative research, the ability to remain flexible is essential. Indeed, as Bogden and Bilken (1992) point out, this process is not like piecing together a puzzle where the picture is already known; instead, the picture is being meticulously constructed through an intricate process of examination. Through this process of analyzing and interpreting, the researcher struggles to understand the perspectives of another and great insight and learning takes place for the researcher.

Upon leaving each community, my field notes provided general direction for which interviews would be most salient for my research study. Each of the selected transcribed interviews was reviewed in full two times. First, I completed a general reading of the transcript where I highlighted and noted general themes from the interview. This also involved making memos regarding resident ages, occupations, marital status, children, moving patterns, and community involvement. Not every resident provided the same set of demographic data. I found this to be important, because I started to notice that what residents told me or did not tell me was central to what is important to them. A second reading of the transcript involved listening to the recorded transcript again and taking more detailed notes about individuals. At this point all notes, transcripts, and applicable artifacts were loaded into qualitative analysis software called NVivo. Using NVivo allowed me to organize themes in a
visual manner. Once themes were organized, third and fourth readings of transcripts were required in order to write resident profiles and narratives. Then thematic analysis had to be reviewed again based on the selected resident profiles. Finally, a summary analysis was completed in order to tie common themes across all three communities based on the selected narratives. In the narratives, I chose to highlight at least one resident from each community who presented a distinctly different view about their community. Although these opinions were not the majority, they are important to the thematic narrative. Fifty-five residents were interviewed between the three communities; however, after initial coding, certain residents emerged as representative figures. The final 16 individuals represented in the narratives were selected for the final analysis because the themes of their interviews demonstrated the most salient themes heard across all three communities. Furthermore, I wanted to provide a balanced perspective from each community. I selected individuals from each community who provided alternative points of view. In some cases, I highlighted both husband and wife nearly equally because they interviewed together. In one case, Brookside, more narrative space is given to the voice of the community developers and university administration. Table 8 provides an overview of the residents profiled in Chapters 4, 5, and 6 and indicates their primary occupational association. The field labeled Attraction/Affiliation refers to residents primary motivations for relocating to the URLC.
Table 8

*Summary of Profiled Residents*[^4]

<table>
<thead>
<tr>
<th>Location &amp; Resident</th>
<th>Occupational Association</th>
<th>Attraction/Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chapter 4: Woodward</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Martha Simpson</td>
<td>widowed retired homemaker</td>
<td>hometown &amp; spouse university affiliation</td>
</tr>
<tr>
<td>Robert Downing</td>
<td>widow, retired businessman</td>
<td>alumnus</td>
</tr>
<tr>
<td>Karen Green</td>
<td>retired social worker</td>
<td>ULRC &amp; other</td>
</tr>
<tr>
<td>Kevin Davis</td>
<td>retired clergy</td>
<td>spouses hometown &amp; other</td>
</tr>
<tr>
<td>Annabeth Davis</td>
<td>retired educator/part-time clergy</td>
<td>hometown</td>
</tr>
<tr>
<td><strong>Chapter 5: Brookside</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rachel Sullivan</td>
<td>retired sociology professor</td>
<td>ULRC &amp; spouses hometown</td>
</tr>
<tr>
<td>Ira Schwartz</td>
<td>retired businessman/professor</td>
<td>ULRC &amp; hometown</td>
</tr>
<tr>
<td>Nikki Sparks</td>
<td>retired businesswoman</td>
<td>ULRC &amp; hometown</td>
</tr>
<tr>
<td>Frank &amp; Carol Herbert</td>
<td>retired school psychologists</td>
<td>ULRC</td>
</tr>
<tr>
<td>Marcos &amp; Gail Buscando</td>
<td>retired researchers (university)</td>
<td>ULRC</td>
</tr>
<tr>
<td><strong>Chapter 6: College Place</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Max Cooper</td>
<td>retired businessman</td>
<td>ULRC &amp; spouse univ. affiliation</td>
</tr>
<tr>
<td>Elena Cooper</td>
<td>semi-retired nurse</td>
<td>employee &amp; ULRC</td>
</tr>
<tr>
<td>Russ Young</td>
<td>retired medical</td>
<td>alumnus, employee &amp; ULRC</td>
</tr>
<tr>
<td>Teresa Maxwell</td>
<td>retired educator</td>
<td>alumnus &amp; ULRC</td>
</tr>
<tr>
<td>Tom Maxwell</td>
<td>full-time in business</td>
<td>alumnus &amp; ULRC</td>
</tr>
<tr>
<td>Patty Hill Foster</td>
<td>full-time medical</td>
<td>employee &amp; ULRC</td>
</tr>
</tbody>
</table>

**Community Descriptions**

The following provides a brief overview of each of the three communities visited with Chapters 4 through 6 providing detailed descriptions and narratives. Following the community descriptions, I provide a summary overview of the educational level, primary occupation, and community affiliation of all 55 residents interviewed.

[^4]: Pseudonyms have been assigned for the actual names of participants, retirement communities, towns, and universities.
Woodward\textsuperscript{5}: The Southern community.

Woodward, the Southern retirement community, is located in Springsburg, a quintessential Southern small town with a history tracing back to the Civil War era. Woodward, owned and operated by the Quaker organization, offers a continuing care model of care. Most residents move into the independent living cottages or independent living apartments, but the continuing care-model means that once residents “buy in,” they are guaranteed lifetime care in the on-site assisted living or nursing units. Woodward’s progressive philosophy towards the aging residents encourages and promotes resident participation. Community members enjoy lectures, the library, an on-site swimming pool, a variety of clubs and interest groups, and the full-service meal operation. Woodward has loose affiliations with two local elite universities, and several retired professors and alumna from those campuses live here. Residents take advantage of lectures and workshops hosted at Woodward, but many also attend lifelong learning programs at one of the nearby colleges. Most of the Woodward residents are educated, many having come from long lines of educated families. However, Woodward does not limit its residents to only those with specific university affiliations, nor does it have degree requirements.

Brookside: The Northeast community.

Brookside, the newest community of the three, has affiliations with a university, Edgeworth Technological Institute (ETI), located less than a mile away. Brookside is situated in town but set in beautiful wetlands, surrounded by green space. Brookside calls itself an “Active Adult Community” and offers independent living cottages and apartments for

\footnote{Pseudonyms have been assigned for the actual names of participants, retirement communities, towns and universities.}
purchase. Having just opened at the beginning of the economic downturn, Brookside is going through growing pains and has struggled with filling units; however, the residents and the developers are all “optimistic” about Brookside’s future. The developers are a small corporation that founded Brookside on the concept of lifelong learning. In contrast to Woodward, an activities director plans and coordinates all of the events. Unique to this community is that a Lifelong Learning Institute (LLI) is housed on the grounds. Both residents and non-residents attend and teach classes at LLI. Of all three of the communities, Brookside clearly had the most formal ties with a university and the most comprehensive lifelong learning programs. Many of the residents report that LLI is what prompted their move to Brookside.

**College Place: The Midwestern community.**

College Place, located in the Midwest, is also an independent living community where residents purchase their units and the governance structure operates similar to a condominium association. The land for College Place was purchased from the affiliated Midwest University (MWU) and is located one mile from the main campus. Community founders originally intended for occupants to be retired faculty; however, over the years enrollment eligibility has expanded. Many residents have at least some affiliation with the university, whether as retired faculty, staff, and alumni while others have family, usually children, who work at MWU. College Place’s main building houses classrooms, recital halls, a mailroom, a library, and a fitness room. There is a dining room where meals are catered twice a week by culinary arts students from a local community college. College Place offers an interesting mix of both working and retired residents.
Summary of residents interviewed.

The following provides a summary overview of the 55 residents interviewed for this research. Table 9 provides descriptions for abbreviations used in Table 10. This information is based on self-reports from the residents. The first summarizes educational level as degree completed. The second area is primary occupational affiliation. Although some residents may have made several career changes, the chart attempts to categorize by their primary occupation as identified in the interview. The final category indicates primary affiliation between the resident and the affiliated university. Although individuals may have had multiple identifying factors, I selected a single category for the summary.

Table 9

Descriptors for Residents by Degree, Occupation, and University Affiliation

<table>
<thead>
<tr>
<th>Degrees Obtained</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
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Table 10

*Summary of Residents Interviewed*

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Delimitations and Limitations of the Study

1. Qualitative research focuses on interpretation rather than generalizability; thus, the positivist notion of generalizability is not the aim of this qualitative study. The goal is understanding a social phenomenon from the point of view of the respondents in the context of their particular setting. Glesne (2011) explains that in qualitative analysis, we may look for “patterns” but we do not “try to reduce the multiple interpretations to numbers, nor a norm” (p. 8). Qualitative research is interpretive and descriptive in nature, and by developing narratives rich in what Geertz (1973) calls “thick description,” the researcher paints a vivid picture of the lives of those we study. The narrative interpretations explore multiple realities of the human experience. The aim is not to get at one big “Truth,” but rather to explore the richness and depth of the human experience, acknowledging that there are many small truths (Eisner, 1991; V. Polakow, Personal Communication February 3, 2008). Geertz (1973) further argues that the interpretive nature of ethnography is not to “generalize across cases, but to generalize within them. . . [by] generating interpretations” (p. 26). The argument Geertz makes is that ethnographic interpretations are not “predictive” because they are about “local truths” that focus on the lives of individuals within their particular contexts. The narratives presented in Chapters 3 through 6 explore the lived experiences, the multiple realities, of ULRC residents within the contexts of their communities; that several similar themes emerged among three different communities speaks to the value of interpretation in context.

6 See Chapter 3 under the heading Interpretive Context for further insight.
2. While the goal is not generalizability, the criteria that apply for establishing trustworthiness and authenticity lend to what Lincoln & Guba (1985) call dependability and transferability. They argue that thick description, prolonged engagement in the field, triangulation, and referential adequacy—all of which are addressed earlier in this chapter help lead to the possibility that the findings may have transferability or applicability in other contexts. This study may have transferability to the extent that readers of this research might glean understanding and apply the findings to other studies; more specifically, the themes are often universal and the broader analysis provides insights on community, aging, conflict, culture, and society. I as a researcher certainly applied my learning from other qualitative studies as indicated in this chapter.

3. Unlike limitations, there are conditions that restrict the scope of the study or may affect the outcome that were controlled by me prior to conducting the study. This study is purposefully bounded by parameters. Time, locale, and choice of residents interviewed include some of these parameters. Residents were purposefully chosen for their willingness to share their stories as is explained in this chapter on participant selection. Although this study pulls from a data pool of 55 residents, the findings reported delve deeply into the lived experiences of only 16 residents. Not every individual’s experience can be fully investigated, and so the residents highlighted were chosen purposefully. The 16 residents were chosen because the themes in their interviews emerged as the most salient in their communities.

4. Spending prolonged time in the field, such as making second or third visits to the community or conducting second and third interviews with residents, may have provided more in-depth findings. However, that was not a possibility with this dissertation research.
5. There is a lack of racial diversity among my respondents, but essentially my sample reflects the communities I visited. It is not that diverse individuals did not want to participate in my research; the fact is that there are not many residents of color actually living within these communities to interview. Furthermore, patterns of discrimination, together with social conditions of inequality, mean that older minorities tend to be less educated than their White peers and overrepresented among those in lower socioeconomic groups and underrepresented in communities described in this study (American Council on Education, 2007). Residents of ULRCs are typically alumni and/or emeritus faculty and staff. For the aforementioned reasons, the subjects in this study were limited to a small population of college-educated individuals from middle and upper class socioeconomic households. This study did not focus on the universities or administrator perspectives of these communities; the scope of this study is to focus on the individual perspective of the residents’ attraction and experience.

7 This is more fully explored in Chapter 1 and Chapter 8.
Chapter 4: Woodward⁸ - A Southern View of Retirement

Woodward Retirement Village is located in Springsburg, a quaint and picturesque Southern town. Everything about Springsburg exudes Southern charm and simple living. The town is peaceful; the people are friendly, and the smallness provides a welcome retreat from the aggravating hustle and bustle of larger cities. Driving into town from the airport, I am struck by the bucolic surroundings – the green rolling hills, horses and cows out at pasture, and the immaculately manicured landscapes. There is no doubt that the splendor of the area is what captures people’s interest in retiring here, and explains why Springsburg ranks as one of the “top six places to retire.” Springsburg County produces several retirement brochures, hoping to lure northerners away from their cold winter homes. Yvonne Dunklin, retired schoolteacher, who moved here after a lifetime living and working in New York City, knew that “this place would be good for me.” The “calmness,” friendliness, and ease of dealing with people in town and at Woodward was a welcome change from her city lifestyle, and Yvonne describes Woodward as a “wonderful” place to live.

I think it’s what God intended heaven on earth to be. And the people are so beautiful. And everybody seems so relaxed . . . they’re not really uptight, even if they have problems . . . . they handle it somehow and can still smile over it.

The town of Springsburg has a long history tracing back to Civil War days, and the town’s residents are proud of this heritage. Besides the memory of war heroes, the other focus in Springsburg is the two colleges situated in the center of the historic downtown. Residents appreciate the presence of the universities, and several indicate that the colleges

⁸ Pseudonyms have been assigned for the actual names of participants, retirement communities, towns and universities.
added to their attraction to Woodward. Jack, one of the residents, tells me having two universities nearby brings “vibrancy” to the Woodward community.

Having a university in these towns has made available a lot of kind of things that you might worry about in a small town otherwise. Because the university is here, that brings in their art department; it brings in their music department, tourists, visitors, and young people.

Generals University, a small, private liberal arts college, traces its history back to the mid-18th century, and the rebirth of enrollment is due to its association with Civil War heroes. The campus tends to attract upper-middle class Southerners who value Greek life and pursuing careers in law and business. Next door is one of the country’s elite, senior military institutes. The students are all military cadets, and there is an aura of strict discipline and courtesy on campus. Both campuses, similar to Springsburg, are predominat white and steeped in Southern tradition. These colleges are a great source of joy and discussion for the people of Woodward, and many of the Woodward residents are alumni or emeritus faculty and staff.

Woodward Retirement Village is owned and operated by the Quakers, who manage more than 15 private retirement residences across the United States. This Quaker retirement community’s presence in a town that boasts its Civil War history offers an interesting juxtaposition of values. The Quakers’ religious tradition promotes “peace and pacifism,” and their history includes strong opposition to war and slavery.

**History of Woodward**

The development of Woodward Retirement Community is traced back to 1990 when Springsburg community visionaries became concerned that “we were losing our most influential and beloved residents” because there were not adequate support systems and
retirement facilities available in town. The discussion primarily took place between leaders in the local Episcopal and Presbyterian churches, and conversations involved a broad representation of Springsburg community members. These leaders scouted a variety of retirement corporations, and decided that Woodward’s Quaker “values and practices,” emphasizing simplicity and the value of community, “reflected the graciousness and quality Springsburg residents expect.” Woodward residents talk about the “vision and tenacity” of the founders, because Woodward developers had to be “convinced” to build a retirement village in Springsburg. Woodward is the Quaker’s smallest retirement community in the country, and originally building “so far South” and in such a small town made developers nervous. But when a dedicated Springsburg resident offered a “gift of 85 acres” for the Woodward project, several other anonymous financial donations followed. Those gifts convinced developers to go ahead with the project.

Evidence of the importance of the history of Woodward to its residents is the fact that everyone I interviewed repeated an almost exact and extremely detailed version of Woodward’s founding. Groundbreaking took place in 1999 and Woodward opened its doors in July 2000; by the end of December there were about 60 residents. The initial construction, or Phase I, included 68 independent living apartments and cottages and 20 assisted-living units. The skilled nursing facility opened in October 2002, making it a viable life care, continuing care retirement community.

**A Continuing Care Retirement Community**

The décor of Woodward is quaint and comfortable. The lawns and buildings are immaculate, bright light shines through the building, and although tastefully decorated, it is not showy. During the week residents mill about the main lobby where the library and
mailboxes are located, and move back and forth between activities and meetings. The lower level houses the dining room and exercise facilities. The assisted living and nursing units are completely separate from the independent living units. Outside the main building are surrounding “neighborhoods” of cottages and townhomes. Woodward offers a continuing care model so residents have the choice of independent living cottages and apartments or assisted-living apartments. Once residents “buy in” they are guaranteed lifetime care in either the on-site assisted-living or nursing units.

Residents of continuing care facilities pay a purchase price for their units and pay monthly rent, and then after a certain amount of time the property ownership goes back to Woodward. Essentially, residents buy life care, which means that they have the security of knowing they can temporarily or permanently move into the assisted or nursing care units if needed. A resident has to have the initial funds to buy which could range from $110,000 to $300,000; typically, this money comes from the sale of a previous home, pension income, or savings. In addition, residents must be able to pay the monthly fees that range from $1200 to $3,000. The cost for continuing care communities is sometimes prohibitive to retirees in the U.S. without substantial savings, but most residents say that in comparison, the Quakers non-profit operation offers competitive pricing for superior retirement environments that include lifetime care. This financial conundrum is the reason why many of the residents chose a non-profit community. Some of the residents tell me that the economic downturn has negatively impacted several of the residents’ retirement savings accounts. Woodward has a Fellowship Fund that operates as a subsidy program to guarantee that current residents will not have to leave, just because they can no longer afford it.
Residents have to be accepted to live here, and the cost an individual pays to buy-in is calculated on actuarial tables. This financial part is a sticky business for the retirement industry. Companies like this lose money when someone lives well beyond his/her projected years. In fact, one resident informed me that that one of the early Woodward communities almost collapsed financially because they underestimated the added years to life when people live in communities like this. “The reason was they didn’t have any actuary tables for retirement homes. They went by their actuary tables [of the] life insurance company, but once people move into a retirement community, they never die!” Another resident adds more detail, stating, “We realized that people really live much longer and are certainly much happier. Once they realized that, then they wrote their own actuary tables.”

Woodward staff member are gracious and helpful and everyone on the staff seems to know all of the residents’ names. The young woman who works the front desk is the main point of daily contact for all the residents. On my first Monday here, she informs me that each staff member is encouraged to read the book of resident profiles, which highlight residents’ backgrounds and interests. Here at Woodward, people come first, and I am impressed with all of the staff’s ability to spend time with the residents as well as complete their daily work. The staff works together to keep an “eye out” for the residents, and weekly staff meetings include key administrators as well as a social worker. These meetings give staff time to discuss any concerns they have about negative changes they see taking place in residents.

The Quaker Influence

All residents and staff are presented with a *Values and Practices* handbook when they arrive. This is a book that nearly every resident I interviewed mentions to me—proof that it is
a meaningful part of the community structure. The Quaker values play out in many ways throughout this community; although the Southern townspeople are largely Episcopalian and Presbyterian, the Quaker influence does not present conflict. One resident explains that the Quaker influence is “low-keyed” so the residents feel “comfortable.” These *Values and Practices* assert the importance of community, lifelong learning, integrity, and generosity. These standards are a reflection of the Quaker principles centered on equality, peace, simplicity, integrity, and community (*Values and Practices*, 2008). The underlying religious beliefs ascribe to spiritual equality, a direct and inward “encounter with God,” peace and pacifism, and consensus decision-making. The Woodward entities, though relatively few of the staff or residents here are Quaker, operate on these *Values and Practices* highlighted below.

To enhance the quality of life and vitality of those we serve and To foster a sense of community; To promote an environment of continuing learning; To encourage and welcome all people; To value participation, transparency, and consensus building; To take an active role in aging issues; To foster a culture of generosity . . . .


Karen Green, one of the residents profiled later in this chapter, talks about what these Quaker values mean to her.

To me what that means – it may be totally off base – but to me they have a respect for people as they age and they have a respect for allowing them to be as independent as humanly possible and to make their own decisions about the life decisions, how they want to handle it and they were the first of the independent communities to do away with restraints for people with Alzheimer’s and people in nursing situations.
The egalitarian Quaker values founded on spiritual equality insist that everyone is called by their first name; there are no titles here. The young front desk clerk says this took some real “getting used to” especially in the South. Another evidence of the values is that residents are not allowed to tip or give gifts to any staff members. One resident explains:

Nobody tips anybody here. If an employee accepts a tip, they’re fired. They don’t want the wealthiest person to get the most service. Residents instead contribute to the Employee Appreciation Fund twice a year and money is distributed to the staff via management.

**Fostering independence and community.**

One of the aspects that make this community so active is the Woodward philosophy of “independence” and “community” that promotes full resident participation. The goals of “independence” and “self-sufficiency” are approached by “not providing some services that community members, individually or cooperatively, are able to provide for themselves” (*Values and Practices*, 2009, p. 7). Typically, Woodward employs “no formal activities director” (except in their health units); rather, resident associations provide the vision for all “aspects of social, cultural, intellectual, and spiritual life” of the community (*Values and Practices*, 2009, p. 7). Residents convene the numerous committees, plan and coordinate events, administer use of common space, and govern themselves.

“I’ve Never Seen a Nursing Home Like This”

An important piece to understanding retirement communities is recognizing that they are not all nursing homes. Continuing care facilities offer independent living as well as assisted and nursing care units—and they are not one and the same. One resident retells a story of how she corrected a young visitor who called this a “nursing home.” She tells the
young man, “You know something; I think if I were you I’d drop the nursing home. I think you want to say it’s a community or a retirement community.” The Quaker expectation for resident involvement sets the tone for this community that one resident describes as a “very busy place.” The number of residents with whom I found it difficult to schedule an interview, because of their busy schedules, confirms this statement. Many of the residents chose to live in a place where there are both opportunity for and expectation of involvement.

Every day there are committee meetings, exercise classes, informal gatherings, governing meetings, meals, and more. There is an aura of seriousness in the air; these retirees have business to attend to—a community to run. Community members enjoy lectures, the library, an on-site swimming pool, a variety of clubs and interest groups, and meal-times. While the day-to-day activities of residents vary depending on age, interest, and ability, nearly everyone is involved in at least one or two resident committees, and nearly everyone daily checks their mailboxes located in the lobby. The monthly resident meetings are quite popular, and this is where community problems or issues are brought to light. The movie committee hosts two to three movies a week, and the travel committee plans regular trips to community events. There are piano recitals, wellness activities, a choir, and a play-reading group. Residents also arrange giving rides to other residents who need assistance running local errands such as grocery shopping and getting to doctors’ appointments. There are also weekly “Conversations,” which are scheduled happy hours in the auditorium. Next to the committee meetings, the most popular activity appears to be the variety of bridge clubs. These are serious card players, and bridge is a complicated game; there are both formal and informal networks, and being invited into a bridge club is a significant part of the culture of socializing here at Woodward.
Meal-time at Woodward is also an important ritual; it gets everyone into a common space and gives them the opportunity to catch up on the latest happenings. Some of the residents have a 3-meal-a-day plan, while many utilize only 1-meal-a-day. Most residents gather with friends, often making plans ahead of time, and nobody eats alone. There are several individuals, mostly the assisted living residents, who sit in the same place with the same people each day. The dress is casual, although several residents told me that this was a point of contention for a long time. Some wanted more formal dining atmosphere, but the ease of casualness won out. One couple explains, “Occasionally we get somebody who thinks . . . the men ought to wear coat and ties and we should wear dresses for dinner, but most of us tell them to go fly a kite.” On the weekend evenings, residents can also choose to dine in the formal restaurant where they are served a more elegant, cooked-to-order meal. This is a more costly experience so most residents do not regularly dine there but save that for special occasions. While many readily admit that the dining frees them, mainly the wife, from the “drudgery of the evening meal,” some residents still enjoy cooking for themselves. Those who rarely eat in the dining room say they feel a little like “outcasts” or are accused of being “antisocial” because other residents comment on their lack of meal-time participation. One resident explains her situation.

See, I don’t eat over there very much. And I think a lot of people when I do eat over there, say, “Oh look, she’s going to eat with us tonight.” And, you know, and it [sighs] makes me feel that they think I’m being standoffish, which I don’t mean [to be] that way at all. It’s just that I like to cook. I go out a lot to friends’ houses in Springsburg. I just, you know, don’t want to eat over every night ‘cuz I’d rather eat my own cooking.
Another resident sums up the dilemma nicely, “Who the hell wants to eat at the same place for seven nights a week?” This dilemma about participation and presence in the community presents itself in other ways too and is highlighted in several of the narratives. It is interesting that some individuals take “offense” when others do not want to take part in activities, even an activity as commonplace as mealtime. At Woodward, there are so many activities and events it seems that it would be impossible to attend everything.

Phase II: “A Couple of Years of Mess”

There is another topic that nearly everyone talks about here at Woodward and that is the several months of disruption during the Phase II construction project. Described as “unbelievable” because of the “noise, grit, dirt, and mud” along with the interference of daily routines—it is clear that this construction project took a toll on the residents. Some residents were temporarily displaced because an entire apartment building had to close. Some parts of the dining hall were covered in plastic for weeks at a time, and there were the other general inconveniences that construction brings. One resident tells me, “I’d say you should scrap college towns and write your thesis on places going through growing pains. There’s a whole dissertation just in that.” In the end, most of the residents are happy with the additions of a full size swimming pool, larger fitness rooms, expanded assisted living units, and more housing. One resident sums up the Phase II experience, “It was a couple years of mess and wailing and gnashing of teeth . . . . Anyway we all lived through it—nobody died. Some people wish they would, but they didn’t.”

The completion of the Phase II project has meant a change in the way people live and interact at Woodward because the community nearly doubled in size and in the number of residents. The early settlers of Phase I sometimes mourn the loss of the smallness of the
original community, and some have found it much more difficult to get to know everyone. Overall, most seem happy to have more residents, because the larger size means that Woodward “can be self-sufficient now.” The larger the community, the more people pay into supporting the community.

**Educational Connections**

The Quakers own several retirement communities in college towns, and they take great care in establishing meaningful relationships with the communities in which they build. Their governing boards often include a wide range of community members, business leaders, and university faculty and staff. One of the values of this particular community is the opportunity to engage in lifelong learning activities, whether on the grounds or through community partnerships or through the linkages to the two nearby “nationally respected institutions of higher learning.” On the continuum of university-linked retirement communities (ULRC), Woodward falls somewhere in the middle. Residents are encouraged to take advantage of the opportunities at the two local universities, but residents do not have to have an affiliation with a university to live here, unlike College Place, highlighted in Chapter 6. Learning is emphasized in a variety of ways, not just in taking part in formal education. The push towards resident participation, the wellness activities, the committee structures, and the formal and informal learning activities are all a part of this lifelong learning vision. Residents take advantage of lectures and workshops hosted at Woodward, but many also attend lifelong learning programs at one of the nearby colleges. Whether alumni or not, both of the local universities offer senior citizens the opportunity to audit courses on their campuses, and some of the residents do take advantage of that. Other residents take advantage of special weeklong Alumni academic programs offered by one of
the universities. One of the most prominent formalized learning programs is Woodward College, arranged by the residents. This is a formalized lecture series where both residents and local university faculty are invited to give three-to-five week mini-courses on particular topics. Several of the committees also arrange mini-lectures on variety of topics.

The university connections are strong mainly because several retired professors from the two nearby campuses reside here. One resident, a former professor, called this a “very booky place,” pointing out to me that nearly 90 percent of the residents have bachelor’s degrees, 30 percent have masters degrees, and 20 percent hold doctoral degrees. He told me, “I would just bet that this is a major factor in both the appeal of Woodward’s communities as well as being a major factor in lifestyle.” Overall, the atmosphere is influenced by serving an educated clientele. Residents have “a whole wealth of skills and backgrounds,” which adds to the success of the community. Ella Walters, a retired school administrator, said soon after she moved in she knew this was a group of educated, “prominent,” but modest individuals.

You’d never know the people who have published and Pulitzer Prize people . . . university presidents and officials . . . you’d never know they were that kind of people. I’m not, I’m not one of those kind of people, but I felt like I could fit in if I really tried and kept my mouth shut. Didn’t talk about myself all the time [I decided] well, I better use my aren’ts and my isn’ts and not my ain’ts.

Residents describe one another as a “fascinating mix of people.” However, as Ella pointed out, there is a sense of modesty and humility about residents; residents do not necessarily talk about their past unless prompted. However, one way that residents learn about each other is through the Woodward Biography Book. This book, an important community artifact, provides a photo and a brief summary of each of the residents who live here. Reading the
biographies gives me the sense of the intelligent, active, and accomplished people who live here. Every resident, upon move-in, is provided a copy of the book, and updates with new residents’ information are distributed to mailboxes. One resident tells me, “The biographies in the book are helpful, because you meet somebody and then you go back and you read the biography and you say, ‘Oh I want to go talk to that person about something.’ You have to [go back to the book]; it’s not a one-stop thing.” This concept of humility and modesty about one’s past recurs in Chapter 6 in the discussion of College Place.

Captivating Lives of Residents

Everyone here has a story; these are “people who have done all sorts of interesting things.” Residents come with a variety of career and personal backgrounds—there are retired professors and school teachers, retired university presidents and deans, elite Springsburg residents, famous authors, military heroes, a former United Nations Ambassador, and a Pulitzer Prize winner—that is just a short list. Many of the residents are tightly connected through old college networks or through one of the two universities. One example of the interwoven lives of residents is found in the story of four men who now live at Woodward. These men left college in 1943 to fight in World War II, and all returned safely and now live here at Woodward, over 60 years later—that creates a fascinating history.

Not everyone living here is from Springsburg and residents like that, because they say newcomers “broaden our horizons, give us a lot of new friends, new ideas.” One resident calls the people who live here “astonishing,” and although there are academic connections says, “They’re not all academic by any means, but they’re all interesting, have done some interesting things. Not many people who have just sat on their hands.” That indeed is true of
Woodward residents—activity, involvement, and contribution are expected and a requirement to be successful here.

**Introduction to the Narratives**

Woodward’s philosophy and approach towards aging has attracted a colorful and active group of retirees. During my time at Woodward, I interviewed 25 residents, and several invited me to dine with them or attend events and activities in the community. While their individual stories varied, the general themes remained consistent. The narratives that follow illuminate lives of residents, portraying a slice of life at Woodward.

**The Grande Dame: Martha Simpson**

Every community has at least one gatekeeper and Woodward is no exception. Some call her the “grande dame” of Woodward, and Mrs. Simpson was a name I had heard since my first inquiries into Woodward. At Woodward, if there is something you need to know, a problem you need solved, it is Martha Simpson who can lead you in the right direction.

Martha is a colorful, Southern character. She is formal, yet still congenial; polite yet forthright. Mrs. Simpson’s 84 years have earned her the right to be opinionated. Martha is proud of Woodward and has committed herself to its success. She says, “The only thing I brag about my whole life is I wrote . . . the first check. It wasn’t the biggest, but it got it [Woodward] started.” Her detailed descriptions of the history, her contributions to, and the residents of Woodward serve as evidence of her loyalty to the success of the community.

**Education and family.**

Like many of the residents, education is important to Martha’s family. She attended college as a day student at a Southern university, and graduated in 1943 at 19 years old. Her grandmother had gone to college for two years, which Martha admits was “incredible for a
woman at that time.” She says that for her, a college education was expected. “It’s when and where you’re going, not if you’re going.” In fact, she noted, that she did not know anyone at Woodward for whom it was not “not if college, but when.” She cites the importance of formal education to the members of the Woodward community by presenting a long list, from memory, of individuals in the community with advanced degrees. After college, Martha was offered a full scholarship to earn her masters/doctoral degree, but declined and got married – a decision she says, she “never regretted.” This experience seems true of most of the women I interviewed; while educated they often took time away from careers to focus on raising children.

Marriage and family was the central focus of Martha’s life for the next five decades. Just out of college, she married a military officer and spent 22 years “enjoying a life of volunteerism and frequent moves.” She prides herself on her flexibility, as she and her husband moved multiple times in the U.S. and abroad. Woodward, Martha brags, is her twenty-fifth home. She has gotten so good at moving and downsizing that she put together a formal document on “how to get rid of stuff,” which she proudly offers newcomers to the community. Martha has one daughter and three grandchildren. Her husband ended his successful military career by accepting a leadership role as an executive officer at Southern Military Institute in Springsburg; he worked for there for 16 years. Martha loves the Springsburg community; she dedicated herself to raising her daughter and helping her husband; she also volunteered, gardened, and is still a faithful member of the Episcopal Church.
“You gotta get on.”

The death of Martha’s husband in 1993 was a life-changing event for her. She said she grew “awfully lonesome at home,” and one of the hardest things was going back to church without her husband. She talked thankfully about her grandson who escorted her to church during the four years that he attended college in Springsburg. Martha explains that contributing to the Woodward community helped her rebound from the loss of her husband.

In Springsburg, conversations about the development of a retirement community were beginning right around the same time her husband died. After he died she says, “I was kind of at lost ends thinking ‘What am I going to do with my life?’ And this came along.” Martha says that having the community as something to rally around and focus on introduced her to a new world of social opportunities.

I probably had as many friends in town as anybody. Everybody is very thoughtful after somebody dies for about six weeks; and then everybody gets on with living. And the recently bereaved person has to realize that they were in the news just for awhile.

You gotta get on. . . . That has helped me the very most living here.

Grief and loneliness could have consumed her, but instead she delved into the Woodward project doing all she could to make sure it would be a success. Martha was among the first to move into Woodward and kept herself active as the head of four committees. Martha cares deeply about the success of Woodward and the residents, and her desire to give and to help others seems to have grown out of her upbringing.

Every night my mother said at the table, “What did you do for the good of the world today?” This is not anything that was put upon me. I was raised that you called on
people and you did nice things. And probably my best asset is my ability to know and understand new people.

**An entertaining spirit.**

Living at Woodward and being involved has not only helped her deal with loneliness, but also provided her a new venue for something she loved doing—entertaining. Martha grew up in a home where frequent entertaining was a regular part of life, and she also enjoyed entertaining as part of her husband’s career.

My life was made up really for doing a lot of entertaining. I was raised to do that. We did a lot of entertaining at the Military Institute; we had an average of 200 guests a month. I mean that’s either cocktails or lunch or dinner or something like that. . . and I loved doing that. It’s what I’d learned to do; I knew how to do it, and I did it very well. So I spent a lot of time thinking about food and planning it and who would like to sit next to anybody else, who would be comfortable there, all this kind of stuff.

Martha assumed that moving to Woodward would mean she would continue to entertain in the same way she had always done. Because most residents gather in the dining room, which she says is “good, easy, and cheap,” she does not need to host dinner parties anymore.

That whole part of my life, of entertaining, cooking, doing all this kind of stuff is over now. And it was something I enjoyed a whole lot, but I’m not doing it any more. And I don’t miss it at all, because I have 158 new friends that I can be with. Does that make sense?

Martha adjusted and found a new way to entertain. She has taken it upon herself to welcome each and every individual that moves to Woodward. This is evidence not only of her desire to
maintain an activity she loved, but also serves as evidence of her commitment to the community as well as provides an inroad to establishing the role of “gatekeeper.”

Now with the new people moving in, I’ve done a rather ingenious thing, I think. Everybody when they move in gets packets from Marketing. And in that package is a thing of Dove chocolates that I’ve put in there. And with a note on it with a rubber band around it, and if it’s to local people, it just says, “Welcome to Woodward. Glad you’re going to be my neighbor. If I can help, holler.” If it’s out-of-town people, I say, “It takes a lot of energy to unpack. This is chocolate to restore your energy. When you have time, I will take you on a ride around town.”

The introductory ride around town takes about two and a half hours. She provides each of the newcomers with a map from the local Visitor Center that she marks with all the places that she plans to stop and show them. Martha introduces the newcomers to local businesses including service stations, banks and “anything they want to know,” and she readily admits her biases. “I’m prejudiced; I recommend the people [I like]. And they’ll say, ‘Do you have a lawyer?’ And I’ll say, ‘I have a wonderful lawyer whose name is . . . and telephone number is . . .’. Well, they ask me who I use, and that’s who I use. I should probably be less prejudiced, but I’m not.” Martha seems pleased of the role she plays as connector in the Springsburg community; in fact, she tells me, her lawyer told her that he gets more business from Woodward than almost anywhere else. Martha is clever in her strategy, because during that introductory drive, she finds out all the things that the Woodward administrators are “not allowed” to ask potential residents.

On that ride around town, I find out everything we need to know that Marketing can’t ask. One of the things I do [is] find out if they go to church. And this is a very
church-y town and community. So I find out if they go to church, which church. When I get home that night, I call the minister and say, “John and Mary Smith are here. Their telephone number is . . . . Their address is . . . . Call on them.” I call a local Woodward person who goes to that same church and say, “John and Mary Smith are also Methodists, or Baptists, or whatever it is. Wouldn’t it be nice if you took them this first Sunday. This is their telephone number.”

This ride establishes a relationship with residents and provides Martha with valuable information about newcomers; she is armed with knowledge and she remarks that after the ride people feel “welcomed” and “comfortable” with her. Knowledge is power, particularly in such a tight knit community as Woodward.

They know me pretty well now, and if they have a problem, they know I’ve been here [in Springsburg] forever, [so] they’re more than likely going to tell me, and I know who can solve the problem. So I guess the whole thing is for the good of the community. That’s what I work for. I want this to be a great success.

This relationship building is Martha’s way of ensuring that she will be kept an insider, someone in-the-know, and it also insures that she will be called on to provide advice and support in times when others are in need. This is a central component to her role as Woodward’s gatekeeper, and also fulfills her desire to maintain tight-knit social ties.

**Clueing people in.**

Martha also helps newcomers by giving them advice on how to navigate the culture of the community. She openly shares her views about acceptable values and behaviors and
acknowledges that she intercedes when people do not “quite get it.” True to character, Martha even cued me in on a few of the cultural norms.\(^9\)

Martha recalls a story about one woman who moved in to Woodward, who was “notoriously unhappy, and complained about her back hurting all the time.” The resident’s daughter called Martha and said, “What can you do about mother? All she talks about [is her back].” Martha said, “You want me to do something about that?” The daughter said, “Yes.” Martha responds, “I’ll do it.”

So I called [the resident] and said, could I come see her? I went at the appointed time. She opened the door, and rather than saying hello, she said, “My back hurts.” So I said, “Well, so does mine.” And she said, “But my back really hurts.” And I said, “So does mine.” I mean she hadn’t said, “Please come in” yet. She said, “But I have spinal stenosis.” I said, “So do I.” So we finally went in and sat down and I said, “Everybody here is outliving their bodies. Everybody. I mean, technically we should have died at 72. You are 94. You’re outliving some part of your body. I’m outliving part of mine. I’ve got a hearing deficit, and your back hurts.” And she said, “But my back really hurts.” I said, “So does mine. Everybody in this building backs hurt at some time or another.” She said, “But nobody says anything about it.” I said, “That’s right. If we talked about our [aches and pains] at meals, first of all nobody would sit with us after the first time, and second, nobody wants to hear it.”

\(^9\) During our interview she informed me that calling people “you guys” was a definite “no-no”; I made a note of that comment and quickly changed my language while there. And also true to Martha’s thoughtful ways, she mailed me a note, that I received not long after leaving Woodward. In the note, she followed up on information she had promised and congratulated me on my “good work” in the community. That proverbial pat on the back from “the gatekeeper,” was the best indicator I could have received that my visit to Woodward was well received.
Martha’s incident points to a culture of Woodward—one that is devoid of complaint. Residents here care about each other, but during my visit I notice how little people talk about their personal problems, illnesses, death, or aging.

**Tackling the inevitable: Death and bereavement.**

Martha’s forthrightness and ability to “understand people” comes in handy; she uses her interpersonal skills to both welcome and indoctrinate newcomers, but also to deal with issues that others might be scared to address. Martha’s recollection of an incident where a wife of one of the residents was seriously ill clearly portrays her ability to manage difficult situations.

So he called me. I pulled on a robe, went on my scooter, and he was sitting there. And when I go in, the body is still there. All of the survivors say the same thing. They say, “Doesn’t she look peaceful?” She looks dead to me. But to them she looks peaceful. And they don’t know what to do or say. I said, “OK, now what I think you ought to do, will want to do, is . . . hold [her] hand and tell her what a wonderful life you’ve had and how much you’re going to miss her. And I’m going to stay outside and keep everybody out while you say goodbye.” And they say, “I’ll see her again.” And I say, “No, you won’t. Once the undertaker comes, she belongs to the undertaker. This is your last chance to say what you want to say to [your wife] in privacy.” So I go outside and I wait. Sometimes it takes them 10 minutes, sometimes an hour. But the undertaker comes and he said, “We don’t go in?” And I said, “That’s right. He’s telling his wife goodbye.” Hospice comes and says, “I can help him.” And I said, “Not with what he’s doing. Once he comes out, you can help him then.”
In her matter of fact way, she talks about hospice, death, and losing members of the community. Take for example, when two days after she moved into Woodward, she went straight to the director and asked, “What are you going to do when somebody dies?” The director told her, “Well, we’ll work a committee.” Her reply was, “Committee, hell, somebody could die tonight.” So she took it upon herself to work with a friend to develop a bereavement group at Woodward that she has served on for nine years. The group has developed an intricate system for helping the Woodward community handle the death of residents.

If somebody is on hospice or very ill . . . . the Bereavement Committee helps the family make decisions, and we help the person make decisions if they want to have a service or meeting. We help the family decide how to get rid of everything, all that kind of stuff. I’ve talked to people here who were dying, and said, mainly, I say, “Aren’t you glad you have a hospice here?” Because they all want hospice. And hospice talks to them about dying better than any of the rest of us can together. I can talk to the family pretty well.

She explains the formulaic way in which death is handled at Woodward, saying: “there’s no gloom or doom.” In order to control “rumors,” immediately after a resident dies the Bereavement Committee posts a notice of the death, pertinent information, and photo of the individual right next to the community mailboxes. The mailboxes are a place where “everybody goes,” so this ensures timely communication. This quick response system insures order to something that could potentially be extremely chaotic. Martha says death is something everyone here has come to terms with. “All of us have faced the fact that we’re
going to be dying. I mean at 85, I’ve certainly faced it. And we have 19 people who are over 90; and they have faced it.”

Martha is candid, some might even think she is a bit overbearing, but that is Martha—she is confident, believes that what she knows is best, and nobody at Woodward is likely to say anything different. She is not afraid to talk about difficult issues and she takes them head on. She remembers another incident eight years ago where she was called upon to help a family whose mother had died unexpectedly. The family asked her “What are we supposed to do?” Martha in her usual, matter of fact way, not only helped this family, but developed a plan to help others in the Woodward community.

They didn’t know her wishes when she died. They didn’t know where she wanted to be buried. They didn’t know her income. . . . They didn’t know her lawyer’s name. . . . They didn’t know anything. And I thought, “OK. If we have one person, we’ll have more.” So I wrote up a sixteen-page document on every single thing your family needs to know when you die. And I had a lawyer, one of our residents . . . go over it legally to make sure it was all right. . . . It’s been very popular. Nobody wants to do it. But I told everybody, I said, “If you fill out two pages a day, you’ll have it done.”

The community gatekeeper.

Martha has created a role for herself in Woodward as the gatekeeper. Having an established role assures that she is needed, that she is sought after, and that she is listened to. The Woodward community has given Martha something to commit to and believe in, and she also says that living here has improved her health and extended her life.

I had never exercised in my life [before moving here] except an occasional game of golf or game of tennis or something, but never daily. And I was morbidly obese. I
started exercising five days a week, thirty minutes a day and I’ve lost 60 pounds.

Does that not say something for daily exercise?

Like many others Martha believes that Woodward adds “years to your life, and life to your years.” Not only has Martha’s health improved, but she rebounded from the death of her lifetime partner. Living here expanded her social circle, improved her health, and gave her a project to believe in, all of this has improved the quality of her life, keeping her mind sharp, otherwise she says, “it’s awfully easy to get an 80-year-old mind-set.” Martha has made a life for herself here and carved out her role and niche as Woodward’s gatekeeper.

**Homecoming: An Alumnus Returns - Robert Downing**

Robert Downing is a retired stockbroker and widowed father of four middle-aged daughters. Robert was raised and lived in the Northeast for most of his life and then moved his life and his business to Florida for 35 years before settling in Springsburg. Tanned and tall, wearing flip flops and shorts, he looks much younger than his 73 years. Walking his dog and golfing are a part of his regular fitness routine; he can still do 20 pushups, and says he is “blessed” with good health and has not lost much “suppleness” perhaps, due in part, to his intercollegiate athletic days. Robert attended college in Springsburg, which is what brought him back here to retire. Over the years he has remained connected to Generals University by serving on alumni boards and various committees. Robert explains, “It seemed like a logical place to end up. . . I realized that I owed a lot to the university, not just education.” The proximity to his alma mater and the theater, concerts, athletic events, and the opportunity to take classes all made Woodward a great choice. He also said that having connections in town was important to him. “I knew I’d have another life. I didn’t want my whole life to be right
here [at Woodward]. Although, everybody’s fine here; but I just didn’t want that to be the whole deal till it has to be.”

Robert has a dry sense of humor; in fact, I was “forewarned” by several Woodward staff members that I might be thrown off by his directness. One afternoon while dining with a group, he frankly asks me if I am doing “some sort of exposé” on the Woodward community. Robert’s upbringing shapes his personality today. His sense of humor seems certainly acquired from his mother whom he claims was a “nut, who did outrageous things” and was also “independent” and “ahead of her time” because she worked outside the home before it was common for women to do so. Despite his brusqueness, it is evident from his interview that he both thinks and cares deeply. Robert’s father was an orphan who obtained a college degree by going to night school and passed on the value of education to his two sons. As a successful businessperson, Robert himself was on the road for almost three days a week for twenty years and he says there were some things he missed raising his children.

“Something to do, besides golf.”

Although Robert says he did not really give “a thought” to what he should do in retirement, he recommends “other people should.” Robert says he was lucky because his successful career gave him plenty of money throughout life to enjoy the activities he wanted to; he did not have to wait until retirement to travel or take part in leisure activities like his father. Robert retired while living in Florida, but he says he did not struggle much with it because he “eased into it.” Initially he continued serving as a basketball coach and president of his golf club, which helped stave off the discontented feelings that the “abruptness” of retirement can bring. Robert says he saw people who struggled with their role loss in
retirement, and it showed when they tried to exert once-held power in work roles onto committee and board structures in post retirement. Robert explains.

They were on my board at the golf club [and would say], “All right we’re going to do it this way.” I’d say, “Well, you know, we are eleven of us on the board and the 250 members and they all probably ran some company and all think they know better and we’re not in a position anymore to say, “Do it!” [They would say], “Really? Well, I used to tell people to. . . .” I said, “No, no more.” [They would say], “Huh! Damn! Nobody’s going to jump when I say jump?” That’s hard for some people, very hard.

Robert says he owed his ease into retirement to his decision to cut back on roles gradually, and that made his transition much easier. It was after giving up some of those leadership roles that he says, “I found I had more time on my hands than I wished I did” and grew a little “bored” with life in Florida. He believes that people should plan for retirement and think about how they want to live their lives and what they want to do.

What I do know is that if you say tomorrow I’m retiring, I think you better have something to do, and I don’t think it much matters what it is. Teach little kids to speak English who can’t, whatever. But have something to do. Maybe not the next day. Maybe you can come in and show your wife how to make her kitchen efficient until she kicks you out. But it is like you’re out with your buddies just telling terrible bad jokes and acting more or less like a teenager at an old age. And there are people in Florida that I left—if they’d didn’t have golf tomorrow, I don’t know what they’d do. And another reason I wanted to move was I would probably have gotten in that mode. . . . So, anyway, long-windedly, something to do besides golf.
Finding a fulfilling life role in retirement seems to be a central theme of many of the residents at Woodward. Most are active and engaged in the Springsburg or Woodward community. For those here there is a sense that retirement means doing something with your life. And that “something” is more than playing golf, taking care of grandchildren, or reading on the front porch. Robert stays busy with exercise, golf, reading, attending cultural and sporting events, and serves as a volunteer docent at his alma mater. He is also involved on a few of the committees at Woodward. He plays Sudoku and plans to volunteer as an arbitrator “because it keeps your brain going.” He’s given up his official university board roles “because of age,” but he doesn’t seem to have any trouble filling his days.

Life as a widower.

Robert finds meaningful ways to keep himself engaged and active, but still his aloneness touches me; there are not many widowers in the community. Robert speaks of his wife who died in 2002 of cancer as an “amazing soul with a good sense of humor.” Many years ago when on the beach, he saw her and says he knew at “that minute that I wanted to marry her.” One of the alumni magazine articles written about Robert highlights how his connection to the University is what helped him win over his future wife. After seeing her on the beach, Robert invited her to a dance at the University where he played soccer. “I was crazy about her, but her opinion of me wasn’t the highest.” He says that her opinion of him improved over the weekend, because “everyone treated me like a hero.”

Robert’s late wife worked as a special education teacher as well as in a state mental hospital. He says she often reported the reason she could handle her work in the state mental hospital was because she had “been married to him for 20 years.” They raised four daughters together, now all middle-aged, with their own children who are scattered across the country.
Dealing with his wife’s death was challenging for Robert. She developed cancer after all the children were out of the house and he was still working full-time. He poignantly recalls how her illness and death affected him.

You don’t expect as a male... to be the nurse... you expect to be nursed, you expect to die first. I did not begrudge being a nurse... richer, poorer, better, for worse. I thought, well, you know, everybody would do this. And the priest told me “You’re doing a great job; a lot of men just say, Oh my God, I don’t want anything to do with this.” But that never occurred to me... She would have done the same. I was glad to be able to do it... That month before she died, she e-mailed [our] girls. I know I was supposed to see it, “Robert’s been so good through all this, I take back most of what I’ve said about him. Not all.”

That is the constant juxtaposition with Robert, just as soon as he gets serious he adds a bit of humor, and it is how he handles most of what he talks about during the interview—the kind of humor that strikes as so real and true, and yet, it lightens the load for a minute. Robert continues.

You know my only regret is that there’s not still two of us, if there was one of us [who lived], I would have rather it had been her... She had all sorts of plans for after I was gone. Every once in a great while, I’ll think of her being gone and I’ll get teary, something will come up where I think, she would have enjoyed this.

The death of a spouse is a reality that many older people face. For Robert, being here offers a plentiful variety of activities and gives him a safe space for his life as a widower., and Martha Simpson comments on how living in a community such as this helps to stave off the loneliness by giving her something to rally around.
“All this is so I’m not a pain to the girls.”

After Robert’s wife died, all of his daughters invited him to come live with them, but he chose not to. Robert’s desire to move to the Woodward was not just fueled by his alumni interests, but he also seemed plagued by feelings of “what if” about declining health, because of situations that had happened with his friends and his wife. Two of his best friends had strokes in a short period of time and Robert touches on this three times in the interview. “And that stroke. . . . See, I know that’s a big deal to me. Those guys were perfectly healthy yesterday, and then the next day, they can’t talk.” Although Robert himself is in perfect health and still active, watching the rapid decline of his friends’ health truly scared him. Robert says that to choose a continuing care community like Woodward, “You have to be able to walk in here.” He explains his reasons for the move.

I decided which of these four girls up there wants to wipe the drool off my chin? And although they were all eager to do it, I decided this was the best thing to do. You can choose 365 days or life care, but again, I’ve got a couple of friends with Alzheimer’s who are lingering forever. And all this is so I’m not a pain to the girls. I’m just sort of flipping that out, that in my mind I don’t want them to ever have to take me in even though they might be happy to do it. One of them I think really would be. Or she’s a hell of a liar. I just didn’t want that. I think most people from my generation don’t want that.

When I asked him about why he thought he would be labeled a “pain,” he jokingly interjected that his wife would have said, “I’m very easy to get along with as long as things go exactly my way.” But also quickly followed up with, “I shouldn’t have used that word
‘pain,’ I didn’t mean that, but, you got the gist of it. It’s a generational thing of not being a burden….”

Robert’s fears link to his past, and he recalls his own father’s reaction of having to move in with his son after his wife passed away.

He didn’t want to do it, and fought it so much that when he got to Philadelphia we put him in a place like this ‘cuz he wouldn’t have none of it. For awhile he did, and then he just said, “No, this isn’t right.”

Robert explains this position of his father as an “attitude,” a mind-set that he and many others in his generation have.

The “last stop on the road.”

Robert decided to move to Woodward even though several people told him, “You’re too young to go in here.” Moving here meant he had to face his own fears about aging.

When I first looked here, I mistakenly went into [the nursing center]. And I went in on a day when they must have been going out and there were 30 people with wheelchairs. It almost stopped me from thinking about it.

Many people in the assisted and nursing units are in wheelchairs. Robert says, “You quickly get used to it; you quickly don’t pay any attention to it. I mean you don’t ignore them. I talk to them and chit chat.” Although Robert claims, “it doesn’t bother me,” underlying his statement there seems to be a sense of unease. In reality, choosing to live here confronts his awareness of the realities of aging. Robert decided to live in a cottage, which is more like a house, because he had some hesitancy about living in an apartment in the “big building” that is attached to the assisted and nursing care facility. He wants the safety net of the continuing care for the future, but is not quite ready to live so close to the assisted and nursing residents.
He says that living in the cottages, attached, but further away, he does not really notice that the nursing unit is there. He admits that he “wanted” his cottage, a little further away, “just . . . so I wouldn’t feel like I was quite over there.” In one breath Robert says that he “hardly notices” the nursing care residents, but in the next breath, he recalls his initial feelings about living this close to “wheelchairs.” When he decided to move to Woodward he told his daughters, “I thought it would be a load off your minds” but, the reality of aging hit home for his family. One of his daughters told him “I’m having trouble with you doing this. I’m not sure, but I think that now I know you’re at your last stop on the road. And that means I’m next.” Robert continues his recollection of that conversation with his daughter with an analogy. “Did you ever see . . . A Christmas Carol? When I walked into the nursing facility, I thought there’s the ghost of Christmas future, you know.” So for Robert, there is the “ghost” of growing older that seems to haunt him.

This haunting feeling speaks to the influence of linked lives because it is influenced by seeing close friends and family grow sick. Robert lost his wife to cancer and is watching two of his closest friends suffer from the negative effects of a stroke. Robert’s fears are not uncommon for people of this age, and in a continuing care community it smacks residents in the face, because each day, Robert says, he is confronted with the “ghost of death.” Robert confirms what his daughter mentioned, and he too now realizes, “It is the last stop.” Friends and family too must accept an individual’s decision to move because when someone moves into a retirement community, particularly a continuing care community, it means that everyone is confronted with the reality of growing older.
A network of acquaintances.

Developing a network of associates and people you can count on for companionship is an important reason that many people move to a retirement community, although interestingly, many people seem to distance themselves in some way as indicated in the following section. For Robert, living here is less about making new friends and more about having a variety of activity available in a comfortable community where he knew people from his university connections. He does not spend a lot of time worrying about whether he will make friends, saying, “I assumed I’d be fine with the people. And if I wasn’t, I wouldn’t see them.” Robert chose Woodward because in addition to the people at Woodward, he knew that he would have social connections in town and at the University. This was a safe space where he could retire, and also not have to rely only on one group of friends.

You know, we all have a lot of acquaintances. We don’t have a lot of friends. See, a friend to me is somebody you can do almost anything and they’ll say, “Boy that was really stupid and that was dumb you shouldn’t have done it. I’m still your friend.” I’m speaking of them. . . . I’ve sure made a lot of nice acquaintances. I don’t think you end with many real friends, where you say, you know . . . . “Since this, what I did was so bad, I wish you wouldn’t judge me.” But most people would. . . . [If] you get a handful of them, you’re lucky. And I’m not sure you can pull that off in later life.

But, I have a lot of people that I really like. But I wouldn’t put them in that category.

Once we are in a certain age group, another reality strikes home, the possibility of losing friends to illness or death. Developing friendships in late life is risky business. On one hand, it is the period in your life where perhaps you have the most time to cultivate friendships, yet on the other hand, you have to be prepared to lose them. One couple pointed out the
downside to living in an older aged community. “Well, the only drawback to a retirement community, is you go to a lot of funerals.”

A link to the past.

Robert’s attraction to Woodward is based on his life experience, particularly the importance of linked lives. His decision to move to a continuing care facility is clearly shaped by the experience of his father, seeing his friends’ health decline, his alumni status, as well as his strong desire not to burden his own children. His narrative speaks to a recurring theme that emerged from the interviews. Many of the residents spoke to this idea of not wanting to “burden” family members or have to rely on friends and family to take care of them as they grew older. This idea of “burden” is an important one that will be further explored in Chapter 7.¹⁰

The Out of Towner: Karen Green

Karen Green and her husband Todd moved to Woodward last summer. They were both born, raised, and went to college in the South, but spent most of their adult lives moving across the Midwest and Northeast. Karen likes to stay active intellectually, and being at Woodward provides her many opportunities for involvement. Indicative of her need to stay involved is the following statement, “I could not have retired when I did 19 years ago and sat and read. I would have been a basket case.” The Greens are planners, and much of the interview focuses on Karen’s decision-making process and plans for the move. Though her plans might have been more intricate than others, it is reminiscent of what I hear from many

¹⁰ Robert recently became engaged to be married to a woman he worked with in Florida. She is not quite old enough to move to Woodward yet; she will join him at Woodward later in the year, once she retires; and he is looking forward to having a companion again.
individuals at Woodward: planning ahead is the key to a successful retirement. Their move to Woodward was driven by their concerns about aging and being able to take care of themselves. Like Robert, Karen asserts that they did not want to ask friends or family to assist them as they grew older.

Karen’s husband, a retired engineer, travelled a lot during his working years, and she spent a lot of time “being the only parent” at home raising the children until they were school age. Her own mother, a 1924 college graduate, set a tone for the family—an expectation for education. Karen explains that it was the way the family thought, “It was a family ‘think.’ I don’t think you had a choice. You went to college….And it isn’t true for every family. But in our family it was.” She worked for several years and then stayed home for a while to raise her children; then once her children were older Karen went back to school as an adult student to pursue a graduate degree in social work. She recalls a funny story about being an older adult learner.

So I was working and going to school and had a grandchild when I was in my second year in the graduate program, which was a hoot. I was in a class – I was older, let’s face it, of course I was. And so somebody came into class and said there was an emergency phone call and I went out to answer it, figuring something awful had happened, and I had a grandson. So I walked back into the class and I can remember saying, “I am a grandmother.” And they all looked at me like, “Oh my God.”

Not being a “burden.”

The Greens’ first retirement home was in Maine where they lived in a quiet, island community for 18 years. They loved the locale and were intimately involved in the community, served on boards, taught classes, and participated in numerous church activities.
They also loved entertaining their children and grandchildren at their home. Moving from that island to Woodward was a difficult decision for them, but she says that they realized they needed “a place where we can stay the rest of our lives.” In their previous community where people were “born, lived, and died,” it was literally unheard of to leave. Someone asked Karen “Why are you doing this? We would take care of you if you needed it.” Karen was not willing to rely on friends and family to take care of her in her old age.

When you’re not from [that community] that’s a little hard to deal with. They pitch in and take care of people. So this does go on in a lot of places, but you’re not gonna find it when you’ve got people in retirement places because they’ve all made a decision not to do it. I don’t know other people’s reasons. I think that they’re probably similar to ours and not wanting to – they want to have their ducks in a row as far as the best planning they can possibly do.

Karen’s views on aging and more specifically retirement living seem shaped by watching her parents.

We both had mothers in nursing homes and we know what that costs. My mother flat out refused to live with any of her children. She wasn’t gonna do it; she was gonna tough it out. And she probably knew herself that she had a right to that decision. There are two sides to that, I think.

Karen spends quite a bit of time discussing the need to have a plan so that she would not have to “burden” her children with their care.

We have four children and seven grandchildren and one great-grandchild and we did not want them to have to struggle with this decision if anything [happened]. I would prefer not to ever burden any of our children even though it might not be a burden, it
is in some ways. I would just prefer not to have to do that. I think we feel very strongly that despite the fact . . . we’ve chosen to do this, we will probably not be able to leave our children much money. But we feel it’s a gift we’re giving them. Now who knows whether that’s right? I don’t know.

“A place we can stay the rest of our lives.”

Karen and her husband’s need to have a “plan” for their rest of their lives trumped their feeling of attachment to their old community. She tells me, “This a place we can stay the rest our lives . . . if anything happens to one of us, the [other] one can stay in the house and it’s pretty manageable. Financially, it’s not the least expensive place to go, but when you pro-rate it out as life-care insurance it makes sense.” More evidence of the Greens’ planning is the time they spent looking for the right kind of retirement community. “We weighed a lot of places. We didn’t just get up and say ‘Okay, we’re gonna do this now.’” They spent more than five years comparing various types of communities.

We wanted to have [our] ducks in a row as far as the best planning [we] can possibly do. I would say that over a period of maybe five, six years. . . . It’s a lot of money and you want to make darn sure you’re in a place that’s as much of a community as it can be. All I can tell you is we used to fly back and forth . . . and we ran figures about every place and we would talk to each other and say things like, “I keep coming back to Woodward.” How comfortable I felt there. Now that’s a very feelings-oriented thing and that’s the social worker thing in me I think. I just think people need to weigh why they’re doing it too. Are they doing it because all their neighbors are doing it? That’s kind of silly. Is it something that you’re ready to do? And it may not be the right thing.
The final decision to move to Woodward based on their feeling comfortable here and because of Woodward’s Quaker “philosophy” towards aging. “I’m not a Quaker but I just think their philosophy is very gentle and very all-encompassing and I think really a good way to view things.” That Quaker philosophy is what attracts many residents to Woodward.

**Ready for life’s adventures.**

Interestingly, as planned and focused as Karen is, she is also able to recognize the need for flexibility. In a CCRC an individual buys into the community for a lifetime of care, making the decision decidedly permanent. Buying into lifetime care is a big commitment and we can see from their search process that the Greens struggled with making sure it was the best decision. This is something that many residents share with me—their intricate and detailed planning process. Although the Greens were meticulous about the planning process, interestingly they also had a sense that sometimes there were going to be some surprises along the way, and that not everything could be perfectly planned.

But I think that it’s an adventure, I really do. I’ve looked on everything we have ever done in our lives as an adventure and I know my husband has too. And that’s just the way we do things and adventures are just what they are.

She recalls a conversation she had with her daughter about the realities of life’s uncertainties.

It’s really a turkey shoot. You can plan until hell freezes over and as my daughter says, “Mom if you have to get hit—get hit by a beer truck. They have the most insurance.” So we have a joke, [my husband] and I, when all else fails we’ll go stand in the middle of [highway] 81 and watch for a beer truck.

This awareness of life’s inconsistencies is evident in nearly all of the interviews. Age has brought wisdom about the uncertainty of life trajectories.
“It’s kind of a gamble.”

Residents know that buying into a lifetime care contract is a huge commitment, an often permanent decision, so they want to be sure they made a good decision. Several residents discussed the concerns they had when they saw other retirement facilities go downhill. One of the reasons they are willing to pay the price here is because of the positive reputation of the Woodward Corporation. Residents often empty their bank accounts to move here, and most are not interested in ever having to move again. As detailed as Karen’s planning process was, she knows that life is unpredictable.

You can’t – you don’t know what’s gonna happen. You don’t have it all scripted. So you just sort of dive in and see what happens. That’s not a terribly sophisticated answer but that’s the answer. We don’t have control over everything in our lives. If you really try to think that you’re going to be in control of not only that but everyone else too – that’s an enormously time consuming thing. So take it as it comes.

Another resident, Ella Walters, a 92-year-old widow, agrees with Karen and says that despite all the planning and the expense it’s still “kind of a gamble. I mean, who knows? I mean, I could die next month. I would never use all that long-term care that’s already paid for in a sense.” The way that Karen deals with the uncertainty is by looking at her move to Woodward as a next “adventure” on the path of life; that word appears several times in Karen’s interview and she does seem to approach life with a sense of adventure, but a planned sense of adventure.
Transitioning to a new home.

Karen attributes her successful transition and pleasant feelings about Woodward again to trusting their initial “gut feelings” about the community. They spent years searching and when they found Woodward, they knew it was right—it was “comfortable.”

You have to feel comfortable. You don’t have to feel like you have to be like everybody else. But you have to feel comfortable. I would think that I would tell people – and this has always been the way I’ve lived my life – if you feel comfortable, if you feel good in that location – I refer to it as my gut. When my gut goes off I’m in trouble. When my gut’s happy then it’s okay. But I think it’s just – you’ve got to both, if there are two of you – having two is harder than one. . . . But I think if there are two of you really have to really weigh what’s important for each of you. And hopefully it works so that it’s the same – the same goal.

Karen speaks openly about her transition to life at Woodward; in one sense it has been easy, but it has not been without moments of discovery or learning. “It’s hard to think it’s been a year. So for us we have just not had – we haven’t had big problems.” She said their move was also easier because they “did not bring an abundance of things. . . . I just wanted to be very stripped [down] so we weren’t burdened with all of that [stuff].” As Mrs. Simpson mentions, getting rid of “stuff” is a challenging for many people. Moving from large houses to condominium or apartment style living may mean a simpler life and giving up many of daily hassles, but it is not always easy. Downsizing is one of the major topics of conversation for retirement community movers.

Karen also attributes the ease of their transition to “throwing [themselves] into this community.” She and her husband are both involved in activities at Woodward and in the
Springsburg community. She volunteers at the hospital, he is involved in two local organizations, and they joined a church and “met nice people.” Like Robert, Karen had a desire to connect to the greater Woodward community before even moving here.

Woodward is wonderful but then we like to get out and meet people in the community and we certainly have – you know people from every different walk of life. I wouldn’t want to just stay here all the time. I like to be out in the community. That’s one thing we talked about before we came. My husband said, “You know we’ve been very successful doing [community things]. We need to keep doing this.

Reach out in the community so we can be a part of that too.”

Their transition seems to be going well because they have take advantage of what the community has to offer. Karen serves on the Bereavement Committee “because that’s a background I can deal with” because of the links to social work. She also serves as convener of the Wellness committee; she adds, “I didn’t quite mean to be the convener but these things happen. It’s okay. Somebody has to do it.” She “enjoys” serving on all of these committees, but admits it can get tiring at times. Karen confesses, “I’m thrilled that some new people are going to come in and help us with Bereavement. Cuz . . . it just takes a lot out of you. We’re just thrilled that some new people are interested in helping out on that.”

Both Karen and Todd are pleased with life at Woodward and have only a few complaints as she explains. “Oh, sometimes you rage at management. You’d like to be able to change things that you don’t think personally should be.” Karen says they are not really “big things” and she does not seem too frustrated. She has a relationship with the Executive Director of Woodward, with whom she has discussed “a number of things.” Nearly everyone
at Woodward talks about the inconveniences of construction during the development of Phase II and Karen is no exception, but it seems to have rolled off their backs.

And when we moved we were the only finished cottage at that whole [street]. So we went through months of construction and noise and unbelievable and it was just an adventure. I mean it did not bother us at all. My husband thought it was every little boy’s absolute dream. He’d never seen so many machines in his life. It was ridiculous. We had dust everywhere. But that’s okay. I have trouble even remembering it now. These are not huge things. So it really has worked . . . that adjustment was good.

“But that’s just how it’s done.”

One part of the transition has been figuring out the culture of the place. They enjoy the dining room and chatting with people but she said it does take some “adjusting.” Karen has had to get comfortable to how much longer meal times take because she says, “The amount of time it takes if you sit and talk to people which is great fun. But two-and-a-half hours later – oh my God.” A second part of adjusting to the culture is understanding the Quaker values that direct Woodward. “It’s so little and small and be careful. It’s just you have to be – you have to be respectful of people if you’re gonna live with them anyhow.” Karen shared her experience of the first time she was in a committee meeting where she was introduced to the idea of “consensus” decision-making.

You have to realize we’re part of a community. There’s a great Quaker expression – “consensus.” You don’t take votes on things. Our first committee meeting when I said, “Could I have a vote on this?” And everybody looked at me and I said, “What did I say?” And they said, “We don’t vote.” I said well how do I know what you all
think? “We come to consensus by discussion.” My God they do it! If you don’t do it right you learn. I mean if you’ve read the books you know. . . . I read them, but I never got around to remembering them. . . . It’s just a very important thing and committee meetings are opened by a moment of silence. Now that’s kind of interesting to me, but it’s fine. It gives one a chance to have one’s jumbled mind slow down a little bit. But that’s just how it’s done. Now it’s very Quaker. You’re not gonna find that [at other retirement communities].

Karen expresses that she was surprised to find that the community actually abided by the espoused values.

**The people make the community.**

Karen’s discussion of the caliber of residents at Woodward and description of the people she meets as “utterly fascinating” supports the introductory description of the residents as a talented and remarkable group.

There are people [living here] who are in their 90’s and they are awesome. They are absolutely awesome . . . and just as sharp as tacks. And I just have the utmost respect for who they are and what they are. You learn from them every time they sit down. I think that the people who live here are amazingly intelligent, gifted. They have done fascinating things in their lives and they don’t go around blowing horns about it. They just are quietly who they are. And as you begin to work with them on committees or something you really are awed by the fact that these are just neat people. I’m trying to think whether I’ve seen anybody lately and I don’t think I have – who’s just blah. There’s another thing – an ongoing interest in learning which never stops. And that I think is a sign. . . .
That “sign” that Karen speaks of is something alluded to if not directly spoken of by many of the residents at Woodward. Their life interests and backgrounds lead them to this type of retirement community where they can continue to be involved in a wide range of learning, cultural, spiritual, and volunteer activities. Karen believes that the variety of people who live here is what makes life so enjoyable. Without the difference of thought and opinion, Karen thinks life at Woodward would be “dull.”

I guess it is important to [some] people if they’re going to move someplace that everybody be all the same—like them? . . . I can’t imagine anything duller. We have this fascinating mixture of all these interesting people who’ve done interesting things but there’s not a one of them stamped like a cookie cutter. I don’t see it if there is; and yet, there is an acceptance—that’s really quite unusual I think.

Not only does Karen find the people “fascinating” but she feels that there is a real sense of community here; many of the residents sense that Woodward’s smaller size means they have greater opportunity to really get to know one another. Karen explains, “That’s one of the joys of this because it’s not so big and everybody knows everybody. They may not know your name, but they know you.” Karen believes that the relationships and community that she sees developing at Woodward are authentic, even though people have their own beliefs.

And I don’t think its phony baloney. I think it’s real. I don’t think everybody loves everybody nor does everybody want to sit down and eat with everybody. That’s ridiculous. But there’s a respect that I find quite interesting and very nice. . . . It’s a nice place to live.
A place to call home.

The conversation with Karen closes with her sharing about an upcoming event that she is planning as Convener of the Wellness Committee. The event is a lecture on hospice, a difficult, but important topic for the aging. She is passionate about hospice and she has invested her enthusiasm and organizational skills in the Wellness Committee, and hopes that the event will be a success. Woodward offers Karen the intellectual and social outlets she was seeking in retirement. The town of Springsburg offers her and her husband opportunities for volunteerism and community involvement, and here at Woodward, she feels needed and she is able to utilize her educational background and skills as a social worker for the good of everyone.

The Davises: Mixed Reactions

The Davises are an amazing couple, relative newcomers, having only moved to Woodward thirteen months ago. Their cottage is as colorful as they are, filled with artwork and drawings. It is hard not to be instantly impressed with this couple—their kindness and their warmth can be felt immediately when I enter their presence. Kevin Davis and his wife, Annabeth, are devout, progressive Presbyterians committed to helping those vulnerable and disenfranchised, and they always contribute to the communities in which they live. They are individuals who have dedicated their lives to helping others, working to defeat poverty, and are both ordained ministers. The Davises met while students at Princeton Theological Seminary. Annabeth, Virginian born and bred, speaks with a quaint Southern accent, the kind of accent that makes you like her even more. She is the daughter of a medical missionary, slightly prophetic of her own life’s course of serving others. Kevin, a Northerner, is the son of a WWI veteran with only a high school education, who worked for the railroad industry.
Lives of service.

The Davises both have tenacious spirits and have lived lives opposite of conventional. Annabeth attended Seminary as one of 40 women on a campus of 400 men, which she claims “was a ball.” She was not ordained until many years later because at that time they did not ordain women in the Presbyterian Church. Initially she planned to do missionary work, but after she married Kevin, they had four children, and then she worked as an educator. Kevin says he knew his calling from an early age, and he was ordained while attending Seminary. “I have always known that I wanted to be a minister. . . . I cannot ever remember a time when it wasn’t there. When I was four years old, I was saying it because I had a minister that I was impressed with.” Furthermore, his life has been dedicated to serving the poor.

Passion for the poor was in my religious experience. So when I got ordained in [the] largest Presbyterian group in the world and they said to me, “Now why is it you want to go to western North Carolina to poor churches?” “Well, cuz I think God wants me to.” Those ministers, shocked by his desire to work in small and poor church, warned him, “If you go there, you’ll never get one of these big suburban Philadelphia churches.” Kevin says, “That surprised me. It didn’t annoy me, I just thought, “Well, that’s not what I want to do.” Kevin did not care about money, or about pastoring in a large church; he cared about community, making a difference and reaching out to those who are oppressed.

The Davises spent several years working in a variety of positions across the South, but underlying their work was always pastoring in blue-collar, working-class communities. Annabeth served as an educator and Kevin in churches, poverty agencies, and racial ministries. Kevin’s determination to seek justice in an unjust world did not go unpunished.
He recalls an incident where his vocal activism led to his termination from a position in the Presbyterian organization.

That job came apart when the agency in the Presbyterian Church in which I was working got more involved in racial ministries across the country and when Angela Davis in California got arrested for murder. The Board I worked for spent a lot of money trying to defend her. Presbyterians all over the world, the country, got really pissed off and stopped giving money, and so that agency went away.

After his termination he was at a loss, and he spent several years trying to make sense of his feelings of his “disenfranchisement.” He finally found a pastoral position in an “unusual church” that would “take” him after not having served as a minister for so long. This was an extraordinarily dark time for Kevin as he explains, “That was nine years of getting over the rage at being disenfranchised by the church that I wanted to serve the rest of my life.”

The Davises continued their work in service to Presbyterian church. Several years later, a new pastoral position with the Presbyterians took them to Montana, a place they both “loved, every bit of.” Kevin cherished his position as a regional minister overseeing 50 churches across the state, and Annabeth loved the Montana atmosphere. An opportunity then arose in California, and although Annabeth was not fond of the idea of moving, Kevin was able to persuade her with the encouragement that she could go back to Seminary and get ordained. Annabeth followed that suggestion, and after her ordination she served as an interim pastor for “eight different churches in twelve years.” Annabeth says that even though she attended Seminary, she did not really know that she wanted to be a minister; she had wanted to be a national missionary. “To be a minister, I’d never thought about it. It was just
something that grew. I don’t know; Kevin was the one who said I could do it. Kevin says it was her calling and that is why he encouraged her to complete Seminary.

I thought, not only does she have the desire to do it, wow, she’s got the aptitude for it. She’s got the care of the people. She’s a pastor, she can preach circles around anybody I know, including me. . . . And she wasn’t pastoring small churches, big ones, complicated ones.

The family spent 20 years in the San Francisco Bay Area and Kevin loved “having neighbors who were of all sizes, shapes, and descriptions.” He also loved that he was exposed to diverse Presbyterian parishioners—he did not have Korean or Black members where he had lived before, but in California he had a “multi-racial, multi-ethnic” congregation. Annabeth found being a female minister easy, because in California they were “used to women pastors.”

**Transitioning to Woodward.**

The move to Woodward has been one of compromise, like much of their life and all of their moves. They moved to Woodward to return to the South because it was Annabeth’s hometown; she was raised thirty minutes from Springsburg. Kevin says this move is for her. “This is payback time; she went with me everywhere and never complained. She’s got a home place over here. . . where she was born and raised.” Annabeth has family who live nearby and the couple owns a cabin in the area, which makes it convenient for their children who are scattered across the country to have a home base for visiting. Kevin compares his searching for a retirement community to his search for a church where he would feel proud to work. “You have to find a church that cares about the community and is willing to do
something about it. And in the end, that’s why I’m going to tell you, I’m at Woodward.” He looked for a place that aligned with his values—somewhere focused on community.

Transitions into the community and reactions to living here for the couple are varied. There have been a few small adjustments for Annabeth, re-entering the Southern culture, but essentially for Annabeth the move has been seamless and she says she is very happy. Her involvement in the community and at Woodward aligns with her lifetime goal of service. Her pastoral skills are being put to use at a Presbyterian church in Springsburg while the local minister is on sabbatical. She also serves as the current chair of the Bereavement Committee at Woodward and spends time each week visiting the residents in Woodward’s nursing care unit. “Wherever we move, I am perfectly comfortable. I like people . . . . I want to know who they are, where they’re from, what they’ve done, and it’s very interesting to me.”

Kevin had never considered this type of continuing-care-lifestyle, because he says it “really does nail you down.” In fact, this kind of lifestyle is the opposite of what he saw with his own father who never lived in a “structured retirement community.” Kevin says he “envies” his father, who “just got up one morning, had breakfast, read The New York Times, took a deep breath, and was gone. I envied him that.” Kevin considers the permanence of this decision and this kind of “nailed down” lifestyle, and why it is impacting him the way that it is.

Well, the first thing that comes to mind is we don’t have any options. We’re here . . . to die. And when that strikes you, you begin to think about what can I get out of the rest of my life? And what kind of quality of life can I sustain? We’re talking about quality of life for people who are seeing things close down. I’ve always felt that I was
able to do something to help somebody. Now I’m trying how to figure out how to help myself [manage] all those changes that are coming down.

Those changes include thoughts about preparing for the end of life as the couples interview alludes to in the following section.

“**I’ve come here to die.**”

Although Woodward is filled with many active and healthy retirees, the move to Woodward represents a sort of permanence and recognition that one is growing older and that death is now nearer than farther away. Making the move to a continuing care facility means being able to accept that decision. These is the same feeling that Martha, Robert, and Karen allude to in their interviews. For an independent couple such as the Davises, who moved around the country taking on new roles and new adventures, Woodward represents a sort of permanent “last stop” on their life trail. Annabeth explains, “It’s barely coming to consciousness now that I am here to die. And I have to realize I made that decision that this is where I wanted to.” Kevin thinks about death more now living in a place like Woodward. His discussion about death is prompted by referring back to Annabeth’s realization, this is where she wanted to die.

This community is full of people who are dying, and Annabeth was clear. What she said this morning was clearer than I’ve ever heard her say that before. She’s not about to die. I won’t let her. But I guess that’s why I am more preoccupied with, with maintaining those conversations with people about death.

Kevin and Annabeth seem to have a greater awareness of the closeness of death because of the amount of time she spends helping in the nursing unit, something not too many residents do, and because of her service on the Bereavement Committee. Kevin describes Annabeth’s
service, “She pushes the cart around [the nursing unit] every Saturday to visit people. You
don’t get a constituency by visiting Borden, cuz there’s only one way out of there and we see
the ambulance when it comes to town.” This past year, Annabeth took on the role as
Convener of the Bereavement Committee and says she was amazed at the way death seemed
to be sort of a non-issue here at Woodward. Last year, there were several deaths, but she
explains “most of the people hardly paid any attention,” Annabeth explains, “If it was a close
friend, oh that was different. That meant they grieved considerably, but . . . it depends on
who it is.”

Kevin says he manages his thoughts about the end of life by thinking about what he
can do and give.

The best way I could justify it [death] in my mind is that . . . I’ve got the rest of
whatever time I’ve got, and there are things that God put in me that I want to go on
trying to do. So I talk about the quality of life. What can we do to sustain the sense
that people have –that they haven’t lost their functions and their purpose. And there’s
still things that need doing. So I write a lot of e-mails and make phone calls. The
difference is that where I would have been thinking systemically about how I deal
with poverty or illness now it’s individually how I deal with the death of friends and
colleagues and how can I be, even at a distance, some kind of help. She’s not about to
die. I won’t let her. But I guess that’s what I am more preoccupied with, with
maintaining those conversations with people about death.

**Feelings of discontent.**

While Annabeth is enjoying her experience here, the transition for Kevin has been
taxing. He says he has to learn too many “unwritten rules” of this Southern, “privileged”
community. One of the reasons the Davises knew about Woodward is because of Kevin’s past work, and they both knew about the Quaker philosophy and values. He was interested in “their focus on community, rather than providing services.” Kevin is struggling because the enacted values of the community are not the espoused values. He suspects that is because of the cultural differences in the South; the Quaker values do not play out the way they are intended.

These values have a different play South of the Mason-Dixon line. . . . It doesn’t really work; they have Values booklet, that’s the governing document. Well, it isn’t. The bottom line is the governing, that’s what makes all decisions.

Kevin has found race, class, and gender segregation here, which is difficult for a man who has given his life to fighting against inequalities. First, he considers the university linkages “bad….because it limits the kind of people who come here. They have to be well educated.” He is also frustrated with what he sees as gender bias in the community.

You’re very much aware of the fact that it’s higher education, most of whom who are males. There are no, I don’t know of anybody who, with a PhD here who’s a woman [I do point out a few]. But this is mostly a male-dominated community. I mean, it is a male-dominated, that’s not a fair way of saying it. You’re aware of the fact that males have a different way of dealing in this community than women. I am much more aware of the tables full of women where men never sit in the dining room. That’s not community. That’s not something that I know how to change. And I’m not sure if they want to change. But there is that male, higher education ambience to the place.
While Kevin asserts a certain negative feeling about women’s role in the community, from the committee rosters it is apparent that women run the majority of them. Annabeth says, “It’s not difficult being a woman here at all. A lot of the women are professional women who moved here . . . . I am just amazed at what the different women have done who come here.” There is something that Kevin sees taking place here that lends him to this different point of view.

Kevin’s expectations for Woodward and the type of community it would provide have not been met. He also says that there are too many “unwritten cultural rules” that apply in this Southern, “privileged” community. Kevin says he is not experiencing the feeling of community that he expected. When probed about his views on why he thinks that there is not a true sense of community at Woodward, he answers insightfully and explains that living here has been an “interesting experience” for him. He is “unimpressed by the lack of diversity” and comments, “If you look at this community, what do you see? White people. A Jew, an African American, a few Quakers, and all these wealthy Presbyterians.” Kevin sees a “separation between individuals” which results in less community than he had hoped and says Woodward’s “walled in affluence” leads to race, class, and gender segregation.

I thought there would be more interaction. There isn’t. The people can get together for a meal, and you see the same people sitting with the same people. So . . . you assume with Woodward, a Quaker set of circumstances and people listening to each

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11 My own assertion after being here is that the community has a very strong female presence. While Kevin asserts that it appears that the community is male-dominated, the committee rosters seems to indicate a female leadership presence; however, this may not be the case with Residents Council or Board meetings as I did not have the opportunity to attend those functions and to view the interactions between residents there.
other. That’s not what I’ve experienced. People live with each other, that’s fine, but they’re more residents than they are community.

Kevin misses living in California. “It sure as hell wasn’t heaven, but it did have a quality of life and ambience . . . . It was easy being, caring about poor people . . . . it was a different way of thinking about the world.” Here at Woodward he is trying to make sense of being in this new atmosphere.

The fundamental question that I’m still dealing with, the question I have for myself. Is this really where I want to be. . . . I know that I’m here for my spouse and I use that phrase “it’s payback time” all the time. Everybody has to make (sighs) an adjustment. You have to be able to accommodate to who you’re committed to. Well, obviously in case you hadn’t noticed, my first commitment is to Annabeth, and so I’m here. And then the second commitment is to myself in terms of my own relationship with God. I am delighted to watch her being able to . . . use her gifts, and that’s powerfully important to me. . . that’s why she’s preaching, because she’s got that skill and that gift, and she’s going to do it as long as she can.

**Making sense of this new phase of life.**

Kevin is happy for his wife; and yet, he himself is unhappy or seems to be struggling. He is trying to come to terms with his feelings of discontent. Kevin is struggling to find a meaningful role for himself and make himself “useful” in a community that seems not to really need him. His entire life has centered on advocating for others who cannot advocate for themselves; but in this community, his advocacy is not needed in the same way.

Education and wealth have provided Woodward community members the knowledge to
serve as their own advocates. He misses working for and “caring about the poor.” Kevin wonders about the “quality of life” he can “sustain” here at Woodward.

Does life stop having a function? Can the quality of life and the integrity that you have in your lifelong commitments be sustained in a community like this? Or any retirement facility? I’m not quite sure I’ve figured it out yet, but you need to know that, or you get restless. Or you underestimate your capacities to do something useful.

Kevin is trying to make sense of this new place where people think and live differently than he has all his life. A place where he doesn’t feel like he fits, nor does he feel “useful.” Kevin is also adjusting to this new phase of his life in retirement. It is a soul searching, a defining and refining of self and what it means to be retired. Kevin’s interview presents the complexities of life and finding a community. The interview is one of the most complex, because Kevin is honest about his internal struggle and about trying to come to terms with his feelings of discontent.

**Life at Woodward**

Life at Woodward is perhaps not unlike life at other continuing care retirement communities, but the culture of the community varies because of the interesting mix of well-educated, Southern clientele. In a community as small as this, each resident adds to the flavor and feel of the community. These residents’ narratives paint a vivid picture of the joys and complexities of retirement. Martha, Robert, Karen, and Annabeth all seem to have found a place where they can comfortably grow old. Their Woodward experience matches the expectations they had for a retirement lifestyle. A sense of former selves is preserved thorough their involvement in meaningful activities closely tied to previous life roles and through positive relationships with others who share their values. Unfortunately, Kevin has

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not found a place to call home. His discomfort here seems linked to his need for something more—he needs a place that needs him. Interestingly, the others do feel needed; their narratives and their engagement serve as evidence of their satisfaction. What is it about Woodward that makes people feel so connected? Why do so many residents find that the environment at Woodward preserves their sense of self? And why is Kevin feeling this ideological disconnect? These are the questions that guide the analysis that follows.

Additional resident narratives are also added below as supportive evidence to themes explored in the analysis.

**The residents make the difference.**

Clearly, the attraction to Woodward is centered on individuals’ history, personality, and desires for a particular kind of retirement lifestyle, but the common thread of attraction is that these individuals wanted to retire in a place that would support their needs for involvement and community. Residents’ attraction was not necessarily focused on being involved with the university, but rather a desire to connect with others like themselves who led active lives and who want to continue learning and growing into old age. For some the attraction also involves living in a community committed to Southern values and traditions, but also deeply embedded in a culture of selectivity, explored further in Chapters 7 and 8.

The Quaker value of developing “a sense of community” helps to foster that sense of belonging that residents feel in this community. Residents stressed the importance of finding a place where they felt “right” with the people. Residents describe this as “a wonderful mixture of people” who are “are all easy to get to know, and very accepting of each other.” Martha shares how this community saved her in a time of mourning; and Karen points out how the “acceptance” of others makes her feel comfortable. When deciding where to live, the
“feel” one has about a community often makes the difference. One couple, Sharon and Jim Coolidge, a retired medical professional and educator, respectively, share their experience conducting an exhaustive search of retirement communities before deciding where to move. Despite their “charts” and “graphs” filled with comparisons of the benefits of each type of facility, in the end they said what made the difference was how they felt with the people. Sharon concludes, “I think meeting people was probably the most important thing,” because she said you want to feel “right” and “comfortable.” Residents move to community like this to increase their opportunity for social interactions, and that need is fulfilled here at Woodward.

**Fitting in to the culture of the community.**

Feeling “comfortable” in a community like this also means prescribing to the cultural rules of sociability and interaction. When someone has a different point of view or does not quite “fit,” that can lead to conflict. Karen expresses in her narrative how she had to “adjust” to some new elements of the culture. Although most residents point to the positive and comfortable nature of the community, Kevin disagrees, saying that Woodward feels more “like residents” than “community,” specifically pointing to the lack of diversity and the self-segregation of people into certain groups. Another couple also expresses their concerns about living here and say because they are of a different political persuasion than the majority of “liberal . . . college professors,” they find it hard be themselves and do not feel that their opinions are valued. They also believe that “people are afraid” to speak up when they disagree with what is happening or see things they do not like. But this culture of pleasantries is partially influenced by Southern values of pleasantries. The couple describes the “polite” culture here as a “façade.”

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Everything is just hunky dory. . . . Nothing is ever wrong here. And you don’t criticize. And I don’t criticize, I just make comments. But there are a lot of people that you don’t dare say anything that’s wrong, because, “This is a wonderful place to live. We are so lucky.” Well, yes and no. There are, could be things that could be better. So, there’s a lot of facade, there’s a lot of facade.

This opinion appears to be in the minority, and most residents are happy here, but “fit” is important, and some, who do not find a way to adapt to community expectations, leave. Two male residents share memories of people who left the community. One tells me, “A couple of people left because they probably should have anyway, but nobody forces you out. It’s just that you don’t fit in, so to speak.” The other resident adds that one of the residents was “just different . . . She didn’t cause any problems. She didn’t allow herself to fit in.” Martha knows that fit is an essential element to feeling comfortable at Woodward and so spends a considerable amount of time meeting with new residents, filling them in on the culture of Woodward to help insure their success.

While some residents have concerns, generally most people do seem happy and satisfied with their community. Besides the Phase II construction and the occasional “gripe with the managements,” Karen described there are relatively few complaints about life or community. Concerns about management are something I heard in all of my interviews and it seems to be the natural order of community life. One resident explains that managing a retirement community “is not an easy job,” confessing, “I mean, kind of retirement community, more than almost any other means that you have 150 bosses.” For the unhappy residents, there seems to be a mismatch of values. Martha’s comments seem to summarize the general opinion about fitting in and making oneself comfortable here at Woodward.
“Everybody is just about as happy as they decide to be. I think anybody could live here happily if you put your mind to it. But you’ve got to decide . . . I learned that after my husband died. You have to learn. You have to accept things for what they are, whether you like it or not. That’s the way it is.”

“**Nurturing a spirit of inquiry and continuing learning.**”

Another of the Quaker values focuses on offering promoting a culture of intellect and learning. This is an educated group of retirees; as Robert Downing points out, “This is a bunch of smart . . . and sharp people.” They come from educated families and the narratives emphasize how much residents value the interactions they have with other educated, successful people. This “culture of continual learning” is fostered in both informal and formal means at Woodward. The emphasis is finding meaningful ways to stay actively engaged in everyday life. Woodward’s focus is a desire to foster creativity and continued learning, not to discriminate based on educational backgrounds. This community is one of the six Woodward Corporations retirement villages with specific “university-connections,” and that drives the attraction of an academic and intellectually oriented population. So while Kevin expresses his concerns about the air of “elitism” cultivated, it appears that it has more to do with the class and education level of people who live here and the Southern culture, rather than the an atmosphere generated by Woodward itself.

**Class: A question of wealth.**

The issue of class also plays into the intellectual atmosphere at Woodward. Residents’ previous occupational history, family background, and access to finance certainly affects their ability to afford this type of community. Many of the residents recognized that history impacted their ability to attend college as well as impacted their desire to live frugally.
and save for the future. As Martha, Karen, and Robert pointed out, their families instilled the value of education and insisted that they attend college. Many residents, as noted in the narratives, come from a line of educated families. This educational privilege, for which many indicated they are quite “thankful,” does not necessarily mean they were wealthy. One resident explains that it was the GI Bill that made education possible for many: “WWII obviously had a major influence on us in that thousands of us went to college after the war who probably would not have gone otherwise.” One couple shared that nearly everybody here “grew up poor” because they came of age in the Depression. The impact of growing up in times when finances were “scarce” made saving for retirement a priority. These residents exude the values of the Greatest Generation: hardworking, frugal, and meticulous about their savings and planning. Karen Green and her husband are certainly enjoying the comforts of what they now consider upscale living. “We are like children because we’ve never had a garage. We’ve never had a garage door opener. We’ve never had an ice maker. We never had air conditioning. We’re just like kids with toys – this is wonderful.”

However, it is important to note, there is a large segment of the population who will never be able to afford a retirement home like this. The cost is prohibitive and in many ways so is the lifestyle. As Karen Green and others commented, residents have to “feel comfortable” in a place like this, prompting me to wonder how someone less educated or with less money might feel upon a visit here.

A fulfilling life role.

Another common theme among the interviews is importance residents placed on maintaining a fulfilling and active retirement lifestyle. Residents sought a retirement community that would not only assure their being taken care of, but one that matched their
own concept of what it means to grow old. These residents were attracted to Woodward’s respectful and progressive philosophy towards aging. Resident participation, as emphasized in the *Values and Practices*, is integral to the success of the community; residents who move here know this and must agree to this. One resident Anne Johnson, one of the earliest Woodward settlers and accomplished author, comments, “Woodward emphasizes people being able to live at the fullest capacity they can as retirees, they don’t plan anything for you here. All our committees, all our initiatives, have come from residents.” Almost every resident I interviewed reiterated this point and indicated their involvement at Woodward through committee work. Woodward residents desired a retirement lifestyle where they could have a role and where they would feel needed—most like Robert “were looking for something to do beside golf.” Another resident, Greg Bradshaw, a retired professor, explains how being involved in the direction of the community gives them a sense of control over their lives.

It just gives you a sense of belonging. You’re not really coming into a community that is totally prescribed in its activities by some outside authority or by some larger unit. We're autonomous in nearly all ways, and I think that's important. And really, what, what you need in a place like this, I believe, is not to feel that you're institutionalized. You've got to feel that your, physical comfort and well-being, as far as your existence is concerned, is localized, but you've got the opportunity to filter out into the community in whatever direction seems to suit your own particular interests.

This comment is extremely important in understanding the needs of retired and older adults. A retirement community could feel like an “institution” to some. Here at Woodward,
residents are not “institutionalized”; they are valued as individuals. This high level of involvement in the community gives residents a sense of “belonging” and accomplishment.

Ideology and meaning.

For each of these individuals, their choice of housing locale seems to reflect their own personal ideology, their understanding of what life should look and be like. Residents’ perceptions of life and the way that it should be lived are rooted in their lifetime of experiences. Martha’s lifetime role as a community socializer, Karen’s role as a social worker, Kevin’s role as lifetime activist are clear. For those whose meaning is bound to an identity as a Southerner or an educator, their connection to this Southern community filled with educators fits—they see themselves as similar to others in their community. For many of the residents, this new home fulfills their personal definition of self. For Kevin, his feelings of discontent are directly related to not only feeling uninvolved, but also to a mismatched ideology. He questions his “existence” here at Woodward, not only because he has not found a way to contribute, but also because his lifetime role as a social activist does not “fit” this kind of affluent community. His more liberal political lens afford him a different view on the world; he cares about bringing people in, not keeping people out. He cannot seem to find peace because he sees exclusivity—gender, race, and class exclusivity here at Woodward. He sees the educational and financial requirements as ways of keeping others out of this community. Kevin is not comfortable in a place where “Southern values” guide the day-to-day interactions, where he sees women holding fewer leadership roles than men, and where education and class keep others out of the community. This concept is explored further in the final chapters.
“It’s the nicest gift you can give your children.”

A common thread of attraction for all of these residents is the interesting concept of “burden.” For residents of Woodward, as highlighted in Karen’s and Robert’s narratives, the thought of moving to a place where assistance and nursing care would be available for a lifetime was comforting, primarily because they did not want to “burden” family members, children, or friends. Nearly every resident I interviewed mentions this concept of “burden” and how it influenced their decision to move to a continuing care community. The concept of linked lives surfaces again because several residents, like Robert, had vivid memories of their own parents whom they saw struggle with decisions on where to live once someone got ill. These memories were often painful and triggered their own desire not to “burden” others. Beth Delaney, retired educator and Ph.D., summarizes a sentiments shared by many of the residents.

For me, it comes from seeing my friends who are a little bit younger than I trying to deal with aging parents who refuse to leave where they’d always been. . . And I just see their lives full of caregiving at a point when I don’t think they should have to have that. So that [was] my primary reason for coming here is so that I would be cared for and that my children could come and visit, but they wouldn’t need to feel that every time I had a sickness, they had to drop everything to come and care for me. . . . For me, it was trying to be thoughtful for my own children . . . . I just didn’t think that was fair . . . . You know you talk about middle age when you’re still looking after your kids, but you’re looking after your parents as well. And it’s not fair. I mean at that point, you should be able to concentrate more on your own kids, not forgetting the elderly, but not having that responsibility to care for them
These thoughts about burdening children and family are present throughout the interviews. It was as if their deepest fears centered on becoming a “burden” to others. Ella Walters, who moved here after her husband died, chose Woodward because it was close to one of her sons; she explains:

So I say, the nicest gift you can give to your children is go to a retirement home. . . . I think it’s wonderful that my children can go to bed at night and know that I am perfectly safe and happy and well taken care of. They don’t have to worry about me. That, I feel that’s the nicest gift I can give to them. And that’s what I’ve done. I love them that much.

Where does this concept of burden come from and why does it play such an important role in this retirement community? Whether that is a real or imagined burden, only the residents know, but it is central to their decision making process.

**The “Inner Light”: Being strong and independent.**

This fear of burden is coupled with a fear of being dependant on others. In general, residents not only at Woodward, but in the other two communities as well, value independence. They want to plan their own communities, they want to be active, they want to be involved, and they take whatever blows life deals them with grace and without complaint. Although the *Values and Practices* booklet describes the “Inner Light” each individual having a “common spirit” the residents have their own interpretation. Anne Johnson aptly describes the atmosphere that exists here at Woodward.

They call it the inner light? And that’s God in you. What’s within you can be strong and courageous. And so you can see why this kind of need to be independent and strong comes out of that very Quaker idea.
The inner strength and tenacity of this group of seniors is ever present. Every day people are faced with the difficulties life presents when growing older. They do not complain about having “less energy,” or “being tired,” “worn out hips,” or their aches and pains, or declining health. Martha’s description of the woman with the back pain painted a vivid picture of the culture here. The Woodward Values and Practices booklet highlights “independence” and “self-sufficiency,” so these values play a role in the behavioral expectations for community members. While general wellness comes up, mostly residents check in on one another to see how someone is feeling or doing, but residents respond in a more matter-of-fact, positive tone, with regular comments such as “I’m doing much better,” or “getting better every day.” This culture, which seems devoid of complaint, is also about the presentation of the aging self. As introduced in the review of literature, our American culture views aging as unpleasant. We are always trying to hide it or prevent it. Even in a community where everyone is essentially old, it is not acceptable to talk about it. And the “inner light” and strength is apparent even in dealing with death, as Annabeth and Martha both express that residents here take even the most unfortunate of circumstances and move on quickly.

Woodward residents focus on what is right about the world and they certainly do not complain about or dwell on it.

**Realities of growing older.**

There is distinction between continuing care retirement communities (CCRC) and active adult communities. Those who buy into continuing care are buying into a guaranteed system of long-term care. Robert’s narrative pointed out the decision to move to a Woodward, a CCRC, was not an easy one. Future chapters will address the difference in attitude of individuals who chose independent care over continuing care communities.
Moving to a CCRC like Woodward means that individuals must first come to terms with the reality of only growing older, because the move represents a sort of permanence. Robert Downing called moving into Woodward the “ghost of Christmas future.” What is that ghost and what is that future? The future is growing older and no matter how much people choose not to talk about it or try to keep it away, it is a reality.

The projected air of youthfulness seems possible because Woodward residents have already come to terms with the “inevitability” of aging. Jack and Millie Smith moved to Woodward from their active adult retirement community in Florida because no life care was offered there. Having lived in that kind of community first they said they realized that people have to get to the point of “decision” and “acceptance” in order to be able to move into a community like this.

To lead you to this kind of life, you need to get yourself past the point of recognizing that the need will come when you need to do something different. . . . [In Florida] we did all the things you can do. We traveled, ate out a great deal, traveled a great deal, and so on. But we came to recognize that people as they began to get older started to have a little trouble figuring what to do when one of them became disabled. The community wasn’t structured to handle disability well, and people would, very often, end up deciding to move back to where their children were. We’ve talked to people, we’ll meet a couple in their 80s, “Well, we haven’t quite decided whether we’re really ready for this life or not.” Well, no matter how, how well you are, there’s going to come a time when you aren’t going to be able to mow your lawn and, and do your house cleaning and wash your floors, and . . . .Once you’ve gotten past that first step of, of accepting in principle [that you are aging], there’s a whole host of things.
Another couple tells me, “I mean it’s sort of like deferring the inevitable. I mean sooner or later, almost everybody’s gonna’ need at least temporary nursing care.”

Thoughts about growing older is another theme that ran across every community. Despite residents active mindsets and the joy of contributing to their communities there is also an awareness of the need to stop and slow down. Residents admit that running a community like takes a lot of energy and they are slightly relieved to be able to pass some of this work on to the “younger” residents. One residents comments, “the early settlers . . . we did an awful lot those first few years,” readily admitting they were excited for new blood. “Now that the new people have come on board, we could hardly wait for them to arrive for them to take over. And some of them don’t really realize how much the old timers were doing.” This discussion of “new blood” and recognition of starting to feel run-down by the day-to-day responsibilities of community work is one that comes up in every single community narrative and will be addressed again.

“What more could we ask for?”

Underlying the success of this community are the fundamental principles of the group of Springsburg visionaries combined with the Quaker “values and practices.” They all share a belief in the importance of community and the worth and potential of every aging person. Those underlying values positively influence the development of community and the development of self. Current residents, motivated by that belief in their potential, continue to carry on the vision by taking an active role in the governance and day-to-day activity at Woodward. Residents lead dynamic lives and pursue former interests in new ways. These residents are not only passionate about involvement, but learning, self-improvement, and growth. Just as each resident who moves to Woodward is presented with a “Bio Book,” I too
was offered one. Perusing the pages of each biography, where pictures are taken usually prior to move-in, I instantly take note of how much younger and healthier each person looks in person, signifying the vibrancy of life offered in a life at Woodward. The photos, often taken upon a resident’s entry into the community, represent their pre-Woodward life and serve as evidence of the powerful transformation that this type of retirement community can make. The actuary tables prove it, residents say it and believe it—“people in places like this live longer.” In Springsburg, residents benefit from the presence of two prestigious academic institutions, the bucolic and peaceful surroundings, and Southern hospitality. At Woodward, residents benefit from the fellowship of like-minded peers, the support of friends and staff, health and wellness activities, and, most important, from the opportunity to contribute. Added to all of this is the safety net of continuing care—residents are relieved from the feeling of “burdening” loved ones with their care. Woodward is more than a retirement facility it is a community offering an enhanced quality of life. Yvonne Dunklin, highlighted in the introduction, tells me: “I mean we’ve got everything. What more could we ask for? This is the Garden of Eden before the fall.”
Chapter 5 - Brookside\textsuperscript{12}: The Northeast Community

Brookside marketing materials advertise the city’s “first and only University community offering a variety of academic and lifelong learning experiences.” Hoping to appeal to individuals with thoughts of a vibrant retirement, Brookside offers residents a place to “exercise the body and the mind” and commune with “like minded” people. Settled on ten acres of designated “forever wild” natural habitat, Brookside is surrounded by lush and wooded landscape modeled after Adirondack camps. Sometimes it is advertised as a “Chautauqua setting and lifestyle” with “intellectual, physical, and cultural stimulus” for the 55+ community.” There are manufactured water features, easy river access, and varieties of wildflowers and birds surrounding the area. The landscape, gardening, and birds are common topics of conversations at Brookside. Brookside landscape, amenities, easy access to convenient shopping, lifelong learning opportunities, and affiliations with the university make it an appealing place to live. Two local universities, a university hospital, and two Fortune 500 companies play central roles in the Edgeworth economy. One of those universities, Edgeworth Technological Institute, is Brookside’s primary academic affiliation.

Brookside offers independent living cottages for purchase and apartments for lease. Cottage residents purchase these ranch style homes ranging in prices from $200,000 to $300,000 plus association fees. The cottages and apartments are currently managed by Brookside Development Corporation (BDC), but long-range plans involved the cottages operating independently as their own condominium association. The apartments are located inside Brookside’s main building and these dwellers lease their units. Apartment residents

\textsuperscript{12} Pseudonyms have been assigned for the actual names of participants, retirement communities, towns and universities.
enjoy in-unit appliances, free maintenance, all utilities except phone and internet, and a meal plan that includes daily continental breakfast and dinner. No assisted or nursing care is provided at Brookside, either in the apartments or the cottages, but residents can bring in independent nursing services if needed, and there is the added security of knowing that neighbors and the 24-hour staff will keep an eye on them. Both apartment and cottage dwellers have full access to all Brookside activities and events and have options to purchase housekeeping services or extended maintenance plans, or to request concierge services, transportation for personal appointments and events, and room service. Linda Elliott, one of the cottage residents, describes living here as a “nice interim step.” She explains, “I wasn’t ready for assisted living, but I didn’t want to have the burdens of my home.” Furthermore, she says living in an “active adult community” keeps her “optimistic” about her future.

I mean, it’s that optimism that we all have that nothing is going to happen to us for awhile. So you want to keep your independence as long as you can. And you don’t particularly want to be reminded all the time of what could happen. Linda’s comment about “independence” is a theme that reoccurs in every community.

Brookside is also proud of the fact that it serves another niche in the market, having attracted several residents with Multiple Sclerosis (MS). Olivia explains the important role that Brookside can play for individuals who may have physical disabilities, because she says they are “underserved” in a lot of other communities. Olivia comments, “They end up being housed inappropriately because there’s not good stimulation and particularly with people that are not affected cognitively, there’s not good stuff for them.” Brookside is an active and lively place, and as its marketing materials suggest, it is “a natural place for people to live
who never stop growing.” While the positives of growing and learning are the emphasis here, Brookside is not without its own set of problems.

**A Divide Between Cottage and Apartment Dwellers**

The focus on independence links to one of the issues that Brookside is facing right now—the lack of connection between apartment and cottage dwellers. Olivia Butler from BDC describes this disconnect, explaining, “We’re trying to bring that all together as a community. . . .There are some people that float from one place to the other, but most of them, there’s a division.” The cottage dwellers on the average tend to be slightly younger, married, and often do more cooking for themselves, so do not dine in the restaurant as often. One 76-year old cottage resident tells me, “People in the apartments for the most part are a little bit older, tend to have a few more mobility problems. Some of them are bordering needing assisted care. You know, the people that are down here [in the cottages] are pretty much active adults with a lot of things that they’re involved in.” Whether true or not, there is a perception that apartment dwellers are more infirm. Adding to the disconnect is that Brookside has no community mailboxes, so cottage residents do not necessarily ever have to come to the main building. Cottage residents tell me that we “face different issues,” because they are homeowners, not renters like those in the apartments.

Brookside is not an assisted living facility, but there are residents who need extra assistance and bring in-home care to the community, and a local nursing care agency actually has a satellite office located at Brookside. BDC has approval for 40 assisted living units, but Olivia says that decision is at “the discretion of the community,” adding that there has been kind of a “push back” from residents about the concept of assisted living. Consider Olivia’s comments.
And it’s not always age. I think it’s like people not wanting to look at the assisted living. . . . They see a wheelchair, and that’s it, you know. And I can tell you, there’s some really vibrant, great people here.

Residents’ negative perceptions about assisted living and nursing care contribute to this “division” between the residents and are related to that underlying fear about aging; this fear is evident in the interviews not only at Brookside, but in all three communities.

**The Cascade: Breathing New Life into Brookside**

The common building, named The Cascade, is the central hub of activity at Brookside. It houses the BDC main offices, 82 apartments, a workout facility, wellness center, art studio, billiards room, lecture hall, a convenience store, beauty salon, café, and an elegant dining room. The Cascade, superbly decorated with “top of the line” materials, makes guests and residents feel that they are somewhere elegant, but still very relaxed and comfortable. The first Brookside residents moved into the cottages starting in September 2006, nearly two years before The Cascade opened, so they are quite excited about the luxuries now available to them.

Meal options at Brookside are extraordinary—and residents remind me, this is “dining—not a cafeteria.” The café operates as a coffee shop where residents or the general public can choose continental or cooked to order breakfast throughout the morning, then sandwiches and soups are offered until late midday. For lunch and dinner, residents also have the choice of eating in the restaurant. The restaurant boasts a world-class chef, and the dinner meals are known to be exquisite. Residents purchase meal plans or pay per meal at each of these dining locations. The chef and the café and restaurant staff seem to know all the
residents by name; they greet residents, talk to them about their day, their children and other general topics of interest.

**The Brookside Development Corporation**

The economic downturn and housing crisis negatively affected new moves to the community, but both the developer and residents are enthusiastic about the future. At the time of my visit, only 21 of the 30 cottages and 21 of the 82 apartments are occupied. Brookside’s long-range plan is to build 35 more cottages. Linda Elliott, a resident, explains, “Yeah, I mean they’ve got to be upbeat. If they aren’t, then they won’t sell. So, it’s not going as fast as they wanted, but I think it will go.” Without a full house, there are expenses; but, despite difficult economic times, BDC continues to fulfill the promises made to residents about services, expansion, and amenities.

Olivia Butler and two other individuals serve as the primarily developers, marketers, and managers of Brookside. It is important to have a sense of the kind of people leading the BDC, because it is indicative of what this development means to them and what they are trying to accomplish here. To them, it means more than just making money—they believe in the concept. Olivia is a bright and intellectually curious woman who has a “dream” and a “vision” not only for Brookside, but for the concept of lifelong learning-oriented senior communities. She says that because of the growing numbers of Baby Boomers preparing for retirement, these kinds of communities provide a “real niche” in the market. “People come here seeking individuals with like-minded values and like-minded causes.” Olivia is genuinely passionate about Brookside and the opportunities it can provide for older adults. She tells me that her interest in the rather “idealistic” concept of “community collaboration” began at a young age; she feels that as a society “we’ve lost the whole concept of
community,” and helping one another. Olivia’s idealism makes her a driving force at Brookside; not only is Olivia passionate, but she is business-minded and politically savvy. The language and terminology she uses shows her understanding of the politics of academia and proves her awareness of the delicate dance that must be done to maintain good relationships with ETI, the affiliated university. Olivia has a vision for this community, and she believes that the success of Brookside lies in finding residents who share the same values. “I think having people buy into the vision is probably more important than buying condos, but what a challenging position.”

A majority of the residents have positive feelings about BDC and seem genuinely convinced that BDC is not just about “selling units,” but is also committed to residents, fostering a sense of community, and promoting a positive image of aging, as one resident explains.

And they’ve also they have all their activities; they’re creating the structure and the philosophy, so it’s not the same as if just a developer wants to make money selling houses to older people. They are really very interested, very committed, and they stick with it. A lot of places are built and then the builders are gone, and the people are stuck with whatever problems. But these guys have been right here, and they’re very helpful.

The ETI Connection

The relationships between ETI and Brookside are by far the most formal academic relationships of the three university-linked retirement communities I visited. Brookside administrators and residents are generally pleased with their relationship with ETI; however, there are grumblings as addressed later in this chapter. Brookside developers built on land
once owned by Edgeworth Technological Institute (ETI), thus beginning the academic and senior community connection. ETI is a large, coeducational, private university hosting more than 16,000 students and known for its comprehensive technology programs. Olivia, who seems to be the heart and soul behind the ETI/Brookside connection, describes ETI as an “extraordinary university to work with.” The relationship is a good one and proves that positive bonds can be built when both the university and the retirement community are truly willing to work together. Like any good relationship, it takes hard work, patience, and political acumen.

During my visit, I have the opportunity to meet with a representative from the Provost’s Office, Melissa Cornwell, who is the primary ETI administrative contact for the ETI/Brookside linkages. Melissa explains that “an important piece of the puzzle” is Sara Dutton, who works in the alumni office and has a real “passion” for keeping Brookside residents involved with ETI activities. Sara’s “enthusiasm” and the Brookside developer’s tenacity, along with interested residents, all help keep these two entities connected. Several residents mention the work of both Melissa and Sara. Melissa explains that the Provosts office formed and hosts an advisory group that meets once each quarter to discuss the long-term vision and progress of the ETI/Brookside partnership. This advisory group includes residents and administrators from Brookside, as well as broad representation from campus constituents including individuals from food service, the recreation center, student life, and the registrar’s office. The Brookside developers have worked tirelessly to link the community to the University, and residents enjoy several benefits from ETI including library access, ETI discounts, ability to audit courses, and membership to the ETI field house, as well as select invitations to special events. Melissa highlights a few of the special events including saving
seats for Brookside residents at a recent graduation ceremony where Bill Clinton was the speaker. More recently, the Provost’s Office has hosted holiday parties and meetings at Brookside, which helps to put the Brookside community and its residents at the forefront of senior level administrator’s minds. ETI has a new Provost, just completing his first year, and Melissa is hopeful to get Brookside on his agenda, so she expressed her excitement about the upcoming ETI senior-level-administrators’ retreat being held at Brookside. Melissa tells me that Brookside residents want to know “how to promote personal relationships with students,” and some of the ideas ETI is considering include mentorship programs. Melissa explains that there are several “challenges” to keeping this relationship going and that ETI is continually thinking of ways to “keep Brookside residents in mind,” but, she adds, it takes “time and work.”

Several residents take advantage of the ETI relationships. The most frequently cited experiences include auditing classes and use of the recreation facilities, which offers a weight room, walking/jogging track, swimming pool, and more. Many residents like having the ETI i.d. card even if they do not use it. Linda Elliott, a Brookside resident and alumna, discusses her experiences taking courses at ETI. She says she enjoys “taking the classes with the kids” and “loves” that the students are “so energetic and so sharp.” Linda excitedly reports, “Occasionally I’m able to contribute a gem of wisdom that they don’t know,” but usually, she says, that she just “sits and listens.” This statement about “sit and listen” piques my curiosity, because I get the sense that Linda would enjoy participating more fully, so I probe further. Linda explains, “The people here, when we were told about the program” encouraged residents not to overly participate. “And I can see that, you know, there are some people who are pretty obnoxious and want to take over the whole thing. So, that would not be welcome in
Linda admits, “it’s a much better experience” when she does “participate,” but somehow something seems to hold her back. “I have always tried to let the kids do the answers first and then if they run out of ideas, I could contribute.” Luckily, for Linda, “[the] professors have invited my participation,” in all the classes she has been in “so far.” This conversation with Linda points to the reason why more residents might be discouraged from taking classes at ETI, and this will be explored in the conclusion.

**Lifelong Learning Institute at Brookside**

The Brookside Development Corporation saw an excellent opportunity for growth and jumped on it. The Lifelong Learning Institute (LLI), which used to be housed at ETI, is now located right on the Brookside property and this partnership is a win-win situation for everyone. Lifelong Learning Institute (LLI), introduced in Chapter 2, is a national organization that hosts a wide range of on-site and online educational classes for its members who must be at least 50 years old. Originally founded as a “senior college,” LLI emphasizes “learning for the joy of learning.” At Brookside, just one paid administrator staffs the office, with the majority of the work being completed by members. LLI members determine the curriculum, plan and teach the courses, and help maintain the organization of the facility.

LLI is conveniently located in the rear of the main building, the Cascade, offering ample parking and beautiful surroundings. Apartment residents now conveniently walk down the hall for classes, and cottage dwellers just walk down the street. LLI’s location at Brookside serves almost as free advertising for the residential community, and LLI students who do not live at Brookside are welcome to dine in the Brookside café and the restaurant. Several residents say that Brookside’s connections to LLI and particularly the on-site location is what convinced them to move here. LLI is by far one of the most popular
elements of life at Brookside. LLI benefits from involvement of residents, and Brookside has certainly benefited from the interest of LLI members who have decided to move to Brookside. In fact, in some cases residents consider the two entities, one and the same.

**Activities at Brookside**

Brookside is the only community I visited where the Activities Director plans and organizes nearly all of the events. These events include art and wellness classes, fitness classes, outings, lectures, potlucks, nature walks, happy hours, dances, cards, and billiards tournaments. At Woodward and College Place, the two other retirement communities in the study, residents run the committees and organize the majority of activities. Lisa, the Activities Director, is one of Brookside’s newest staff members and she comes to job with the academic credentials in older adult programming but still struggles with the question of how to get “full participation” from residents. Lisa and several other residents tell me that the same 10 to 12 people seem to be involved in all of the activities. The lack of resident participation may have to do with the newness of Brookside and the small number of residents. Another issue may be the misperception of who the activities are for, as one resident tells me that the “activities up there” are “aimed for apartment dwellers,” who he describes as “older.” Also contributing to this lack of involvement is the way activities are organized at Brookside. Since activities are planned “for” the residents rather than “by” the residents, they seem to feel less ownership over them. Lisa is aware of this, and says that she wishes she could be more of a “facilitator” than a “director.” Overall there seems to be a disconnect between what BDC wants to have happen and what the residents understand is supposed to happen, something the residents call a “lack of a clear vision.”
Residents may be confused about the message being sent by the presence of a full-time Activities Director who does all the organizing. Olivia from BDC tells me the “whole intention” of Brookside was for residents to be involved in organizing their own community. The two other retirement communities I visited have extremely organized methods, but here at Brookside it is all still under development. Brookside has the responsibility to provide the activities promised in their marketing materials and until residents take on organizing and planning events themselves, Brookside must continue to provide these services. Although some residents seem happy to let the Activities Director manage all the events, there are several indications that residents do want to develop their own community. Residents and Olivia tell me that residents maintain a private, password-protected community website, have a newsletter, serve on various committees, and also organize the development of the community garden—all indications that residents do actively contribute to their community.

**The Community Garden**

One of the hottest topics of conversation during my visit is the community garden. On my second day at Brookside, after attending a yoga class, several of the residents escorted me to the garden plot to show off their handiwork. Like any worthy endeavor, the garden project seems to have been, and continues to be, both a source of joy and consternation for the residents and the BDC. Apparently, actually getting BDC to agree to building the garden plot was a major production, but “the community wanted a garden and we got one.” The garden turned out to be a “little more expensive” than originally planned, but the residents brag “we now have a seven or eight thousand dollar community garden.” And, they say, now “everybody’s happy,” including BDC.
Planning the garden was a community bonding experience. Residents had to come to agreement, sometimes arguing over things like the size of the plot, how it should be maintained, and now over distribution of the produce. Getting over those hurdles required extensive communication but resulted in community members having to work together to accomplish a goal. Two cottage residents, Gail and Marcos Buscando, highlighted later in the narratives, are quite interested in the concept of “building community” and believe that the garden experience helped to bond residents.

The community garden has satisfied the need of several people in several ways. The thing is getting people together and having interests in common, and finding resolution to problems that arise; and that will serve, hopefully well for us when we have to consider, which is coming in a couple of years, the development of a homeowner’s association. When we have to really come down to brass tacks, you know, money and how it’s going to be used.

Residents are proud that this is something that they have been able to do on their own—a project that does not require direction or oversight from the Activities Director.

**Introduction to the Narratives**

Brookside is still in its early stages of development, and the residents I interviewed talk about this and their transitions. While there, I conducted 13 interviews with residents, 8 men and 5 women, all of whom are fully retired. I also interviewed two staff members, as well as one of the ETI administrators. The residents welcomed my presence, and there seemed to be a lack of formality that existed in the other communities. The Brookside Development Corporation welcomed me as well. The narratives selected for analysis
highlight several themes, offering insights into the attraction and lived experiences of Brookside community residents.

**Rachel Sullivan: An Academic Finds her Community**

Rachel Sullivan is 73 years young and a retired sociology professor. Her entire life has revolved around academia, and she grew up on college campuses because her father served in several university administration and teaching roles; so perhaps it is no surprise that she is now living in Brookside, a place where she can continue to cultivate her mind, while also enjoying the everyday simplicities of life. Rachel Sullivan and her husband Ira Schwartz moved into a Brookside cottage in 2007 and they are both actively involved in both the Brookside and the LLI community. Ira was born and raised in the Edgeworth community, and his family, who used to own a chain of department stores, has strong and enduring connections in the Edgeworth community. Ira has two children, a daughter and a son, from his first marriage. Although Rachel and Ira’s interviews took place separately, the similarity of their personalities is evident. Their humor, intellect, and wit make them engaging; and their down-to-earth approach to the challenges life presents is refreshing. These traits have surely contributed to the success of their 25-year marriage. I learn that both of them have an insatiable appetite for discovery and are both active hobbyists.

**Roots of a sociologist.**

Rachel’s parents, who met in college, both had college degrees, so the value of an education was “highly stressed” in her family. Her father attended the theological seminary in New York City. For a large part of his life, he was affiliated with the Congregational Christian Church and Evangelical Reform, before moving to one of the more “liberal” churches. Rachel describes her parents as “idealistic, coming out of a liberal religious
tradition.” Her father moved the family for a job, to the deep south of Alabama, and she says that her parents “were very conscious of segregation and also poverty, both black and white.” Rachel’s parents “made sure” that their children “were sensitized” to those issues as well. Her father worked at a “small, struggling community college” where he later became the president. While her mother did not have an “official role” at the college, she assisted and “was like a vice president and money gatherer.” The college was designed to provide educational opportunities for poor students, and the students paid their tuition by providing on-campus labor. Rachel describes the campus scene, where “some of [the students] came on mules and some of them walked.” As part of their attempt to “sensitize” their own children to issues of poverty and race, her parents had them pick cotton for allowance money and had them spend overnights with children in their classes who were poor. Rachel describes the situation.

My parents were elite members in this tiny community of 300 people, because he was the president of the college. And they had a pride about themselves, which wasn’t really acknowledged much. But this juxtapositioning of sympathy for poor with pride at one own’s accomplishments made me fascinated with social inequality as a system.

Rachel says her father “burned out” after several years of service in Alabama and decided to go back to school to get his masters degree at the University of Chicago. After obtaining his degree, the family returned to the Midwest and her father founded a college that supported a work plan for students. Rachel says, “My highly idealistic early childhood made me different from most other people.” She began to realize that not everyone cared as much as she did about helping others and challenging class boundaries. This liberal upbringing influences her later life decision to become a sociologist—just like her father.
Feminist and social consciousness.

Two key themes present during Rachel’s interview are feminism and social consciousness. First is her ever-present awareness about the struggles for women. She mentions her mother who had a college degree which “wasn’t usual for women” at that time. When deciding on choices of majors for herself, Rachel wanted to be a physicist but that major was not available at the all-women’s college she attended, and she says “Women didn’t have jobs in physics.” While in college, she took a sociology course and thought what she learned about people, institutions, and how society works was “fabulous.”

After college, Rachel married her first husband, who was also a sociologist. He obtained a graduate assistantship at a university and even though “women didn’t go to graduate school in those days,” she found a faculty member who supported her interests. She took a course and then applied for an assistantship, received her master’s degree, and several years later obtained her PhD in sociology. She and her first husband both enjoyed successful careers as sociologists, and they worked at several different campuses. But she noticed the disparity in salary, advancement opportunities, and teaching load.

So they gave him 10% more salary than I was getting. So that was the first thing. Then he was made chair of the department, so I got a tiny office inside with no windows. He had a huge office. He determined the curriculum, so I took all the crummy courses, and he took all the good courses. I mean we’d gone through a similar training. And a scholarship opportunity had come up one year, and the administration approached him and not me—that sort of thing, you know. I didn’t really think much of it then, because feminist consciousness wasn’t alive yet, but I did
resent it secretly. But, the good wife was supposed to, of course, support her husband first.

Rachel followed her husband to other university positions across the country, always managing to find teaching and research opportunities for herself. Having children was not a top priority for Rachel, or rather she was “ambivalent” about it, because she was loved her career as sociologist and researcher; later she adds, “I don’t know if that was a good decision or not.”

**Starting over.**

Rachel and her first husband divorced, and she pursued her own academic career and slowly climbed her way out her own “poverty,” the kind that emerges for many divorced women “rebounding” after splitting from a husband. After several years of a successful career, she met Ira in her forties and they married later, and for her it was an interesting turn of events. Ira was happy to follow Rachel as a “trailing spouse” to support her career. They moved to Maryland, and while there Rachel helped connect Ira to opportunities for college teaching, so they both enjoyed careers as academics and were active in a sailing club. Rachel says that Ira was a “reluctant crew member”; he loved the social aspects of sailing. Ira enjoyed his life in Maryland, working and teaching, and living in a community where they were kind of the “grandparents of the neighborhood.”

**“Ready” for retirement?**

A self-proclaimed workaholic, she was surprised when at 67 she was finally “ready” for retirement.

I did get my intellectual stuff from work, definitely. So work goes away cuz you’re retired, where do you get it from? That was the story of my life exactly. But those last
several years were getting tiring, and somehow my psychology changed and I was ready for the retirement when it came. At first I was kind of lost and I read that a lot of people [ask] “What shall I do? . . . What do I want to do?”

Ira continued working and Rachel continued her involvement in a sailing group and took a geography course at the community college, which was “really fun,” but no longer working, Rachel grew uneasy and realized something was missing from her life—the intellectual connection. While she had a large group of acquaintances in her sailing club, just having friends was not enough for her. She describes her emptiness as a “miasma.”

There was no discussion of politics and most of them were politically conservative, which I’m not. . . . So, after three or four years I just felt like I was withering on the vine intellectually. You know, I was doing all of this stuff with sailboats, but nothing else . . . . And I couldn’t talk to people about what was happening in the world, because we would disagree and argue, and it wasn’t what you talked about anyway.

Rachel says that fate intervened during one their regular visits to the Edgeworth area, which is Ira’s hometown, because it was during one of those visits that she realized what was missing from her life—the intellectual atmosphere. “We had a wonderful time, and we were talking to people about important, interesting things.” Ira calls it “serendipitous” that while browsing the newspaper, she saw an advertisement for Brookside advertising lifelong learning and connections with a university. They decided to take a quick stop at Brookside before flying back to Maryland, and even though everything at Brookside was still under development and empty, they “peeked” inside windows and liked what they saw. They liked the architecture and grounds, and even more, they loved the intellectual opportunities it would offer. Ira offers the following sentiment on their attraction to the community.
This just appealed to us the academic connection, both being college professors, staying in an academic environment, being able to take courses, being with LLI, which we were not familiar with, but quickly learned about it. . . It was serendipity.

“Rebirth of enthusiasm.”

Transitions are scary and Rachel admits she was afraid “leaving friends behind, selling the house and the boat, coming up here to a place where it snows a lot.” But serving almost as a prophetic confirmation of their decision to move, their house in Maryland sold the day they put it on the market. They packed boxes, downsized by selling and giving items away, and even sold their sailboat. Rachel says, “Getting rid of the boat was a big, big change.” She found a way to adapt, and now races radio-controlled model sailboats. Adaptation is an important key to successful aging. Both Rachel and Ira got involved in the LLI community quickly. They found new interests and revitalized old ones.

So I guess the point I want to make is, not only did I substitute in sailing, but I got these new interests that were related to my old self, because they involved teaching, and a lot of the teaching skills transferred. Our move to here for me meant almost a rebirth of enthusiasm and excitement and happiness. We joined LLI and quickly became involved. I became the newsletter editor. And then we both started teaching courses.

I can hear the joy in Rachel’s voice when she talks about her involvement at LLI. She tells me about her first experience teaching here which, true to her nature, involved a great deal of research and ended with opportunities for outreach.

I was in a class on global warming taught by a guy who doesn’t believe that it’s happening. . . . So I decided to teach a course myself. And I was not a global warming
person, so I studied like 300 hours before the next semester when I was going to teach the course. . . . Anyway, that was just really fun. . . . I wrote an article for the Sierra Club on global warming. And we got put on the speakers’ bureau of LLI, so this fall I’ll be giving three lectures on global warming in [the greater Edgeworth community].

Rachel says she is “definitely learning and growing” living here and being involved at LLI. She loves the atmosphere, the people, and the opportunities for intellectual exchange.

The audience, they’re so great as students . . . I always learn something from them every day. They’re very interested; they are there because they want to learn more. Just a fabulous intellectual environment compared to my sailing group, you know, which couldn’t mention anything. Then I taught a course on social class, and we got integrated with those people somewhat. We’re still integrating.

They love their connection to LLI and think that if Brookside had a connection only to the ETI, that would not have been enough for them. The depth of academic stimulation and intellectual involvement offered by LLI is what makes life so enjoyable for both Rachel and Ira.

I felt rebirth, you know, so I wasn’t sitting on the vine, withering on the vine as I felt I was doing back there. The respect, the quality of people who are here and in LLI. . . . It gave me rebirth, because of the dynamism and excitement of what people here are doing and how they’re dealing with aging . . . this place is fostering it.

Furthermore, when prompted, Rachel analyzes the participant attraction to LLI. And while she feels welcome and loves the atmosphere, she is not sure that everyone would share the same kind of attraction to this intellectual type of environment.
Not everybody is interested in learning in the formal sense. Think about people who didn’t do well in school and who hated it, and who dropped out or who felt disadvantaged because they were not good students. Or who grew up in the anti-intellectual environments . . . . You know, those kind of people might not appreciate this at all, because it would bring back those memories maybe. In our LLI group, there’s a definite bias toward the more highly educated. By bias I mean, people there are much more likely to have gone to college themselves. It’s hard for me to see it, because I’m a part of it, being an educated person. But surely, the person who didn’t go to college must feel intimidated. And some of the new members have said they feel a little intimidated. I’ve heard that three or four times, I think from new members. And in one or two cases, I definitely thought they were probably blue collar. Which, it’s not nice to talk that way, but I’m a sociologist, you know.

Ira’s experience.

While Rachel loves everything about her experience, Ira has not found the type of “intellectuals” he had expected to find living here at Brookside, so has been a bit disappointed, but not unhappy.

We were told this was going to be a community of mainly retired college professors. To the best of my knowledge, Rachel and I are the only retired college professors here. But, I’m not complaining, but this was going to be a supposedly a community of more academic-oriented people.

Although he says he cannot really define what his ideal community would be like, he tells me “I know it when I see it.”
Ira has found a deeper connection to the people at LLI than he has to people living at Brookside. He keeps himself quite busy with his family and long-time ties to the Edgeworth community, his physical activity at the University’s recreation center, and his two great loves—Sherlock Holmes and jazz. He has taken his hobbies and turned them into opportunities for teaching and has taught seven courses on Sherlock Holmes at LLI. His other great love, jazz music, emerged during his boarding school days. Unlike his “20-30 year hiatus from Holmes” his active interest in jazz never went away. Now Ira downloads music on his iPod and laments the loss of the great, “traditional” jazz artists.

I’ve been busier in retirement and happier than I ever was when I was. Not that I was unhappy when I was working . . . . So, you know, the transition to retirement has sort of been a seamless one if that’s the right word to use. . . . I hit the ground running. I didn’t expect to. I didn’t know, you know.

Ira maintains his academic connections by both taking and teaching courses at LLI. When his wife and friends first suggested he teach on Sherlock Holmes, he responded the same way most people here do, humbly, “I don’t know . . . if I’m [even] qualified to do that.” But once he decided he was ready, he went full steam ahead with his entertainingly charismatic self. He describes his first day of class, entering the classroom dressed in his Sherlock cape and carrying his Sherlock cane. He tells the students, “Sherlock is here, let’s get going.” Ira’s involvement at LLI and reconnecting with childhood friends have helped smooth his transition into retirement.

**Living in the Brookside community.**

Beyond just the connection to LLI is the connection to the community at Brookside. Rachel enjoys the people, the opportunities to interact, and the Brookside administration.
One of her favorite things about being retired and living here is the decreased emphasis on status and materialism.

You know, we’re just middle class in terms of our own finances and are not interested in status seeking or climbing. . . . and one of the things that happened that’s relevant to retirement, I think some of the emphasis on status has decreased; materialism has decreased. Like when I was working, I felt I had to buy nice suits every year, lots of clothes expenditures. Now I live in t-shirts and things I bought back then; and, I don’t care.

Rachel uses her sociological lens to examine and explain the community development and interactions at LLI and at Brookside. She discusses class, aging, interest in lifelong learning, and even how conflicts emerge among residents; she seems slightly surprised that she is so pleased with nearly every aspect of her new retirement life.

Well, it’s wonderful, in, just in a word. Both of us like it better than any place we’ve been. So why is that? You know I haven’t conceptualized [it] really well yet. What I imagined it before I got here as a small community, you know, with 50 or 60 people, was that cliques would form, there would be gossip, there would be isolates and I might not find anyone that I enjoyed being with. So, what I have found that’s different. Well, there are little bit of clique-i-ness, but mainly people are open to each other, so far. Now we’re talking about 30 people who meet and are acquainted with each other and so on. And it’s pretty open, rather than clique-y; and it’s not very gossipy.

She recognizes that some of that openness might change as “different personalities come, or as it gets too large,” but right now she loves it. Rachel’s background provides her a sense of
insight about the behaviors within the community, and although she’s hesitant she describes
one “trivial ripple” in the community. Reminiscent of Woodward, the conflict seems to
center on newcomers navigating the culture. She says newcomers have to learn that there are
certain “systems” and “relationships that have been established.” Sometimes newcomers
have “different points of view” and they get involved in “power struggle[s]” with established
residents.

[With] many conflicts, it’s one person’s something-or-other being hurt by somebody
else’s something-or-other. Their money, being hurt by somebody else’s drive for
money. I think there’s oftentimes an economic base for conflicts. This one didn’t
have anything really substantial, so I think it was uh, just new people coming in and
there being a little ruffling until it settles out.

Thinking about aging.

One of the things Rachel loves most about Brookside is the BDC philosophy and
commitment to the community. She feels that they have a created an aging friendly
environment.

Well, there’s some organizational components to this community that are very helpful
and one is what while [the developers] are a profit-making group, they still have this
strong philosophical background, and out of that they have created all of these things
that are going, and they’ve created the physical environment in a way that promotes a
good life.

Rachel has more recently begun to think about growing older, how health deterioration
impacts quality of life, and the stereotypes older people face. She shares with me how
reading a book on the nature of aging called How We Die was a “real eye opener” for her.
She now worries about growing ill, and also wonders if engaging in lifelong learning activities actually helps improve quality of life.

There are just a lot of questions I have about this whole conglomeration of influences that are taking place on people. Like, I’ve got 20 years left now. This is the first time I’ve had that perspective . . . . How do people face that? And then how do they face suddenly becoming disabled in a way that drastically affects their activities and so on.

. . . I’m interested in how the meaning of life changes when health is deteriorating and the span of life is very limited and one can see that. . . . I wonder does something like LLI help people deal with that more?

Rachel thinks about her own mother, who she says “always planned ahead and always had her focus on the future . . . she focused on social justice, what the world was about and what needs to be done and what can I do to affect it, that kind of forward looking.” It seems to scare Rachel when she thinks that a woman as bright and forward thinking as her mother could experience such a drastic change.

All of a sudden she didn’t have any responsibilities; her husband was dead, her sister died, her brother died, her husband’s brother died, all in one year. Her oldest daughter died. She was off there in this retirement community and none of the family was near.

And you know, what is life for? She got really depressed for two years before she died. Not everyone dies in that way. . . .

As Rachel retells the story she recognizes that there is fear of the unknown and admits her own insecurities and questions about aging.

I’m afraid of losing some of my health, you know. And I guess everyone is. I’ve never been afraid of death itself, because once you’re dead, you’re dead. You don’t
know it. But I’m afraid of what comes before. And nobody knows. My mother said, “You don’t know how you’re going to die or when. Is it going to be long or painful and cancer gradually invading your body, or is going to be in the middle of the night when you’re sleeping?”

Rachel apologizes for “getting morbid” during our conversation. Rachel admits that she has been blessed with “good genes”; her own parents lived to 92 and 94. But in the end Rachel says there is a “realization that life is short” and she thinks deeply about what happens to people when they realize that they “don’t have much time” or they are “losing their faculties.” She seems deeply concerned about the “great pain” that losing “connections to other people” causes. These are the burdens of her heart and she openly shares them with me. Like so many of the people I interview, her seriousness is enveloped with humor—realism enveloped in witticism is how many of my new friends handle their questions about aging. Rachel says, “When I get to be 94, on the rocking chair, I’m going to have a hot fudge sundae, and then take smoking up again, and maybe have some sex if I can find somebody.”

When fate intervenes.

For Rachel and Ira, the “serendipitous” event of finding Brookside with its connections to the University and more importantly LLI has been truly life-changing. Rachel still wonders what might have happened to her had she not escaped the “miasma” and boredom of her life before moving here. Her vine has branched out so far that her fruits are vividly displayed. Moving here to Brookside, Rachel will tell you, has truly changed her retirement life. She is a popular member of the community, has many friends, is active, and seems genuinely joyful. For Ira, even though he has not found the intellectual equals that he had hoped for right here at Brookside, he has it at LLI. They have rooted themselves here,
stating that they plan to live at Brookside forever, “unless health forces us to go to assisted living some day.” Again, the realism enters and Rachel says I should “touch back” with them in the future because she says perhaps her satisfaction level will change in a few years.

Because, you know, like I told you how happy we were and everything, maybe in five years we won’t be. And what might have caused that or maybe, I mean it’s serious tensions that develop or something and you, if you did touch back, you might see some trends and things.

**Nikki Sparks: “My Tribe of Lifelong Learners”**

It seems fitting that my last scheduled formal interview at Brookside is with the one person nearly everyone has been talking about—Nikki. I have passed her several times in the hallways during my visit and several of my interviewees have mentioned their anticipation of her move to Brookside. Just two days before our interview, and three days after my arrival, her moving trucks descend upon Brookside, and in this sparsely populated community there is a buzz about the arrival of a new resident. Other residents describe her as “vivacious” and a “real-go-getter,” and in fact Nikki proves to be upbeat, matter-of-fact, and eclectic. Nikki, a 56-year-old African American woman, is hard to miss with her short dread-lock-like braids, dark skin, and casual dress. Perhaps what is most noticeable is the way her dog accompanies her everywhere she goes, housed in a shaded, bright-red doggie stroller. The interview confirms her popularity, as we are interrupted by at least six passersby, her cell phone rings twice, and for a large portion of the interview a friend of hers sits in earshot, just a table away from us.

Born and raised in the Edgeworth area, Nikki spent several years living in Alaska, but returned here nine years ago. She is quite an accomplished businesswoman and has worked
in a variety of venues from Fortune 500 brokerage houses to universities and held a variety of positions from accountant to film editor. She refers to herself as a “gypsy” and says her wanderlust and open personality must come from her grandfather who traveled from place to place. He moved from Panama, to Cuba, to New York, she says, and “everywhere he went he had one or two families.”

Confidence and individuality exude from every fiber of her being, and Nikki’s self-assurance and enthusiasm come from a place deep within. Having been raised in financially struggling household, by a resourceful and resolute mother, Nikki’s life story is one of tenacity, resilience, and a lifelong passion for learning. She says, “Nothing needs to hold you back,” and despite being raised poor and dealing with a myriad of health issues, she has proven her resilient nature.

**Pursuit of education.**

Even though her family did not have money and her mother was not college-educated, she was determined that her own daughter would obtain a college degree. Nikki says, “It was understood from the time that I was a child that I would go to college. There was never any assumption that I would do anything else.” Nikki describes her mother as “self-educated” because she read a lot and encouraged critical thinking.

I think that I’m inquisitive by nature. I was always like that. I was always a lifelong learner. You know. I’ve always lived and I was raised that way. That’s how my mother lived . . . you must educate yourself. You must read. Don’t believe everything you hear and read, question, question, question, question. So sort of this whole idea of critical thinking. I mean, we didn’t call it that, but that’s what she was instilling in me.
The evidence of her mother’s fortitude and determination for Nikki’s success is displayed in the story tells about navigating the college application process, which they had “no clue about.” Nikki says her mother told her “literally” to look in a book and just find a college, and luckily Nikki chose an excellent private school. When Nikki realized she did not have enough money for the $25 application fee, her mother told her to get a “waiver” from the school’s guidance counselor. The guidance counselor told Nikki, “It’s a private school. You don’t have any money. You’ll never get in. And if you get in, you won’t succeed.” Nikki returned home, and cried to her mother; but her mother refused the negativity of the guidance counselor and told Nikki, “Go back and tell her to just give you the waiver.” That tenacity to pursue goals despite what others say is possible plays out as an important theme for Nikki. She says her willful determinism stems from her mother, whose own mother was murdered in a fire when she was 12 years old. After that tragic incident, Nikki says her mother “pretty much had to survive on her own.” She adds, “That’s how my mother lived. You do the things you want to do in life.”

**Doing “a little of this and that.”**

A passion for lifelong learning is a key theme in Nikki’s life. A self-proclaimed “film buff” who loves the arts, she wanted to pursue the arts, and although denied admittance to a high school for the performing arts she did not give up her dream. Despite her interest in the arts, Nikki’s mother encouraged her to pursue business, because she said, “At least you will always have a job.” Nikki continued education beyond college and throughout her life she always took advantage of the tuition waiver benefits offered at various places of work.

I always knew you could go to school for free. I mean really I have a full education. You know how much it costs me in these 30, 40 years? Three thousand dollars. When
I left undergraduate school, I had three thousand dollars in school loans, and I paid that off. [My company] paid for my graduate education in business, and the rest of my education was paid for by my [other jobs].

After living several years in Alaska, she moved back to Edgeworth to be closer to her daughter, and had a well-paying job waiting for her at a corporate finance firm. Although the company promised her three weeks to unpack, settle in, and spend time with her daughter, she found them calling her in for a “little of this and that” during what was supposed to be her vacation. True to form, Nikki called them and said she could not accept the position. She decided she was not willing to get back into the “corporate tug-of-war” that would keep her from pursuing the things she really wanted out of life.

She volunteered for a year as a film cataloguer, but then realized it was time to “start making money again.” She went back to work in the business world for several years, but finally she knew that she had to “get out” of the corporate world, because she “couldn’t take what they were doing to people.” She changed her career trajectory and took a large pay cut so she could work at a local university, which she said was “primarily for the tuition benefits.”

Nikki began doctoral studies while working at the university and completed all of her coursework, but chronic illness prevented her from completing the degree. She is not sorry about not finishing, saying, “I had all the course work done. And that’s what I really wanted anyway.” She has not given up on her dream of pursuing the arts; and, as more proof of her continuous desire for lifelong learning, she teaches film classes and has taught herself new film editing techniques by incorporating music using the technology offered by Garage Band.
An emotional rollercoaster of chronic illness.

Nikki’s pursuit of the doctorate was derailed when at the age of 48 she developed severe health issues. She has had two pulmonary embolisms, a brain aneurysm, and suffers from anemia and sleep apnea. She both worked and pursued doctoral studies for about five years and then realized that she “just couldn’t work anymore.” After the brain injuries, she says she experienced “difficulties” which she refers to slightly humorously. She says now her inhibitions are gone. She says that before the aneurysm she was “introverted” and “quiet.”

I would sit in the room quiet, never say anything. After the brain aneurysm, I’d go “WOW! Let’s just keep going here!” I curse like a sailor now, which is not typical, and I never cursed before. It’s not like Tourettes, but I can let it fly, OK? When your inhibitions are gone because of a brain injury, you don’t edit yourself. You say the obvious. You say the things that everybody in the room wants to say but they don’t say. And then you say it, and everybody goes, “Yeah! Somebody said it.” That kind of thing. And so, here, it’s more of the positive. When I was in the work environment, it was more, you know, like “Cut the crap, we’re trying to get work done and we’re sitting here reading five hours for this? I don’t have time for that.” You know what I mean? And so I would just say what was on my mind. Fortunately, I can edit the cursing. I can control that; but [laughs] it’s so liberating.

Part of losing her inhibitions was her confidence and realization that life is short. “It just sort of freed everything. Going through something like that, you realize you might not be here tomorrow. And so, I don’t sweat the small stuff anymore. It’s like who cares about that, you know.” It was after she developed the health problems that she also decided to leave her
husband of 29 years; she says that she left behind the “unproductive chaos and unhappy” elements of her life and work and ventured onto a new path.

Nikki’s resilient attitude surfaces again when she shares how she has come to terms with chronic illness, and true to character, she puts a positive spin on her circumstances. “I looked at it . . . as a life-altering experience. . . . And if I’d not had my health issues, I probably wouldn’t be on this path I am on now.” She says her illness has caused her to become “health literate” and she now stands up for her rights to good medical treatment. She no longer “tolerates” doctors who do not understand her health issues or who tell her “Well, I don’t know what’s wrong with you.” She recalls a book that she read while in school that referred to chronic illness as an “emotional rollercoaster.”

I’m not going to let this get me down. Do you know what I mean? Cuz it’s so easy to give up. I mean I don’t give up. I don’t know how to give up, but it’s easy to let yourself be consumed by chronic illness. And so I’ve had to accept [it]. . . . Living with a chronic illness or illnesses is like a roller coaster emotionally, because it’s episodic. . . . There are times when I am like I am now and I’m vibrant and I’m moving around. And then there’s times when . . . even my eyes are not working properly and I can’t see, and I don’t know if I’m going to be able to drive. And then I can’t breathe and, you know, is my head going to explode again? Cuz, you know, I still have panic attacks [when] I get sick [because I know] they are going to take me to the hospital, and I’m afraid they’re going to keep me there.

Nikki has not given up on life; in fact, she has found a way to manage that roller coaster ride of pain, emotion, and elation. “Sometimes that [stuff] rears its head and when it
does, it’s easy to just say, ‘Oh screw it.’ It is a constant battle and so part of my distraction, part of what I need to do is stay involved, do stuff that [I] enjoy.”

Blossoming.

Managing her illnesses has helped Nikki take a new approach towards life. Having left formal work, she made a conscious effort to pursue the creative arts. One of her doctors suggested that she pursue her desire to write. She said, “Who would want to read what I write?” The doctor told her “That’s not the point.” From there she began journaling.

What I found when I began to journal is that I found my voice. And I began to write. . . So finally I reached sort of this creative how, how do you say, I used to describe myself as an artist without an art. I knew I was an artist, but I didn’t know what my art was. And I came to realize when someone asks me now what do you do? I tell them I’m an artist. And they say, “What is your art?” I say, “I write and I teach.”

Teaching is my art.

It was around that same time that she decided to change her given name and she says, “That was another part of my blossoming.” For one of the first times in her life she was not taking classes or pursuing a degree, “So I didn’t really have anything to do, you know, not working, not going to school and that wasn’t really who I am.” That is when she miraculously she saw the ad for LLI, the program offering classes and opportunities to teach for those over the age of 50. When I mistakenly describe Nikki’s blossoming as a “renewed sense of life” she is quick to inform me, “It’s not that it’s renewed, it’s just that now I’m doing what I want to do.”
"My tribe."

Nikki is happy to be a part of LLI and to be a part of a program where creativity is encouraged, not stifled. She refers to the “frustrating” days of number crunching while working as an accountant and graduate school where she felt she had to “conform to a particular standard of writing.” Nothing about her is conformist, so it is understandable why she loved learning but did not like the confines of traditional academia.

LLI . . . fulfills many things for me. And one of them is to teach and to be involved with people who want to learn and to look and see. . . . I look at this place, and I say, “Man, do you know all the things we could be doing? Let’s get this party started, you know.”

Nikki took classes during her first term at LLI, and a mentor encouraged her to start teaching courses. She both takes and leads courses on film and she finds that there is a lot of interest by LLI members in the film courses.

I have an endless supply of ideas about film courses. I mean what drives it is my love for film getting people to appreciate it as an art form. And sharing that passion I have for it with them and then getting them, not necessarily passionate about it, but seeing it differently, that it’s not just a movie. You could use one film and teach five different courses. It just depends on what lens you look through. And so that was the first course I did, and I came up with a bunch of ideas. I shared those ideas with the course, the people in the course, and then they gave me more ideas.

She also uses film as a way for “life review exercises” and to help individuals “open up a little more.” She also loves working with older adult learners, because she says that high school and college students “have no history.”
They don’t know any history. Anytime you try to make a point in a film you have do a history lesson to bring them up to the point. . . . The satisfying thing about the film courses [at LLI] is that everybody’s got history. If you’re making a point and watching a film about World War II, they know when World War II was and what it was. They know what the Vietnam War was. And so there’s this whole vast amount of history and experience that makes the course a lot more fulfilling for me, creatively. . . . The discussions are a lot different with the adult learners, because they’re bringing all the experiences, and they know the points of reference, whereas the young people don’t. I mean they’re not coming to the classes knowing history, and so it’s hard to make points. And then, I found that a lot of times when I was trying to help them understand something in the film, I had to get past this barrier, “Oh that can’t happen, that can’t happen, oh, that can’t happen.” They’re not even old enough to know whether it could happen or not, you know.

Nikki enjoys the dialogue she has with others in the community and appreciates being able to “share” her ideas with likeminded peers, because she says, “They give me more ideas.” The people and the community at Brookside and LLI offer Nikki what she has been searching for her entire life—opportunities for creativity, learning, sharing, and teaching. She has found her ideal community, what she calls “my tribe.”

I found a community where I fit in if we, if we want to say we have different tribes in our life, this is my tribe of life-long learners, people who love to learn. And if you are a life-long learner, it’s perfect.
Life at Brookside.

The love of learning and the opportunities provided by LLI is what brought Nikki to Brookside. Originally, she thought she could not afford to live at Brookside, but several people encouraged her to look at what she might “save” by living at Brookside, and so she reconsidered. Later she realized that the amenities offered here made it worth her while. She had been spending several hours a week travelling back and forth to the LLI programs that she realized was a toll on her pocketbook, as well as her time. Furthermore, she enjoys the benefits of the feelings of safety and security offered at Brookside. Because of her impending health issues, she never knows when she might need extra assistance. She is not ready for “assisted living,” but she likes the added support she gets here at Brookside as part of her lease payment. She appreciates having Life Line, a 24-hour emergency support system, a cleaning and linen service, and meals. She also has concerns about how much longer she will be able to drive because of her visual impairment and seizures. Brookside offers transportation assistance, and since she no longer has to drive to class at LLI it takes a huge weight off her mind. Also important to Nikki was Brookside’s pet and child-friendly policy—here her dog is welcome and her two grandchildren that live nearby are able to visit her anytime she likes.

Brookside also offers her the benefits of her “tribe” right at her front door. She explains, “I come downstairs and walk down the hall,” and everything she needs is there. Brookside, with its connections to LLI, has provided Nikki a new life and an extended social circle. Although she just recently moved in, she has been developing friendships through her years of involvement with LLI, and now her friends are right at her front door. She is quite happy here.
My point is nothing needs to hold you back. You just have to get up and do it. And so to me, this is getting up and doing it instead of sitting in the corner being sick. Just get up and do it. I don’t look at it as if, I’m moving in a senior home with a lot of old people. I feel like a part of this community. I’m over 55, so why shouldn’t I live here. And, if I’m going to live here, why shouldn’t we have fun, you know? So, I, you know, I always have ideas and stuff. And so, I just see this place as having so much potential to be an active community.

Nikki has suggested her ideas about water aerobics courses at the affiliated University and for holding a film festival to the activities director. It was clear to me during my visit that residents and staff were anxiously awaiting Nikki’s arrival as well. The Activities Director as well as other residents said they were sure that Nikki’s enthusiasm would infuse a new “vivacity” into Brookside.

**Being one of “the only.”**

It is difficult not to notice the lack of outward ethnic diversity at this suburban, somewhat secluded retirement community of Brookside. Interestingly, Nikki is the only African American woman in the community, but this does not matter to her; what is important to her, here in this community, is that they share a love of learning.

I’m around a good group of people, you know. If I didn’t feel as if I was welcome here, then I wouldn’t be here. I wouldn’t do all this stuff, . . . . I felt like I was part of a community, because they’re lifelong learners, and that’s what I am. The link is the lifelong learning.

Like most of her other life challenges, the fact of being “the only” hardly fazed Nikki. She said that as a child and in several workplaces she grew used to being one of the few people of
color. She mentions a memory from her early school years where she was one of three students of color in a gifted and talented program. “And at that time, we suffered terrible, terrible things. The teacher did terrible things to us. . . even though the school was 90 percent children of color.” She does not let being one of the few African Americans here hold her back. Part of her resilience is her ability to stand up and be herself. She doesn’t seem to have let anyone or any barrier keep her from getting what she wants out of life. “If I were moving into Brookside and I didn’t know the people from LLI, [I would] probably be a little hesitant.” Nikki adds that seeing an African American woman working the front desk “helped” her. “I said, if that’s the first face you see, then that’s a message to me that you’re diverse.”

LLI is also not unlike Brookside in that most of the participants are White. When she first went to “check out” LLI she decided to go for two sessions, to see if she was “accepted” by the others.

That’s one part of it. The other part of it was am I the only one here? OK, I see one guy, you know. And then the part of me, I guess, that’s my mom says, “I’m here, ’kay? So get used to it.” I’m here, I’m a participant, you’re going to hear my voice. I don’t mean that you’re going to hear my voice, but you will hear my voice and hear my ideas and you’ll get to know me. And so it was easy for me. But I also feel like, you know, I’m here, I don’t mean like “see me,” but “I’m here.” If you get to know me, which you may, who you may think I am, is not who I am. You know, there’s no way you can look at me and know the wealth of things I’ve done or my interests or, so get to know me, you know. And so I’m already accustomed to . . . . letting people
know, “Hey I got what you got.” So, let’s have a good time. If you don’t want to have a good time, I’m still going to do what I want to do anyway.

“One Thousand Cassettes.”

Nikki’s interview ends with her experience of 1,000 cassettes, a metaphor for her experience with transition, downsizing, and coming to terms with growing older. Given that she is still literally packing and unpacking her boxes, her truck having arrived just three days ago, the topic of downsizing is at the forefront of her mind.

I uncovered . . . all of my audio cassettes, and I said . . . there has to be 1,000 of them. So I wrote a piece called One Thousand Cassettes. And it’s about moving in here. It’s talking about starting this new transition in life, moving into senior housing, but also the experience of moving itself.

In her 1000 Cassettes memoir, Nikki talks about the difficulty of parting with beloved objects.

So it was about the move and I talked about the 1,000 cassettes . . . [and] I talked about my passion for linen . . . and towels . . . . And then there’s the purses. . . . I talked about the video camera that broke the year I moved down here, but I was so heartbroken that I put it in closet and I couldn’t bear to part with it. . . . You know the camera that filmed our lives, recorded our lives in Alaska and [my daughters] childhood, and now parting with that, because it doesn’t work, and it’s obsolete. So each thing had its own story. It was sort of, like I said, it’s the 1000 cassettes, but in there is this idea that I am moving into another chapter of life.
Downsizing, parting with things, and leaving people and friends behind is an important part of the retirement transition. Downsizing is something that hinders many seniors from moving to retirement communities like this one.

Nikki’s 1000 Cassettes became her metaphor for transition and she talks about how that metaphor has helped her cope with this new idea of growing old.

I’ve now crossed over to the literally another chapter by moving into senior housing and being, you know, when you say you’re 56, now a lot of people say, “Oh that’s not a senior, that’s not old.” I said, “You have to be 55 to live here.” So I guess I am [old].

Coming to terms with growing older has not been difficult for Nikki; in fact, she says this life at Brookside and taking classes at LLI is everything she ever wanted.

I mean life is short. People complain about being in their 50s and their 60s, I say, “You know what, I’ve been waiting for this since I was 12. I’m having the time of my life. This is the happiest I’ve been in my entire life, you know.” In four years, I’ll be 60, you know, so I feel really good about what I’m doing.

**A place to call home.**

Nikki keeps beating the odds, no matter how much is stacked against her. Through setbacks and health tragedies, she emerges, almost unscathed and reminiscently thankful for all she has learned. Resiliency is a key theme throughout her youth and adulthood. Why is it that some people defy the odds? How do some have the ability to see moments of learning opportunities in even the most austere situations? Nikki is a “determined soul,” a soul with
the “firm resolve”\textsuperscript{13} to circumvent the bitterness that so often follows adversity. Nikki has this resolve; she repeatedly asserts that life challenges taught her important lessons and her family played an important role in the development of resilience and in helping her deal with cope with a myriad of life’s issues. Her mother did not let Nikki give up on applying to college; her mother expected critical thinking, and instilled a love of learning in her. That love of learning led Nikki to LLI and to Brookside—spaces where she can commune with likeminded individuals—her “tribe.”

\textbf{Frank Herbert: Living in “Utopia.”}

The interview with Frank is upbeat and positive, just like he is. He is incredibly happy, living his life’s dream, here at Brookside. “You know, I had no idea how fantastic it would really be here with this whole community. It really seems to me practically like some kind of Utopian society or something.” Frank’s youthful look, bounce in his step, and casual apparel comprised of flip-flops and shorts make him seem much younger than his 58 years. He might almost be mistaken for carefree hipster with his references to his “yogi,” as well as his repetitive use of the words of “like” and “you know.”

Frank and his wife Carol are both retired school psychologists. They met while she was an intern at the day-care program he managed. They dated long distance and then later married and headed off to graduate school together. They lived in various places throughout the Northeast and moved to Edgeworth for positions in the surrounding school districts. Carol developed multiple sclerosis at age 30 and is in a wheelchair now. They moved to Brookside in early 2008, because of the lifelong learning opportunities and because the Brookside community offered several elements of universal design. Carol is physically

\textsuperscript{13} Ella Wheeler Wilcox (1888, 1998) poem titled \textit{Will}. 

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active; in fact, I first ran into her during her morning walk on the treadmill in the exercise room, and I also later in the week attended yoga with her. Frank describes her as “independent,” and she is involved in the Brookside community and at LLI, but admits that she has trouble regularly scheduling activities because she is never quite sure when her MS will flare up. They have one son who lives in the Edgeworth area, and while raising him, Frank says most of his life centered around that. Now both Carol and Frank enjoy active retiree lifestyles with abundant amounts of exercise and yoga. And both spend time at the Jewish Community Center (JCC) and are involved the Brookside and LLI communities.

“The ticket to the middle class.”

Frank grew up in a blue collar, working class family in Pennsylvania. His father was a truck driver who was never able to finish high school, and his mother, a high school graduate, stayed at home for several years to raise the children, then later went back to work for the welfare department. Frank is the first male in his family to attend college, and his grandmother’s Social Security checks were his college “scholarship.” Frank’s grandfather, who lived through the Depression and had a hard time keeping jobs, was adamant that his first-born grandson attend college. “The sense I got . . . was if you got a college degree, it was like the ticket to the middle class. It was actually my grandfather’s dying wish that I would go to college.” Frank talks regretfully about the focus of the family being on him, as the male, attending college, because his sisters did not get the same kind of encouragement. “It was like a family value . . . really, a sexist kind of thing, I feel kind of badly . . . this was

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14 Frank talks about his involvement with the Jewish Community Center but never describes himself or his wife as Jewish. 

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like back in the 50's. The thought was that it was important the men in the family to go to college at that point, but not so for the women.” Two of his sisters now have college degrees.

While education was encouraged for Frank, his family primarily viewed it as an escape from the confines and drudgery of blue-collar America, rather than as a pursuit of knowledge for knowledge’s sake. Frank explains that in the early years of his life, school was not something he thought of or imagined as enjoyable.

Education up to that point just seemed like it was this lock-step kind of thing you had to grind out. I knew that this was important to my parents, and I could get a sense for it, and I just figured, well, you know, I just got to suck it up and grind it out and I’ll get my reward down the line somewhere.

Although early on, Frank saw education simply as “a way out,” he describes a “spark” that “ignited” during his college years, and he developed a sense of the pursuit of knowledge for knowledge’s sake. Frank reminisces about his increasing love of learning.

I was interested in existentialism. I grew up Catholic, and existentialism was on the forbidden list, you know. You weren’t even allowed to read about the stuff; so, of course, that’s all I wanted to read about. And then when I went to college I saw somebody was offering a class on existentialism, I could get together with other people and like talk about this like forbidden topic. It was like “Wow, this is cool,” you know. I mean you can actually study interesting stuff and there are other people that are interested in this stuff too; and so that’s kind of the beginning of it, I think.

Despite Frank’s new interest in learning, he never really considered himself “that great of a student.” Neither he nor his family ever realized that graduate school was a possibility.

“Whenever I’d hear about graduate programs, I figured they were just like Albert Einstein or
something; I just never saw that in the cards.” It was the exposure to colleagues, who were working on their graduate degrees, that helped Frank to see graduate school as a possibility. “I thought, Geez, I think I’m as smart as they are. I might be able to pull this off.” Frank describes his days doing graduate work in the early 70s as illuminating and “exciting.” Franks says his experiential background in early childhood and psychology “dovetailed” him into later pursuing a career in school counseling.

“The safe route.”

Frank describes his ambivalent feelings about his career as a school psychologist. Although fulfilling, Frank’s frustration seems to stem from having chosen a career path that was less about following his true passions and more about taking the “safe route.” At times in his life, he considered private practice and becoming a college professor, but those dreams were derailed because of doubt of a “certain” kind of future. Those other careers were “always kind of like the road not taken to me . . . it seems a real scramble, and no guarantee that you’re going to end up with a tenured position. I took what seemed to be the safe route to me of continuing to work with schools.” Another advantage of taking the safe route was the idea of early retirement, a “fantastic” dream influenced by his parents’ views.

I always had in mind retiring at 55. I mean that was always like some dream of my parents. For whatever reason, I remember them always talking about wanting to retire at 55 and so on and so forth, but they weren’t able to pull it off. When I saw that early retirement was a possibility I decided I’d go that route [as a counselor in the schools].

Frank’s vision for his future, his desire for a safe career and early retirement, seems partially fueled by the values of his parents and grandparents. He wanted to obtain what they could not have, an education, a safe career, and early retirement. These were indicators to his
family of having “made it.” Frank’s approach to work was also impacted by his parents’ values and the “atmosphere” at home. His parents never believed that work could actually be fulfilling and enjoyable; he explains:

My mom still says it, you know. “Take the money and run.” It just never was expected that you’d actually be interested in your job. It was like that would be nice if you, if that would work out, you know. My mom still talks about celebrities. Like in her mind like, actors or something like that, if they’re able to pull it off and do something like that, and still make a living or do real well, you know, they’ve got it great. But, it’s like we regular, mortal human beings can’t bank on that, you know.

This attitude permeated Frank’s approach to work for many years, and while he enjoyed helping people, and actually did enjoy his work in the schools, he seemed plagued by this doubt that he could ever really “enjoy” and “love” his work, and a sense of unhappiness set in. He recalls being “distracted” and getting discouraged by the “politics,” what he describes as the “downside of working for the schools.” He says, “I’d be lamenting all the time, like ‘what have they done to our song,’ you know.”

Frank tells a story that greatly altered his attitude about work and subsequent approach to life. It was during one of these “laments” that his son presented him with a Zen Arrow and asked him, “Imagine if you had a job you weren’t interested in?” Frank says that statement “really hit me.” After that incident, and a few powerful words from his son, he grew increasingly thankful for the life he was living and the work he was doing. He says, he realized, “I mean I do have a job that I’m really interested in. So that’s really a fortunate thing.” This is one of Frank’s “ah ha” moments. The idea that one could actually love work, enjoy it, and continue to be “interested” in it was unimaginable in Frank’s family. He says his
“discouragement and disappointment” and even regret about work became “unnecessary” after that. He developed an “expect the best” attitude and remained “continually interested” in his job.

“I’ve arrived. I’m in the Promised Land.”

Living at Brookside and being involved in LLI enable Frank to live his life’s dream. Frank was able to retire at 55, just like his parents had always wanted to do, but had never been able to “pull off.” Frank says at first he was a little “apprehensive” about how he would handle retirement, because he did not have many friends who were retired at that time. “I thought, ‘Well, geez what if I do find out that it’s depressing or lonely or something.’” But Frank explains that retirement has been a breeze for him.

Nothing was ever so easy. . . . From the very get-go, I just like got right into it. I got into working out every day and just with a couple of classes that I’d pick up here and there . . . .and then once I found LLI, I mean that was just like, “I’ve arrived. I’m in the Promised Land.”

More than leaving the daily pressures of work behind, it is the opportunities for engagement and learning that make life so pleasurable for Frank. Once Frank found LLI, he found an outlet for his love of learning and also found a community of likeminded individuals. Frank says, “I just love any kind of learning, like lifelong learning. I just love that kind of atmosphere, so when I encountered LLI . . . . it was just like the crème de la crème to me of education.” Frank’s involvement at LLI seems to have offered him a second chance at those previously derailed life dreams. He enjoys the people and he gets to finish his “advanced degree” without the “downside of tests and grades,” and most importantly he gets to teach— but “does not have to deal with all of the “politics and committees” in a university setting.
“So many interested, interesting people.”

Frank describes LLI and Brookside as a “wonderful atmosphere,” but it is not just the teaching and learning opportunities; he says it is the people who make it feel like a true community. Speaking with Frank, his language intertwines LLI and Brookside together, he does not really see them as separate entities. Frank talks about his expectations for relationships with others at Brookside. “When we decided we would move in to this community, I was really hopeful that there’d be other, you know, kindred spirits that would also be attracted to this kind of living atmosphere.” Frank is delighted to have found his “kind of people” here. He describes a few of his closest comrades as “first among equals” and as “grounded” and “enthusiastic.”

Carol loves living among people who are “active and interested in staying active” both “intellectually” and physically. She explains that one of her concerns about retirement was inactivity.

You know, it just seems like Brookside attracted people who really value wanting to continue to grow and learn. And I really think that’s what I wanted to avoid when I think of, you know, when I thought of retirement at various times of my life, I imagined a sort of shutting down and dropping out of life, you know. And that’s not what I wanted for myself, so it’s nice to find a place where other people don’t seem to want that for themselves either.

Frank also loves interacting with people from different backgrounds and age groups and describes his experience at LLI as a “little United Nations.” He is one of the youngest participants in LLI and he loves live history lessons he gets from fellow participants. Frank
spends a great deal of time talking about the kinds of people he has met here at LLI, the kind of people he was not exposed to growing up.

Something else that is kind of embarrassing too, I can’t remember knowing even one Jewish person when I was a little kid growing up . . . . things were just so homogenized. Here, it’s fascinating, Jewish people getting to share their perspectives and then there are other people that I’ve encountered that are from Iran and it is just wonderful. . . . . and yet people are able to like get along and actually listen to one another and not just walk out of the room, like if they hear something that would kind of [upset them]. I mean sometimes I kind of balk at things, like “Oh my God, like how are people going to respond to this kind of stuff?” . . . . There are people in some of our classes that were persecuted in Nazi Germany and with Stalin and all . . . . I mean talk about like a wealth of experience. Like they say that life is the best teacher, and considering the cost, it should be and stuff. I mean, just you know the life experiences that so many people have had and they’re able to share.

He again describes coming from a “blue-collar background” where he had very little interaction with people from more educated backgrounds.

In my family, doctors were just considered to be like gods, you know. I just figured I really probably would not get to know many MDs like on a personal level, now I’m like every other person I meet, you know, is a retired MD. Maybe [I’ve been] putting them on that pedestal and god-like status. I think it was a certain amount of envy and resentment and aloofness or something like that attached as well. So I really came to have kind of a jaded view of MDs, and now meeting them as mortal human beings, as civilians and stuff like that, what wonderful, interested, interesting people.
Considering Frank’s upbringing and his feelings of “resentment” towards those with more education, it is not surprising that he is consistently “blown away” being “accepted” by peers at LLI. Although he is teaching courses with people who are “accomplished” and “informed” PhDs, he says that he does not ever feel out of place.

I have students in my class that have PhDs and have studied with like the big names in psychology. . . . A big thing to me is to getting my ego out of the way whenever I’m teaching a course. If I’m having a hard time understanding or explaining things, I say, “I seem to be having a hard time expressing this the way I’d like to. I wonder if there’s anybody else in here that would like to give it a try.” And once I do that, I mean there’s always so many great, informed people that have lots of information. I’ll be presenting on a theory, a theoretician, and it’ll turn out that there’ll be somebody or couple people in the room that studied directly with that person when they were at Harvard and stuff like that. You know, that just like blows me away. It’s like, “Wow, how did I ever end up here?”

Engagement with “interesting and interested people” has helped Frank find his dream community and come to terms with those “envious” and “resentful” feelings he once held. Now he appreciates the “being in the energy” and the “variety” of discourse that takes place in the classroom.

Like in this solar system class, I’m sitting next to the retired anesthesiologist and the retired biochemist, and there’s just something about the atmosphere. It is just stimulating. There’s always somebody in the group that’ll raise their hand and say, “I was wondering about what they were referring to this certain trajectory and velocity?”
And, you know, it’s just like, “Wow these people are smart.” I get to hang out with these people, you know?

One might assume an air of ego in a place filled with educated and accomplished professionals, but Frank describes the LLI atmosphere as egalitarian and accepting.

One of my closest friends, who didn’t go to college, she always feels very insecure and stuff like that and embarrassed about not having had a college experience; but I honestly never pick up from anybody else that anybody’s like looking down on her. It’s just kind of idyllic to me, like a lot of my fantasies of the way the world should be. . . . People just appreciating and accepting one another for being themselves.

That’s part of what I love about it, where it isn’t like, you know, people checking in, “Well, did you actually get your doctorate?” Oh wow. . . . So it’s really pretty idyllic.

The opportunity to mingle and learn alongside people that he “had no exposure to growing up” like “doctors, lawyers, engineers,” has been somewhat life-altering for Frank. “Like we’ve got the best and the brightest, you know. We’ve got these like super brains . . . . It’s fantastic. I mean I just can’t believe that, you know, here I am.” Being involved in LLI is helping to quench those lifelong doubts and feelings of inadequacy about his middle class upbringing and not pursuing the professorial path.

Carol shares similar sentiments about what she calls the “equalitarian” environment at LLI as she explains. “People talk to each other with as much interest and enthusiasm and curiosity kind of about where are you now or what do you think about what’s going on in the world, regardless of what their background has been.” She says that kind of open attitude is “refreshing.”
The joy of teaching.

As a member of LLI, Frank and his wife have the “indescribable” and “phenomenal” opportunity to teach courses. He comments on his surprise at being asked to teach courses amongst such an accomplished group of individuals. “I’m just kind of blown away that, I didn’t complete my PhD and, and [my wife] has similar educational background. I was amazed that people approached us about teaching courses in psychology.” While teaching the LLI course he got feedback and engaged in discussions with people who had professional backgrounds in neuroscience, anesthesiology, and psychology. Those exchanges were invaluable to him and he says he never felt “less” than them. “And to me this seems like, you know, like getting to play school, like on this almost god-like level or something like that.”

“Finding a gold mine.”

Living at Brookside and being involved at LLI both attending and teaching courses provides Frank the “ticket” that his parents always talked about. He has “arrived” at the destination his parents always imagined; they dreamed of college offering an early retirement and because of what Brookside offers, Frank got all of that and more. Frank says it is unlikely he and Carol would ever leave here, because they love the atmosphere so much. While earlier dreams of finishing a PhD or opening up a private practice may have been derailed, Frank comments, “I think of it as, you know, stairways to heaven, so to speak, you know, different paths you can take to get to your goal.” Frank and Carol’s experience at Brookside are nothing less than amazing.

I mean it seems like this is such a natural to me, you know. You get this like beautiful facility, you’ve got all these like resources, it seems like the, the price is relatively minuscule like to participate in these things, the connection with the university, you
know, the ability to connect. I mean it just seems so like Utopia. It’s kind of like finding a gold mine or something like that.

Carol, who says she was mainly attracted to Brookside because of the affiliation with the University and the programs offered at LLI, enjoys teaching and taking classes as well. Carol says she enjoys being retired although there are parts of her life she misses, but she adds, “I feel like I’m kind of at the point where I’m still trying to feel out volunteer opportunities and what to do meaningful with my time now.” When she is feeling good she sometimes takes two or three courses a day at LLI and also teaches courses. She says that her biggest surprise about living at Brookside is that there it “does attract so many people who want to keep learning. Carol adds, “I’m surprised that everyone here seems to be in that frame of mind where they want to, you know, keep growing from here. And are not ready to kind of just put their feet up and sit by the fire. Interesting.” Carol is contemplative and says she spends a lot of time thinking about how she can give back. She wants to know “how to impact the world to make it, to leave it better than you found it.”

Frank’s and Carol’s experience seem to have been nothing less than “amazing.” Frank closes our interview with a question that leaves me wondering the very same thing. What amazes me is why everybody isn’t beating the door down to become part of something like this, you know? . . . So that would be the big curiosity to me is, are others . . . finding these kind of programs to be as Utopian as I’m finding them to be?
The Community Activists: Gail and Marcos Buscando

However, there are those who are not finding the experience at Brookside as “Utopian” as the others. Gail and Marcos Buscando, two retired scientists, invited me into their home and treated me like family during my visit to Brookside. Marcos, a native of Guatemala, met Gail while they were both in graduate school; she pursued a master’s degree in microbiology and he a PhD in botany. Shortly after the couple married, they lived in Puerto Rico for ten years and went on to have three children. Marcos transferred to several universities and continued his research in plant pathology. In one way or another, Marcos’s jobs have always been associated with universities, and that was their “attraction” to Brookside. Additionally Gail and Marcos both have a keen interest in “why seniors are important” and how they can “contribute in society.” Marcos is particularly interested in the “variety of approaches universities take in addressing senior issues.” In fact, they are familiar with research on university-linked retirement communities and had even found one dissertation online. Their curiosity made them enthusiastic participants in my research. Once I made the initial contact with them, they sent out an email to the entire Brookside community letting people know that I would be a visiting researcher. Their thoughtful email prompted several responses that I would likely not have otherwise received.

For 20 years, they lived in an isolated Finger Lakes area in the upper northeast United States. While Marcos worked, Gail, the more social one, volunteered. She says, “I always felt in every community, I was volunteering for the both of us.” She says Marcos supported her involvement by always lending an “ear” and giving her “good advice.” Gail’s voracious appetite for community involvement stems from her “German upbringing” and from her need to “give back” for all the free “training” she received in graduate school. Now that Marcos is
retired, she says, “I sort of feel maybe I should be retired from volunteering.” Marcos retired ten years ago and since then says he has “pretty much been enjoying life,” and unlike Gail, says he does not “feel obliged to be busy.” He spends his time “sort of float[ing]” and comments, that he is very “happy” to do so; Marcos takes pleasure in his quiet time and does not “necessarily enjoy social life.” He was content at his isolated home in the lake area, where he could read and garden, but recognized that Gail needed more social outlets. Marcos comments, “One of the reasons . . . I chose this place is for Gail to have a social life.”

Their search for retirement homes took them to several places around the country. They visited one of the Woodward continuing care communities, but decided that it was “a little depressing” and too “quiet” and Gail expands on this.

I didn’t want to be in the middle of a whole lot of old people all the time. . . . I mean I’m glad, to commiserate sometimes on bios and burials, but, I don’t want that to be my main focus in life. I like being around and seeing the young people. They also commented on the continuing care communities being too “expensive,” and they did not like the idea of “having to give up all of your money.” Choosing a continuing care retirement facility seemed too “permanent” and “too big of a commitment” for them. When they finally told their real estate agent that they were “interested in being associated with a university,” she found Brookside.

“I’ve got a lot to learn about living here.”

Both have determined and spirited personalities. Marcos “never joined the mainstream”; does not “like to be told what to do” and prefers “variety,” admitting “no one activity would be satisfying for me.” Gail has a tenacious attitude, explaining, “If someone says ‘Oh that can’t be done,’ then I want to try it.” Both Gail and Marcos were “excited”
about moving to a “brand new” community and looked forward to working with what they thought would be a “start-up.” Gail says, “It seems to be an interesting time for this place, because it’s in a sense, just beginning.” Their strong-willed mindsets make them a vital asset to the community but also contribute to their feelings of discontent about Brookside. They assumed that Brookside would be more of a resident-directed community. They both admit that they are still adjusting to life, the personalities, and the way people interact here.

Gail, who spent the majority of her life serving in a variety of community leadership roles, has had to adjust to this new way of life. She thought that she was “so good with volunteers” because she had led so many clubs and organizations and always “knew how to handle it.” But, she says living here, she has found it difficult to lead because people are not “focused on projects.” Instead she says, “They’re just all individuals, very strong individuals and know their own minds.” Having been here just a month shy of one year, Marcos explains that the longer they live here and the more they interact, the more they are learning to come to terms with their conflicted feelings. He’s beginning to see it as more of a “natural thing.”

I feel that in just living here, I am more aware of the variety of residents than before. So I don’t expect them all to be equally able to do certain things physically. Some are . . less than able, as well as their interests vary and so I’m getting to understand that better. And my expectations are then sort of being modified by that perception. It’s a good experience, very interesting experience. And I think that our minds will have to adjust in a certain way and fit into this new situation. And I look forward to it.

So while they openly share their concerns, they also both admit, “we’re adjusting,” and recognize they have a lot to learn about communication, people, and life at Brookside.
Being “judicious” with our time.

The couple explains that there is never a lack of things to do. With Brookside activities, opportunities in the greater Edgeworth area, the colleges, keeping up with their families, staying healthy, and pursuing their and own interests—they claim there is an “overabundance” and discuss the importance of being “discriminating” with their time. Marcos particularly relishes his quiet time and so is hesitant to commit to too many things that require extended obligations.

You know, there is just so much time available to you. I don’t want to be involved 24 hours a day. I just want little bits. I want to keep that freedom, so that I’m not committed to one thing all the time. That to me would be not as good as having several things that I can take and drop at any time. I have no obligation to achieve anything except keeping an open mind and an active mind and body.

They have similar feelings about involvement with LLI, and while they think LLI there are “interesting programs,” they do not want to be tied down to something like LLI, which Marcos says, “requires full attention all week.”

Interestingly, this idea of not wanting to be overcommitted plays an important theme throughout their entire interview. They share how other residents share similar feelings, presenting an example of what happened with the Brookside Newsletter. One resident finally admitted that she was “getting tired of doing the whole thing” and asked for help. Other residents responded negatively, because the Buscandos tell me, “everybody is afraid they’re going to get stuck with it.” And Gail confesses, “I’m one of them.” Part of the problem right now, Gail explains, is that there are only a small number of residents living here and that
means only one or two people interested in each activity. She is confident that as the numbers grow, so will the participation and the types of activities that take place here at Brookside.

The Buscando’s most recent interests have been the community garden and promoting the development of Wetlands on Brookside’s wooded acres. The original Brookside development plan “advertised” the community as being available with “paths” through Wetlands, but this is not a reality yet. Marcos said he is interested in “getting involved in making it possible.” The couple took a course at ETI together about the management of Wetlands and the professor’s expertise fueled their zeal. Marcos recognizes the Wetlands development will be a “time-consuming” and “expensive” project, and thinks that if the Brookside Development Corporation (BDC) had “full units” to help fund the project, then BDC might be “much more enthusiastic” about moving ahead with the venture. Marcos explains that in “theory,” the Wetlands idea is attractive to everyone, but, he says, “Once you get to the nitty-gritty of developing that idea, there are obstacles presented,” so, Marcos adds, “Very obviously, it’s going to take awhile.” Marcos keeps pushing his agenda and waiting for the opportunity to present itself; this Wetlands project is one of the ways that he feels he can make a true impact in the community.

Brookside’s “lack of vision and direction.”

With only a few residents living here and the community being in early stages of development, Marcos believes this is the ideal time to be talking about the “vision and direction” for the community. He shares, “Now is the time to start habits and develop ways of organizing.” Both Gail and Marcos are frustrated that there does not seem to be a “clear vision” for Brookside. The developer, they say, “has been very reluctant. . . to share the vision.” They describe a meeting they attended where the purpose was to develop a vision
statement, but they “never came out with” one. They explain that the meeting did not have a clear direction and purpose and so it turned into a complaint session and kind of a “mish mash” of ideas. Marcos wants the Brookside administration to engage the residents in dialogue “about community” and help them “understand how to work together.” Marcos believes that the community garden, though somewhat fraught with conflict, was “the beginning” of that kind of participatory dialogue. “I think that this would be a good time to start thinking about these things and having conversations about it. And I think that the conversations are difficult to obtain.”

**Frustrations about community building.**

Being a part of the community for them also means being taking part in planning the direction of the community, including “what kind of activities, what kind of staffing, and how things are decided on.” That participatory process is of “great interest” to the Buscandos, and they believe that is “one of the most important aspects” of a vital community. Marcos does not feel that residents are offered enough opportunities for participation, explaining, “I think it is way too much directed.” They also point out that residents have varying perspectives on this; Gail says some residents are very happy with their level of participation and do not have that desire to be actively involved in “change.”

One aspect of the community that is frustrating the Buscandos is the level of administrative organization of their lives. Marcos shares his thoughts.

One of the shocks for me was to live in a place where people take it for granted that they’re going to be directed as to how they do things. That for me is so horrible that I am, having a culture shock, still, about it. [Gail laughs] But that’s my problem. It’s not theirs.
And Gail adds her thoughts to this discussion.

Some just want to sit and chat . . . and others, who have been very active are still too far away from actually doing. We are going to have to find a way to satisfy the people who just want to sort of chat it out; and then, find another place for the people who want to do it.

Gail believes that there are some who want to simply talk about the community and others who are involved but are not truly active. Marcos adds further comments.

Well I’m just voicing it to you, and I haven’t told them about it. But, I would think that that would be in their minds also, because nobody’s really paying attention seriously to developing a community here. And what I mean by community is people interacting and developing, you know, a cohesive unit.

Gail and Marcos had many ideas about the community and how things could be improved. They were invited to attend one of the ETI/Brookside Advisory meetings, but it did not produce the kind of results for which they were hoping, as Gail explains: “We didn’t get the feeling that they were ready for us to be activists. We’d only been here half of a year.” She also describes having this same kind of feeling at one of the Brookside resident council meetings where she says, “We were feeling pretty active” so they brought up several of their ideas. “They said, ‘You’re not supposed to do things. You’re just supposed to sit here and talk about them.’” Both Gail and Marcos were surprised by that reaction, because she says, “There were [residents who were] activists before we came here.”

It is interesting that the Buscandos feel that Brookside developers have a different point of view than their own, because observational evidence and other interviews points to
the BDC believing in the value of community, its value, and its impact on people who might otherwise be isolated. Consider the comments of Olivia Butler, the developer.

The whole point of this community is to get residents involved. Whatever they do here is fabulous. I want them to do that. I don’t want to be involved. It’s not mine to be involved. I can be the impetus for that, but I don’t want to be involved, because they should do things on their own.

There appear to be clear differences about the best way to develop community. Both entities seem to want it, but how to go about building it—that is the question with which they struggle.

“Licking envelopes”: The University’s low expectations of residents.

The biggest part of the Buscandos attraction to Brookside was the potential for interactions with the University community. They were truly seeking to be involved with an intellectual community, and more specifically with the ETI. When the couple first moved to Brookside they were “impressed” that a tour included a visit to ETI, but ended up being dissatisfied because essentially the tour only highlighted the dining facilities and field house. They say the only “academic talk” was a stop at the library and discussion about LLI. Marcos elaborates on his frustration.

I said, now where is the faculty member that’s going to talk to us about the different departments and the research activities and that type of thing and the interactions between Brookside? That’s what I’m interested in. And, yes I want to know about the restaurant, but that is not what draws me to ETI, for heaven’s sake. Now for you to commit yourself only to that in the contact with the seniors from Brookside, I felt a bit disappointed.
They were both hoping that the ETI community would offer more direct connections between residents and faculty—they were looking for a deeper connection, something beyond just sitting in classes or hanging out at the university. They tell me that when they ask about intellectual opportunities, the response is always “What about LLI? Don’t you like LLI?” The Buscandos feel that this is a real “problem.” Brookside offers intellectual engagement primarily through the LLI facility and by making ETI resources available to residents. Essentially, Brookside never promised a deeper connection than that, but the Buscandos assumed that this is what living in a community dedicated to “lifelong learning” would be about. Marcos was also eager to make connections with individual faculty or faculty departments.

I was hoping that the Sociology or Anthropology Department would be interested in having this type of association and being very involved. . . . What I would like to see is a strong sociology urban studies department who would take a community like this and look at it broadly with, with the different aspects of our lives and say, “OK, we can impact this.”

Marcos is also interested in getting involved in “interdisciplinary groupings,” but has trouble getting someone at ETI to respond to his requests to “identify a department” with whom he could collaborate. The Buscandos explain that the interest by faculty members is “slow moving” and so they move ahead, trying to form their own new ties by taking classes with faculty whose interests match their own. The couple recognizes that universities want donors—“long term support from seniors . . . before we die, and then they want it after we die.” Gail explains, “If ETI did something really good for this community. . . I’d just throw
my loyalty to them.” Marcos adds, “Yeah. I could develop a very strong commitment to ETI if I were to see a positive response to my request for interaction.”

Furthermore, they both feel that their interactions with ETI administrators have been rather condescending, as Barb explains, “Well, first they threw us to the Alumni department and that’s hand-shake and greet, meet, and lick envelopes.” Marcos’s comments sum up their feelings, “In other words, I think that they have a very low expectation of residents.” There also appears to be a mismatch between what the University thinks residents are interested in doing and what the residents, or at least the Buscandos, feel like doing.” The university also offered opportunities for Brookside residents to partner with international students, which some residents tell me they have “really enjoyed.” Most recently, the Brookside Activities Director received an email from ETI asking if Brookside residents might be interested in mentoring students. Although neither Gail or Marcos are interested in this idea, other residents tell me that they think it is a wonderful plan.

Well, you know, we’ve been so far away from the academic, I really wouldn’t want to [mentor]. I’d like to work on the Wetlands with a bunch of students, but I don’t want to mentor them. I just want to be associating with them, give what I have, take what they have, you know. Give and take.

Gail asserts that there is supposed to be a “give and take,” and some residents do believe that the university is trying to “give” by offering a variety opportunities for resident involvement, from volunteering, to mentoring, to taking classes, to use of university facilities. But Gail and Marcos do not perceive it this way.
“Old people can be a real pain in the neck on campus.”

The Buscandos present a fascinating example that exemplifies the struggle they see taking place here at Brookside between the residents, the Developers, and the University. They would like to be part of the EIT/Brookside Advisory Board and have regular contact with the University faculty and staff. They explain that while the Advisory Group meets quarterly to discuss issues and plan future endeavors, the University prefers that the Brookside Activity Director to be the “filter” for everyday resident requests. The Buscandos, however, want to be more intimately involved than having occasional meetings with University administration. Gail’s insights point to even deeper concern, which hints at the political nature of the issue.

The trouble is that the qualities you need in a community Activity Director are not the qualities that you need in a liaison between senior administrative staff. I mean, it’s a losing situation. You put that job on the poor Activities Director and she doesn’t know whether she’s supposed to be an activist, in which case, we’re sure she’ll do it wrong . . . . I mean, I’ve learned enough about our group to know we’ll always find something wrong. Or, she stands back and is more passive about it, which we will complain about that.

The Buscandos seem to lack confidence in the Activity Director’s ability to advocate successfully for the residents needs. Educated, successful retirees like the Buscandos want to advocate for themselves; they want a voice at the table. Gail says, “Let us do it and make our own mistakes, I think that would be better.” From the point of view of the Buscandos, the University might prefer interacting with one individual, the Activity Director, as that might be much easier than trying to meet the needs of a rather large group of retired professionals
and intellectuals. The Brookside Administrators may also be wary about letting their residents have free reign with ETI administrators. They seem to be hesitant about letting the residents have too much control and perhaps even fear upsetting ETI administrators, because this is a positive relationship that they have worked hard to establish and maintain. Consider Gail’s comments.

I think they’re afraid, since ETI’s not really keen to let us sort of run [things] over there. You know, old people can be a real pain in a neck on a campus. . . . We have a group that is I think very difficult to work with.

Marcos acknowledges, “Each group has its own organizational problems,” with “its own sphere”; figuring out “how to get them to work together, it’s a very challenging thing.” There is a lot at stake here. None of these entities is quite willing to release control to any one individual. Unlike at Woodward, where residents direct their community, here at Brookside, the Buscandos seem to feel like administrators placate their requests, rather than take them seriously. Olivia Butler, the Brookside developer, offers a counter point of view, because she says BDC “absolutely” wants residents to be involved with the ETI relationship. But she also wants to be sure that “we [BDC] are still honoring our relationship with ETI. . . . I was the link between those two. I just want to be sure that there’s a give-back piece—that we really truly look at it going both ways.” These excerpts present the varying and complex points of view on the relationship between Brookside residents, Edgeworth Technological Institute, and Brookside Development Corporation.

**LLI: A tug-o-war for Brookside residents’ time and energy.**

The Buscando’s interview also provides a unique perspective on Brookside’s ties with LLI. While they agree with the philosophy of LLI and believe that it fills an important
niche for the older community, they also feel a sense of “resentment” towards it. They feel that because LLI is on the grounds of Brookside it hinders residents’ involvement in their own living community. “LLI is a positive thing that is working very well and we have to ask why. And I think it’s that people feel very comfortable with each other.” The couple believes that LLI is successful because there is a lot of “interest” and “commitment” to it. Marcos adds, “So I’m not saying it’s a bad thing.”

The couple is aware that building a community is an arduous task, that takes a “great deal of time and effort,” energy, commitment, and lots of communication. As they alluded to earlier in the interview, there just is not time for everything. The residents who are involved in LLI do not necessarily have the interest in getting as involved with Brookside. Marcos’s insights on this tug-of-war for the hearts and minds of residents are quite revealing.

LLI is a strong competitor for the time and efforts of the residents. Instead of building a community within themselves, they develop a community of LLI. So considering that developing a community of Brookside is going to take this amount of effort, and there’s a big, important organization that is competing for the time and attention of those residents. I believe that if we want to develop a strong community here, LLI is a competitor. In other words, it’s not, it would not be helping. And, what I am wondering, is how could we find a way so that those two things are compatible? But, I haven’t put enough attention [or] thinking to it, but it would be something that it would be very much in my mind, and I would put it to the minds of the developers at ETI and LLI.

This insightful commentary provides a unique view on the discussion of participation and involvement. The Buscandos already alluded to people feeling pulled in so many different
directions because of the variety of programmatic offerings. Their perspectives do not appear typical of other residents, as others seem quite pleased with the community that is forming, but the Buscandos are heavily focused on community building, and their concerns are compelling.

Marcos and Gail also acknowledge that they are hesitant to get involved with taking LLI classes because of the time commitment. Marcos said the greater Edgeworth area is “rich in educational institutions” and he would rather spend his time exploring the area rather than limit himself to just LLI. Gail admits that she likely would not take classes at LLI because of the expectation to teach. Despite her record of volunteering she says, “I love to give a program, one program, and then I’m exhausted afterward. I wouldn’t have made a good teacher. I couldn’t keep doing it every week with the same enthusiasm.” Several of the residents who are “very committed,” she adds, were teachers before.

The Buscandos are more interested in contributing directly to their living environment rather than to LLI. But their narrative presents an interesting conflict in itself. On one hand, they do not want to be “tied down,” but on the other hand, they admit that building a community takes a lot of work and communication. Would they seriously be willing to invest all that “time” and “effort” into developing Brookside into a cohesive unit? That is a commitment that could “limit” them just to Brookside.

**Unmet expectations.**

The Buscandos expected to be part of a grass-roots, community-driven movement. Their intellect, backgrounds, and interests lead them to want to develop projects and mobilize people for activism. During their interview, they spend a lot of time asking me about the other retirement communities I am studying. They speak longingly about their thoughts on an
“ideal” community where everyone is “coming to develop something” and “coming with a common purpose.” They assume that other communities “are probably more united than us.”

Another frustration is learning to “accept the different ways of communicating” among fellow residents. They reminisce for quite some time over the latest conflict that happened at the garden. Residents disagreed over how to distribute the harvest. Most of the residents wanted it to be a free-for-all, but the Buscandos adamantly disagreed and others told them, “You’re selfish.” The couple called their desire to want to plant and harvest their own crop a normal sense of “territoriality.” They believe the major problem is that people did not want to go through the “work” of deciding how to compromise. “But they don’t want to mess with it. It’s too difficult.”

They voice their aggravations about community conflicts, but at the same time they recognize that this kind of conflict is not necessarily bad. They have healthy sense of realism and recognize that this is the way communities work; conflicts arise and need to be sorted out; personalities need to be dealt with. As Marcos explains, “The thing we have to understand is how to be aware and be understanding of the different approaches that people have. And accept that both are right.” Gail adds, “I think Catherine had a good idea when she said let everybody do it the way they want to do it.” Marcos says that part of being in a community is about learning to accept different ways of thought.

It’s about accepting that there are different approaches that some things are not going to be resolved right away, that they need thinking and trying out and so forth, and having some flexibility about it. Not having to be confrontational and say, “My way or the highway or I leave. And this type of understanding doesn’t develop right away, but it takes some interaction and some irritation and acceptance of that. I think this is
the thing that I think we’re right now finding and I hope that at some point somebody would have the insight of having some professional advice to help us out with this type of thing. . . . And we could handle it well or it’s handled not so well.”

Gail adds an important note, considering the future of the community becoming a homeowners association. “It’s one thing if it’s a garden, big deal, but what if it’s a homeowner’s issue?”

**Coming to terms with the conflict.**

The Buscandos’ activist mindset makes them unafraid of confrontation. Their intellectual background has prepared them for rigorous debate and dialogue about the best ways to reach goals. They say that “work” and “effort” is need to make this a true community, but they also seems frustrated with their inability to have what they feel is a real “voice” in the community. They thought they were buying into a grass roots effort where they could contribute to the building of it from the ground up. They thought that everyone here would want to participate in the same community activist way that they do. They expected to be engaged with the ETI academic community. But this is not their reality. They are honest in exploring their feelings about the community. With each concern, they also express understanding; and with each complaint, there is recognition of another point of view.

They say they are committed and interested in Brookside’s success, and their passion, dialogue, and activities thus far back this up. While on the one hand Marcos says he cares about the vision and direction of the community and is interested in its success, he also expresses his disinterest in taking on “too much.” He is not afraid of difficult conversations and coming up with new ideas, but also says, “I want to have the freedom of saying. . . Look,
I’ve had enough of the community garden. Just leave me alone.” Marcos has readily admitted he likes his alone time and wants to be able to “take and drop” things as they come. The issues are complex, because their discontent and the “take and drop” attitude might truly stem from frustrations and constant disappointments about their experiences within the community. If Marcos had a project where he was involved from the ground up, he might be willing to work through the conflict and see it all the way through to the end. Marcos says that he “wishes” he could find a likeminded soul, “someone who had the same approach;” so that he “could interact with and develop something that promises that I can see some objectives reached before I pass on.” This closing statement is telling. Marcos and Gail, both want to make an impact. They want to know that they have made a difference; and this means even more now as they are growing older. Seeking integrity is an integral life stage in the later years. The Buscando’s frustrations and concerns also need to be understood in light of their desire to contribute.

Marcos says the important thing is not to “become obsessed”; otherwise “you can lose all sorts of sleep” over these kinds of issues.

What I think what I want here is an interaction, a positive interaction, between residents as well as the other groups. And how do you start that but to find something that we have in common and let’s see how we can make it possible. It worked with our community garden. There are little problems here and there, but essentially, I think everybody’s happy that it happened.

Brookside: Conflicted Visions of Community Learning

Brookside retirement community offers more comprehensive university connections and more formal coordinated living and learning opportunities than the other communities I
visited. The Brookside Development Corporation (BDC) worked hard to make the connections with ETI work and it is paying off; most residents are thrilled about the opportunities for involvement there. Not everyone at Brookside takes advantage of the opportunity to take courses, but many of the residents I interviewed do. The interviews produced some excellent points about the nature of the relationship between universities and retirement communities, points that if taken can be helpful in establishing future connections.

First is awareness of the amount of time and energy it takes on both ends to develop and maintain this kind of relationship. Both ETI and Brookside work hard to maintain the relationship. ETI involves departments from across campus in helping make decisions about how to involve Brookside residents. ETI welcomes Brookside residents by offering courses, ID cards, recreation, and a place to convene. The Alumni Office representative, excited about the relationship, works hard to think of new and interesting ways to include residents, LLI participants, and other seniors. Work still needs to be done in helping to foster deeper intellectual connection. The Buscandos pointed out that they wished there were opportunities to engage with academics on a deeper level. Perhaps those deeper intellectual connections will develop, as residents get more involved in the classroom. The deeper issue seems to be that these retirees—accomplished, intelligent, and with time to give to causes that they truly care about—want to be recognized for their professional and academic expertise. Being invited to “lick envelopes” and sit in the front row at lectures is not going to cut it.

As both Gail and Olivia comment, there is a “give and take” involved. ETI has “given” several options to residents, but as the Provost’s Office representative Melissa Cornwell said, this kind of relationship takes “time” and “work.” Creating new opportunities for volunteers is not the primary mission of this university. In an environment where nobody
really has the “time,” who is going to take on the extra “work?” On the other hand, residents have to be willing to “take” the opportunities presented. Unfortunately, the opportunities the Buscandos are “given” are not the kind they were seeking. All sides of the argument are valid—developers, universities, and residents can all gain something by considering one another’s point of view.

**Mixed messages about senior involvement.**

Another underlying thread is residents’ feelings about the way they are perceived by the university. While I never heard anyone from Brookside or ETI describing seniors as difficult or challenging to work with, the Buscandos and Linda Elliot either commented on or alluded to this feeling of being seen as “obnoxious” old people; consider Gail’s comments that “old people can be a real pain in the neck on campus.” Although the Buscados have had excellent classroom interactions, consider the introductory comments from Linda Elliot, the alumna who takes classes regularly at ETI. She was told to just “sit back” and “listen” and not participate in the classroom. Although it is not clear exactly who told her this, that is what she heard. Have other residents heard the same thing or been given the same kind of messages about involvement on campus?

**The impact of LLI at Brookside.**

Clearly, the residents’ narratives point to the positive impact of LLIs presence at Brookside. It is one the most significant sources of joy for residents. Residents love the academic engagement and the fact that they are active participants and that their expertise is appreciated. There is none of that discomfort of the college classroom with the mixture of ages and groups, and as Frank, Nikki, and Rachel all comment, it is a welcoming atmosphere.
Furthermore, being involved in LLI provides the opportunity to fellowship with people of like minds who like Nikki says “love to learn.”

While in most every way the LLI affiliation is positive, the Buscandos point out what potentially is a down-side. Because so many residents are intimately involved with LLI, they do not always have interest, time, or energy to commit to Brookside. BDC does not seem concerned, as they see LLI as just one of the many opportunities for resident involvement. At Brookside, residents can choose from to be as involved as they want to at Brookside, LLI, ETI, or the Edgeworth community.

**Participation and involvement.**

One of the other areas of discussion is the level of participation and involvement by residents. The Buscandos feel that residents are too passive, and they equate that to the presence of LLI and the way BDC manages the community. On the other hand, many residents say they are happy with the way things are. Consider Rachel Sullivan, who says that she is glad that activities are planned and organized for them so that she has time to pursue her own interests. “I really like interacting with the community people, but I don’t want to have to spend all my time organizing the community or, you know, like when the homeowner’s association comes, I don’t think I want to be on it.” And James Knight, the Brookside in-residence community webmaster, tells me that he thinks Brookside and ETI offer “excellent” opportunities for residents but is hesitant to get overly involved.

There are some things, that at this stage of the game I’m not about to sign up for, just because I’m overextended with a lot of other stuff as it is between the Web site work, the LLI course, and the courses I plan to audit next year. ‘Cuz then you think back to
when you were a student and how many balls you had in the air at one time, and maybe that’s part of getting old, I don’t know.

Participation and involvement hinges on many factors. Residents have to have the time, the interest, the energy, and the willingness. There also needs to be clearer communication about the purpose of the community. As we can see from narratives, there seems to be a misunderstanding about the purpose and role of the Activities Director. BDC wants residents to continue pursuing and planning their own activities, forming groups, and establishing connections. Residents’ perspectives and expectations differ as to whether they should be “doing” or “talking.”

**Developing a sense of community.**

During my time at Brookside, I heard from both residents and from BDC staff that the concept of building community is an important one. Most residents seem very happy with the community here. Rachel calls her life here a “rebirth,” Nikki has found her “tribe,” and Frank—well Frank says this is “Utopia.” Frank comments, “I just keep meeting more and more people, not that there’s many of us here yet, but of the people that are here . . . it just really seems like my kind of people, you know, our kind of people.” The Buscandos and Ira Schwartz feel that the community is not filled with the kind of people they expected—hoping for more faculty types among the residents.

From the BDC point of view, they want to see residents connecting and interrelating. Olivia and Lisa from BDC feel that residents could do a little more with their community, but their concern was not so much residents “doing things,” but cultivating a deeper sense of community among residents. Olivia tells me that there are no formal welcoming committees or bereavement committees yet, so it is up to residents to do the “neighborly thing,” to greet
one another, to grieve with one another, and to help one another. Olivia says she is starting to see this kind of community develop here at Brookside, but it takes participation from everyone. She explains:

One woman who was isolated in her home, people were reaching out to her and checking on her. And I encouraged that. I said, “Go knock on her door, ring her bell, because she’s not answering her phone. Go knock on her door and check on her.” I think that’s part of what these kinds of communities should be like. And that’s me, and I know I push my agenda sometimes, but I think it’s important.

She also sees the benefits to the residents of having people to connect with, but says there is more work to be done.

This woman moved from her home to here for a period of time, and she thrived here. . . . And another woman who lost her husband in December, they’re all, the women, rallying around her and they take her with, she goes with them. They make sure she’s part of the group. They have done a very nice job of including her in things, and she’s not been isolated. So I think that there are some of those naturally occurring things that happen. Yeah, but community boy, I think it’s a piece that we’re still missing. I think we’ve been socialized that way.

Olivia also says she is disappointed at the disconnect between residents in the cottage and the apartment building.

I do think that here they’re working on it. But I also think, as evidenced by the cottages and the apartments. You know, community only goes so far and stops at the front door to another place. It’s one thing to want to have it, but you have to be a participant in that. Everybody’s waiting for somebody else to do it as opposed to
reaching out. And I think we need to do work on community end goals. I really do. I think we’ve lost it as a society. So it bothers me a lot.

The Buscandos pointed this out as well: that building a strong community takes time and work, and everyone has to be prepared to contribute.

**Looking towards the future.**

One of the major concerns expressed by cottage residents has been the discussion of what will happen when BDC sells its units and moves to a property management model. This means that the residents will have to run their own Homeowners Association, which is making residents very nervous. Right now Olivia acts as the managing link, but she says later, “They are going to have to run it themselves.” Olivia comments, “I wonder if it will cause even more of a division, you know. I don’t know.”

Brookside has much to offer residents: elegant but comfortable surroundings, on-site living-learning activities, recreation, and a strong connection with a university. Furthermore, BDC successfully convinced LLI to move on their grounds. BDC has done all of this despite tumultuous economic conditions. In fact, this is what some might call a true success story.

Most of the residents are extremely satisfied that they moved here. It is not a perfect community; residents have issues with one another and they make the typical “gripes about the management,” but these types of conflicts seem present in every community. The continued success of Brookside will depend on their ability to bring in new residents, not only to add revenue stream, but also to find those who are committed to the vision. A community as small as this needs participation from everyone.
Chapter 6 - College Place\textsuperscript{15}: A Midwestern Community

College Place is an active, adult, independent living community. Nestled in the lush, wooded area of a premiere university town adjacent to the affiliated Midwest University (MWU) it offers a picture-perfect view of retirement living. The College Place website describes itself as “a national model for university related condominium communities . . . for persons age 55-plus dedicated to lifelong learning.” One resident asserts, “This is NOT a retirement community,” indicating that residents here are “active” and “busy.” In fact, several residents still work either full or part-time, most of them professionals—doctors, lawyers, nurses, engineers, or professors and many more volunteer in the surrounding community or right here at College Place. College Place hosts 92 housing units including the 62 apartment-style condominiums located inside the common building and 30 town homes and bungalows. There is a “different ambience” in the common building because the residents tend to be slightly older. Residents must purchase the units, currently ranging in price from $190,000 to $549,000. A professional management company employs the activities director, groundskeepers, and the maintenance staff. Residents help oversee the weekly events and activities, and since College Place operates like a condominium association, residents volunteer for elected Board positions. The location in a “high rent district” and lavish décor comprising solid white oak doors, pristine hallways, classical music emanating from the speakers overhead, and eclectic artwork on the walls all confirm its design by and for an elite group of seniors. Living in the community offers “elegant” amenities including a recital hall, library, fitness room, wooded walking trail, heated garage,

\textsuperscript{15} Pseudonyms have been assigned for the actual names of participants, retirement communities, towns, and universities.
and large and small classrooms where lectures are held. Several of the buildings and streets within the condominium village are named for MWU academic icons like former presidents or prestigious faculty.

Among the benefits of living in a condominium community is the convenience of a “simpler life.” College Place residents have convenient access to arts and cultural events, public transportation, and world-renowned medical care. They are happy to live in a condominium community, having downsized from larger homes that required regular maintenance and yard work. The management company handles maintenance for residents and will keep an eye on residents’ units and hold their mail. This is particularly important in a community where many of the residents travel, often for extended periods. These conveniences ease the burdens of day-to-day living, giving residents more time to enjoy what matters most to them.

A Dream “Long Time Coming”

Much like Woodward retirement community, College Place started with the vision and direction of a small group of “persevering founders,” but in this case the group involved was largely faculty from the affiliated MWU. Dr. James Lecy, one of the founders, and his wife Sheryl provide valuable information to me about the history of the College Place. The concept for College Place began in the 1980s, although the grand opening celebration did not take place until September 2001. Planning for the project is described as “long time coming,” because it involved conceptualization, securing financial backing, looking for a site, and finding both developers and architects who understood “the concept.”

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16 In addition to the interview, there are several College Place resident newsletters providing a detailed history of the founding of the community.
The founding group was quite meticulous, in the way that so many academics are, and started by defining a clear set of “functioning principles” for the community. This included answers to questions such as “who” should live here, the “nature of life” at College Place, and whether nursing care would be provided. The answers to these initial questions were mulled over and endlessly debated, and getting to “consensus” was no easy task. These “functioning principles” are also the core topics of discussion in many of my interviews. The planning committee worked with architects and developers and distributed a questionnaire to a target group of MWU faculty and staff. This process helped to “tailor and refine goals” and, as Dr. Lecy writes, there were “accepted limits” because “desires had to be tempered by feasibility.” This lengthy and intricate planning process sheds light on the seriousness of this project to the founders. After several years of site seeking, they finally gained permission to purchase a plot of MWU land, thus leading the way for this university-linked senior community. Consider the following excerpt written by the Historic Preservation Committee.¹⁷

Over a half century ago a Midwest University faculty group considered housing for senior faculty and staff. They wished to provide a home with a living style which was as intellectually satisfying as they had found in their academic lives. They wanted to concentrate on living and life-long learning, providing for senior access and mobility needs while avoiding the orientation of an elder-care facility.

¹⁷ Several excerpts extracted from the College Place community newsletter and historical documents. Citations are not directly quoted for the sake of anonymity.
An Intellectually Satisfying Lifestyle

Among the most important of the guiding “functioning principles” of College Place is the community’s dedication to providing an “intellectually satisfying” lifestyle. The founders initially planned that College Place occupants would be solely by “academic types,” more specifically, MWU faculty. The discussion of what “type” of resident is best for College Place was and continues to be one of the central topics of discussion and debate. Unfortunately or fortunately, College Place units did not sell as quickly as everyone had hoped. After much consternation, the community decided to open its doors first to non-faculty, such as alumni and affiliates, and then to individuals not affiliated with MWU—but one important standard remained: residents are required have at least a bachelor’s degree from an accredited institution. These intellectual requirements do not go uncontested, and there is ample discussion in the interviews about both the positive and negative aspects of limiting the community to only a certain “type” of resident. On one hand, residents are attracted to College Place because of the emphasis on the affiliation to MWU and on lifelong learning. One resident notes, “You aren’t just living next to each other, but suddenly you’re bonded by what you have an interest in.” This bond is exactly what the founders had in mind when they designed a community centered on a common philosophy of providing like-minded intellectuals a place to live and connect with the University. On the other hand, some residents admit that the “self-selecting, fairly educated group” that lives here is sometimes misconstrued as academic “snobbery.” The intellectual nature of the community drives the activities, interactions, and sets the tone for resident interactions.

An excellent example of the kind of people attracted to this type of community is Helen Carver, an artist, and her husband a retired MWU economics professor. Helen tells me
that her husband’s work and personal life was “filled with intellectuals” and that he was “accustomed to socializing with economists and sociologists.” Helen, who went back to college as an older adult, explains that a “move into a place that had the potential for that kind of community was great.” Helen sighs loudly when she mentions the “expensive” price tag, but like so many others, she says the “benefits outweigh the cost.” Helen explains, “I find living here stimulating because the people are so fascinated with almost anything. They want to learn.”

“This is not assisted living; this is independent living.”

College Place offers no assisted or continuing care, a very intentional decision by the founders. Most of the residents tell me they chose College Place because they did not want to live in a continuing care community. Although some residents do have in-home, round-the-clock nursing care, I am reminded time and time again, “This is not assisted living—this is independent living.” The adamant emphasis speaks to a certain “stigma” that seems to exist amongst residents here about senior care facilities. The founders of the community were “adamant” about “avoiding the orientation of an elder-care facility” and took extra precautions to insure this. One of those precautions was the “conscious decisions” not to offer a full meal service, because doing so, residents explain, “tends to attract” more people who are looking for assisted living.

This designation of College Place as an independent community is an important one and one of those “functioning principles” at College Place. There is clearly an expectation that residents move with the ability to participate both mentally and physically. One resident tells me, “if you accumulate too many older people using “walkers,” there is “no spirit of newness.” Most of the residents share the following sentiment; “Don’t let people move in
sick . . . because if you need a lot of assistance when you come in, you’ll need more later.”

Another resident explains that although the community is supportive, there is an expectation that people remain independent and provide for themselves.

People don’t get treated special here. They don’t get special requests attended to or get exceptions. There was one woman who always wanted someone to push her wheelchair. That doesn’t fit here. Here people encourage you to do it on your own if you can. That’s the difference from [continuing care communities].

This focus on independence is linked to another of the “functioning principles” and the shared sense of what the founders believed a post-retirement lifestyle should be, as detailed in the College Place historical documents. “Increasingly in the latter half of the last century, faculty and staff noted that the period after retirement was often one of relatively good health, mental astuteness, and a desire to be active.” This sentiment drives the community’s orientation toward independence, activity, and self-reliance. A resident informs me that, “We don’t really say ‘old’ around here; we say ‘healthy aging’.” One of the founding principles of College Place was to develop a community for those with “agile minds reflecting a variety of interests.” This plays out in many ways throughout the community. While residents’ ages vary greatly in age from 55 to the late 90s, nobody here feels like they are living in a community of “really old retired people.” The overall sense is that people are active and agile in both body and mind. The community is built on this expectation of growing old gracefully, a healthy and vibrant aging. While most selected this community because of this, one resident profiled later in this chapter discusses the hidden discrimination in the community towards those who cannot fully physically participate. This
emphasis on independence also seems connected to underlying themes of discrimination towards the elderly or disabled and is present in all three communities.

While focused on cultivating a sense of community, there is also an expectation that residents be independent, be willing to contribute, and approach their senior years with vibrancy. Anyone who thinks differently or expects that “special treatment” is likely to feel a bit uncomfortable in this active-oriented community. Interestingly, residents are aware that there is no way to “delay the unpleasantness of aging,” and they talk about it during their interviews. So the question becomes, what happens when residents of an active-oriented senior community grow old? What happens when they can no longer contribute intellectually or physically? The exploration of this question is central to understanding this Midwestern community’s identity, but also a thematic undertone found in all of the communities.

“It’s a Lively Place with a Lot of Stuff Going On”

Another of the benefits of living here are the plethora of activities “reflecting a variety of interests.” One resident remarks, “One of the reasons this costs more than other places is because of the programmatic situation. If all you wanted was a nice little apartment somewhere there would be more cost-effective places to do that.” A monthly calendar lists the myriad of programs taking place. The weekly Friday night “College Place Time” is an informal but organized gathering where participants bring a bottle of wine and/or an appetizer. Residents take turns hosting the event; and host responsibilities include set-up, clean-up, and tending the bar. College Place also boasts elaborate seasonal celebrations like Fourth of July, Labor Day, New Years Eve, and Christmas parties. Furthermore, residents are welcome to attend the bi-weekly dinner catered in the dining room. This dining opportunity is unique in and of itself because the catering is provided by students from a local community
colleges culinary arts program. Residents enjoy the interaction with the “kids” and love the educational benefit it provides to the students. While one couple describes the meals as “pricey,” noting that they could “cook at home for less,” they tell me the opportunity for “social interaction” keeps them coming back. One woman shares her perspective on the added benefits of living in a community with so many events right on site.

My one friend, she’s 85, she invites someone to dinner. Well, she invites them when the kids are cooking. They come to her house, have a little glass of wine, walk down the hall, have a beautiful dinner, and sometimes, if you plan it all right, you can have a lecture first. So, you invite your friends and you don’t have do a thing—and people love to come. So if it’s raining or snowing . . . without stepping outside her apartment, the lecture, and the dinner are all within the confines of that one place. It’s a lovely way to entertain without cleaning your bathroom (she laughs).

Other College Place events include recitals by MWU music students, lectures given by both residents and guests, exercise classes, a Shakespeare group, bridge, book and game clubs, and a woodshop. There are also academic courses offered in conjunction with the LLI Institute for Lifelong Learning housed at MWU. One resident says, “You could go twice or three times a day, five days a week and do something.” In fact, there can be so much to do that most residents admit there is not time to do it all.

An Expectation of Participation

Another important aspect of the guiding philosophies at College Place is the expectation for resident involvement. Keeping the community running “takes work,” and residents are encouraged to contribute. The opportunities range from serving on the College Place Board, to serving on one of the many College Place committees, including trips and
travel, dining, social, technology, marketing, newsletter, library, film studies, health, first-day welcoming, art, or community development. Many residents do participate, taking advantage of numerous opportunities for social and academic engagement. Resident Aaron Turner tells me that this expectation for involvement was one of the things that “attracted” him and his wife to College Place.

What we saw is a clear sense of community and cohesiveness, not anything that was overbearing or intrusive. It means that there a lot of common interests, there were a lot of activities here. People were expected to participate . . . to whatever extent you wanted to. It wasn’t just moving into a condominium development where you didn’t necessarily know your neighbors and that certainly appealed to us. It wasn’t a golfing community or anything like that.

An interesting theme that ran across the interviews was the discussion of lack of participation. Residents share concerns that events, particularly the Friday night social, are “patronized by a core of regular people.” While the events are optional, residents find it “curious” that some people never participate in anything. They wonder why someone would move to an expensive community like this with this price tag and not take advantage of what it offers. One resident notes, “If somebody just wanted a roof over their heads, there's less expensive places to go get that.”

Academic Connections

Several residents describe the relationship with MWU as indirect and informal, citing that the connections remain because of residents’ “personal and emotional ties” to MWU. It seems that the founder’s original intention was for there to be a more tightly-linked connection, but for various reasons that has not happened. Several years ago, College Place
had a closer association with the Osher Lifelong Learning program housed at MWU, but one resident says, “There just wasn’t the interest.” Osher continues to hold some of their courses in the classrooms at College Place and offers a few seminars on-site, but not to the extent one might expect. Another resident says that because there are so many academic resources available in this vibrant city—all in close proximity to College Place—residents can take advantage of the arts, culture, and lectures on their own. The strongest academic relationship appears to be with the MWU School of Music. The College Place Recital Hall houses a Steinway Piano donated by one of the residents whose husband was a faculty member in the music school, thus making way for one the most popular events at College Place—the MWU graduate student and faculty recitals. The other academic connection that most of the residents talk about is the connection with the culinary arts program. Having students host their biweekly meals means they have regular interaction with college students.

The evening lecture series is another type of academic event, although that is organized and hosted by College Place residents. They invite a variety of both residents and community members to lecture on a broad range of topics from psychology to glass blowing to Shakespeare.

“IT’S NOT THE PLACE, IT’S THE PEOPLE”

Another of the fringe benefits to living in this community is the ability of the community to attract an “interesting assortment” of individuals who continue to lead “fascinating” lives. Among the examples cited are retired professors and teachers, a Chinese historian, an engineer turned national Shakespeare scholar, and a 90-year-old renowned

18 The Osher Lifelong Learning Institute and other Learning In Retirement (LIR/LLI) programs like it are discussed at length in Chapter 2 and described in Chapter 5.
specialist in diabetes who still goes into his office nearly every day. Living here are working and retired doctors, professors, department heads, scholars, journalists, military heroes, and more. One resident reminisces about a deaf Russian scholar who played “a wicked game of bridge” and who was rumored to “read a book a day.” Recalling one of the lectures the woman gave on *Lolita*, she says, “I sat on the edge of my seat for it. I thought, ‘Oh my goodness’ to have been able to take Russian literature from her.” Despite the accomplishments of so many, there is a sense of humility among residents or perhaps an expectation for humility. One resident elaborates, “Nobody tries to outdo anybody because they can’t – there’s always someone higher, or someone who did more than the other person.” The best way for residents to display their talents is by service on the various committees or by contributing to various service projects within the community.

The words “fascinating,” “interesting,” “amazing” are used repeatedly to describe the residents of College Place. In addition, Gail Turner, one of the newer residents adds, “It’s mind-boggling to see how active people’s minds are and curious. I think the best way to describe it is fun. And it’s interesting to see people who have interests and fully pursuing them. . . . I mean it’s fascinating.”

**Introduction to the Narratives**

Those original “functioning principles” guide the activity and resident interactions at College Place. The community is designed to foster camaraderie, participation, and active and intellectually engaging lifestyles. While these principles serve as the core of the community, they also are the causes of conflict. Staying true to the founders’ beliefs is not always an easy task, and the narratives that follow explore the excitement residents have about their community and the “intellectual effort” required to keep the community moving.
in the right direction. Visits to College Place took place over a series of several months. Scheduling was sometimes difficult because of the active schedules of many of the residents. Most of the interviews were conducted in residents’ private homes; however, two of them took place in the College Place library. I conducted interviews with 11 women and six men.

Max and Elena Cooper: Committed to an Idea

Max and Elena Cooper are genuine, lively, and superb storytellers; during the interview, they provide a number of humorous tales about their adventures living at College Place. Upon entering the Coopers’ home, my suspicion that they are active retirees is confirmed; while clean, it is filled with stacks of papers and boxes screaming of unfinished projects. Their furnishings include a large piano and four noisemaking clocks that continuously chime during our interview, and an even louder cat whose attention-seeking meows beg for our attention. Not originally from the Midwest, they landed here because of Max’s job. Max retired from his engineering career in 2000 and Elena, who has a background in geriatrics and somewhat retired from her nursing career in 1999, but still works several days a month at MWU Hospital. She is recovering from a surgery she had earlier this year and says, “it is hard” because she does not have as much “oomph” as she used too. Elena explains, “I get impatient because I want to feel as good as I did before I had surgery. But you know . . . I just keep remembering that I am 70 and it's gonna take me a little longer to get my sea legs back.” They have three children and several grandchildren whom they talk about with pride and see often. They enjoy traveling, but state that they have been “hunkered down” this past year while Elena continues her recovery.

The Coopers are active and spirited volunteers. In addition to still working several days a week at MWU Hospital, Elena is a devoted volunteer at the local thrift shop where she
holds the position of social service chair, which her husband says is “the next most important job to being the president.” She organizes volunteers, carries a cell phone for the hotline, and recruits volunteers. Influenced by the values of her family, Elena has a desire to “give back.” Her mother grew up in a small town where neighborly help was the norm, and her parents “always told me . . . you needed to reach out, and you could do it by giving money or you could do it by giving time.” That same attitude of helping neighbors and friends seems ingrained in the Coopers. Here at College Place Elena serves on committees, organize social events, and supports Max’s service on the Board. They seem to know everyone here and can both provide detailed descriptions about the inner workings of the College Place operation.

Max has served in numerous leadership positions throughout his life and says, “I get pleasure out of helping people.” Residents describe Max and Elena as some of the most dedicated members of the community. One resident describes Max as the kind of man who goes above and beyond the call of duty, the kind of man who “takes care of things.” She explains that when he was on the Board, residents would call him in the “middle of the night” in a “panic” with maintenance or plumbing problems, “even though they’re not supposed to.” The Coopers’ intense and long-time involvement at College Place is evidence of their passion for the community.

“Intrigued by the concept.”

Finding College Place is a story not unlike many others—happily living in their own home in Middletown, they admit that they initially had “no intention whatsoever of being in this kind of a place.” Having built their home to be “retirement friendly” they assumed that they would “live there ‘till we went over and out.” Max explains that in early 1990, Elena saw an ad in the local newspaper advertising College Place and it “intrigued” them.
It was an article about people up on a hill and about what they were trying to accomplish. I remember telling Elena, someday you’re gonna live in a place like that and those are the kind of people that you would like to live with.

This comment about the “place” and the “kinds of people” perfectly summarizes how many residents of ULRCs feel—“intrigued” by the academic and intellectual connections offered in these types of communities. After seeing the advertisement, Max started making a series of inquiries about College Place and was soon invited to be on the Board of Directors. Although planning for College Place began several years before he joined the Board of Directors, Max worked with the Board from 1991 until their move here in 2001. Interestingly, neither Max nor Elena have legacy or alumnus affiliations with MWU; their only connection is through Elena’s work at MWU Hospital. The third to purchase a condominium, the Coopers were the first to move into College Place.

Their attraction to College Place was not just about the intellectual connections. Max says that the opportunity to be a part of a community from the beginning and to “mold it” is what convinced them to move.

I think the driving situation was almost a selfish situation where you'd like to have a community that you're gonna enjoy living in, enjoy contributing to and expect to get some return on that investment. As I got involved in College Place, I thought, well, you know, I have a chance now to mold this and make it more nearly come out the way I'd like it to come out.

These days Max continues his involvement in College Place by taking “stints” on the College Place Board. This helps to keep him intimately involved in the inner workings and decisions about the future of the community, and he likes this. “When you're involved in it then you get
things done the way you'd like ‘em done.” One of his most recent projects was helping plan the design and building of the mailroom, and he admits he had “pretty strong ideas about how it should or shouldn't come out.”

“Keep it going in the right direction.”

The Coopers are committed to College Place—they invest their time, energy, and talents to make sure that community keeps moving “in the right direction.” Although Max enjoys his service on the Board and being a part of the vision and planning, he describes it as “a double-edged sword.” The aggravations include the “intellectual demands” of the politics, dealing with complaints, tackling sensitive issues, the time commitment, and the constraints it puts on travel plans. Max said sometimes he is “attacked” by unhappy residents at community events, and receives calls at inconvenient times from people who want him to “address all their concerns.” Aaron Turner, a former Board member, describes Board service as being a “thankless” job.

Probably the worst thing you could wish on anyone is to be a president of a condominium board. . . but, you appreciate what goes into it. . . . Everyone brings you their problems, and the things that people complain about, and you know, all the issues.”

Another resident whose husband served on the Board explains Board membership means taking on additional responsibilities, “making tough decisions,” and dealing with the “people who gripe about everything.”

And if you’re working for pay or at the university and you’re dealing with this kind of backlash, well you’re being paid for that. But here you are, you moved in to improve your living style in the sense of convenience, and you’re dealing with grief. Getting
people to be officers in the condo association, that’s pulling teeth. There’s always exceptions to rules, but truly it’s been hard to get people here to be willing to take that on. It’s an important job that needs to be done . . .” What we’ve done is exchange the physical, maintaining the yard and the snow, and you know, all those kinds of things for mental things.

Max is apparently one of those “exceptions to the rule,” and he looks beyond these aggravations and inconveniences, keeping his eye on the bigger picture— that of ensuring the future direction of College Place.

Every now and then you can fend off some overzealous person who is charging down some path that may or may not be appropriate. So from that standpoint, it's rewarding to be able to keep it going in the right direction. I like to keep my fingers in and keep things going the way I'd like to keep ‘em going, have things happen the way I'd like. Although he does take breaks from his Board service, he says he will keep coming back to this “important role,” hoping to insure the continued success of College Place. He expresses how important it is that people with the right kind of ideas keep themselves active in community leadership roles.

Well, I've made a point of telling people in the community that there's only a finite number of people that are capable of running a community like this. . . . Maybe 20 percent of the people here really are capable of helping to steer the community. The people that have the ability to keep the community going in the right direction have got to be prepared to do a stint, take a rest.

Max and Elena have a passion for “helping make the organization better.” During several interviews at College Place, I learn that residents are concerned about the future of
the community and want to ensure that Board leadership will represent the “original village vision” as Max explains below.

I mean there are people that are intellectually capable and have a value system that will drive the community in the right direction. There are people here that are physically capable but I am not sure that I think that their personal value system is gonna drive the community in the right direction. I'm a little afraid that there are some people here that are a little bit more focused on what they want to have happen – you know, a little more self-serving and not as open-minded about what's good for the community. So that's a problem. Some of the original village vision [was] to have a community of people that have foundation in academia.

Ensuring that the College Place keeps moving in the direction of the “original village vision” is a central theme in the Coopers interview. They believe that the success of the College Place lies in insuring the “fit” of potential residents. That “fit” includes three important elements—an intellectual fit, a willingness to participate and be actively involved, and the physical ability and/or the “mental capacity” to contribute.

The intellectual fit of residents: The ongoing debate.

Max explains, “We're trying to focus intellectually on keeping intellectually alert and keeping their brains active and learning new things. So, you know, it's kind of a learning environment.” The issue of ensuring that potential residents are the right “fit” for the community is central to ensuring the sound future of the community. The debate about intellectual fit is one that some may perceive as bordering on elitism; but the Coopers, while committed to insuring the original intent of the community, have a down-to-earth view. As evidence of their lack of elitism, Max shares a funny story about how his initial involvement
on the Board “caused a certain amount of consternation” amongst some of the College Place founders. Max, although not a graduate of MWU, actually served as the first president of the Board of Directors. He was not a faculty member, he was not an alumnus and he asserts, “Even worse, I don’t have an advanced degree.” Max says, “we’ve gotten over that hurdle,” but Elena chimes in, “mainly because the old guard is gone, unfortunately.” Chuckling, Max adds, “gone or capitulated.”

College Place was “originally conceived of as being just for faculty”—a community of academics. Elena says, “Somebody finally figured out that if they didn’t enlarge it they wouldn’t have sufficient numbers. Each time they lowered [the requirements] it’s been because they realized they needed to expand.” College Place now has opened its doors to anyone with a four-year degree from an accredited college. Elena feels that the degree requirement is a “stupid” one because it is not enforceable, and because “it does, sometimes, get people to say we’re a snobby community.” Max says he gets tired of this “debate” about degree requirements “carrying on” at every Residents Meeting. Elena recalls her disappointment with one of the Residents Meetings where there was a very uncomfortable argument between residents.

It was a huge brouhaha when they removed the requirement for a MWU degree. I'll never forget that meeting. It was awful. . . . Things were said that I'm sure some people were very offended at.

The Coopers tell me that they hope this kind of debate “never comes up” again. They want College Place to be an intellectually stimulating place to live, but they do not believe that academic exclusivity is the answer. They recognize that a degree requirement does not assure an intellectual community or involved residents. What they really want for College Place is
for it to be a community where like-minded, intellectually-oriented, committed, and involved individuals can live and grow old, actively and gracefully together—degree or no degree. Many of the newest College Place residents are not professors and in fact now, “professor types are the minority” with more and more residents moving in who have little or no association with MWU or academia. This change, though not bad in the eyes of the Coopers, means there is a different level of commitment to that “original village vision.” The controversy over what constitutes an academic or an intellectual fit is one that seems to go on and on here at College Place.

A puzzling question: Lack of involvement.

Ensuring that potential residents are the right “fit” for the College Place means not only finding individuals who understand the intellectual nature of the community, but also making sure they understand and appreciate the expectations for involvement. Part of that “original village vision” was for residents to be intimately involved in the planning and directing of their community. The residents who truly understand the College Place philosophy chose the community partly because of the expectations for involvement. Elena explains how College Place is different from other senior communities.

Everything is run for them and they don't have a lot of say. I mean they can have a residents' committee or something like that, but the bottom line is, they can say what they want but it's gonna be decided by the staff. So you have that extreme and then you have this extreme, where we're trying to do as much as we can ourselves.

The Coopers wanted a community that they could help lead and direct. Though they admit the work required to make the community run can be intellectually exhausting, in the
end this is what they were looking for in a retirement lifestyle—a challenge, a place where their contributions were both needed and expected.

College Place designed as a community to promote resident involvement means that residents need to contribute in order to make it work; unfortunately, not everyone has the same commitment to participation. The Coopers as well as many other residents spend a great deal of time pondering the lack of involvement of some residents. Max says, “It’s interesting to me that there are people living here that do not participate in the community at all. And there’s a large core of people . . . that carry far more than their share of the weight.” Elena adds that conflict ensues when residents who move in who are not willing to participate” or are not “committed to keeping the community running.” While it might be understandable that some people are not interested in being a part of formal Board or Committee work, what is more puzzling to the Coopers is why some residents do not participate in anything at all, as Elena explains.

I am constantly amazed and astonished that there are people that live here that do not participate at all in any way, shape or form. This is not the low-priced place to live in town. . . . One of the issues that has been ongoing is how to get people to congregate. It’s the same give and take 30-45 people on a given Friday night and there are some people who never come. . . . Nobody has a way to insist that people show up. I mean this has been nine years we've been trying to get people who don't participate to participate, and I don't know what else you can do.

This lack of involvement is a topic that perplexes many of the residents I interviewed. They wonder why people would choose to buy into such a high-priced community, and Max weighs in on this dilemma.
If you're buying into this community, you would expect that somebody looking at the value system would not want to pay that premium unless they wanted to be part of the community. There's great value in being part of the community. There's no question about that. But if you aren't interested in that at all, why would you pay that. I don’t know. It’s a puzzle.

It is a puzzling question. Why would people choose to live in this “community” and then not be a part of the community? One thought might be that some people are more “naturally vivacious” than others—they are more willing to step out, meet the neighbors and get involved; while others tend to be more “withdrawn” so it may be “harder for them to break in.” Elena said the other dilemma is that there are some residents who just wait to be invited to everything. Though Max and Elena admit that current residents could probably do a better job reaching out to newcomers, they say, “It’s a two-way street.”

**An active, adult, independent-living community.**

The third piece to the “fit” puzzle is ensuring that potential residents understand that College Place is an independent living community. College Place offers no assisted living care and that was an intentional decision by the founding members. Elena explains.

The biggest issue is the assisted living thing. I think the builder would have very much liked to have made it assisted living, and they would have had a health service and such. That’s not the purpose of this community. It is for people who are participating.

This issue of participation comes up again. But one of the problems is that residents who live here do age and do experience declining health, which means that it impacts their ability to participate in and contribute to the community. Max ponders this dilemma.

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People run out of mental capacity and are deteriorating to the extent that they sort of can't function properly . . . That's a real tough situation. And if people are mentally intact but physically running out, well, that's unfortunate, but there's ways to deal with that.

The Coopers spoke forthrightly about one of ways this conflict has affected them. Twice a week there are common dinner times and they discussed the personal challenge of dining with individuals who could no longer serve as interactive dinner companions.

It’s hard. . . . That is a problem that really doesn’t have an easy solution. Anybody should be able to come to the dining room, but if you come to the dining room for companionship and you’re sitting at a table with somebody whose aid is with him and is helping him eat, and you can’t really communicate or if it is it’s the same sentence over and over, it’s like, okay how do you deal with that. I feel guilty, if I don’t [want to sit with them] but on the other hand I go to dinner for stimulation. I don’t know the answer. . . . I mean we had an experience about a week ago [with a] gentleman [I’ve known] for a long time. He’s a nice man, he’s slipping. The maître d’ asked us to sit there. We said, “Okay,” well, the other couple, the other man, said “No I won’t sit there.” So it was just us with him. And he’s sweet, but the conversation was the same question over and over and over.

The Coopers struggle with this issue; they are empathically aware of the realities of aging and declining health. While on one hand they do not want to exclude others, they also do not want to miss out on their social opportunities by having their time monopolized by residents who cannot converse with them. Simply classifying College Place as an independent living
community does not keep people from aging; hence, Elena is right when she says, “there is no easy answer.”

“The nursing home fear.”

The Coopers made a “conscious decision” about moving into an independent living community. They regularly visit friends who live in continuing care communities but describe them as “depressing.” Elena adds, “There’s some very nice people, well run, but it just . . . doesn't have the same life that they have here. . . . Intellectually, they're gonna get more stimulation here.” Max chimes in, “You walk around the halls, and, you know, I don't want to live there. That isn't the way I want to live my life.” Elena reveals that their decisions about where to live were influenced by watching their own parents age. “The nursing home fear I think is something we’ve inherited from our parents. Where it was a pretty grim thing. . . . And my parents always said they didn't want to ever be a burden.” The Coopers are fully aware of the “risk” they have taken and they also point out the decision is not an easy one for anyone to make.

You know that somehow or another, you're gonna have to have some kind of care. I mean most people don't just go 90 miles an hour and drop dead. It doesn't usually work that way. And as Max said, you're running a risk, you know, and the question is how much do you want to risk?

While some people decide to age in place, others decide to downsize into condominium communities like this, and still others move to continuing care facilities. This emphasis of choosing an independent living community is a common thread in the interviews at College Place. For now these residents have all chosen a place where the focus is on community rather than lifetime care.
The benefits of condo living.

Although they did not want an assisted living community, Elena says they did recognize the benefits of living in a condominium community. “I think we all realize at some point that we’re not going to want to be in our own house. You know you really don’t want that responsibility and you’d like to be where things are simpler.” They appreciate not having to care for the lawn or a large house anymore. Another part of that simpler life is that living here they can “lock and walk.” Meaning that when they leave for vacations they are assured that someone is watching out for their condo, they feel assured of the security of their belongings and that the “mail and newspaper would be taken care of.”

They admit that this community is expensive and somewhat upscale; and while cost played a role in their decision-making, the Coopers say it is worth it because “you get what you pay for.” Mrs. Cooper explains the dilemma they faced when deciding whether to move.

You’re caught between I don’t need the Von Maur bag to make me feel good and on the other hand if you buy something shoddy you also pay for it. It’s somewhere in the middle; it’s price performance. Somebody can always make it cheaper but you may not want it.

This dilemma about cost is one that everyone faces. Living an extravagant retirement lifestyle is not the goal for most of these College Place residents, but they do not want something “cheap,” and at this point in life they recognize the “you get what you pay for” philosophy. Despite the cost, the Coopers have no regrets about their decision and in fact cite the long list of benefits of a community of living at College Place.

The Cooper’s emphasize that one of “neatest” things about College Place is the “people” and “support.” Residents build a “camaraderie” that goes beyond just being
neighbors, and that is an integral part of their enjoyment. They have “developed good friends” and feel “comfortable” here at College Place. Furthermore, they believe that having a community of peers with whom to regularly engage keeps them healthier. As Elena describes:

Certainly, one of the problems with the older population is isolation and getting in to sort of a built-in community, really, I think is valuable to keep you mentally. I mean one of the problems, people who are isolated, their mental faculties tend to not be as sharp as people who are involved, and communicating, and interrelating.

The advantages of being a part of a community extend beyond just avoiding isolation. Residents feel an even deeper sense of connection when they help one another through personal challenges. With a reminiscent thankfulness, Elena recalls how this tight-knit, caring community helped them during a difficult time in their lives.

I think one of the things for me that really struck home, what it’s all about, is about a year after we moved in Max had to have very serious heart surgery, and the support we got from the community was phenomenal. . . . People brought food, the ones who were physicians would check on him here or at the hospital. One of them interceded at one point when he thought something was not correct; and that I think happens now. If people get sick, they bring food, they really follow up and try to help.

The Coopers experienced support again during Elena’s recent recovery from surgery. Max adds to this discussion speaking of the communal benefit for a fellow resident who lost her husband while living at College Place.
It took her a while to get over that. But then once she got over [his death] and drawn into the community, it was obviously a wonderful place for her to be at that time because it was ready built community that she was a part of.

**Conflict: The natural order of communities.**

While the people and the friendships are central to their enjoyment of the community, the Coopers also recognize that not everyone will get along perfectly. Max comments, “Given the population of a community this size there’s both ends of the spectrum with respect to compatibility. The outliers who are a little strange, the other people, down that the other end are just kind of quiet and so forth.” Elena’s comments make light of this.

One thing I have learned from any condo community, particularly a geriatric one, there are always going to be people who complain. It’s like Lincoln said: There’s some people you can’t ever please, so don’t get bent out of shape.

Their comments bring to light the realities that incompatibility and conflict are a part of the natural order of communities. In any community there are going to be conflicts, and Max says although some people are not as considerate as they should be, other people are “far less tolerant than they should be.” To make community living work it takes compromise on everyone’s part, as Max explains.

If people are thoughtful, it works because they will be considerate, and if they're not, then you have a problem and that's, in any place, if you have thoughtful people you don't have problems, and if you have unthoughtful—if you have people who don't care—then you get your problems.

Serving on the Board, Max and Elena see the conflicts that arise in a community like this. The “biggest issue” is about a “few people who don’t follow the rules.” College Place
operates as a condominium association so there are guidelines that need to be followed. The Coopers’ “question” is “how do you deal with people that perennially bend the rules?” Max says there are the residents “who haven’t bothered to read the rules” and then there are “the rule benders.” In the early years of College Place, Board members were asked to contact problem individuals via letter, but Max explains how that began to rub people the wrong way. “I mean they’re your neighbors. . . . And the last thing you want to do is develop an adversarial relationship, with your neighbors for doing whatever it is.” Other residents weigh in on this relationship telling me there was “bad blood” between the Board and residents during the early years of College Place. Gail Turner, one of the newer residents, explains.

The original board didn’t handle things quite sensitively, and there were hurt feelings, unnecessarily so. But that happens in communities. And I think the leadership now is trying to bend over backwards. They’re trying very hard to be more inclusive. So, they’re, they’re trying much harder now to encourage people to have their own gardens and, and, you know, loosen up a little bit. And with our generation they’re going to be . . . looser, because our generation doesn’t tolerate that.

Some of that bad blood seems related to Max’s point about the difficulty of having to confront the very people with whom you are supposed to have this camaraderie. Serving on the Board means they are called on to manage resident conflicts, which puts Board members in a complicated situation. They have now learned to use the Management Corporation to help them settle some of the conflicts about rules. Aaron Turner comments that with the new system, it is “more cooperative,” adding, “that’s just the practical part, because in the community, you’ve got to live together.” Max noted about the conflict in a community of retirees, “I know there’s a famous little saying, that Elena dug up some place. ‘People that
have nothing to do, make a lot of to do about nothing.’ That just smacks you in the head at this place.”

Commitment to the vision.

The Coopers are dedicated to the success of College Place. They believe in and support the “original village vision” of what the “nature of life” should be here at College Place. While they support that vision, they also have down-to-earth perspective on the nature of the community. Their concerns about “fit” and involvement are the same concerns heard over and over again during the interviews. The Coopers, though retired, are very busy. Interested in the concept of a community dedicated to lifelong-learning, they were more intrigued by the expectation for participation and the ability to be a part of a community they could “mold” and shape. Honoring the intentions of the founders of the College Place, they have invested themselves in nearly every aspect of the community to insure its success. Their contributions do not go unrecognized, as several other residents comment on the Coopers’ steadfast commitment to College Place.

Russ Young: The Desire for a Creative and Fulfilling Retirement

The desire for creativity and community is what attracted 77-year-old Dr. Russ Young and his wife to College Place. Dr. Young is an easy blend of intellectualism and realism. When we met, he had just finished his mile and half walk from the University Hospital where he was attending a lecture on the impact of health care reform. A retired cardiologist with a background in geriatrics, Russ is quite attuned and interested in the physical and emotional realities of both retirement and aging. Russ and his wife heard about the College Place from one of his patients and although it took them some initial warming up to the idea, they were among the first to move into College Place. The Youngs owned a
house in Middletown for 29 years, but because they were spending more and more of their
time at their summer cottage, they realized that they needed a main home where they did not
have so many “responsibilities” and chores of daily upkeep. But what sealed the deal for
them was the fascination of living in a “community-oriented” retirement system.

Russ is reflective and open about the turning points and major crossroads that have
impacted his life. He counts himself blessed to have parents who emphasized education, a
teacher who saw his potential to be a doctor, and, most important, his wife. His wife brought
him into a “big family connection” and before her, he admits his social life was “zero” and
her desire to live overseas convinced him to take the experiences abroad offered to him. After
starting medical school, Russ and his wife married and after his first medical internship he
served in the Air Force in Spain, and they later spent time as missionaries in Korea. They
returned to the U.S. for his position at MWU Hospital after their third child was born and
Mrs. Young spent several years working as a homemaker and, later, enjoyed her career as a
librarian. Russ sees opportunity around every corner and during the interview reminisces
how life has presented him many opportunities that have “enhanced” their lives.

Models of retirement.

Work played an important role in Russ’s life and he said he never “really had a period
where work wasn’t a huge part of my identification and my life.” Concerned that he might
have a “problem” with retirement, he opted for a phased retirement, and for three years took
summers off. During those summers, he and his wife spent extended time at their summer
cottage. Russ comments, “I found that I began to enjoy the retirement part of my life more
than I did coming back to work. . . . When that happened, I thought I’d better retire.” He now
loves the free time, creating his own schedule, and spending time with family and
grandchildren. Russ’s insights about the retirement transition are quite telling; he clearly articulates that his vision for retirement is based on what he saw taking place around him. Russ “watched” various colleagues “model different styles of retirement” and, not always liking what he saw, came to a different conclusion.

I really decided that I would really like to retire completely and then redevelop a life-style that was valid in its own right, and a retirement life-style that was enjoyable and was fulfilling.

Russ wanted a retirement lifestyle that would be more appropriate than what he calls “becoming an embarrassment to professional colleagues.” He speaks openly about watching some of his colleagues who “stayed around the workplace too long.” A poignant example about what he calls “unattractive models” of retirement follows.

There were doctors who just couldn’t leave the hospital or couldn’t develop another option. They would just sit in the office and read the paper word by word all morning and act like they’re in the office. Or they would copy useless data down that they might someday use with obviously no reason or logic to it, except they just wanted to have a pen and paper and sit there and look scholastic. . . . [That is] sort of a pathetic way to end up your career. Not very creative. I thought there must be creativity left other than just sitting or hanging on to this little wisp of your past.

This desire for a fulfilling and creative retirement along with their interest in being a part of a close-knit community lured Russ and his wife to College Place.

**The value of community.**

The Youngs’ upbringing, careers, service as missionaries, and experiences living in a church-affiliated summer community “convinced” them to retire in “a community system”
like College Place. Russ’s past has certainly played a role shaping his present; his Midwestern, religious upbringing and service as a missionary instilled the value of community. He describes himself and wife as “interrelated, social beings.” Even in his career as a physician, he considered himself more of a group person, which is why he never went into private practice. Russ comments, “I wasn’t that big on personal independence and having an office all by yourself and all that business. I didn’t care to go all alone.” Russ is in fact quite adamant about the benefits of living in a tightly-connected, “urbanized, inter-relational” social environment as you grow older.

You know, it takes some people take so long to wise up to the idea that they want to be in a place where they have a community. . . . Well, other people . . . they wander...they could retire off in some swamp somewhere, you know, and sit there. You think [you want to retire to] a mountain. Well, you don’t relate to a mountain day in, day out, you know, relate to rhododendrons and green hillsides. That’s not where your life is. All your friends are somewhere else, and family is all somewhere else. That’s so illogical. But they go and do these things. And they don’t ask your advice. If they do, I tell them, ‘Don’t do it!’ But they often don’t ask your advice.

Russ talks about how different “cultures” are “predisposed to urban and community living” although he said his own Dutch Reform background is made up of people who are rarely interested in a communal situation like College Place.

Our own Dutch background—relentless individualists. They don’t want to go to any retirement home; you have to carry them out of their house when they’re 90 and can’t move anymore. They won’t ever want to go to a nursing home or never want to go in a senior citizen place. Never want to have anybody help them.
His own parents who had a very negative view of retirement communities and called them “old people’s hell holes.”

Russ says he and his wife are unique and more like people from cultures who tend to be more community-oriented, as he explains.

And other cultures though, they’re much more urban. Like Asians are used to that; Japanese are used to it of course, because they live in crowded countries, Chinese, the extended families that they all used to live together. Don’t do it much anymore but they, they used to do it. And, I think, of course, the Jewish community’s always been urban-focused and and inter-relative in that regard, so, I think there are cultures that predispose people to like this kind of a setup. And there’s a few bizarre outliers like ourselves who just happen to like it so, I don’t know where we come from, but . . . .

Russ loves the idea of living in a community where sharing, and working together is the expectation and the norm. Russ recognizes that everyone’s retirement needs are unique.

“There’s different models for different people. You have to have a certain profile and a certain mix, to fit this kind of learning in a retirement kind of program.” And Russ adds, “You have to be social to live in a place like this.”

Views on College Place.

Having lived here since the beginning and being involved with some of the initial planning, Russ has had ample time to reflect on what he sees happening at College Place.

I think the program is working really pretty good. We’ve been amazed that it’s turned out about like we had imaged it. A lot of times you image things, they never turn out that way. . . . We have some new people coming in who are younger and so there’s a refurbishment going on. I think the mix of sociability is good, the rules are pretty
good, the community seems to be able to make decisions. It functions well. . . .We’re pretty optimistic about its survival.

While Russ is happy with the way things have “turned out” at College Place and is pleased with the community, his comments also provide some insights about the flaws with the culture of orientation. The expense of the community creates what he calls a “segregation” which, he explains, limits the people who can afford to live here.

I think one thing is that this kind of place is expensive, so it does segregate people with some money off from the rest of the world. . . .It started out more egalitarian in our initial plans, but then we were going to be our own developers. We thought it would be for a lot of focus on faculty and staff to come too so it could be open to all income levels of the university retirement. All different levels and when [the developers] got through with it, they had upscaled it. . . .They really went to a higher price level. So, I think there is an economic strata. We have a lot of friends that don’t have the money, who we don’t even really try to recruit to come here because, you know they couldn’t afford it. So that’s sort of a segregation like thing that goes on, this kind of thing.

Cost is prohibitive in all of the retirement communities I visited. People pay for quality, amenities, and a focus on lifelong learning. Russ believes that this is unfortunate both for the individuals who cannot afford it and for College Place. Just like the Coopers recognize that a college degree is no guarantee for involvement, Russ points out that money is also no guarantee, as he elaborates below.

One of the problems with that segregation is that there are many people who would both benefit from and contribute to a community like this, but simply cannot afford it.
You could have people have the same interest but don’t have the money. And that just . . . divides it off. You know, some people have money who don’t have any interest in what we do. Which is a, a waste. . . . We have people come in who don’t do anything at all in the program. . . . You never see them. And if you meet them in the mail room, they almost cringe in horror, you know. Yeah, but for some reason they like, well one of them likes the woods . . . and the privacy and the condo advantage, but they don’t want the sociability or inter-relation or anything like. So you do have people who have money and like the style but don’t want to have anything to do with the community at all here.

The lack of involvement is an issue that crosses economic and class boundaries. He says that throughout his life in a variety of organizations, he has come to recognize the rule of thirds. Russ says this lack of involvement is not unusual, because he has seen it throughout his life.

There’s always like one-third is the inner core who always are working and doing stuff. And then outer third come to some things but don’t like to do any committees and do any work. And then there’s another third on the outside who you’d never know they even belonged to that church or to that thing. . . . They don’t go to anything, so you have, you do get these three kind of categories within communities no matter what kind of social structure they are. There’s always that kind of thing that goes on.

The Coopers and other residents discuss this lack of participation. That individuals would move to a community based on participation and involvement and then not be involved is mind-boggling to many of them. Further discussion on participation and this concept of “the
rule of thirds” as Russ calls it, comes up in every community and is further analyzed in Chapter 7.

An honest point of view.

This honest insight is what makes Russ Young such a powerful source of information. He has nothing negative to say about his community, but he is honest about both College Place’s strengths and weaknesses. His modest middle-class upbringing and his insight into geriatrics provide him a different kind of lens to view the world in which he lives. He recognizes his access to both economic and social capital and is aware that others do not have the same options. He closes the interview by sharing information about opportunities for senior housing by those with less access to finances.

What he and his wife most enjoy about College Place is the library, the exercise room, and the proximity to town and campus. Russ says they will probably stay here for at least another eight to ten years as long as their health is good, but he admits, “if one of us gets frailer . . . . we’ll have to make a decision whether to go” or stay. He also enjoys the friendships he has made, and particularly mentions a Chinese neighbor of his with whom he spends a considerable amount of time. He also likes the central post office because when he goes to check his mail he is assured to run into people with whom he can visit. He says of life at College Place:

We feel more secure. You have more sociability. You have more help. You have more stimulation. You have more ideas. You pick up stuff from people when you talk to them. And so it’s uh, it’s this fertilization of ideas. So you get little tips, you learn things. You get ideas about travel . . . and entertainment. I think it really stimulates, your life is more, more interesting.
This “stimulating, interesting” lifestyle is important to Russ and many others. Just like Russ who indicated that he wanted a more “creative” retirement and desired connection to individuals within a community, the longing for a lifestyle that offered creativity seems to be what led nearly everyone to these ULRCs.

**The Maxwells: A New Way to Retire**

Over a month and a half after my first phone message for the Maxwells, I received a surprise phone call; this was the call I had been waiting for. “Maxwell” is a name I run across many times in the College Place newsletter, and something about them intrigued me. When we finally connected, Teresa apologized for taking so long to get back to me, explaining she had been undergoing chemotherapy treatments for cancer. This is only the first of many things that impresses me about her. I am humbled by her willingness take the time to meet with me despite the recent difficulties she has encountered; this is part of her personality, always looking for ways to help others. Later, it comes as no surprise when another resident says that Teresa should be “nominated for sainthood” because she helped set a tone of “giving, leadership, and being family servants” here at College Place. The interview takes place in their home, warmly decorated and cozy. I settle in for a nearly three-hour adventure. Teresa begins our time together by talking openly and honestly about her battle with breast cancer and what she has learned about “dealing with it.” Her husband, returning from a business dinner, joins us part way into the interview, and a lively conversation filled with crosstalk, laughter, and candor leaves me feeling extremely thankful that I did not miss interviewing the Maxwells.

They have lived most of their adult lives in the Middletown area with children from their previous marriages scattered across the country. Teresa, the daughter of two professors,
has a “passion” for adult education and a background in gerontology. She holds a graduate degree from MWU and was working on her doctorate when she got pregnant with their son—and so the PhD was interrupted and she says her son “became my dissertation.” Tom double majored in math and engineering during graduate school at MWU. He still works full-time as a developer in commercial construction. Two of his recent development projects are focused on co-housing and senior residential facilities. The Maxwells moved to College Place in the Fall of 2000 as the fourth residents of the community. Just under 55, Teresa was not even “legal age” and their friends and family questioned their move to a “senior community.” They say jokingly, “Our children thought we had lost our minds.” While the “senior” part played a role in their decision making, the more important factors was that College Place offered a “different” kind of lifestyle—an intellectually stimulating community with ample opportunities for social interactions.

The Maxwells’ professional backgrounds in adult education, gerontology, and construction development provide them an interesting view on the community and the nature and future of retirement. Teresa talks about “cohort groups,” specifically referring to her generation of Baby Boomers who she says are looking for a “different way” to retire. She uses a reference to a television commercial about Baby Boomers to explain her point of view.

You know there’s what’s-his-name, Dennis Hopper that’s sitting on a [motorcycle] in a desert, and he goes, “We’re not gonna age like your like your daddy or your grandfather” . . . it’s kind of hip. I forget what he’s even advertising. But it’s very specific to this generation. That’s what I’m talking about, in terms of how you see yourself aging. And this is a group who, if you ask me, is not going to see themselves aging like anybody else. I think a lot of people we know, or certainly everybody in
this group [at College Place], wanted to retire in a different way. And this is the baby steps into retirement, but even making a baby step into retirement is a whole different way of thinking about things. Instead of just saying I’m retired, I’m done. I mean that’s the whole point of this.

Teresa feels that College Place offers this “new way to retire,” lifestyles where people can pursue interests, stay involved, and be intellectually stimulated. It is baby steps as Teresa says, because in many ways, Teresa and many others here are as busy as when they were working. This concept is exactly what the founders of College Place had in mind.

Though deeply committed to College Place and the founding principles, the Maxwells, like the Coopers, have their own take on the intellectual requirements for residents. They recall when College Place finally opened their doors to “rascals like us who weren’t professors but just alumni.” The Maxwells talk openly about how this conflict about the “nature of the residents” had the potential tear the community apart. Teresa sheds light on what she calls “the come to Jesus moment” and how the conflict finally ended.

We had a moment where a very revered person, who was a former president of the University, stood up in a Residents’ Meeting and said, “What are we really talking about? We’re talking about, we would like people to come here who have similar likes in life, you know. We’re offering lectures. We’re offering concerts. We’re offering this camaraderie. We’re offering a pretty library that’s well stocked.” He said, “That’s all we’re really talking about.” And everybody loved him. And then everybody went “yeah,” that’s what we’re talking about. And so, then it calmed all the factions down, and we could end up opening it up.
It took an academic icon, a former President, to finally get people to grasp the concept that College Place was not just for faculty, but for those who understood and appreciated the intellectual lifestyle.

**Continuum of community.**

Tom describes his understanding of living in a community, presenting a model that he calls the “continuum of community.” He says it starts somewhere with someone living in a cave—where they are all alone. On the opposite end of the spectrum of community is the co-housing model, where people live and work together, sharing equally in responsibilities and decision making. Living at College Place, Tom says, is somewhere on the continuum between a condominium and co-housing, and they like this concept. They have the privacy of their own home and are not bound by the constraints of consensus decision making required in co-housing. Here they have greater benefits than a typical condominium community, where Tom says, “You are in a unit, but you don’t necessarily know anybody next to you, not like this living situation. Here, there is this whole continuum—you aren’t just living next to each other, but suddenly you’re bonded by what you have an interest in.” This idea of a community bounded by an intellectual interest served as the main attraction for Tom; and for Teresa, the attraction was the opportunities for social connections as she elaborates.

“We moved here for the community part of it . . . thought it would be a neat thing. I certainly, did anyway . . . . I really wanted that. We talked about the fact that we didn’t want to live next to a golf course in Florida. Tom said probably the defining thing for him was a library. I mean it kind of defines where you are.

Realizing that College Place offered both the scholarly and the social, a place “closer to town,” and surrounded by nature—all without having to leave the Middletown area—they
decided to jump at the opportunity to live in a community offering both “things to do and things to think about.”

**An appropriate kind of socializing.**

Providing ample opportunities for a vibrant social life is one of the founding tenets of College Place and the community has Teresa Maxwell to thank for many of the social activities that take place today. Tom brags about Teresa’s skills at planning and organizing and informs me that she started most of the College Place traditions, like those raved about seasonal celebrations.

We came here and she was the natural. It seemed to come natural to her to sort of organize in a low key way. She was not taking the spotlight. She’s good at follow through, great, and just keeps up and keeps it up, until it becomes a tradition. And suddenly, people have an expectation that “Oh, that’s just tradition. It has to happen.” And she instituted almost all of it.

Teresa describes the early days of event planning at College Place.

It was easy in some ways, because everybody was new. It was like college, freshmen year you know, and everybody’s new – everybody wants to know about you, and you and everybody likes to learn about things.

After six years of planning and organizing nearly every event as chair of the social committee, Teresa says, “now I don’t have to do them all. . . . Now I just make sure they happen.” Tom adds, “Well, you can make it all happen and let somebody else be in charge—let them take the credit.” After some prodding Teresa finally admits her strengths, “I’m fairly good at creating social situations and understanding, how it’s important to bring out people.”

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Organizing events in an intellectually-minded senior community like this is no easy task. The community wants the events to be entertaining but appropriate. There is fine line in a senior community between fun and embarrassment as Tom describes, “There’s level of silliness that is not here that I’ve observed in some senior centers.” A “silliness,” he says where you sometimes “feel embarrassed for the people.” College Place residents deliberately chose a refined, intellectually based community and the last thing anyone wants is to be humiliated. Consistent with this idea of intellectually appropriate activities, the Maxwells talk about a “unique” marketing campaign used by one of the developers in the early stages of College Place.

One main developer tried to pick up on the idea of College Place. It was like lifelong-learning; it was being engaged; it was having cultural interests, intellectual interests, and education interests, and it wasn’t the drone of a bingo-oriented system. . . . You had a picture of a bingo board and it said, “no bingo.” And it was sort of Middletown snobbishness, “We don’t do bingo.” So, I will say that nobody ever has had a bingo card in this entire place and never will because, even if somebody might want to play bingo. . . .

The comment does not close, but the implication is there. Bingo, shuffleboard, “golfing communities”—these are all symbolic of the kind of lifestyle College Place residents did not want for themselves. Thus, Teresa and the social committee as well as all of the other communities work very hard to plan intellectually appropriate programs that will not “embarrass” or “demean” residents.
“I’ve never heard stories like these.”

As mentioned in the introduction, humility is somewhat of an expectation here at College Place and though many of the residents have led fascinating lives, most are reluctant to talk about their past unless prompted. Moreover, it seems that residents’ “extensive histories and accomplishments” are “leaked” in two acceptable ways here in the community. First is the quarterly resident newsletter, each issue of which contains resident profiles highlighting residents’ lives. The newsletter also includes announcements about family, jobs, current happenings, summaries of recent travels, children’s accomplishments, volunteer work, and awards received. The other way is through programming, and Teresa uses her social acumen to design programs and events where residents can highlight their individual accomplishments in an acceptable manner. She shares the example of two different women residing at College Place who served in the Women’s Army Corps (WAC). These women, described as “proper,” never talked about themselves and very few people in the community had any sense of these women’s courageous undertakings. Teresa explains, “I worked with them to give a lecture on their experiences. And some of their kids came, and just sat glued, because they hadn’t heard some of the stories.” Teresa describes the event as a “wonderful” experience, because after that lecture “the community looked at these two women completely differently.” Evidence that Teresa’s plan worked comes from an excerpt from another couple I interviewed, who still remember the lecture and describe how fascinated they were to learn that these women “carried secret messages back and forth between Churchill and Roosevelt.” Events like these help build mutual respect between members of the community and instill a sense of worth and pride in the residents who get to share them. More importantly, it is an acceptable way to share about one’s past.
Teresa says the other important part of the events is helping residents to “get to know one another” and learn to “express themselves.” Many of the residents, though not antisocial, are shy. Another resident refers to the sense of “guarded privacy,” that exists here in the community, and another describes the people as “very sensitive.” Because of these attitudes, Teresa shares with me her surprise at one of the most successful Friday night themed social hours ever at College Place.

One of the best things we ever did, was Joke Day on, at the Friday night event. There were people who had never been there, who brought books. Now, they can’t tell [a joke], but they’re gonna read it. And, everybody had a joke – I was stunned. And they were wonderful. And then, the last – the most unlikely man who is world famous for his work research in diabetes and wears a suit at all times, very proper. Well, he stood up and told a joke fabulously, perfecting time, and the whole room was like (conversation trails off).

A final example comes from the “hat theme party” where residents were encouraged to showcase a hat and prepare a three-to-four-minute speech about its significance. She provides the following examples.

[One man shared] I got this hat when I was in the Navy,” and another shared “I got this hat, when my father was nominated for a Nobel Prize.” And it’s like everybody was like, “Well, my gosh.” And see, that’s what’s so wonderful, when you reveal a different part of yourself. It’s just interesting; it’s very powerful in a way. Well, if they have any shyness at all, it allows them to part [with it] because they have the hat or the joke.
Teresa and Tom are “blown away” at the grand success of these kinds of events and Tom says it is something residents “buy into.” In the end, Teresa says, the point is “about getting everyone relaxed” and “getting people to know one another.” And most important, she adds, it is about highlighting the fascinating lives of residents at College Place, “I said at the end of that, it’s really—it comes back to how wonderful everybody is here. The theme is just the vehicle.”

**The healing power of community.**

The Maxwells are thrilled with the community and the “feeling” that is cultivated here. They have several examples of how having such a “nice network” of friends and acquaintances can truly improve quality of life. They describe a resident whose daughter moved her into College Place from a nursing care environment. Teresa describes the woman as in “bad shape” when she moved in—“frail,” but “very sharp.”

And I’m sure it extended her life by five years, because . . . when she came, she just absolutely changed. For one thing, her apartment was close to everything; she could just slowly walk her way every Friday to social hour or around the corner to dinner. Or you could open your door, because everybody’s walking by that way. And her daughter would talk about it, she just couldn’t get over it. [The daughter] was hoping she would do better, but never believed that she would get that much better. You just see that with people here.

Interesting that the woman was living in a community with nursing care, which means she had more assistance, but here in an independent community she flourished. The camaraderie, the socializing, the ease of living makes a difference in the quality of life, perhaps even the attitude toward independence and healthy aging makes a difference. They point out how
wonderful the atmosphere is for many of the widows who live in the “big building” as they call it.

I don’t think there would be a better place in Middletown if you were a widow woman. I don’t think there would be a better place, maybe in the world (laugh) because you’ve got all the facilities here. All those women love each other, care about each other, and they help each other.

Living in close proximity, in a community where residents have a shared value system and many with a common link, the University makes socializing easy. It is this kind of network that residents describe as “one of a kind” and what they are seeking. Teresa shares her perspective on the healing power of community.

Some people come in with heavy hearts, having had something kind of major happen, and it’s a very respectful community. I mean people leave you alone, but then also really, really take you in, and that’s pretty nice, you know.

“Too many chiefs”: Considerations on lack of involvement

Of course, like others, the Maxwells note that not everyone wants to participate in the community events, and contemplate how to “get people to help keep things going.” Teresa notes that College Place residents are at “complete ends of the spectrum” when it comes to personality types and participation levels. She refers to some neighbors who are “very nice,” but “hardly speak to anybody,” and to others “that do nothing.” On the opposite end are the community members who are so dedicated that they “throw their life” into this place. Teresa provides an interesting point of view about the kinds of people who live at College Place and why some may be more inclined to participate than others. She points out that most of the
people who live here are “cream of the crop of the university” and claims they are not the “joiner” types.

They aren’t the people that do things. . . . So, they’ll come to a meeting and then they go home and their secretary, that they no longer have, is going to do what they were going to do (laughs). And there’s like three of us left holding the bag. I used to sort of joke and say they go away from the summer, and they come back and the office is painted, the carpet’s new, and they have a syllabus ready to hand out. The problem is when they come to a place like this, and I’m going, “Okay, we’re going to do a 4th of July party,” and everybody goes, “yea.” And then they – they just don’t do anything.

Teresa has a valid point. When you have a community filled with great thinkers, where are the doers? Elena Cooper shared a similar sentiment during her interview.

You have highly intelligent people and a lot of them have been the chiefs, so in a way we sometimes have too many chiefs who are more used to telling their secretary or their administrative assistant do this, you know. I’ll plan it, but you do it. You know you can’t run this kind of community like that. Everybody has to get their hands dirty. And some people haven’t gotten down off their pedestals. A lot of them now are beginning to understand, they can stand behind the counter and pour the wine and load the dishwasher and put the soap in it and it won’t kill ‘em.

As both women pointed out, to make the community work, everybody has to contribute, but everyone does not. So the committed members of the community keep giving and giving and for the others, we all keep wondering, “Why did they pay the fees? They could live across the street where they don’t have any extra anything, and not pay as much.” Teresa does not
seem overly aggravated about the issue, but her comments are tied to one of her and Tom’s concerns about the future of the College Place community.

“I don’t know what it’s going to be like.”

The Maxwells are happy, involved, and caring members of the College Place community. They, like the Coopers, care deeply about the long-term success and they are committed to the founders’ vision. They are close friends with one of the founders who they say “poured his heart” into this place, and they speak with warmth about his determined “passion” to build a community like this. During the interview, it becomes clear to me that they are concerned about their friends’ declining health. The thought of losing one of the founding members scares them. As Teresa explains:

It’s changing. And, and, my concern is that these – the old guard is going to go and then, I don’t know what it’s going to be like. Because we all try to keep safe what that original thought was. I can see that if you ended up with more people that didn’t know it, than do know it, it could get to be like every other condo where the community isn’t so strong.

College Place holds a unique niche in Middletown area and in the senior housing market. The Maxwells say there is nothing like it anywhere. "It’s wonderful, an interesting thing that we do that here, and no other place does.” The camaraderie, the wide array of activities, the cohesiveness—those are hard to find. What happens when the nature of the community changes? When more people move in who do not know or understand the history or who have a different value system or a different vision for the future?
Patricia (Patty) Hill Foster: A Different Point of View

Patricia Hill Foster is a soft-spoken, devout woman who cares about making a difference in the world. She has answered God’s call to service many times in her life and she continues to do so now at the age of 64. Patty once served as a nun and now works full-time as a physical therapist at MWU Hospital. She is also in the final stages of completing her doctorate in physical therapy (DPT). Patty, a widow, lives alone but is kept company by her finches, which she has had consistently as pets for 31 years. Busy with work and school, Patty does not have as much free time to take advantage of the activities and events at College Place, but living here offers her convenient access to work, and every day she rides the MWU Shuttle back and forth to work at MWU Hospital. Although when she first moved to College Place she spent a quite a bit of time on committees and helping write policy manuals, now she is so busy with full-time work and school that she has not found the time.

Patty is a religious woman and committed member of the Catholic parish, but she considers herself to be “fairly radical rather than conservative.” Patty comments that it is “the combination of people” she has learned from and “places I’ve been” that have given her more “liberal patterns of thought.” She also challenges the assumption that everyone who is religious is conservative. “I feel like I’ve learned to ask some of the deepest questions because of the way I’ve been raised, spiritually.” She says that it is important for her to be a part of a forward-thinking parish. “Liturgies that are, for thinking people, you know, where you’re questioning ideas and being critical.”

A youthful call to service.

Raised in a small Midwestern town by conservative, Catholic parents, Patty says she was “always fairly religious.” Her first “call to service” was influenced by an unfortunate
childhood incident, when she suffered a severe burn in a household accident. After that incident, one of her aunts said to her, “God saved your life for some reason.” As a sophomore in high school, that statement “hit her” and she realized the vision for her life, deciding that her “calling” was to serve as a nun. After graduation, she entered the convent and during her five and a half years there she started working on her bachelor’s degree. Although she planned to be a nun for life and was “happy,” a twist of fate intervened, as she explains.

I was very happy all along, but, as you change, as life changes, there are some things you’re not even aware of yourself. Somebody else can see it. All of a sudden, an instructor called me into her office one day and she said, “Why don’t you consider doing something else for little while?” So I did.

Patty decided that leaving the convent was the “right” decision and when she left she moved in with her godparents for a year before heading to an all women’s college to finish her bachelor’s degree. It seems appropriate that a woman who cared about helping others would land a job in the health profession. She worked for several years as a lab technician and then later went back to school for physical therapy. Patty has worked for over 30 years at MWU Hospital, always progressively increasing in responsibility.

**Inspiration.**

Patty’s life course changed when she fell in love with the man who would become her husband. Patty describes her late husband Mark as a “fiercely passionate advocate.” Mark, born with cerebral palsy, struggled with development disabilities and spent a lifetime advocating for the rights of “all individuals, no matter their state or abilities in life.” Mark was a leading activist in the local disability community and everywhere they went, Patty says, “People would know him.” While dedication to serving others is inherent in Patty’s
personality, she says she is thankful for her “gift of 24 years with Mark” because it made her even more aware of others in need. Through her relationship with Mark, Patty says, “I learned so much from him. . . understanding and accepting differences. . .barriers, and things I wasn’t seeing.” She also learned that “standing up for those who are marginalized never comes easily or speedily.” It was Mark’s disability and Patty’s inherent love of learning and discovery that led them to College Place.

In 2001, the Fosters received a MWU mailing about College Place “from out of the blue.” Because of Mark’s ambulatory condition, they were looking for places with “barrier-free” living, which College Place offered. They also found the community’s dedication to “learning in retirement” very “appealing.” At first, Patty says, the thought of moving to College Place was “only a dream” because they were sure they could not afford it, but decided “to put all our eggs in this basket” and their new life journey began rather “spontaneously.” When they moved, Patty was only 55, one of the youngest members of the community. Mark lived at College Place for only three years because a job transfer required that he move and so they had a commuting marriage for several years.

Losing a spouse.

Patty talks for a long while about how the “sudden event” of her husband’s death impacted her, and how she managed the grief. Although Mark’s death came somewhat unexpectedly, she said there was a period where “we both knew that something was coming.” Heart failure put Mark in the hospital, unconscious for six and a half days. After Mark’s death, Patty had decide how to move on with her life. In the past, she had considered completing her clinical doctorate in physical therapy; she made the decision to pursue that goal after he died.
When he died, it’s like you need to mourn. And so this allowed me direction for the future and also a little bit of privacy and, and also [to] achieve a goal and accomplish something through this transition period. . . . So that, that was certainly how I dealt with it and I don’t feel like he’s not with me. I feel like he’s right there with me.

Patty worked tirelessly for several years, still maintaining her full-time job and taking doctoral classes. Her inspiration during this exhausting period of life was always Mark. She remembered Mark’s work and his commitment to educating others about the struggles people with disabilities face. Her late husband’s life experience influenced her final capstone project for her doctorate; this capstone project is what Patty calls “my next life calling.” She created a model of “clinical cultural competency” for health care professionals to increase clinicians “sense of cultural awareness.” It was Mark who opened her eyes to this idea of “cultural awareness” and “cultural competencies” and so she dedicates her project to him. 19

A barrier-free lifestyle.

One of the Fosters’ initial thoughts was that they needed a home that would provide a barrier-free environment. Although College Place promises a wheelchair-friendly, physical environment, Patty says College Place lacks “barrier free” in the conceptual sense. She explains, “One thing we often wished here in the community is that we had, you know, cultural barrier-free, but we’re not quite there yet.” Living here Patty recognized the need for a “culturally barrier-free environment.” Patty explains that she has always felt some sense of this community being uncomfortable with physical disabilities. She says does not feel

19 At the time when Patty and I met, she had just completed her capstone project and was in the final stages of revisions. I received a follow-up note from her several months after our interview with announcement of her successful completion of her clinical doctorate.
comfortable bringing friends with physical disabilities to visit her at College Place; as she describes:

We had a friend who has cerebral palsy who is very physically impaired; he is ambulatory but he struggles with it, but he has powered a chair, but he also for example drools a lot. And [I] would love to bring him to dinner here. But, you know, you could tell that there’s just some discomfort.

During our conversation, Patty thinks out loud to herself and considers inviting one or two of her disabled friends to join her for a meal in the public dining room. She wonders what kind of impact that might make, and what kind of reaction residents would have. Patty’s comments remind me of a pervasive attitude I have picked up on during my interviews here at College Place. As mentioned in the introduction and in the interview with the Coopers, residents emphasize the nature of this place being for agile and active minds—it is an independent living, not an assisted living, community and has been “deliberately” designed as such. Residents do seem uncomfortable with people who do not fit that description. There are barriers for people with disabilities here, and what Patty is pointing out is that this is also an intellectually-based barrier. Patty and I talk at length about culture of the community, the language, and some of the “barriers” here. College Place never wanting to be an assisted living facility and the messages they said about active and agile minds in some ways might send the wrong message, because where does that leave you if you are someone who needs help?

Patty also points out that there is a lack of racial diversity here at College Place, stating, “It’s too white.” She points out that there are no African Americans and only a few people of other ethnicities. Something about this College Place environment makes her feel
“uncomfortable” and she misses her old cooperative neighborhood where she lived for 21 years, which she describes as more egalitarian and says that in her old neighborhood “There certainly is not the elitism that’s here.”

**My next calling?**

Patty’s courage and fortitude is evidenced in the way she bounced back and managed her emotional response to her husband’s death. The dedication to giving and service came up again at the end of the interview. She loves her “life occupation” as a physical therapist, where she says she feels that she is “really giving my life” and is “devoted to people who are going through crises.” She spends an exhausting 50-70 hours a week at work, and although she loves her work, Patty says she is contemplating what is next for her.

I’m at the point of thinking, okay, in a line of leadership, what, what am I being called to now? What’s the next phase of life, and where and what should I be focusing on? And where and with whom and doing what? So, I’m waiting for the spirit to kind of give me some guidance here as to what that is. I’d like to work until 70 if I can, but if I’m called to something else, I just am waiting to see. You know, what am I supposed to do with this doctorate now? Am I supposed to do anything different?

What is most interesting about Patty is that she is the kind of woman that College Place had in mind when designing the community. A woman filled with passion for learning, someone committed to serving others, and she even has the intellectual credentials—a doctorate and a member of the MWU Hospital staff. But something is holding Patty back here, maybe because she has been so busy working and going to school, but it seems to be something deeper. What does Patty sense about her community? When she first moved in,
Patty was involved in committees and did quite a bit of work for College Place; she comments, “So you know there are certainly roles that you can play here, but how to progress that on, I’d loved to be able to do that, so I’m not sure how, in what way I’ll do it.” Patty wants a venue to present her new insights on cultural competencies; she seems more interested in challenging the status quo—and it is unclear whether that kind of activism is encouraged in this community.

Does the community’s value of independence really vary that greatly from Patty and her husband’s lifelong battle for independence for people with disabilities? In theory, the two philosophies seem to match—College Place wants residents who want to do for themselves, and as a disability advocate Patty wants people with disabilities to be given the opportunity to be able to do things for themselves. Patty wonders (and so do I) what do College Place residents think when they see someone in a wheelchair? Do they see people with disabilities as “sick?” It might be unfair to make that assumption in a community of bright and compassionate people, but at the same time, it is hard not to be swayed by Patty’s insights as well as the pervasive attitudes expressed about the importance of vitality, activity, and contributions.

Ironically, a woman who has dedicated her life to service does not seem to feel that “call to serve” here at College Place, a community that is longing for people to serve. Others must sense Patty’s hesitancy and she tells me that people “having been asking me lately” if she is going back to her old neighborhood—moving back she said would not make “sense.” In the same breath she adds, “But I think probably I’ll just find other ways of making a difference in the world.”
The Irony in “Community”

College Place is a fascinating community—the residents are an intriguing combination and most are extremely dedicated to keeping this community a great place to live. There is an interesting irony to all of this. College Place emphasizes shared values, caring, cooperation, and commitment to fostering rich community, and at the same time excludes and in some ways ostracizes a large segment of the population. You are only welcome in this community if you are one of them, because it is all about the “fit.” It is this aura that makes Patty Foster say, “I’m not as comfortable here.” College Place residents have a keen awareness of the importance of maintaining the original founders’ philosophy and vision for the community. It is intriguing the way that each interview had such similarities. Residents tell the same stories and in many instances use the exact same language when describing their community, almost as if it had been rehearsed. But I came to realize it was not rehearsed, it is a part of the shared language, the shared value system of these residents.

All of the residents mentioned a variety of benefits they receive as a result of living at College Place. While each had specific things that made an impression on them, there were commonalities in their responses. Amongst the most highlighted benefits are the caring and supportive community, the ease of living, the camaraderie and quality of personal relationships, living amongst a vibrant and unique group of educated individuals, and the array of amenities and activities offered. Several residents cite the social life as one of the primary benefits of life here and they describe the community as caring, helpful, and congenial. Living at College Place means that residents have a built-in community. The narratives clearly point to ease of making friends because of the plethora of activities and events, but more importantly because people here are of “like minds.” Part of their like-
mindedness is centered on a shared value of the importance of an intellectual and social community—The Coopers, the Maxwells, and Russ Young all mention how important having and being a part of a community is to them, and that is what led them to College Place. Patty Foster, who emphasizes the importance of community, which she has not necessarily found here, misses her old neighborhood, where she felt “more comfortable.”

“An intellectually satisfying lifestyle.”

Community members share the belief of the founders—the potential of College Place to redefine the retirement lifestyle or, as Tom and Teresa Maxwell call it, “a new way to retire.” These sentiments are similar to those presented by Russ, the retired geriatrics doctor, who spoke of having something “fulfilling” and “creative” to do in retirement. College Place offers residents the potential for this “new” kind of retirement lifestyle centered on activity, creativity, engagement, and intellectual stimulation. At College Place this retirement lifestyle centers on three founding principles: involvement and participation, living amongst a group of “likeminded intellectually-oriented” individuals, and “avoiding the orientation of an elder-care facility.” Nearly everything that happens at College Place seems grounded in the original village vision of providing residents an “intellectually satisfying” lifestyle by providing “activities that reflect a wide variety of interests.” This concept is a theme that ran across all three communities and is discussed further in Chapter 7.

Intellectual fit.

It is the emphasis on the value of community like-mindedness that also causes conflicts here at College Place. The discussion of academic and intellectual “fit” was present in many of the narratives. Residents want to insure that potential residents fit into the “intellectual” nature of the community. The Coopers explain a situation where one resident
feels very uncomfortable because she does not meet the “academic” requirement of the community. Her children who are affiliated with the university “snuck” their mother in even though she does not have a college degree. Elena Cooper describes the situation.

The problem is that apparently the resident feels badly. She knows she was snuck in. So she's kind of pulled back from participating, because I think she's afraid she'll be left out. Which I think is the biggest, sad thing.

Max concludes, “You know, so somebody needs to make an effort to get behind that one, forget it and get her involved in the community.” Elena predicts that degree requirement “will disappear too over time,” but she says, “old things die hard. So you just sort of take it one step at a time.” Even though the Coopers are open to the woman without a degree being here, the use of the word “snuck in” gives off a sense of arrogance about College Place.

Whether it is intentional or not, it exists and is alluded to in the interviews.

**Participation or lack thereof.**

College Place residents who are committed to the organization are “baffled” or even resentful of the lack of resident participation. A clear and consistent theme amongst the interviews is the indication that not everyone living at College Place contributes to the community. Residents point to several reasons for this—people’s disinterest, time commitments, unwillingness to “get their hands dirty.” They also equate this lack of involvement to potential residents not really understanding what the community is about when they move here. Residents place a high value on participation, and this is a common theme amongst the communities. Residents all seem to believe that staying active and being active is the best way to live in retirement. This need and desire to stay busy is not uncommon in our society that values productivity over what might be misconstrued as
idleness. It seems that nobody wants to be mistaken for idle. In each of these three communities, the way that residents decide to spend their leisure time seems up for judgment by others. This push towards activity is explored further in Chapter 7.

**Growing old in an active-adult retirement community.**

An interesting piece to the “puzzling question” about involvement is the decline of participation as residents grow older. Several residents alluded to the nature of the community changing as residents grow older. Their priorities change, the energy level changes, and they cannot or do not always want to do as much as they did before. Dr. Evelyn Powell, a retired educator, describes College Place as a “wonderful” place to live; she tells me that she used to do more within the community, but says she had to cut back.

I have just found myself kind of protecting more of my own time, and, boy, when I’m asked to do things, I just say, “Well, if it’s one time, OK.” Uh, I mean I’ve had, I’ve had some of the other responsibilities here earlier on. I’ve just decided, you know, let somebody else take care of it; I’m going to do some things for me now.

This community designed for seniors must address this important issue. How can residents maintain involvement as they grow older? Ruth Goodman, an early resident nicely sums up what is happening at College Place:

One of the problems you run into is that after the first group that comes in are, are fairly young, but they all age at the same rate. . . . We have 90-year-olds across the way . . . and a lot of older people at the moment. . . . And, then you get the middle ones, who are beginning to either have health problems or they’re slowing down, and they’ll help, but they won’t lead. And then you’ve got a whole third of people who won’t do anything. What we have found is the place is really running on the backs of
the younger people who have the energy and the enthusiasm. So you’ve got to watch.

. . . and begin replacing people and then you’re going to have a wider range of ages. . .

. So it really is dependent on the younger people.

In a community designed for seniors the resident brings up an interesting point; they do need a kind of succession plan. They have to keep “watch” and replace themselves with newer, younger, more energetic people. But as the younger generation moves in, the composition of the community takes a different shape. Tom Maxwell says that as “younger” residents move in the “nature” of the place changes.

The people that originally founded this place are really getting older now. . . . It’s a hard thing to think, but they are dying off. We’re the next generation. It’s getting to be more cosmopolitan; it also is changing in nature.

“Old things die hard.”

While the community “depends” on the “younger people” to take on leadership roles, it also means change – and change is a scary prospect for some of the residents. Both the Coopers’ and the Maxwells’ interviews included information about their concerns for the future of College Place. Teresa Maxwell expressed her concerns about keeping the community vision “safe.” She points out that as new people move in there is the likelihood they will have “no sense” of the history or the values of the community. Max is concerned that there are not enough people who have the “value system that will drive the community in the right direction”; and so 19 years later Max is still actively involved in the Board’s operations. The founders and many of the early residents, mostly retired and mostly older, were extremely committed to the community success—most were retired when they moved here and so had the time to commit to College Place. Many of the younger residents are still
working, which means they have less time to dedicate to the College Place community.
Residents are already beginning to see the changes. Dr. Aaron Turner’s comments points to
these changes.

It’s interesting to see how things have changed just since we moved in just four years
ago. There’s been a turnover since the original developers who had a particular
vision. There is still is a sense of community, probably not to the same extent. I think,
when the people were developing it they had in mind much more of real participatory
kind of experience, where people were involved with lectures and classes and that
was the ideal. And it really isn’t realistic to do that kind of thing and the amount of
work. I mean, it’s real hard for people, they’re going on a volunteer basis and the
resources and I think of some of those people got tired. But there’s still a lot of
activities and people who are involved in various interest groups. It’s going to be
interesting to see how this concept evolves over time and as more of our own peers
are moving in.

Some of the residents’ desire to be intimately involved in the day-to-day operations of the
community seems to stem from this fear of change. There is an underlying theme of control
going on perhaps between the “old guard” and the newer, younger residents. Serving on the
board and helping to shape and “mold” the community as Max Cooper and others want to do
also ensures that they have power in the decision-making process. Like in almost any
community, the politics of power and control are at play here as well.

College Place did not happen by accident; plans were deliberate and focused, and it
is with that same seriousness that the College Place Board members operate today. Residents
consistently refer to the founding principles and to the original community vision. It is the
focus on this original vision that also brings fear and conflict—conflicts around the vision for an intellectual community, conflicts about the rules, and conflicts about the focus on “fit.” Change is never easy, and through the years, there has been change. As the younger generation moves in, new ideas take hold, but as Elena Cooper pointed out, “Old things die hard.” We have all heard about the slow pace of change in academia, and for a community of academics, one can only imagine that change there would also be slow.

**Competing priorities.**

The narratives point to the importance of potential residents understanding the “concept” of College Place. One of the ongoing dilemmas include how to insure that potential residents understand those “guiding principles” of College Place before purchasing a unit or moving in—more specifically—insuring intellectual fit, expectations for participation, and that College Place is not an assisted living facility. Teresa Maxwell explains something “interesting” she wants me to know. “The realtors have not figured out who we are yet, we don’t fit a category—because it’s not continuing care.” Her husband Tom adds, “Right. It’s a senior community with a common interest base, whatever that means.” His comment, made with a slight hint of sarcasm, indicates his awareness of how difficult it is to describe aptly to anyone what College Place represents.

This misunderstanding about “who we are” has caused numerous conflicts between residents and the realtors. Sometimes the realtors misrepresent the community, partially because “they don’t understand it” and other times because they just want to sell units. There is a clash between the realtors needs to sell units and College Place’s goal to find people who really “fit” the community. If the realtors do not explain the philosophy of College Place to
potential buyers, then residents will not really understand what this community is about.

Realtors are central to the process and Max Cooper explains these competing priorities.

The problem, of course, is I think that the people that are a) trying to sell their units, and b) the realtors that are trying to make the sale are not interested in having people really understand that situation, because they want to sell, and they don't really care what happens once people get here. The realtors have no interest in trying to convince these people that there's restrictions and things that they have to pay attention to.

They just – they want the sale.

This issue of competing priorities is something nearly everyone agrees is a problem. One way that College Place tried to make sure that potential residents will fully understand the expectations and the requirements for “fit” was by developing a marketing committee and having Board members review and interview all resident applications. Elena explains how that process can be misconstrued.

We’ve got the marketing committee and they understand very well that they need to somehow meet with the potential buyers. And people are very, very concerned; they don’t want it to be viewed as a screening. Like we can pick and choose who’s in. That’s not the point; the point is to just make sure the people coming in know [what to expect].

Another resident tells me this “approval” process has kind of died down and is really more of a formality now.

The culture of selectivity.

Nearly everyone makes mention of people who “shouldn’t have come here” and describes situations they have seen where residents did not really understand the purpose or
the “nature” of College Place—this results in unhappy or uncomfortable residents. The ideal resident is one who agrees with the philosophy and values of College Place and commits to supporting them. Several of the narratives point to this aura of selectivity—something Patricia Foster calls “elitist.” This “snobbish” air is not just present in the intellectual fit, but also is also present in the community’s desire to “avoid” the senior care facility orientation. Unfortunately, there were some residents who actually moved out not long after moving in because the facility did not meet their expectations of a “retirement community,” apparently mistaking College Place—a community for seniors—for an assisted living facility. The “stigma” about senior care facilities also adds to the air of selectivity. As alluded to in the introduction, College Place wants to keep that “spirit of newness.”

The happiest residents and the most active ones are usually those who have been referred by someone already living in the community, because current residents can explain the values and how things work here. Aaron Turner calls it understanding the “culture” of College Place.

Just as kind of an aside. I mean it’s really interesting, you see this of what happens with group cultures and how they perpetuate themselves. Because people behave a certain way. It’s really interesting. And again, it’s kind of a culture here and when people come in they select—they get that feeling and if someone wants something different, they’re not going to come here. And then you know, people adapt.

Cultivating a certain atmosphere, a culture if you will, is exactly what the College Place founders had in mind. Perhaps they spent years debating over the values and “founding principles” is because they wanted to insure that everyone who moved here be of the same “culture.” The more similar the residents, the more they agree on how to operate within the
culture, the easier it is to live together. This shared value system also creates a community of exclusiveness discussed further in this chapter and more in depth in Chapter 7.

**A shared value system.**

Residents comment one of the benefits of a condominium lifestyle is the ease of living. There is the more obvious release from the everyday physical demand of yard work and home maintenance, but the simplicity goes deeper than that as one couple points out to me in their interview. “This is simple, it’s set up for you. You have common interests, ready-made groups and social activities.” Interestingly, the couple continues on this train of thought by commenting on the importance of a shared value system—a system where they say “basically everybody is of the same culture.” These similarities among residents creates a sense of ease and comfort. College Place residents and residents of the two other communities selected their communities because they wanted to live in a community of people like themselves; they are looking for a quieter, simpler, easier way of life. These intellectuals and professionals have a shared value system about the way to interact and the way to behave. This simplicity in life meets the needs of many, but it is also what Patricia Hill Foster finds so discomforting and so at odds with her own value system. This concept is further explored in Chapter 7.
Chapter 7: Attraction and Experience

Chapter 2 provided theoretical perspectives about aging and retirement communities from a preliminary point of view. The following analysis offers a new perspective, directly relating the findings from the themes generated from the research on the attraction and the experiences of residents. These themes are the ones to be explored in the following analysis. Each community has its own feel, its own culture, but the narratives present clear themes that weave them together. A common mission of providing opportunities for learning and growth binds each of these communities. They are active communities with a plethora of activities for residents. The communities also emphasize resident participation and involvement. From the narratives, we also see the interpersonal and community conflicts that arise when residents do not share similar values. Residents decisions about retirement living are uniquely personal, and there is no one “right way” to retire. Some of the residents migrated to communities that offer sunshine and personal freedom far from family and friends. Some retreat into the solitude of their home and find joy there. Others seek opportunities for continued intellectual and stimulation with a cohort who exclusively reminds them of their past roles and responsibilities. Some of the individuals stayed within their own hometowns to retire, and others packed their bags and moved to a completely new part of the country to seek a new kind of community. Their life course attracted them to a place where being connected and relating to others is a fundamental community expectation.

Place of residence, including geographic location, size of the home, and neighborhood all have symbolic value in society, and it is no different for these retirement community residents. Research on the value and meaning of home indicates that where we decide to live is often based on our personal aspirations and meanings—suggesting that
choice of place and home is an “expression of self” (Cooper, 1974, 1995; Grant, 2003; Leith, 2006). Thus, where these residents chose to live gives us a sense of how they view themselves. They identify with communities of “intelligent” and “caring” people because this is the view that they have of themselves. The narratives here also suggest that residents searched for a place of residence that is an extension of their former roles and closely bound to their identity. These residents have made themselves comfortable by first choosing a place that provided internal continuity—the choice of residence agreed with their current sense of self as it related to their former sense of self. They continue making their proverbial “house a home” through the language they use to describe their communities and the activities in which they engage.

Narrative gerontologists consider meaning and interpretation of the storied lives of elders (Gubrium & Holstein, 1998; Haight & Webster, 1995; Kenyon & Randall, 1999). Clear themes emerged from the narrative data provided by resident interviews, and the synthesis of the data further illuminates the participants’ voices from their narratives. Biggs, Bernard, Kingston, & Nettleton (2000) considered the stories told by retirement community dwellers and suggested that these narratives give us insight into residents’ sense of identity. Many of the patterns and themes that emerge in this study are similar to existent literature on retirement communities (Carp, 1966; Clendinen, 2008; Faircloth, 2003; Hochschild, 1973; Jacobs, 1974; Johnson, 1971; Jennie Keith, 1977; Osgood, 1982; Parry, 2004; Trudeau, 2009). From these narratives, we learn about residents’ attraction, experience and their meanings of retirement in a ULRC.

These residents of Woodward, Brookside, and College Place use a shared language and have similar stories about their communities, and those similarities provide important
insight into the way residents interpret their experience. Every beginning needs a history—and it is no different here; the residents’ narratives on the history of their communities, particularly at Woodward and College Place, center on the tenacity and hard work of their founders. Residents often talk about the years it took to bring individuals together, to gather the funding, and most importantly to find builders and developers who supported their views of what a retirement lifestyle should look like. History is important to these communities, and the meaning for them is embedded in their tales of those who made the community possible.

At Brookside, residents also discuss the history of the community, but that history is not as embedded in members of their own community, because an outside developer established the community. There is also a shared language in the narratives of each of the communities in the way residents describe the “developers” or the “management.” Although it is not necessarily an “us versus them” mentality, it is clear at Woodward, Brookside, and College Place that the residents see themselves as “residents” and the management as “the management.” This clearly points to residents’ needs to maintain a sense of separation as well as a sense of control over their own communities.

The clearest theme to emerge in the interviews is the way in which residents describe their community members and their community. The words used to describe their communities include “supportive,” “caring,” “helpful,” “cooperative,” and “comfortable.” There are expectations that residents are to be helpful and neighborly to one another. In every community, residents describe their fellow community members as “intelligent,” “creative,” and “interesting, interested people.” How residents describe their communities and the people is important not only as an indicator of the shared belief systems, but also because it conveys to outsiders and to newcomers what their communities are about. All of the
descriptors residents provide about their communities give us insight into what is important to residents and how they see themselves.

**Education**

These communities, called University Linked Retirement Communities, vary in their approach to education but share a similar philosophy. There is no formulaic way in which the communities offer educational activities, but there is an emphasis on actively pursuing lifelong learning and engaging the mind. Learning—though not always taking place in the formal classroom setting—is evident in all of these communities. Each community offers a lecture series where either invited guests or residents discuss topics of interest, and each community has a well-stocked library. Furthermore, many of the residents come from educationally related or professional backgrounds. Brookside has the tightest linkages with its affiliated university, Edgeworth Technological Institute—that relationship is the result of the collaboration between the developers and the university. Moreover, Brookside hosts LLI on its grounds and offers educational opportunities in a more formal sense than the other two communities; many of the Brookside residents are actively involved both teaching and taking courses at LLI. College Place was founded on the idea of providing an “intellectually satisfying lifestyle” for residents, and, similarly, Woodward promotes learning through its mission. At these two locations, many of the links to the university are more informal, the connections happening because of the number of retired faculty or alumni. Unlike Woodward or Brookside, College Place has a degree requirement for its residents—they are looking for “educated types” and want to ensure an intellectual fit of residents.

For most of the residents in these narratives, the intellectual atmosphere heightened their attraction to the retirement community. All of the Brookside narratives clearly show that
residents desire to be a part of an academic community with a propensity towards lifelong learning. College Place residents like the Coopers, Russ Young, the Maxwells, and Patty Foster tell us that it is that emphasis on that kind of intellectual lifestyle and lifelong learning perspective that drew them there. Pastalan & Schwarz (1994) argued that because they are centered in university-based atmospheres, ULRCs encourage community building and more enriched lives.

In each of the three communities, residents also have a shared language in the way they describe their fellow community members as “interesting,” “fascinating,” “educated.” They place a high value on living among educated, “interesting, interested, people.” It is important to them to live among others who share their desire to stay intellectually engaged. Although the intellectual engagement does not have to be formal, there is a preoccupation with the idea—the stories they have created about their community and one another is that residents are intellectually engaged. The residents’ identities are embedded in their life as academics and professionals, many of whom are retired teachers, professors, and doctors and most hold advanced degrees. Their descriptions and their shared language about their community members is also a description of themselves. They “fit” here because this is what they personally value, and they sought a community that catered to others who value the same things.

A large part of the educational piece is the socialization towards an intellectual lifestyle. The residents help promote each other’s best self, by encouraging active involvement in an array of meaningful educationally focused activities. In a sense, they have created their own learning communities or communities of practice. While they do not all

20 See Table 10 in Chapter 3 for breakdown of degrees and occupational types.
take the same courses, nor do they all engage in formal learning, there is a shared value on the emphasis of cultivating the mind.

**Involved in the direction and planning of the community.**

Resident narratives indicate that they are most likely to feel a sense of “belonging” and be invested when they take part in building, planning, and directing the community and the programs themselves. We hear this clearly from Brookside, where LLI is the centerpiece of resident involvement. Programs like LLI allow residents to develop and execute the entire curricula, and residents like this. At Woodward, the entire focus is on residents directing their own events, committees, and planning the direction of their communities. Consider the comments from a Woodward resident.

> All our committees, all our initiatives, have come from residents. For the most part that’s good. We don’t have anybody telling us what to do and we can do it our way. But it also means that we do more, a whole lot more, and we have a whole lot more committees. I’m sure it keeps us more vibrant and more healthy.

Residents are most active in the groups that they direct, where their own life experience—skills, attitudes, and knowledge—is drawn upon. This desire to be actively involved in the development of their own programs is consistent with the adult learning theories of andragogy and self-directed learning (Knowles, 1970; Merriam, et al., 2007; Tough, 1971). Residents are taking hold of their communities, thoughtfully planning meaningful activities, engaging in pursuits that challenge their mind. This is an important key to the success of a ULRC and many communities—involvement by the people within the community.
Mixed messages on educational involvement.

The narratives, particularly from Brookside, also pointed out residents’ feelings about the mixed messages they received about involvement with the University. Even at Brookside, where Edgeworth Technological Institute has taken great measures to involve residents in a wide range of activities, we hear that some are still feeling disparaged. Residents seem to want to have a more meaningful role with the university, a deeper intellectual connection—stating that they want to be asked to do more than just “lick envelopes.” Interestingly, Brookside was the only location where residents discussed actual experiences sitting in university courses. Upon engaging in this research, I expected to find many more residents auditing courses or taking courses for credit, but that does not seem to be the case. Clearly, residents living in these communities have access to campus; they have transportation with convenient shuttles back and forth. So why then are more residents not taking classes? In Chapter 2, I discussed several of the barriers that older adults face on campus. In fact, although several campuses across the country offer seniors the opportunity to take courses free or at reduced rates, such opportunity is not fully utilized. The literature points to these kind of mixed messages as contributing to the lack of involvement by seniors on college campuses (American Council on Education, 2007, 2008; R. B. Fischer, et al., 1992; Manheimer, et al., 1995). The seniors are sometimes nervous about how faculty or younger students will respond to their being in the classroom. Brookside resident Linda Elliot’s experience alludes to this. The Buscandos also speak of this kind of passive participation model, when they say they were told that they were not “supposed to do things,” instead they were “supposed to just sit and talk about them.” Somehow—intentionally or unintentionally, these messages are sent to the residents, or perhaps, it is their own insecurities about aging
that make them feel this way. While Linda Elliot seems content to sit and wait to be called on in the classroom, it appears that most residents would prefer to be active participants rather than be admonished or feel concerned that they might be viewed as “obnoxious.” The type of people attracted to a community-oriented system like ULRCs want to be involved and participating not relegated to the back of the class, waiting to be told that it permissible to speak up. Programs like LLI designed for and by seniors seem to be growing nationwide. Active participation and involvement as well as the opportunity to design their own programs is what draws so many residents to the LLI program; at LLI, member participation is the primary focus. Chapter 8 more specifically addresses the implications of education and the role of universities and ULRCs in helping foster more direct educational linkages.

A Fulfilling Life Role: “Retirement isn’t vacation”

The discussion of education and lifelong learning leads to the next most prominent theme, something Russ Young from College Place describes as the “desire for a creative and fulfilling retirement.” Beyond just finding a new place to live, residents considered the type of retirement lifestyle they wanted to have. David Turner, a physician who moved to College Place with his wife four years ago, aptly describes the view that residents in this study seem to share about the retirement years.

The biggest mistake that people make is equating retirement with vacation. Vacation is a respite from what you’re doing. You know yourself, working, you go somewhere for vacation; you don’t have any responsibilities. Then you go back to your regular life. Retirement isn’t vacation; retirement’s the next phase of your life. You may have a new vocation, maybe an avocation, a hobby, or something. You still have to do something that’s going to fill your time.
Martha Simpson tells us that Woodward helped her “move on” and gave her something to believe in after her husband died. Robert Downing knew that his lifestyle in Florida would not be fulfilling and knew he needed “something to do besides golf.” Russ Young, the retired geriatrics doctor, speaks poignantly of watching colleagues who presented unsatisfying “models of retirement” and says that his community at College Place provides a community for interrelating and cultivating new ideas. Brookside developer Olivia Butler tells us that ULRCs have carved out a real “niche” for a certain segment of society. Rachel Sullivan’s narrative is the most vivid in describing the feeling she had before moving to Brookside when she was “intellectually withering on the vine.” At Brookside, Rachel Sullivan, Frank Herbert, and Nikki Sparks are living what they call their life’s dream because they get to teach, learn, and grow in this new phase of their retirement life.

The Value of Community

The desire to find people we connect with is an innate human need and a lifetime quest. Residents sought what resident Russ Young calls “interrelated communities”—communities offering more than just the occasional glance or wave from the neighbor across the street. Several residents point out the difference in this type of community as compared to “regular condominiums” or their former neighborhoods where they say, “nobody paid any attention” to anyone else. College Place resident Gail Turner comments on this desire for community.

We wanted some place where there was a community of people. And that’s what this is, this particular place. It’s really borne out to be true. It’s not only a community of people, it’s a caring group of people; you know, and the fact is that we’re absolutely very much a part of this community, because of the type of people that live here.
The search for community is a theme that runs throughout each of the retirement villages. Residents share their stories of searching for a place to call home, a place to feel comfortable and valued.

Community is a concept that has been explored throughout time—its meanings are embedded in cultural values. In this analysis, I consider the idea of community and its meaning to the residents, thus defining community as fellowship, sharing, and connection with others. Community has been explored in numerous contexts. Sociologically by Durkheim (1893, 1997) with his discussion of organic and mechanical solidarity, and by Tonnies (1887, 1957) with his distinction between Gemeinschaft (community) and Gesellschaft (society). Community is also explored culturally by Triandis (1993) in the discussion of individualistic and collectivist societies. More recent discussion of community exist in Robert Putnam’s (2000) Bowling Alone. The psychological aspects of community have been explored by numerous authors (McMillan & Chavis, 1986; Sarason, 1974; Unger & Wandersman, 1985). McMillan and Chavis (1986) use four elements to define what contributes to an individual’s “sense of community”: membership, influence, integration and fulfillment of needs, and shared emotional connection. These four elements are exemplified in the feelings of community expressed by residents highlighted in these narratives.

Residents feel safe, included, have a sense of personal investment, and in many ways exert a sort of influence in various aspects of their communities. In essence, it is not the ULRC itself—the structure, the setting, or the physical features that creates the sense of belonging. Rather it is the participants’ multifaceted experiences and roles within the community as evidenced from their perceptions, attitudes, beliefs, and understanding of their relationship to the community. This lack of “identification” and “sense of belonging” is what is missing for
those residents—Kevin Davis, Gail and Marcos Buscando, and Patty Hill Foster—who are experiencing a disconnect from the community and is explored later in this Chapter.

The Coopers from College Place describe their instant reaction to seeing an ad in the newspaper—something in them knew “these are the kind of people” with whom they wanted to live. At Brookside we hear from Nikki Sparks and Frank Herbert about the connections they have made with “likeminded” others; Nikki is clear when she says she has found her “tribe.” As individuals grow older, some psychological and gerontology models suggest that many move towards higher order thinking. Erickson’s stages suggest a move from generativity where the focus is on goal attainment to a stage of wisdom or what Tornstam calls gerotranscendence (E. H. Erickson, 1963; Tornstam, 2005). Thus, another consideration is that this move may also include a desire to be part of something bigger outside of themselves—a community (Litwak, 1985; Streib, LaGreca, & Folts, 1986). Community also serves to fill a void of uncertainty in individual’s lives. Revill (1993) writes that “community is about creating certainty in an uncertain world” (p. 137). The type of uncertainty varies for each resident. Surely, there is uncertainty about future financial security—as heard in the narratives for those wondering if their lives will outlast their savings. Residents express uncertainty about health and uncertainty about the length of life itself. That uncertainty gets to hide for a while in these seemingly utopian worlds. There is certainty in living in a community—pristine and safe and filled with others who think, act, and live like themselves.

The Maxwells discuss the healing power of community, and Olivia Butler at Brookside has seen the same thing—when residents rally together to help others, she sees the difference it makes in a person’s life. Similarly, the residents identified the importance of camaraderie and social engagement as ways to decrease loneliness. One of the issues often
associated with retirement, particularly for the very old, is isolation. Consider the representative comment from one resident.

There are statistics, studies done that show that. . . . [People] don’t want to give up their house. . . . but the fact is they don’t get out much and their friends don’t get out much as they did, so they, they’re more isolated. And when you come to a community like this, you don’t have to be sociable, but it’s very easy to be. And, so, it helps people. I mean that’s a help factor.

Residents also talk about the problem of isolation for older people, and they cite examples of not only themselves but of their friends and neighbors whose lives have benefited because of moving to a community like this. One resident pointed out, “I just kind of feel like, you know I’m not alone really.” The narratives point to not only the social support of living in a community, but also the emotional and even physical support they receive in times of crisis. Several of the couples also mentioned moving and “doing it with the other in mind.” Marcos Buscando, Max Cooper, Tom Maxwell, and Kevin Davis all mentioned in their interviews that one of the most important reasons for their move was to provide social opportunities for their spouses.

Residents report their desire to be a part of a community or an increased network of peers. Having a positive support network that includes family and friends positively influences both physical and mental health in both youth and old age. Lack of emotional support from social networks is one of the major causes of depression in later life, whereas quality social relationships and support are often predictors of subjective well being (SWB) in later life (George, 2006). Antonucci (2001) argues in her discussion of social networks that the most significant relationships are those that help an individual feel “valued and
competent” (Antonucci, 2001, p. 428). The word social support describes the “actual exchange of support” using three main elements: aid, the physical support; affect, the emotional support; and affirmation, the “agreement or appropriateness of one’s values or point of view” (p. 429). Residents describe all three types of support coming from community members, although much less aid in terms of physical support. Residents deliver mail and meals, bring flowers, and assist with driving, but most of the support comes in terms of affirmation. Most share similar points of view and similar value systems; the majority come from similar educational levels and class. Another part of the success of the social network is the “perceived degree of control” an individual feels she has over the situation or relationship (Antonucci, 2001). In the case of these ULRC residents, they were able to choose their network because they chose their community. The Convoy Model (Antonucci & Akiyama, 1987; Kahn & Antonucci, 1980) is one model used to understand social relationships over the life course. A positive convoy serves as an individual’s “protective, secure base or cushion” and affects physical and mental well-being. The convoy or network is influenced by an individual’s “personal” and “situational” factors, including gender, socioeconomic status, and educational levels all of which impact the strength and magnitude of the convoy (Antonucci, 2001). Residents of these types of communities have added a network of likeminded peers to their convoy—peers they hope will sustain them through the rest of their life.

Interestingly, while residents talk about the value of having community and being part of a community, the community is in many ways still about the individual. Residents live next door to each other, help one another, and share common goals and a common language, and in most cases, they share a common set of values. Residents in all of these
communities speak in “we” terminology and express an attitude of cohesion, but there does seem to be something missing. The missing element seems to be what has Kevin Davis from Woodward, the Buscandos from Brookside, and Patty Foster from College Place feeling disconnected. Their concepts of community are very different from what they see happening in their own “communities.” Although residents describe themselves as a community, it is set in the backdrop of exchange—what others bring or give to the community. This concept of exchange and expectation is explored more fully in the discussion of participation and involvement.

**Participation and Involvement: “The rule of thirds”**

Repeatedly, residents speak of how important they feel it is to live a place where you have not only meaningful interpersonal connections but are also expected to contribute. The residents tell me, “You know people in places like this live longer.” They believe, because of their professional knowledge and their desires, that living in a community where minds are critically stimulated and where they are expected to participate keeps them living longer. Residents believe that actively being a part of something adds quality and length to their lives.

The narrative excerpts show the value that residents place on not just finding a place to live, but finding a community where they would fit and feel needed. In essence, they chose communities where they felt that they would “matter.” Schlossberg, Lynch, and Chickering (1989) explored the concept of *mattering* as it related to adults in transition, specifically adults entering educational environments. They lay out the dimensions of *mattering* for adult learners, which include attention, importance, dependence, ego-extension, and appreciation. *Mattering* is not only about being “noticed” by others but is also about feeling “needed” by
others. Those same concepts of *mattering* apply to individuals of all ages and across all types of environments *mattering* is a “universal need” (Schlossberg, 2009; Schlossberg, Waters, & Goodman, 1995, p. 24). More recently Schlossberg extends this discussion to *mattering* in retirement (Schlossberg, 2004, 2009). In this new research on retirement, Schlossberg argues four contexts of *mattering*—at work, in the community, to family and friends, and to oneself. The residents in these narratives seem to have successfully found a way to matter in their communities through relationships, service, and pursuing learning. Both universities and retirement communities can benefit from the discussion on *mattering*—because residents need to not only be noticed, but they need to feel needed at both the University and the community level in order for there to be a truly successful partnership.

One of the central community conflicts is lack of participation and involvement. Among the shared values of these ULRCs is that residents are expected to contribute; it is part of the mission of each of these communities. In one sense, it is easy to understand why it puzzles residents who are committed to the mission when they see others not taking an active role in the development of their community. Participation within the retirement communities has been shown to have positive effects the individual, although it is quality of activity rather than quantity that counts (Lemon, Bengston, & Petersen, 1972). Activity, social ties, volunteering, and participation in meaningful life activities can often help decrease loneliness, increase health, and promote positive adjustment to retirement (Antonucci, 2001; George, 2006). In general, retirement communities can be positive environments for older adults, offering more social integration, development of a close network of peers, and safe and comfortable places to grow old (Golant, 1992; Rosow, 1967). Folts and Muir (2002), two prolific researchers in the area of retirement transitions, pointed out this impact:
The best housing environments for older adults are those that not only enhance the well being of the residents, but those that actually contribute to their independence. If you strip away the amenities—the club houses, pools, golf courses, service packages, and personal supports—what is left is a living environment that assumes potential residents will need something they either cannot or will not provide for themselves and can be provided with the pooled resources of all the residents.

(p. 14)

The involvement by community members is what makes these communities work. Elena Cooper from College Place shares a sentiment I heard in all three communities.

You know, you got to have people that are willing . . . to participate. So some people live here and we hardly ever see ‘em . . . if they aren't committed to keep the community running, then it’s not gonna work.

But not everyone wants to be involved. Some of the residents pointed to the fact that they moved to a community like this to be relieved of the day-to-day burdens of planning and managing programs and events. Studies on other retirement communities find this difference in involvement to be a natural state of the communities (LaGreca, Streib, & Folts, 1985; Streib, et al., 1986). There are always going to be those who want to be involved in the decision making and control of the community while others are happy to be unburdened from that responsibility.

Russ Turner, a College Place resident, took a more middle-of-the-road approach when he shared his perspective that he called the “rule of thirds”—saying no matter what type of community it is there will always be those who do more of the work. At College Place and at Woodward we heard from residents who said they felt like they were accused of
being “antisocial” because they were not seen enough around or sufficiently involved in the community.

In every retirement community there is a high value placed on participation and involvement, on residents fulfilling a useful role within the community. Residents clearly point out that they expect others to do, to give, and to contribute. Some residents seriously question the lack of involvement of other residents, wondering why people pay the added price for these communities but do not participate. It appears that residents are valued for what they bring, what they do, and what they give—which in some ways is no different than saying that residents are only important for the benefit they provide to the community. Residents are interested in where others are from, their backgrounds, their “fascinating histories,” and their previous life roles and how they contribute. The importance of the biography book at Woodward is just one example of this, but another example is the way that everyone speaks about others as “interesting” and “fascinating.” McMillan’s (1996) discussion on the psychological sense of community considers the concept of “trade” and how members serve to “benefit one another and the community” (p. 320). Most communities, he argued, “cannot survive” without each member contributing and making social and capital through their “fair trades.” However, MacMillan also questions this assumption of “trade,” wondering if communities should be defined as “strong” if they must “always keep score” (p. 322). Sociologist Ferdinand Tönnies (1887, 1957) explores the ideas of Gemeinschaft (community) and Gesellschaft (society). He defines Gemeinschaft as that “fellowship type” of community relationships or “unity of being” that can be developed through kinship, geography, or by mind. The mind is the bond that develops by working towards a common goal or being “united by one idea” (p. 253). Tönnies further argues that Gesellschaft (society)
is defined by exchange, simply stated as “everyone a merchant” (p. 76). The Gesellschaft concept of community is one that considers individuals as “no more than a multitude of mere personas who are capable of delivering something, and consequently promising something” (p. 77). While residents seem to be searching for a deep sense of Gemeinschaft (community) it seems to get lost in this focus on exchange, the need for everyone to participate. Can that true sense of community exist when residents expect something from one another?

Since most of these individuals should understand at this point and age in life, like Russ Turner does, that not everyone will want to participate in the community, why are they experiencing such conflicting feelings? Residents who do not participate or who do not contribute are, in some sense, ostracized. When people do not participate, conflict arises, and this conflict about participation emerged in every community. At Woodward, residents expressed their concern about needing new people to rise up to leadership positions. At College Place, the Coopers considered what they saw as a lack of commitment from other residents to keep the community working. At Brookside, the Buscandos are frustrated by other residents’ unwillingness to be actively involved in “change.”

Osgood (1982, 1983) provides a typology of residents based on her ethnographic research at three different types of retirement communities. Osgood’s typology includes six types of social roles related to the activities residents take on within their communities: 

Organizers, Joiners, Socializers, Recreationists, Humanitarians, and Retirees. The findings report that typically only 10 to 15 percent of residents fall into the Organizer category. The Organizers, often the voices behind the community, are those who “devote their time … to bringing together fellow residents . . . they are extremely active, busy all day long” (Osgood, 1983, p. 34). Osgood also classifies the Retirees as those who are content to let those younger
and healthier run the community. Other types include the Socializers and Recreationalists who, while not typically active in any formal clubs, spend time socializing with friends and engaging in numerous recreational activities. The number of activities residents engage in and their level of their sociability determine the social type. Osgood’s study also shows that “status” in the retirement community was determined by social type. Those who contribute the most, the Organizers, are held in the highest regard. The next level of status goes to those who socialize with others, and are involved in the most activities and recreational pursuits. Hochschild (1973) describes a similar phenomenon, a hierarchy between the “elite” and the “masses,” in her study of an old age community. She found that the “ruling elite” emphasize “service to others.” Essentially, their status level was based on performing tasks for other—service in the community.

The emphasis that residents place on staying active and busy can hold several meanings. One significant finding in the literature relates to the “busy-ethic” presented by Ekerdt (1986). In exploring retirement, Ekerdt argues that people ascribe meaning to staying active and busy in their retirement years. This “busy ethic” is related to the societal value of work and roles and provides a way for individuals to feel useful in a world where they risk becoming obsolete (Ekerdt, 1986). Whether it be need or desire to stay busy, the level of activity, the “busy ethic” is all reminiscent of the activity theory of aging, a theory that prevailed in the gerontological world for most of mid to late 20th Century (Hooyman & Kiyak, 2011; Katz, 1996). Activity theory has been found to be too simplistic and essentially discounted as a viable theory of successful aging; but, the remnants the theory—that a better life equals a busy life—persist in society and among many retirees today. The underlying assumption of activity theory formulated by Havinghurst (1968) from data derived from the
Kansas City Studies of Adult Life reviewed in Chapter 2 is that social activity and social involvement are associated with happiness. The presumption is that maintaining roles and activity levels as close to possible as those in middle age is best, and that failing to engage in roles or activities is evidence of some sort of negative decline. Moody (1988) asserts that this emphasis on staying busy sometimes plays out as a “frenzy of activity” (p. 238). This frenzy, argues Katz (2000), leaves us wondering if the activity serves only to hide the lack of meaning in one’s life. The emphasis should not be on activity alone, but rather on meaning and value that a particular activity brings to an individual. The idea that individuals should both be able to and want to maintain the same level of activity that they did in middle age is questionable. With a few exceptions, our bodies age and change, and we are simply not able to maintain the same level of physical activities to which we are accustomed. Furthermore, the meaning we associate with generativity and staying busy changes throughout life. Perhaps stillness, reflection, and solitude become more important (Sarton, 1984). Active living should not be mistaken for vibrant living. To turn inward, to retreat to books or hobbies, or to engage in aloneness, to spend the majority of one’s time in thought and reflection, to not be distracted by the cares of the governing committees or organizational pressures is a personal preference. How can some individuals be completely content in solitude; yet others be content with hectic schedule of volunteering, committee meetings, and part-time work? Many retirees actually look forward to a more relaxing and contemplative lifestyle that aging and retirement can bring. That residents want to stay busy or active is not a problematic phenomenon in and of itself or something to be judged, but it is problematic when residents feel that they have to stay busy in order to maintain value within their communities or when they judge others who do not stay busy. To decide to be involved or
not to be sociable, or to be less able to pursue activities puts one at an extreme disadvantage in these communities.

The narratives point toward a bias towards active and vibrant living. There is a pressure placed on members of these communities to perform, to be engaged, and to participate (Katz, 2000). Karen Green, the Woodward, might be categorized as an Osgood Organizer, keeping herself busy from sunup to sundown. She is just one example of the numerous residents I interviewed who maintain a hectic pace of life. Karen believes in involvement and shares a story about how hard she worked to get one of her older friends at Woodward to come to numerous activities and events, but she describes her own “Ah-ha” moment.

And then we have – this wonderful woman who’s on the Wellness Committee. She’s 93 I think. And she comes to meetings although she says to me, “Karen, these programs bore me to death.” I said, “Well I’m sorry. What kind of programs would interest you?” She said, “You don’t understand. At 93, I have done all these things. I know all these things. Why do I have to sit and listen to somebody?” And I said, “You know, that is a really good point. Now why don’t you say something like that out loud at the meeting? I think it’s a fabulous thing.” She tells me she does her own exercising at her apartment and she’s not gonna listen to anybody else. But that’s an attitude. Now she still comes – she will come. She’ll look at me and wink. She’ll sit down and halfway through the delivery of whatever somebody’s talking about she gets up and leaves – polite and quiet. And I know exactly what she’s thinking. I thought that was a wonderful insight.
Karen Green, Russ Young, and Marcos Buscando all express coming to an understanding about the varieties of involvement and levels of participation in their communities. While that pressure certainly motivates some to be engaged, it also alienates others. The evidence from the narratives in this research points to a similar type of hierarchical system. At College Place Max Cooper, who is described as a man who “runs to serve,” has status within his community. Consider Martha Simpson at Woodward who is called the “grande dame” of her community because of her social connections. Interestingly though, at Woodward, Kevin Davis notes that status does not just come from giving and serving—it has to be seen by the right people. He referred to his wife Annabeth’s selfless and time consuming service at Woodward’s nursing unit, but mentioned that people do not gain a “constituency” by serving in the nursing unit. His comments point to the influence certain individuals hold within the community—because those who reside in the nursing unit are older, less active, closer to death, they have no power to elevate the reputation of others.

A larger and more disheartening problem seems to be the question of growing old in an active adult community. Evident in all three communities are expectations for engagement, socializing, and contributing. What happens when someone can no longer actively participate—either due to health or changing priorities? As residents age, perhaps they lose the ability or the energy for involvement; as one couple admitted, their “pursuit for new and interesting things” is “slowing down.” They tell me that they are enjoying life by “taking it day to day” and by focusing more on “trying to stay well.” In College Place, the Coopers discuss the issue of an aging resident who can no longer engage in conversations at the dinner table. Moreover, in other communities residents expressed their concerns over getting “tired” and being ready to slow down their involvement. In a community where
active participation is the central focus, residents who cannot participate in the same ways become marginalized, forgotten, lose status, or, as Hochschild (1973) calls it, become victims of the “poor dear” syndrome.

The busy lifestyle—the lifestyle of activity—cultivates an image of youthfulness, keeping the thought of aging further away from the minds of these retirees. Residents place an important value on community, but at the same time question the value of the members who either do not want to, or, perhaps cannot, participate. Growing older and slowing down is an inevitable fact of life. It is true that “sooner or later” all of us will have to come to terms with and adjust to the realities of growing older. I am reminded of something one of the residents told me and who since this interview passed away, “We better all be gentle with each other because it might be you next.”

Cultivating an Image of Youthfulness

Further analysis of the issue of participation and involvement leads to another of the overarching themes. The marketing materials of these three communities are filled with images of vigorous retirees and use of words like “active,” “vitality,” “life begins anew,” “engaged” and “imaginative,” thus painting a vivid picture about the value they place on a certain kind of retirement lifestyle. Everywhere I go residents are busy, moving, going—the pace of life may slow a bit, but inactivity, laziness, or lounging, is not something I saw at any of these communities. Residents are drawn to these words and images of easy living, dynamic and energetic minds and bodies, because the alternative—growing old—is not something our society aspires to. Butler (1975) writes in Why Survive? Being Old in America that old age is seen as one of the greatest “tragedies.” We cover our fears with “optimism and “euphemism” because as Freedman writes, old age in America is set in a “backdrop of
alienation and uselessness” (Freedman, 1999, p. 29). There is nothing glamorous in our society about growing older; instead there is a constant and nagging pressure about looking and feeling younger, doing more, something Fischer (1977) refers to as the “cult of youth.”

Even in these communities designed for older people there is a clear theme of avoiding the orientation of an “elder-care” facility. At Woodward, residents in the independent units are separated physically from the residents in the nursing unit. Residents’ narratives point to the orientation of that “inner light” that they describe as an emphasis on being “strong and independent.” Death is a topic that did not come up at many of the communities, except at Woodward, and both Annabeth Davis and Martha Simpson explained the matter-of-fact way that death is handled. At College Place, one of the founding principles of the community was “to avoid the orientation of eldercare.” One College Place resident tells me, “We don’t really say ‘old’ around here; we say healthy aging.” Patty Foster shares her concerns about the barriers and discrimination she feels towards people in wheelchairs. We heard residents insist that people are expected “to do” and to provide for themselves—those that expect too much help are encouraged to seek other types of living options. At Brookside, Olivia explains that residents are hesitant to adopt an assisted living unit. The purpose of these communities, even Woodward, the continuing care community, is to encourage involvement and healthy, active aging. There is a clear push towards cultivating an image of youthfulness. On one hand, we question this orientation toward youth and activity, and on the other hand we can blame the residents—because as Butler and Freedman assert, the alternative presented in modern society—the “problematizations” of old age, as Katz (1996) calls them, are a grim reality.
The Culture of Selectivity: “Basically everybody is of the same culture”

Residents comment that one of the benefits of a retirement condominium lifestyle is the ease of living. There is the more obvious release from the everyday physical demand of yard work and home maintenance, as one couple, Neil and Sheila King from College Place, point out. “This is simple, it’s set up for you. You have common interests, ready-made groups, and social activities.” But the simplicity goes deeper than that as the couple expands.

Basically, everybody is of the same culture. . . . It’s not hard to find a niche that doesn't make you tense and stressed. Everyone gets along and has similar backgrounds. They're finished with diversity at this age, and they'll accept diversity but on a common level. There's a certain common edge to the whole thing—which is comfortable. I've had enough stress (laughing). And people have gone through all that before.

While living in a private community offers a chance at a simpler way of life, there is another way of looking at it. It allows only a certain “type” of people in, people like themselves, and keeps a certain “type” of people out. We hear about the role that culture plays every community. At Woodward, the cultural Southern values and traditions are pervasive. This is why Martha Simpson guides the residents as she does—to help ensure that new residents will be successful. At College Place, the culture is already defined by its approval process—a college degree is required; and furthermore, several residents allude to the culture of selectivity based on income. We also hear clear themes about fit and appropriate interaction; the term “outliers” is used by several of the residents on my visit there. The Maxwells discuss the implications for programming and appropriate types of socializing. Although Brookside seems to have a more laid-back feel, Rachel Sullivan
wonders if people who are not as intellectually minded would feel comfortable there. In each community, residents discuss the importance of making sure new residents “fit” into the community—that fit is centered on culture, class, and education.

Residents selected a community like this because they wanted a community of people like themselves. These intellectuals and professionals have a shared value system about the way to interact and the way to behave. Residents are bound by similarities—educational levels, ways of “feeling, thinking, and being” (McMillan, 1996, p. 321). McMillan (1996) argues that there is a bonding power of “similarity,” for when individuals find members of a community with whom they share similar characteristics, “it is assumed that one has found a place where one can safely be oneself” (p. 321).

Blakely and Snyder (1999) write about community and its meaning in their research on “gated communities.” Although these three ULRCs were not actually “gated” in the sense that they are walled or fenced in, it seems that these three communities—College Place, Woodward, and Brookside—all share some of the principles of gated communities. For instance, they are private and exclusive. Though none of these three communities is physically shut-off from the outside world, there is an air of privacy here. Every one of the communities is nestled in pristine and quiet surroundings, and their location, set off in woods or wetlands, gives them a feel of privacy. More than the physical boundary is the boundary of feeling—they exude a feeling of exclusivity in some way. McHugh & Larson-Keagy (2005) call this a type of “fortress mentality” (p. 250).

That feeling may have something to do with their perfectly manicured lawns and the high-priced décor, or perhaps even the pricing structure that lets others know for whom these particular communities are designed. The communities are exclusive in one respect merely
because they advertise themselves as university-linked—the educational linkages alone certainly excludes certain individuals. Once inside the communities, one gets a sense of the exclusivity because of the types of people who live here. As mentioned in all three communities—residents with education and a certain level of wealth are the majority of occupants. Furthermore, there is an absence of racial diversity. Woodward, the Southern community, and Brookside, the Northeast community, have only one African American resident each. At College Place, residents tell me that there are Asian and Indian residents, but I was unable to interview anyone, despite my attempts. The “fortress mentality” extends from physical space to “age, class, ethnicity, and lifestyle as social borders” (McHugh & Larson-Keagy, 2005, p. 250). This discussion of exclusivity leads to the question: what type of meaning does this type of exclusive environment have for the residents? While a majority of residents find themselves pleased with this type of community, it seems that unease experienced by Kevin Davis and Patricia Foster is directly linked to the mismatched ideology—their understanding of what a community is and should be is not this “fortress.” Patricia refers to the “elitist” air and Kevin discusses the “privileged” members of his community. Both are uncomfortable with this “fortress” of selectivity.

Since the development of age-congregated communities, there has been a discourse about both the virtues and the vices. Several authors talk about what is wrong with what they call “segregated” housing environments, reporting that these types of communities force people into their own enclaves—separating them from other members of society. In general, retirement community residents are often more homogeneous in terms of class, race, and ethnicity and also tend to be more affluent (Atchley, 1994; Freedman, 1999; Longino, McClelland, & Peterson, 1980). While it is true that these do, in some sense, segregate
individuals, it is not much different from what happens in most American neighborhoods. Residents of retirement communities, like most neighborhood communities, tend to be happier and feel most at ease when they share housing environments with others of similar racial and socioeconomic backgrounds (Hamovitch & Peterson, 1969; Kahana, Lovegreen, Kahana, & Kahana, 2003; Lawton, Moss, & Moles, 1984; Rosow, 1967). Do we all tend to live nearby others who are like us or do we value diversity?

In a society where older adults are often marginalized, and in many cases invisible, this type of age-based community is an opportunity to level the playing field, to equalize the exchange. Older people are often seen as invisible and overlooked; as a former professor of mine described it, “Getting older is like looking in a mirror and you’re not there anymore.” In some age-congregated communities they are seen for who they are; because everyone is old, age is taken out of the equation. The other benefit to age-congregated communities like this is that in most cases there are higher levels of participation. Communities like this make it easier for older people to be involved because of the proximity, pace, and appropriateness of opportunities. The downside can be the exclusivity and the segregation. These are places where the old can “negotiate lives with dignity, humor, and grace,” but at the same time they are “places of separation and exclusion” (McHugh & Larson-Keagy, 2005, p. 252).

Rose (1962, 1965) writes about elder communities and asserts that when greater concentrations of older people gathered, it would create old age subcultures. Subcultures often develop their own language, stories, and rituals. These ULRC residents have created their own subcultures, which we see clearly in their narratives—they have their own way of interacting with one another, they have their own stories, their own language, their own
rituals, and a clear sense of the way things are to be done in their community. This culture is what attracts some and, at the same time, excludes others.

**Conflict**

Although the narratives provide clear evidence of how fulfilling these communities are for a majority of the residents, there are conflicts and there are the cases that provide the disconfirming evidence. The most prevalent theme to emerge from the data regarding conflict was the perceived lack of participation by all members of the community as well as the growing pains associated with each individual community. While camaraderie and harmony are terms often associated with community, conflict is of course a natural part of the evolution and growth of communities. Hochschild (1973) points out in *The Unexpected Community*, a work focusing on the lives of elders in a San Francisco Bay apartment building, that “relationships were tinged with as much rivalry as friendly support” (p. 55). In their comparative studies of 36 leisure-oriented retirement communities, Streib and Metsch (2002) found three major categories of conflict—residents versus residents, residents versus management, residents vs. owner/developer versus outsider. These categories mirror the conflicts found in this study. At each community—Woodward, College Place, and Brookside—each of the aforementioned conflicts is present. The conflicts between residents primarily focus on varied interpretations of the mission and/or the rules of the community, a category also found in Strieb and Metsch’s (2002) analysis. Residents’ disagreements center on the lack of participation, dress codes at meal times, noise levels in the units, alcohol service, as well as conflicts about the future of the community. There are also tales of the residents’ conflicts with management and with potential buyers. At Woodward, there are ongoing debates about stolen newspapers from the library and about sustainability. At
Brookside we heard from the Buscandos about the ever-present conflict surrounding the community garden—a conflict that started with the residents versus the management and then grew into a conflict of residents versus the residents. Max Cooper, from College Place, added about the conflict in a community of retirees, “I know there’s a famous little saying that Elena dug up some place. ‘People that have nothing to do, make a lot of to do about nothing.’ That just smacks you in the head at this place.” While Max’s comment may make the conflicts seem commonplace, it is, in fact, the meaning behind the conflict that is important.

The talk about community “troubles” in fact helps build the community; residents are constructing community through their discussion of these everyday events (Faircloth, 2003). For residents like these who have histories of organizing, planning, and executing, being involved in the details of the community is important to them. Having an opinion and voicing it is part of being heard. In her study on a Jewish retirement community center, Myerhoff (1978) discovered that conflict played a central role in interpersonal relationships of members. The community members told her that their very “survival” depended on those conflicts and “fights.” While some residents fully participate in the community conflicts, it seems that others are turned off by it and perhaps that is why they stay away from board positions or other leadership roles.

**Ideological Disconnect**

Most of the residents feel good about their communities and about their decision to move there; they feel that their community provides them with the intellectually stimulating and meaningful life for which they longed. However, additional ideological differences are present in the narratives of Kevin Davis from Woodward, the Buscandos from Brookside,
and Patty Hill Foster from College Place. For these few individuals that presented conflicting feelings about their communities, it seemed to center on their internal dialogue. Their narratives show their deep level of introspection about their community and their role within it. This introspection evidenced itself in a series of constant questions about themselves, the accepted norms in their respective communities, and the value they have here and in society. They question their role and seek ways to give and serve within the community—focused in some ways on “fitting in.” Something for these individuals did not seem “quite right.” Interestingly, I would say it was more because they were seriously looking for ways to give back, and they had not yet found their way to give in the communities where they lived.

Kevin’s and Patty’s discontent includes being uncomfortable with the people and the “feel” of the community. The culture of selectivity, the whiteness, the privilege, all makes them uncomfortable. While Kevin Davis, Rachel Sullivan, and Russ Young, and Patricia Hill Foster talk about the lack of diversity as it relates to the elitist nature of the educational requirements, it is primarily only Kevin and Patricia who speak of the marginality and exclusiveness of the communities based on race, gender, class, and education. It is interesting that the Buscandos’, from Brookside, social advocacy did not necessarily translate into carrying a social justice perspective that would acknowledge the intersections of marginalization and access relative to race/ethnicity, gender, educational attainment in their Brookside community.

Kevin Davis, Patty Foster, and Gail and Marcos Buscando all seem to have a past grounded in the roots of activism; their life course has influenced their ideology towards political action and change. Kevin is an activist for the poor, Patty is an activist for the disabled, and the Buscandos are activists for change. These residents come from a more
liberal leaning environment; for them life has focused on fighting against the system or fighting against unfair treatment or disenfranchisement. The way these individuals approach life is not so much looking for the ease and comfort of simplistic living; they are not afraid to ask life’s hard questions. But as the analysis above points out, many of the residents are looking for a “simpler way of life” or like the couple said a “niche that doesn’t make you all tensed and stressed.”

In these kinds of communities where most people think alike, act alike, and go with the grain, these four individuals stand out, they are uncomfortable, and they have not found a true place to call home because they do not share the same value system. Having a sense of shared values is one of the fundamental elements for individuals to feel a sense of true community (McMillan & Chavis, 1986; Sarason, 1974; Unger & Wandersman, 1985). The concept of the psychological sense of community, rooted in community psychology, is attributed to Sarason (1974) with an emphasis on the “perception of similarity to others” as a key component of “feeling a part” of the larger structure of community (p. 157).

Furthermore, McMillan (1996) explores the concepts of “spirit” and “Truth” as they relate to an individual’s feeling of connectedness within a community. McMillan argues that in order to be truly bound to a community, individuals must feel safe to “speak their Truth and be themselves” (p. 316). In a community, individual realities must be accepted and acknowledged as “Truth”; and this takes “community empathy, understanding, and caring” (McMillan, 1996, p. 316). Kevin Davis, Patricia Foster, and the Buscandos do not seem to feel comfortable expressing their reality—their “Truth” about themselves or what they feel are the negative aspects of their communities to fellow residents.
The beginning of Chapter 7 addressed the importance of ideology as it relates to home and fit. Most of the residents seem to have found the kind of community that matched their internal sense of self, and others are still searching. The literature on “fit” is often grounded in person environment theories (Carp & Carp, 1984; Kahana, 1982; Kahana, et al., 2003; Lawton, 1998). Both personal and environmental characteristics play a role in a satisfaction and overall feeling of “fit” within one’s community. Carp and Carp (1984) distinguish “higher-order needs” like stimulation, comfort, and familiarity from the “basic environmental needs” like physical space or amenities. In the cases of these residents who are discontent with their communities, there is incongruence between themselves and their environment. In a sense, their higher-order needs—the need for a deeper meaning regarding their presence in the community—is not being fulfilled. That deeper meaning comes only when “we can be ourselves and see ourselves mirrored in the eyes and responses of others” (McMillan, 1996, p. 316). These residents do not relate to others within the community because they do not perceive themselves being like the others. They feel disconnected because there is no sense of shared values. They do not share the values of exclusivity, separation, and elitism—values that seem to help bond the others.

The themes of belonging and community played the most central role in the narratives: residents finding a way to fit; searching and meaning in this new phase of their life and in their new home. The analysis now moves from the thematic findings to the related theoretical frame of life course research.

Life Course

The life course perspective points to the intersection of personal biography and social history—the “inextricably” bound nature of the past and the present (Elder, 1985; Elder &
Johnson, 2003; Richardson & Barusch, 2006, p. 12). The life course perspective points out that “aging and its meaning are shaped by structural influences of cohort, history, culture, and location” (Hooyman & Kiyak, 2011, p. 324). The narratives of these ULRC residents show how the past has influenced attraction to these communities as well as their lived experiences. Residents’ past life roles, jobs, hobbies, family structure, class, and educational experiences all play a part in their attraction to this kind of ULRC lifestyle. The life course concepts come into play in many ways, as seen throughout the narratives. Below is a brief discussion of the most notable themes that emerged in the research as they relate to four of the five life course principles.

**Historical time and place.**

Residents are impacted by the context of the times in which they live; more specifically the development of the ULRC movement is in response to the changing times and the growth of a Third Age learning society. The development of ULRCs is a direct opposition to the old theories of disengagement that asserted elders should retreat. Instead, communities like these offer vibrant opportunities for social, physical, and intellectual engagement. The narratives clearly point to residents’ desire for something different in retirement. The Maxwells, residents of College Place, describe it as a “new way to retire.” Their references to a popular television commercial appealing to the Baby Boomer generation fits the description provided in the review of literature about the desire for Boomers to live a new kind of retirement lifestyle. Freedman (1999) called this “inventing the golden years” and suggests that today’s retirees do not take their retirement years lightly—they are looking to “retread,” not “retire” (Freedman, 1999, p. 29). These ULRC residents searched for a community that could and would provide more than just a place to
live. They exhibit a “hunger” that is manifested in their quest for a personally meaningful retirement lifestyle; they want to live in a place where both the body and the soul can be nurtured (Pastalan & Schwarz, 1994).

**Human agency.**

The principle of human agency considers the impact of personal choices and decisions throughout life that affect an individual’s future or present reality. The decisions to attend college, to work, to save, to purchase a home, to purchase long term care insurance all impact these residents’ abilities to live in these types of upscale retirement communities. Their decisions to move also impact the life they will continue to lead.

The discussion of human agency also recognizes cumulative advantage and disadvantage. Human agency takes into account that not everyone is afforded the same resources or opportunities throughout life. These residents clearly had access to education, giving them the opportunity for access to a community like this. The narratives clearly point to the high level of education of most of the residents—most of their parents either had college degrees or were adamant about their own children pursuing education. Though not necessarily wealthy, most came from families of means.

**Access and finance.**

The issues of access and finance run across nearly all of the life course principles. Historical events and the times in which the residents lived influence attitudes and behaviors, in this case encouraging home ownership, frugality, and savings (George, 1996). They have money now because of the context of the times in which they were working. Residents’ access to funds is directly related to their retirement pensions or having sold a home. Most of the residents in this study have access to finances—they have options. Residents of the
continuing care community at Woodward bought their safety net by purchasing life care, insuring they will not have to “burden” family members. Many residents of College Place tell me that they have already purchased long-term care insurance, which is why they were not concerned about moving to an independent care community. These residents have the educational level and financial means to seek outside support networks and in this case clearly have the sense of control over their situation. Human agency points out that advantage can take the form of knowledge or finance—in this case residents first had to be aware that retirement communities like this even existed and, next, they had to have the financial access to afford the communities.

Access to and the opportunity for education also plays a central role. Access to finances made a college education possible and it is that education which seems to have fuelled their interest in these lifelong learning communities. Several residents also noted the historical impact of the G.I. Bill on their ability to pay for college. An interesting note is that many of the women I interviewed attended college and several of the residents also talked about their mothers who attended college—most noting that was unusual. Women discussed the opportunities they had to attend college and how that impacted their future. Although many share that they worked in the home, raising children for many years, there was a clear majority of women who did attend college. In the Brookside community, we heard from Nikki Sparks and Frank Herbert, both of whom came from less affluent backgrounds, but even their parents encouraged education; Frank’s parents saw education as a “ticket to the middle class.”

It is both the cost and the focus on lifelong learning and education that makes these communities inaccessible to most of society. Martha Simpson, who has her pulse on the
culture of Woodward, is clear when she tells me that it takes a certain amount of money to maintain this kind of retirement lifestyle. There are the buy-in costs, the monthly costs, and then at certain communities the cost to maintain a certain kind of lifestyle among others of the same social class. Martha tells me, “I would just not give anybody the advice if they didn’t have enough money to get in, because you don’t want to be always the low man on the totem pole that can’t afford to do anything. They ought to move into a place they can afford to go to.” Similar sentiments are heard from Russ Young, who lamented on the fact that many of his friends who would make ideal ULRC residents would never be able to live there—that, he said, creates “segregation.” One Woodward resident sums up nicely, “I wish it were cheaper . . . Yeah, that’s the sad part, is the tremendous number of people that can’t afford it.”

Timing: “Why are you doing this?”

Personal circumstances and choices clearly impact the timing of retirement (George, 1996; O’Rand & Landerman, 1984). Throughout all three communities, the narratives clearly represent residents’ assertion that people should move to places that offer vibrant social and intellectual life while they could still enjoy it. In other words, they wanted to move before they were forced to—the idea of having the control over their own destiny. This desire to be independent and stay independent seemed to drive much of the decision-making process regarding timing. This idea of control also closely links to human agency—the impact of individuals’ personal choice. Residents wanted to choose where they lived rather than someone deciding for them. There is a definite sense of fear of losing control from many of the residents. One of the oldest and most spry respondents had already put money down on her place eight years ago, but for some reason hesitated to make the move, but finally
decided the time had come. Her comments point to the importance of control in decision-making.

Last year, I decided that I was 91, and I thought, I do not need to wait until I am complaining and ill. I really need to make myself move. I didn’t want them to come down and say, “What are we going to do with Mom?” You know, I wanted to be in control.

Butler (1975) suggested that many older people associate “home with autonomy and control” (p. 103). Moving while they could still choose where to go and when to go gives residents a sense of control over what might be a very unpredictable future. Because finances are more readily available, in a majority of the cases, these are voluntary moves and so residents have self-selected into these communities; therefore, most residents are satisfied with their communities. This is a very different circumstance than some involuntary moves that may happen when residents might be forced into a nursing home environment.

Throughout the interviews, all of the residents clearly articulated their reasons for moving and their planning and decision-making processes. An overwhelming majority of the residents definitely had a sense of what kind of life they wanted in retirement and they chose the community that would meet their need. When talking with the residents I had a keen sense of the depth of their knowledge about retirement communities and, to some extent, the process of aging. It was not chance that brought individuals to this move. There was a sense of human agency, clear planning and decision-making all along the way.

The themes among the interviews are supported by the current literature on reasons for retirement moves (M. A. Erickson, Krout, Ewen, & Robison, 2006; Krout & Wethington, 2003). In most cases the push-pull factors came into play as we heard residents discussing
concerns about their health—which is often considered a push factor in moves. Health either as an immediate concern or as in issue that could arise in the future was indicated in several of the interviews as a reason for moving. For some there was a precipitating event: a fall, a stroke, a heart attack or facing the frightening health decline of a good friend. For others it was simply the recognition that they were growing older and wanted to be sure they had a safe place not just for themselves, but also for their spouses.

One of the major “pull” factors was the desire to live a less complicated, simpler lifestyle—being freed from the constraints of home ownership. Looking for a simpler way of life, less hassle, and less to take care of was a consistent theme across all of the interviews in all of the communities. Living a simpler life means different things to different people. For some it means having less square footage to care for; for others, not having to do daily maintenance and yard work was a key factor. Several people mentioned enjoying the meals offered in the community and considered themselves “blessed” to have found a way to “escape the tyranny of the evening meal.” Others enjoy the freedom to travel and have someone else watch out for their stuff, something called “lock and walk.” Several of the residents noted needing to move to a home that required less upkeep, something they could maintain. Other times residents note moving from two-story homes to homes that would be more accessible. While for some health issues were not an immediate concern, they knew as they grew older health could become an issue.

Linked lives.

The final life course concept for discussion is that of linked lives, which focuses on our interdependence of one another in family, friends, and work acquaintances. Linked lives
became a central theme throughout the narratives, most notably in residents’ search for a “community” and in exploring the concept of “burden.”

1. **Burden.**

The discussion of burden, most notably present at Woodward, the continuing care retirement community, is a theme clearly connected to the idea of linked lives. The thought of moving to a place where assistance and future nursing care would be available for a lifetime was comforting, primarily because, as residents indicated, they did not wish to be a “burden” to their family and, more specifically, their children. The thought of burdening others was overwhelming for most of these residents. Studies of retirement movers indicate the desire to release burden from family as one of the main reasons individuals move to continuing care retirement communities (Krout & Wethington, 2003). Robert Downing and Karen Green, as well as many others, discussed their fear of becoming a “pain” to their children. This concept of burden seems to be linked to our Western society’s emphasis on independence and autonomy (Golant, 1992). While most people likely do not wish to be a burden to someone else, the question still becomes why we see caring for another as a burden. *Burden* is an interesting concept, and the literature on burden seems focused on the concept of burden from the point of view of the caregiver, although different cultural groups interpret burden differently. Caregiving is defined by subjective and objective burden. Subjective burden focuses on the caregiver’s emotional responses, and objective burden focuses on the daily physical demands of caregiving.
In this discussion of caregiving, the gendered nature of family care—the reliance typically on the woman—cannot go unmentioned. Gender socialization tends to place women primarily in the caregiving role for children and aging family members. The Family Caregiver Alliance (2006), a research and policy agency, points out that women make up nearly 75% of informal caregivers, spending 50% more time providing care than males. Furthermore, Hooyman & Kiyak (2011) report that women today may expect to spend more years caring for an aging family member than for her own children. Role strain is more emphasized for women because they are often juggling multiple roles as mother, wife, employee, and caregiver. For women, the burden of care across the life course creates a deep-rooted system of gender inequality (Polakow, 2007). Although the Family Medical Leave Act offers working caregivers the opportunity for unpaid leave to take care of family members, which includes eldercare, this policy does not address the needs of those who cannot afford to take unpaid leave such as African Americans, women who are predominantly hourly wage workers, and individuals with lower incomes (Hooyman & Kiyak, 2011). Furthermore this Act does not address the needs of employees of small businesses. Sadly, like childcare, elder care is not recognized as work eligible for pay or benefits in the U.S. Given increasing life expectancy, issues related to elder caregiving will become increasingly prevalent in our society. Government policies that serve to economically and positively benefit caregivers, particularly women and low income caregivers, must be adopted.

\[21\text{ In the interviews, the women are the main ones who discussed the concept of burden. The exception is Robert Downing from Woodward who lost his wife; having served in the role of primary caregiver made Robert much more aware of the concept of burden.}\]
Several residents also shared their vivid memories of caring for aging family members. These memories were often painful and triggered their own desire not to “burden” others. One Springsburg resident, Maggie Klein, remembering her situation with her own parents, decided to come to Woodward on her own.

I just don’t want to do that to my children. If I break my leg, they’ll just put me in [the nursing unit], and nobody’ll have to worry about, “What are we going to do with mother?” You know. That was one of my big reasons for coming.

This concept of burden—not wanting to be taken care of by someone else—is also closely linked to the control individuals want to exert over their lives. Interestingly, many of the individuals would rather turn care over to a stranger—a staff member—rather than have to rely on or “burden” their own families.

Intergenerational family living has declined greatly in post-industrial American society. Older people do not necessarily want to live with their children because they either want to maintain their independence or because in many ways our society does not find the idea of relying on others acceptable (Davidson, 2006; Hooyman & Kiyak, 2011). In The Unseen Elderly, J. Kevin Eckert (1980) exposes self-reliance and fear of dependence as the core American values, thus explaining why “the only appropriate dependency is a dependency of crisis.” (p. 136). The majority of individuals age 65 and older still live either alone or with a spouse, with only 10% of men and 19% of women reported living in “other” types of situations, although that number does increase with age (Administration on Aging, 2008). In most cases when individuals do need support, family is still the primary vehicle of providing that care (Hooyman & Kiyak, 2011). However, life course changes are likely to influence some of the trends that have emerged over the past century. As the current
economic conditions have affected housing values and pensions, both older and younger adults are once again beginning to rely on each other for financial support. Furthermore, as more people are staying single, marrying later in life, having fewer or no children, and as the rate of divorce increases, this means that older adults are more likely to be without a life partner in old age, which decreases the chances for partner care. As the population grows older and society continues to change, we will need to reevaluate our concepts of living and community.

However, media and popular culture as well as tales from our own families and friends tune us into the difficulty many aging adults have asking for help. To lose one’s independence is a difficult adjustment. Given the inevitability of needing to rely on others at some point in our lives, particularly the longer we live, it is startling that as a society we are so indifferent to the idea of relying on one another, and caring for others, particularly our own family members. Some might call this the circle of life—we are cared for when we are young; in midlife, we help care for others, and in old age, there is always the potential that we will need caring for again. We can all benefit from an interconnected circle, but somehow this concept of care has become almost shameful.

2. **Fitting in.**

Residents indicate a longing for a community of likeminded peers as integral to their housing decision-making process. Beyond the amenities and the classes, they seek friendships and companionship; they seek a community. While many residents chose their retirement community because of the proximity to their alma mater or family, there was most notably a theme of searching for a community of like-minded peers. Their stories show the value that residents place on finding not just a place to live, but a community where they fit.
Overwhelmingly, the most frequent explanation people provide about their attraction was the desire to be a part of a community, but they do not want “just any community.” They desire a community of what they call “interested, interesting people.” Many residents shared their memories of tireless searches to find the “right kind” of community. Sometimes those searches lasted several years. Residents explain how they made “charts and spreadsheets” to compare the benefits of various types of residences. In the end, they said what was most important was finding a place where they feel “right with the people.”

ULRCs promote community building because of the shared value of lifelong learning (Pastalan, 1994). For these individuals, all of whom obtained or pursued advanced degrees, education played a central role in their life course. One’s past educational experiences does impact expectations for and activities in retirement (Moen, Fields, et al., 2000). As educated professionals, a lifetime pattern of engaging in intellectual activities has played an important role in their identity formation. Revill (1993) wrote that “certainty comes from the means to describe oneself, and security comes from doing this in a way that is shared by the group and unavailable to outsiders” (p. 137). Any feelings of uncertainty about new post-retirement identities are alleviated in a community like this, a community where they can identify with others—others who they see that are like themselves—intelligent, educated, and cultured.

We can see from the examples that residents’ life course—their background, their careers, the linkages and perhaps most vividly the importance of linked lives—plays a role for them in their definition of community and finding their place. The past and present are “inextricably linked.”
Continuity

For most of the residents in this study, there is continuity of roles, activities, and personalities, just as researchers have suggested (Atchley, 1999a; Cutler & Hendricks, 1990). Continuity theory is a psychosocial theory that can help us understand how individuals adapt during the process of retirement. Continuity theory asserts that although people continuously learn and grow throughout their life, they maintain consistency in behaviors, activities, and relationships that they did in the earlier years of their lives (Atchley, 1989, 1993, 1999a, 1999b, 2000; Finchum & Weber, 2000; P. J. Kolb, 2008; Richardson, 1993). More simply, we maintain a consistent pattern of behavior and activity throughout our life. These internal and external preferences also provide a framework for understanding why residents choose the ULRC environment—because it is familiar to them. Continuity theory also helps us to understand why residents tend to engage in certain activities within the community.

Continuity includes both internal and external elements. Internal continuity is about maintaining internal structures of personality and individual preferences. External continuity involves using familiar outward things such as skills, activities, environments, and geography to adapt to life changes. A hometown or a workplace can serve as environmental continuity. Roles that we play in life such as student, employee, boss, mother, father, or daughter all serve as identities for external continuity. If the individual stays linked to the university community, he or she does not have to go through the arduous task of redefining “self,” because self is still a part of who they were, not just who they decide to become. Some have an internal continuity that has been defined through an affinity to lifelong learning or as a patron of the arts. Others have a deep sense of external continuity through their affiliation to the university. Some of the individuals maintain a sense of self by taking on roles and
participating in the wide variety of activities offered at the ULRC or at the university. Others may wish to continue in their role as professor, educator, scholar, or alumnus. The application of continuity theory to retirement provides a lens to see how retirees would be inclined to utilize both internal and external structures to adapt to the changes presented in retirement. If an individual’s internal continuity is closely linked to his/her sense of self as an academic or as an educated person, then perhaps seeking out educational opportunities will remain extremely important. Alternatively, if an individual’s external continuity is deeply rooted in community, then perhaps a communal living situation like this feels comfortable and makes sense.

In Chapter 4, Martha Simpson explains how socializing has always been a part of her life, and it is something she continues to do at Woodward. Robert Downing continues his ties with his alma mater because he spoke of how much the university meant to him. Karen Green explains her deep commitment to organizing and planning, something she did as part of her work and personal life. We see it in other ways as well; Rachel Sullivan and Nikki Sparks describe themselves as lifelong learners, and at Brookside they are continuing their academic involvement with LLI. Although not a major highlight of the selected narratives, there are several retired faculty who are a part of my study—all of whom either indicated interest in living in a ULRC because of its proximity to their former place of employment or because it gave them ties to another academic institution. Marcos Buscando, Rachel Sullivan, Ira Schwartz, and Russ Young all enjoyed their careers as academics and researchers and confess that they enjoy being able to delve into the intellectual lifestyle of their community. For retired academic professionals, activities related to former work roles have been found to increase satisfaction in retirement (Dorfman, 1992, 1997; Dorfman & Kolarik, 2005). Living
in the ULRC provides a sense of personal continuity, because these residents continue engaging in lifetime patterns of educational pursuits (Atchley, 1999a; Finchum & Weber, 2000). The desire to continue previous life activities, in this case, creative or educational pursuits—such as classes, lectures, and the arts—is central to their attraction to the ULRC. They were not comfortable with the idea of retiring to places that offered more traditional or stereotypical forms of retirement leisure—golf, exercise, travel clubs, or bingo, because these did not reflect their lifetime patterns of engagement.

Residents retained former interests, although many adapted them to their current community or to sometimes a slower pace of life. Rachel Sullivan, a lifelong sailing enthusiast, adapted her hobby by changing to motorized sailboats. Similarly Martha adapted her socializing, mentioning that she used to entertain in her home and now she entertains by welcoming others to the community. Residents bring their former interests and skill sets to their community—they serve on committees, run workshops, write newsletters—contributing skills and talents that give them a connection to their past life roles and previous work life identities.

Conclusions to Themes of Attraction and Experience

The themes presented in the analysis cannot be neatly or easily divided into categories of attraction and experience, because the human experience is more complex than explicit categorizations. The themes of attraction and experience are discussed broadly because the themes cross the borders of one another. Residents’ attraction—their reasons for living in a community like this—impacts not only their own experience but the experience of others. An individual’s life course impacts his/her attraction to a particular community and also one’s experience within the community impacts his/her future life course. Qualitative
research has been called both art and science. It is the science of human understanding, but it is the art of interpretation, of representation, and of presenting what Geertz (1973) explains as allowing the individuals “normalness” to be exposed without reducing their “particularity.” (p.14). Like the metaphor of the quilt I presented in Chapter 3, the lives of these residents are woven together to form a larger picture—a picture of life in the context of a university-linked retirement community. The narratives are sewn together by common themes that bond their experiences. However, each resident’s narrative, as metaphorically represented by an individual patchwork, is unique.

**Coming to Age**

The decision to move to a retirement community is complex. While some see it as an opportunity for new life adventures, there are as many who see the decision as an inevitable transition to growing older. Everyone has a reason for moving. The reasons varied greatly between the residents of the CCRC and independent living communities, yet a central characteristic of all the interviewees is that they are planners, fully aware of their housing retirement options. Careful consideration has been given to the kind of retirement lifestyle they wanted to have. Some had charted their path of retirement and aging, meticulously comparing the benefits of one type of community over another. Some knew for years the names, locales, and types of community they wanted, and for others finding the particular locale was more by happenstance, but they knew it when they saw it—because they had already spent time considering how they wanted to spend their later years. Rohman (1997), an emeritus English professor, considers the concept he calls *coming to age*, stating that the question in retirement is less about “what you choose to do” and more about “whom you
choose to be.” These residents recognized that the place of retirement had the potential to impact the person they saw themselves becoming in retirement. The where, they knew, would greatly affect the how.

Sociologist and gerontology researcher Linda George (1996) asks us to reflect on the concept of “individuals as architects of their own lives” (p. 252). This is not meant to oversimplify the impacts of access and opportunity, but instead she asserts that too much of science—psychology and sociology—underestimates the power of individuals to take control of various aspects of their lives. The life course of social structures, familial influences, and economic and health trajectories clearly play a role in the options presented to each of us.

This study provides a vivid example of the deterministic human spirit of retirees and older adults. Utilizing human agency—their power of choice—these residents choose the environment that is conducive to their personal goals for a post-retirement identity. Instead of aging alone at home or accepting the old theories of disengagement, they have chosen whom they want to be in retirement and taken the steps to be it. By choosing to be active, to be positive, and to engage rather than retreat, these residents have taken their future into their own hands. Residents in this study share their experiences of potential decline. Rachel Sullivan says before she moved here she was experience a sort of existential crisis—“withering on the vine,” missing her intellectual life. Martha risked isolation and aloneness upon the death of her husband. Nikki battles a lifetime of chronic illness. Robert overcame the tragedy and loneliness of losing his wife. There are more stories untold in this research project, in every community, from every resident about personal struggles, health concerns, family issues, tragedy, and internal conflicts about growing older. Baltes and Baltes (1998), researchers credited with the theory of selection, optimization, and compensation (SOC), a
theory of successful aging that emphasizes adaptation to physical and biological losses, write about *savoir vivre* in its relation to growing older. “In a sense, psychology outwits reality, including biology. We human beings are outfitted with a remarkable psychological sense of self-protection and repair” (p. 14). It is the resilience, the capability to adjust and to adapt, that is truly extraordinary. It is the ability to meet every obstacle—in this case the transition of retirement and the reality of growing older—with dignity and grace. Each of these residents has chosen a path towards contentment and happiness, and that path, they believe, is found in pursuing learning and finding a community where they fit. George’s (1996) assertion is that we should continue to explore the individual’s power to “construct their own lives” (p. 252). In *What are Old People For?* Thomas (2007) writes that throughout time, by cultivating the life that they want, “the old…are able to surmount the dizzy bustle that clings to the young” (p. 283). Vibrant and active lives of these retirees shatter negative images one might hold in their minds of a lonely, older person who is “just waiting for their time to come.” Their lives are vivid examples of the new age of retirement.

An inspiring drawing titled *Aun aprendo* by Spanish painter Francisco José de Goya (Figure 6), completed when he was 80 years old, offers a unique perspective of the will of the human spirit and desire to keep moving as “into another intensity.”²² Suffering from diminishing eyesight, de Goya was said to have moved from Spain to France when he was well into old age. Despite these obstacles and his age, he took “new risks” learning an artistic method new to him, lithography (Frick Collection, 2006). This painting, of an aged man walking with the aid of two sticks, sums up the potential of the elder-learner and is translated “I am still learning.”

²² T. S. Eliot East Coker – see Chapter 8 for explanation.
Figure 6. Aun Aprendo (I am still learning) Francisco José de Goya (1746-1828) Madrid, Prado Museum. This image is a reproduction of an original work of art. This image is in the public domain, copyright expired, and is available in Creative Commons at www.creativecommons.org. For copyright information related to dissertation publication see: www.proquest.com/assets/downloads/products/UMI_CopyrightGuide.pdf.
Chapter 8: Conclusions and Implications

The growth of the University Linked Retirement Community (ULRC) movement has been impacted by changing demographics and the growth of a Third Age learning society. The central aim of this study was to use a qualitative research approach to explore the meanings of living in a ULRC for the residents. The analysis of the narratives provides insight on what attracts individuals to ULRCs upon their retirement, and the experiences of the participants can inform educational leaders, gerontologists, and anyone interested in the various stages of retirement. Additionally, this study sheds light on how ULRCs play a role in helping older adults negotiate their retirement transitions and develop post-retirement identities. The findings, discussion, and implications that follow are a result of the evidence that emerged from the data gathered from resident interviews, community observations, community artifacts, administrator insights, and analysis of related literature.

Addressing the Research Questions

The nature of qualitative research is generative and emergent, thus the researcher begins with more broad exploratory questions (Denzin & Lincoln, 2003; Glesne, 2006). The research questions in this study helped to guide exploration, but the inductive nature of the analysis means that resident narratives led to the themes and categories for the final analysis (Denzin & Lincoln, 2003). Chapter 7 provided in-depth discussion of the themes and their connection to the guiding theoretical base of life course; a brief summation of the research questions follow.

Question 1. What are the life histories of those living at a ULRC? This research question provided the framework for the exploratory method of the research as addressed in

23 See Figure 2 for Conceptual Framework.
Chapter 3. Utilizing flexible and open-ended interview protocol, residents are able to speak about what is most important to them in terms of their attraction and experiences. The residents’ narratives are the central data for the research study, and each are active storytellers and active participants in the research process (Gubrium & Holstein, 2002). Residents discuss general information about their lives, their backgrounds, and their move to the ULRC. The narrative analysis involved weaving together themes from residents across all three communities in order to provide insight on the meaning of this experience for them. The life history interview method allowed me to explore the concepts of attraction and experience as addressed in the next two research questions, which provided the guiding framework for the research.

Question 2. How does an individual’s life course (personal biography and social history) affect his/her attraction to ULRC living? and Question 3. How does an individual’s life course (personal biography and social history) influence his/her lived experiences (activities and behaviors) in a ULRC? Context is central to the life course perspective, and for these residents, the context of historical time and place make the opportunity to live in a ULRC a reality. Residents’ housing choice is connected to historical time and place, linked lives, timing, and human agency. The residents’ socioeconomic, educational, and occupational choices all led to their desire to live in a community linked to opportunities for lifelong learning. Individuals’ past played a central role in their expectations for the type of “intellectually satisfying” retirement lifestyle they wanted, which in turn led them to communities where engagement, participation, and learning are central to the mission of the retirement community. Residents’ prior life roles such as jobs and connections to the university and connections to family and geographic location all influenced their decision to
move to the particular communities. In this study, the overwhelming motivation to move to a ULRC seems to be linked lives—the residents’ desire to be a part of a community of intellectually oriented individuals, most specifically affected by their own educational and career trajectories. This speaks to the importance of residents seeking a housing environment that matches their ideology. Personal ideology is built from one’s life course; it is that ideology that led to residents’ desire to be in a particular type of community and to live among a particular kind of people. Furthermore, the cumulative lifetime of experiences attributes meaning to their identities as active, engaged, involved, and intellectually stimulated retirees.

Residents’ ideology is shaped by their past roles and life experiences, and in turn influences their experiences and behaviors in the community. The types of leisure activities—attending arts and cultural events or enrolling in courses, serving on boards and committees, or engaging in community service—are all impacted by their previous life roles and activities. Many continued involvement in committees and boards that were similar to former work responsibilities, and others continued patterns of socializing and community engagement as they had throughout their life. For these ULRC residents, their activity in retirement is not just about being, but doing—staying actively connected to their past identities whether it be as educators, professionals, or advocates. Given that these communities are linked to universities, I also wanted to explore residents’ educational experiences in the communities as addressed in the following questions.

**Question 4.** How does an individual’s life course (personal biography and social history) influence his/her propensity towards lifelong learning? **Question 5.** What if any linkages do the participants have to the university or to lifelong learning activities? Although formal
involvement in courses at the university is present in only a small number of the narrative examples, most of the narratives point to a desire to live in a community where intellectual pursuits are valued and encouraged. Residents are involved with a wide variety of both formal and informal lifelong learning activities. This desire seems clearly linked to their past, as a majority of residents in this study come from highly educated families and hold advanced degrees. Furthermore, there are large numbers of retired professors, doctors, educators, and professionals living in these three communities.

**Implications for Policy, Practice, and Programming for Higher Education Leaders**

These research questions provided a starting point for the research; yet, as with all qualitative studies, these questions led to broader questions. It is from the exploration of answers to these research questions, insights discovered through the narratives and subsequent analysis, and the review of literature where I base the following implications and recommendations as they pertain to educational leaders.

**Recommendations for higher education leaders.**

The following recommendations serve as practical suggestions for higher education leaders in establishing welcoming environments for Third Age learners on their campuses. These recommendations are applicable to campuses with or without ULRCs.

1. **Support and establish policies and practices that support Third Age learning.**

   It is time that we move from the rhetoric of “lifelong learning” to the genuine practice of supporting lifelong learning. One of the fundamental purposes of colleges and universities is to instill the value of lifelong learning in its graduates; thus, universities have a responsibility to continue to support those who are actively seeking lifelong learning
opportunities. How do institutions show that they actively promote and support lifelong learning? Laslett (1991) argues that the lack of meaningful programs and institutional financial support for seniors on college campuses suggests that educational leaders are treating learning as simply a First Age endeavor rather than embracing it as truly part of the Third Age philosophy. Many older adults, retirees, alumni, and ULRC residents may have an interest in continuing to contribute to the vibrancy of campus through research, part-time employment, or involvement in other ways. In this study, residents from every community indicated a desire to be involved with the university and in some cases, there was a longing to connect more deeply with faculty and the intellectual life on campus. This means expanding opportunities for older adults to take classes on campus and looking for ways to eliminate the barriers such as transportation, space, finance, and feelings of marginalization. Community colleges have a particularly rich history of engaging and welcoming senior learners to their campuses; in contrast, four-year colleges and universities seem to lag behind in this area.

2. Offer meaningful educational programming for older adults.

In Chapter 2 an overview of Third Age learning and its benefits were addressed. Too often educational programming geared towards senior citizens is focused on leisure or enrichment rather than meaningful or “transformative” learning (J. C. Fisher & Wolf, 2000). Colleges must consider broadening their offerings to experiences that address the full learning needs of older adults—those that address meaning, identity, and purpose. The partnerships and opportunities for residents need to extend beyond visits to campus, recreation center usage, and serving as ushers. Many residents desire a deep and meaningful connection with the university.
3. Embed discussions on aging across the curriculum.

As we begin to see age as a function of diversity, there are implications of an increasingly aging society in every academic discipline—from human resources, to education, to business, to technology, to liberal arts. For too long the discussion of aging has been delegated to gerontology and social work programs; issues and topics about aging should be discussed broadly across campus. Discussions like these are taking place at universities across the country. One idea suggested at the 2009 Gerontology Society of America Annual meeting was the incorporation of a “Megatrends” course into the general education curriculum. Topics might include managing an intergenerational workforce, planning for retirement, aging as a function of diversity, the economics of aging, public policies, and implications of an increasingly graying society.

4. Campuses should adopt or sponsor centers, institutes, and agencies that focus on older adult learners and aging issues.

Campuses benefit from hosting research and/or practice-based institutes that have progressive philosophies and active research agendas regarding older learners. Several universities currently host aging institutes and lifelong learning programs on their campus. The North Carolina Center for Creative Retirement located at University of North Carolina Asheville is one of the most nationally visible organizations dedicated to offering lifelong learning and opportunities for retirees. Similar to Osher, members host a variety of courses, seminars, and retreats for those of retirement age. Funding primarily comes from fees and state appropriations, but the program is housed on the university campus and receives national and international acclaim, bringing recognition to the university.
5. Develop university-wide conversations about aging.

Faculty should be aware of issues pertaining to older adults on campus and in their classrooms. We also need to expand the human resource conversation about retirement from a focus on economics to a greater focus on transition and meaning in retirement. Most of the conversation about retirement on college campuses tends to focus on the financial details. This research emphasizes the importance of expanding the conversation beyond just the finance of retirement to the entire experience of retirement. Human resource and faculty development centers can start the dialogue and encourage both faculty and staff members to consider the type of retirement lifestyle they are looking for. The opportunities for an intellectually satisfying retirement lifestyle are available not just from ULRCs, but in many avenues opening the dialogue about experiences and transitions is beneficial to everyone.

6. Cultivate relationships with older alumna, retired faculty, and staff.

Cultivating donors is another important consideration. Lischwe’s (2007) research focuses exclusively on the donor relationship of ULRCs. Findings reported that a significant number ULRC residents are contributing to universities, specifically to academic programs; but the majority of universities that house ULRCs are doing very little to intentionally cultivate the relationships with residents. The giving of residents appeared to be more aligned to the individuals’ personal relationship with the institution rather than a direct result of anything the university was doing.

7. Faculty and educator retirement.

In each of the three communities in this study, there are many residents actively engaging in professional practice in both formal and informal ways. There are a large number of retired professors living in each of these communities, and their experiences provide
insight for others on the opportunities available in these kinds of lifelong learning communities. While some are only partially retired, others continue to work part-time, and others are involved in professional organizations; some volunteer on campus, and others take the opportunity to attend lectures or meet with former students and colleagues. In a 2003 survey of 2,000 faculty members from four large state flagship institutions, 71% of respondents indicated they would like to continue teaching part-time at the institutions, and nearly 40% reported that they would like to remain involved in faculty associations or volunteer on campus (Berberet, et al., 2005). Research indicates that, upon retirement, some faculty do miss the academic pursuits and intellectual connections. Those who did not continue some activity related to their previous career roles were more likely to have feelings of “detachment” and “displacement,” in retirement (Chase, Eklund, & Pearson, 2003). Furthermore, the literature suggests that “learning new things” plays an important role in the leisure pursuits of retired academics (Dorfman & Kolarik, 2005, p. 358). ULRCs provide both place and opportunity for engagement, for learning, and for interacting with others who share similar interests.

8. Include diverse groups of elderlearners into Third Age learning opportunities.

Given the increasing nature of a diverse society, colleges and universities must consider how to involve those who have been traditionally excluded from adult learning. The stratification gap is discussed extensively later in this chapter, but colleges and universities must lead the way in promoting access to education for historically marginalized groups.
General recommendations for universities with connections to ULRCs.

The following are recommendations for educational leaders in terms of engaging older adults into the life of campus and for increasing connections between the university and ULRCs and ULRC residents.

9. Establish tighter linkages between the ULRC and the affiliated university.

As shown in the case of these three communities in this research, the types of linkages with neighboring universities varies greatly. Much more can be done on both sides to help foster stronger relationships with either residents or the retirement community itself. As Harrison & Tsoa (2006) point out, there is more to a ULRC than simply building a retirement community next to a college. In the case of Brookside, we learn that making the relationship work takes time and effort from both parties. Competing interests and lack of funding and time clearly play a role in why more universities are neither encouraging nor championing the growth of elder learning programs or ULRCs on their campuses (American Council on Education, 2008). Programs like these take serious attention from senior level university administrators—someone has to champion these efforts. Universities must begin the endeavor by assigning a visible, senior level administrative or academic unit at the university as a direct link to the ULRC. This unit should consider development of a group of individuals across the university and from a wide range of disciplines to meet with and discuss opportunities for involvement and engagement from ULRC residents. Consider, in this study, the linkages between Brookside and its affiliated Edgeworth Technological institute. The Provosts’ Office has direct oversight for the relationship, but the organizing committee involves broad representation from across campus. The relationship is not perfect, but it is a model of how communities like this can flourish. The university, the ULRC, and residents
must be involved in conversations about the development and growth of educational ventures.

10. Involve potential and current residents at every level of the development and growth of current and potential ULRC projects.

Residents must be a part of every stage of the development of the ULRC. To have the greatest participation and insure that residents are invested in their community, they should be offered the opportunity to organize and plan the direction of their community at every level. Adult learning theory stresses the importance of adults’ participation in the development of their own programs. In this study, the success of LLI at Brookside is indicative of residents’ desire to design and shape their own curriculum. The emphasis on older adults participating in the design and delivery of their own programs follows the tenets of adult learning theory as well as supports older adults’ needs for self-sufficiency and to maintain their feelings of control, which is particularly important for aging individuals (J. C. Fisher & Wolf, 2000). This is an important lesson also for universities adopting any educational programs for older adults on their campuses.

11. Embed opportunities for ULRC resident involvement into the university curriculum.

To help provide more formal and meaningful linkages between the ULRC and the university, opportunities for resident involvement should be embedded into the university curriculum. Academic Service Learning (ASL) programs on campus provide an organized framework for hosting these types of linkages. Many campuses already have successful models for ASL and intergenerational programs on their campuses; yet discussions about this type of involvement were seemingly absent from the residents’ interviews. ASL offices can
collaborate with ULRC administrators or with committees within the ULRC to discuss and explore opportunities that fit the needs of students, curriculum, and the ULRC residents.

**Implications for University Linked Retirement Communities**

The findings of this study also point to several considerations for ULRC staff and residents. First, it will be interesting to see how recent economic recession in the United States impacts the growth of ULRCs. Many of the participants of this study benefitted from guaranteed pension and healthcare plans and large retirement savings accounts. The current financial crisis, job losses, rising costs of health care, and the change in the way pension plans and Social Security are offered makes us wonder if this “golden age of retirement” can continue (Haas & Serow, 2002). Some question the growth of communities, particularly ones that do not offer health care options. ULRCs may interest many, but many may not be able to afford these types of amenity-rich, elite communities. ULRCs may have sustainability, though, given that many of the current generation of Baby-Boomer retirees report that they plan to continue working, at least part-time, well into retirement. Communities like these, close to the university, make that much easier.

Residents in the study also pointed out their fears about changes in their community—including changes in the philosophy of the community and the change that new people and ideas bring to the community. In addition, one of the most salient concerns is the underlying theme of growing old in an active adult community; communities like these rely on the participation and involvement of residents. The question then remains as residents grow older, will they be able to maintain the same level of participation? Administrators need to be open to conversing with residents about these community issues. Another issue of concern in these communities is the discussion of the presence and role of an activity
director. The role of the activity director should be discussed and should match the philosophy of the community. ULRC administrators need to encourage residents to shape the future of learning programs at their sites.

A final note to ULRC administrators focuses on this topic of ensuring a “goodness of fit” for residents. In every community, a concern was making sure that potential residents understood the purpose of the community. When selling units becomes a more important goal than finding residents who fit the community, then problems arise. The tight knit feel of the community relies on having residents who understand and buy into the philosophy of the community. Residents in the study point out that interviewing potential residents has its own problems, because it can be misconstrued as being discriminatory. The question remains, how else do community members insure that others moving in will be comfortable and feel right here? This “fit” is partially what leads to the feelings of elitism, but the strength and future of these communities lies on finding residents whose values align with the goals of the community—because the ULRCs are more than retirement neighborhoods or leisure communities; they are all built on a common philosophy of engagement and participation.

**Action Steps for Higher Education Leaders**

The aforementioned recommendations are broad-based given the variance across institutional missions, approaches to community outreach, and addressing lifelong learning. Hence, it is imperative that higher education leaders structure any actions taken in building a community of lifelong learning within the context of their respective institutions. For leaders interested in expanding programs and services for older adults, the following action steps provide a starting point towards efforts to fulfill the lifelong learning needs of elders on their campuses and within their communities.
1. Familiarize yourself with services and programs, both academic and co-curricular, that your campus offers for older adults.

2. Explore literature, theory, current research, and trends in administration of older adult learners and programs.

3. Understand the needs of the older population including retirees, older learners, and older alumni in your community and on your campus. Focus groups and needs-based surveys are excellent sources of information.

4. Establish a group of individuals that includes administrators, faculty, retirees, older alumni, older students, and local community agencies, to engage in discussions about programming that is appropriate for your university and community.

5. Find out how your admissions office tracks the ages of enrollees and if the age categories are appropriately staggered and monitored beyond the age of 50. You need a clear picture of elder learners on your campus.

6. Conduct an environmental audit of your campus. What are the physical and environmental barriers that may keep older adults from engaging in activities on your campus?

7. Explore the possibilities of state and federal funding opportunities to support programs that you would like to start on your campus for older adults.

8. Partner with faculty across disciplines to find out how topics of aging are embedded in the curriculum, and help faculty across departments explore how they might develop interdisciplinary programming and approaches.
9. Familiarize yourself with campus policies as they pertain to retirees—the relationships the campus maintains with those who have given dutiful service to our campus deserve quality recognition and benefits.

10. Support family friendly caregiving policies, that include caregiving for children and older adults, at the local, state, and national level.

**The Stratification Gap**

Addressed more fully in Chapter 3 on the discussion of limitations, absent from this study are the voices of persons of color. One of the most compelling reminders from this research is role of cumulative advantage and disadvantage. One’s life course—history, economics, and education—clearly affects one’s life trajectory and the opportunities available in retirement. Nearly all of these residents had access to education or finances, and many have the added advantage of health. Research clearly points to the difference that formal education can play in life. The benefits of a college degree are traced to economic status, health, subjective well-being, and the propensity towards lifelong learning (Hooymann & Kiyak, 2011; O’Rand, 2006; Pascarella & Terenzini, 1991). This is not to say that some individuals without a college degree would not be inclined towards intellectual pursuits or participating in continuing education, but the research is clear that completion of a college degree leads individuals to this lifelong-learning-focused lifestyle in retirement. URLCs are clearly driven towards what residents call an “intellectually satisfying lifestyle.” The narratives point out that this kind of orientation may alienate those who do not come from specific academically oriented backgrounds. Residents all discuss the importance of fit. Would someone without a college degree feel comfortable here? Would others exclude them?
Intellectual fit is not the only problem; to have this type of retirement lifestyle requires not just the knowledge that these kinds of communities exist, but also the income to finance this lifestyle. It is a complex situation, as these communities rely on the income from residents to sustain the communities, but lack of access to those on the lower end of the socioeconomic scale is of concern. Long-term contributions to pensions and retirement savings make this kind of retirement lifestyle a possibility, something O’Rand (1996) referred to as the “pension elite.” Residents in all three of the communities in this study referred to access issues and an awareness of those who could not afford this type of community. On average, African American and Hispanics are much more likely to rely solely on Social Security for their income than are their White peers (Angel & Angel, 2006). One source of income, Social Security, will not provide enough to finance a ULRC lifestyle. One possible solution is the scholarship fund, as offered by the Woodward Corporation as an example in this research study. However, small scholarship funds will not address the issue fully. Another option may be to consider mixed income ULRC developments. Expanding a number of units to include individuals from a wide range of income groups might increase participation from a more diverse group. However, this practice would require extensive funding from both private and public sources.

Social inequalities accumulated over the lifetime are exacerbated with age. Inequality in later life is a direct related to previous access and opportunity—the lack of access and opportunities created by unfair social structures, embedded societal discriminatory policies, and inadequate governmental interventions (Angel & Angel, 2006; Jackson, Chatters, & Taylor, 1993; Lamdin, 1997). Women, minorities, the unmarried, and those less educated are all more vulnerable to poverty in middle and older age (Hooymann & Kiyak, 2011; O’Rand, 2000).
The opportunities we have in life to obtain education, get a well-paying job with benefits, save for retirement, have a life-partner to help support us, or have children all influence future opportunities. Opportunities for engagement at both the university level and in a ULRC are limited to those who come from particular educational and socioeconomic backgrounds. Consequently, it leads to the question of what universities and ULRCs can do to help bridge this cumulative disadvantage at the end of life.

In nearly every study conducted on elderlearning and Third Age learning, one glaring disparity stands out—the lack of diversity (American Council on Education, 2007; A. Kim & Merriam, 2004; Lamdin, 1997). In the review of literature in Chapter 2, some of the issues of diversity as they relate to retirement and lifelong learning are explored and point to socioeconomic factors and previous educational levels as the largest barriers to participation in older adult learning programs. Efforts to increase minority participation in educational programs will go only so far.

Until the underlying structural issues that negatively impact minorities across the life-span are addressed, the disparities in retirement years will continue (Jackson, et al., 1993). Educational leaders must recognize and address the concepts of cumulative advantage and disadvantage and consider how social policies can be restructured to support persons of color and minorities over the life course. It is in this discussion of stratification gap that aging as a lifelong process, the first-life course principle, becomes glaringly important.

**Cross Cultural Considerations**

The reality of a growing aging population is not just a U.S. phenomenon. In fact, globally, nearly all countries are facing the rise in older populations impacted by increased longevity and birthrates (Hooyman & Kiyak, 2011). Countries around the globe are
considering implications of a graying population and, in many instances, a declining workforce.

Cultural values impact the “social construction” of the elderly and in turn impact quality of life (Walker, 2006). In many societies, largely non-Western ones, elders are considered a treasure—respected for their wisdom, knowledge, and the contributions they make by passing values to future generations. Unfortunately, this same regard for elders is not present in more individualized post-industrial societies. Butler writes that in America, “Cultural attitudes [of the elderly] have ranged from veneration, protectiveness, and sentimentality to derogation, rejection, pity, and abandonment” (p. 19). Different cultures have uniquely different views on elders and that plays out in how they are treated, taken care of, and integrated into a society (Katz, 2005; J. Keith, et al., 1994). Furthermore, the value we place on elders also influences political and social policies.

In this research, residents’ meaning and construction of the concept of burden seems culturally constructed. The concept of burden and care for elders varies among cultures and ethnicities within the U.S. and from country to country. In many cultures, the idea of sending one’s parents to live with others in a retirement community would be a shameful act. Could it be that these residents view themselves as a burden because our society treats elders as a burden? Hooyman & Kiyak (2001) indicate that both African Americans and Latinos in the United States are far more likely than their White peers to provide care for family members. Interestingly, African Americans report “less stress, anxiety, and feelings of ‘bother’” in providing caregiving; instead they report having greater feelings of reward and “perceived gains” because of providing that care (Hooyman & Kiyak, 2011). Research suggests this may be related to the cultural values of spirituality and faith and beliefs about the value of family.
Furthermore, Asian American immigrants and American Indians culturally have an increased sense of family as a core cultural value, which includes caring for aging members of their family and caring for community members as a whole (Hooyman & Kiyak, 2011). A related concept is that of “filial piety,” which is the deep sense of respect paid to elders in traditional Japanese, Chinese, and Indian cultures (Hooyman & Kiyak, 2011). Also, the Eastern and Asian cultures tend to value interpersonal relationships, community, and cooperation, which is very different than the Western emphasis on individualism and independence (Merriam & Mohamad, 2000). Triandis (1995) points out the cultural differences between collectivist and individualistic societies. In collectivist cultures, the prevailing ideologies are caring for others, respect, cooperation, and duty to family and community.

In this study, residents’ views about what they call “burdening” their family are influenced by this American emphasis on independence. Rather than embracing a shared interdependence, they fear “burdening” or “relying on” their children. These residents define care as a burden, while in some cultures caring for the aging is no burden at all; rather it is a privilege, an honor, and an expected part of the circle of life. In the United States, our pursuit of independence has led us to this place and time where retirees are responsible to find their housing, fund their own pension plans, and find ways to care for themselves. One question to consider is how different retirement living might be if American society was not deeply rooted in an individualistic ethic. Retirement communities are in some ways a very individualistic idea; one could argue that the explosion of retirement dwellings is linked to the American idea that “responsibility for one’s old age can and should be assumed by the individual alone” (Butler, 1975, p.19). In The Unseen Elderly, author Kevin Eckert (1980) calls “self reliance and its persistent psychological expression fear of dependence . . . core
American values” (p. 136). These values lead to a society where the only type of support and dependence that is acceptable is “dependency of crisis.” In essence, while these retirement communities emphasize the development of community among residents, there is still clearly the expectation that residents should plan and prepare to take care of themselves. Several cultures have a strong history of intergenerational and communal living where the young are cared for by the old, and the old enjoy the companionship and care of the young. Imagine, if you will, cultures where the young and old live together share in daily family tasks of cooking, cleaning, and childrearing. How different do retirement and aging look in that context?

“Whose responsibility are they?”

Perhaps the larger question at hand is the one that Butler (1975) poses in Why Survive: Being Old in America—“Whose responsibility are they?” Butler asks, “Are older Americans entitled to decent income, health, housing, transportation, and opportunities for employment as well as social status and participation in society?” (p. 19). The answers we provide to these questions are indicative of a society’s values which are reflected in public policies that support or erode citizen’s rights. The United States is one of the only Western industrialized countries that does not have a national/universal health care system, thus creating a history of disparity for the economically disadvantaged. Vulnerable populations—women, minorities, the elderly, and children—fare worse in countries where government programs like social security and health care are not guaranteed, universal rights (Polakow, 2007). Access to health care across the life course serves as a major predictor of one’s quality of life in the later years. Medicare, a universal program, is only available to those above the
age of 65 and does not cover all medical procedures or the high cost of prescription drug coverage.

Retirees and the elderly are subject to increased rates of poverty due to living on fixed incomes, the rapid increase of medical costs, widowhood, the increase in the number of chronic diseases, and increased life expectancy (Hooyman & Kiyak, 2011). Since the adoption of age-friendly policies that began with the *Older Americans Act* in 1965, the Federal Interagency Forum on Aging-Related Statistics and the Administration on Aging report that the economic status of older adults has improved. In 2008, 10% of the elderly population lived in poverty compared to 35% in 196524 (Administration on Aging, 2009; (Hooyman & Kiyak, 2011). However, Hooyman and Kiyak point out that although the “proportion” of those over the age of 65 who are considered “poor” has fallen since 1950, the number of elderly actually living in poverty is “constant” due to an overall increase in the total number of older adults (p. 513). Furthermore, the seemingly improved status of older Americans hides the alarming rates of poverty among women and minorities (Hooyman & Kiyak, 2011). Table 11 highlights rates of poverty as indicated by The Federal Interagency Forum on Aging Related Statistics. The median income for an older male in 2008 is nearly $9,000 higher than that for a female, most reporting incomes from Social Security and private pensions. The amount of Social Security and pension funds available to an individual is directly related to the number of years one has worked and is further impacted by salary levels over the life course. Both women and minorities experience more irregular work

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24 Poverty indicators are slightly askew because the income levels establishing poverty levels do not take into account seniors’ growing needs for out-of-pocket health care expenses and the exhaustive cost of prescriptions. If the same financial standards for establishing poverty for younger populations were applied to the elderly population, the poverty rate would increase to 15% (Hooyman and Kiyak, 2011).
patterns and make up the largest portion of low-paid hourly-wage workers, which negatively impacts their ability to consistently contribute to their retirement savings. Those who must stay home with their children or take extended leave from work to care for aging family members—typically women and lower wage workers—have no way to earn money towards a long-term pension plan, thus they increase their chances of financial problems in old age (Hooyman & Kiyak, 2011; Polakow, 2007). It is the United States’ lack of adequate government friendly work/family programs and a lack of government supported universal rights that make our country’s most vulnerable citizens most at risk.

Table 11

*Poverty Rates by Gender and Race for those age 65 and up*

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<tr>
<th>Group</th>
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<td>Hispanic females</td>
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</tr>
<tr>
<td>Asian females</td>
<td>12%</td>
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</table>


Earlier in this chapter, I discuss the United States’ emphasis on productivity and individualism; these ideas are deeply embedded in our society and it is these values that drive the policy-making in our country. The United States operates as a “residual” or “back up” role in supporting the individual, whereas other countries take a more communal approach
offering social citizenship or universal rights (Polakow, 2007). For example, Sweden invests more government funding in elderly care than any other country in the world. Most of Sweden’s elderly care is financed by taxes and government grants, helping to ensure that older individuals can live independent and satisfying lives well into old age (Swedish Institute, 2010). Polakow (2007), focusing on the issues of caregiving, particularly mothers, explores the concept of social citizenship rights as introduced by T. S. Marshall (1950).

Social citizenship rights are both political and economic rights that guarantee individuals “an absolute right to a certain standard of civilization” (as quoted in Polakow 2007). These types of rights are universal in that they are sponsored by the government as a means to provide economic and social stability for its citizens; these rights are founded on the principles of social justice, collectivism, and a belief in the dignity and worth of all citizens (Hooyman & Kiyak, 2011). Social citizenship rights serve to reduce inequality, not perpetuate it—in contrast to the current United States’ system of minimal federal supports. Current U.S. policies that use income-based, contributory plans, such as Medicare and Social Security (programs individuals pay into over the life course), emphasize that those who earn more are more “deserving” of certain kinds of benefits. As noted earlier, women and minorities are at an extreme disadvantage in systems that operate this way. Polakow (2007), further discussing the work of Swedish policy analyst Esping-Anderson (1990), points out the danger to vulnerable populations in a “residual welfare state” where social and economic rights are commodified. Both authors argue instead for a system of decommodification defined as “the degree to which citizens are not dependent on the vicissitudes of a market economy” (Polakow, 2007, p. 21). Esping-Anderson (1990) argues that when citizens are treated as commodities they are “captive to powers beyond their control” (p. 36). In the case of this
research, individuals are held captive by unforeseen circumstances such as sudden illness, caring for an aging parent, and economic busts. Perhaps the greatest recent injustice of our time is the thousands of loyal workers who have had their promised lifetime healthcare and pension benefits stolen from them by so-called “bankrupt” corporations. Their retirement futures were in essence “slave to the market economy.” In a decommodified system, individuals’ fundamental rights to basic support such as healthcare, retirement income, and old-age benefits are not affected by the changing market or based on one’s labor history, but rather support is seen as an entitlement of citizenship (Polakow, 2007; Esping-Anderson, 1990). The United States has placed the burden of care primarily on the individual or their family members—leaving our countries’ most vulnerable citizens—the elderly, minorities, and children—to essentially fend for themselves.

Values of activity, productivity, efficiency, individuality, independence, wealth, health, and sociability all are ideas that emerge from the preoccupation with the concepts of successful aging. As a society we erroneously project youthful, Western, White, and midlife values, activity patterns, and expectations onto old age and then define them as successful aging (Tornstam, 2005). These set up unrealistic and problematic expectations for an increasingly diverse and graying society. It is not only these unrealistic expectations, but the lack of universal health care rights and citizenship rights that impact the quality of life as we grow older; access to good health care, equal pay, and education should be rights afforded to all individuals regardless of class, sex, age, or race. The United States’ emphasis on individualism leads to the notion that everyone should be responsible for themselves, but the conversation must extend beyond caring for ourselves. How different might our country look
and feel if we embraced a different cultural view—a collectivist view—the idea of taking care of one another, not just on a familial level but on a national level?

**New Directions for Future Research**

Given the exploratory nature of this research and the limited research on ULRCs, there are numerous topics open for future investigation. First, given the lack of racial diversity of participants in this study, obvious questions emerge. Why are there not more persons of color living in these types of lifelong learning communities? And why are there not more mixed-income living learning communities? Where are professional persons of color retiring? There is a dearth of research available on the retirement experiences of professional persons of color, making this an area ripe for future investigation. Next, there is limited research on diverse elder learners. However, given the increased numbers of individuals from diverse backgrounds gaining access to higher education, it is important to explore the experiences of diverse elder learners.

One of the most challenging aspects of this research has been to organize and find locations of ULRCs. Several private companies have tracked locations of these types of communities, but there is no formal classification system for what a ULRC is. Should all retirement communities located in proximity to a university be allowed to market themselves as ULRC or UBRC? Carle and colleagues at George Mason University have suggested what they call a *Five Criteria Model* which considers proximity, formalized programming, continuum of services offered, financial relationship between university and community, and percentage of residents connected to the university (Carle, 2006; George Mason University, n.d.). Harrison and Tsoa (2006) introduced a descriptive framework for ULRCs, but more work needs to be done in this area. What is needed is a formal definition of ULRC or an
organizing framework for classification. There are loose and tight affiliations of ULRCs, and much could be gained from starting a national database that describes the linkages and educational opportunities available as well as tracks the locations of these communities. In recent years, dissertations have addressed the formal learning components of a tightly-linked college embedded retirement community called Lasell Village connected to Lasell College in Lasell, Massachusetts (Parry, 2004; Trudeau, 2009). Lasell Village seems to be one of the only ULRCs where there are formal educational requirements of residents. Some comparative studies on outcomes or satisfaction of communities like Lasell to communities like the ones in this study could provide interesting insight.

Ideology of residents in this study clearly impacted their attraction as well as experience in the community. While retirement community studies do focus on housing choices and reasons for the move, personal ideology as it relates to housing choice seems to be lacking in the literature. Given the increase in theme-oriented retirement communities such as ULRC, LGBT, and intergenerational communities, the topic of personal ideology seems ripe for future research.

Also, in Chapter 2, I pointed to the difficulty in obtaining exact information on the numbers of senior learners enrolled on college campuses because of the way age is reported (American Council on Education, 2007). There a need for a more comprehensive system of compiling data and tracking enrollment figures and participation rates of older adults.

**Conclusion**

The research illustrates the important role that ULRCs and engaging in lifelong learning can play in helping individuals develop post-retirement identities. Unfortunately, access to these types of vibrant communities is limited to individuals of certain class,
education, and income levels. This research points to the need for higher education administration to foster activist leaders that recognize age as a function of diversity, are cognizant of the importance of cross-cultural generational exchanges, and seek to foster an inclusive campus climate for the diversity of learners, particularly older adult learners (Zamani-Gallaher, et al., 2009). As such, leaders should seek to expand opportunities for senior citizen engagement in educational opportunities. Additionally, there is a need for postsecondary education leaders to be informed about the benefits of older adult learning, and for those institutions with ULRCs at their colleges, administrative leaders must explore ways to integrate residents into the academic and social life of campus.

This study emphasizes the value of community and pursuing learning in retirement, but primarily because of the positive outcomes that both community and lifelong learning have been found to bring to older adults lives in retirement. The critical gerontological perspective, discussed at length in Chapter 2, requires that we ask ourselves who stands to gain and who stands to lose when emphasis is placed on certain type of retirement lifestyle. To emphasize certain leisure pursuits in retirement only serves to “further marginalize” and “blame” groups who “cannot attain middle-class standards of productive activity”—like taking courses, living in lifelong learning communities, or volunteering (Hooyman & Kiyak, 2011, p. 494). While the benefits of lifelong learning, living in tightly-connected communities, and pursuing education are vast, the greatest value in retirement really appears to be that individuals have the freedom to pursue what they feel is important to them. There are various paths to lifelong learning, and what is enlightening to one person may not be enlightening to another. In The Experience of Retirement (Weiss, 2005), emeritus gerontology professor and author Robert Weiss presents a comprehensive qualitative study of
professionals’ retirement experiences. The study’s findings suggest that a “mix of engagement and freedom” are what seem to lead to the most fulfilling retirement lifestyles (p.187).

In this study too, residents assure me that contentment and happiness come in retirement when they have found a balance and more importantly a recognition that they may need to slow down, but they do not need to stop—a reminder of T.S. Eliot’s *East Coker*.

> Old men ought to be explorers  
> Here and there does not matter  
> We must be still and still moving  
> Into another intensity.  
> —T.S. Eliot, *East Coker* (1943)

It is not simply “moving” that is important, but what makes the greatest individual impact is the “intensity” of the movement. Intensity of the mind in some aspect of life is what these ULRC residents have found to be most valuable. There should be no assertion that pursuing educational opportunities is the only way to a fulfilling retirement lifestyle, but rather this study closes with the emphasis that the pursuit of lifelong learning should be an open door for all. But to be fair, we have to start with a level playing field—and the problem is that we do not. In the *Unexpected Community*, Arlie Hochschild’s (1973) ethnographic study of an old age community, she reminds us that old age has often erroneously been called “a leveler” in that it impacts the rich in the same way it does the poor. As we know that is not the case; as Hochschild writes, “The rich fare better in old age even as they fared better in youth” (p. 138). The less access you have to finances over the life course, the less likely you are to be healthy, to be educated, and to be involved in learning—and most importantly to have the opportunities to pursue the retirement lifestyle you most desire.
REFERENCES


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Glasgow (Eds.), *Social integration in the second half of life* (pp. 75-107). Baltimore, MD: The Johns Hopkins University Press.


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Social Security Act of 1935.


Appendix A: Eastern Michigan University Human Subjects Continuation Approval

May 11, 2010

To: Ramona Meraz
Department of Leadership and Counseling

Re: UHSRC # 100501C
Category: Approved Continuation Expedited Research Project
Approval Date: May 11, 2010

Title: Qualitative Analysis of Attraction and Lived Experience in University-Linked Retirement Communities: A Life-Course Approach

The Eastern Michigan University Human Subjects Review Committee (UHSRC) has completed their review of your continuation for a previously approved expedited project. I am pleased to advise you that your research continuation has been approved in accordance with federal regulations.

Renewals: Expedited protocols need to be renewed annually. If the project is continuing, please submit the Human Subjects Continuation Form prior to the approval expiration. If the project is completed, please submit the Human Subjects Study Completion Form (both forms are found on the UHSRC website).

Revisions: Expedited protocols do require revisions. If changes are made to a protocol, please submit a Human Subjects Minor Modification Form or new Human Subjects Approval Request Form (if major changes) for review (see UHSRC website for forms).

Problems: If issues should arise during the conduct of the research, such as unanticipated problems, adverse events, or any problem that may increase the risk to human subjects and change the category of review, notify the UHSRC office within 24 hours. Any complaints from participants regarding the risk and benefits of the project must be reported to the UHSRC.

Follow-up: If your expedited research project is not completed and closed after three years, the UHSRC office will require a new Human Subjects Approval Request Form prior to approving a continuation beyond three years.

Please use the UHSRC number listed above on any forms submitted that relate to this project, or on any correspondence with the UHSRC office.

Good luck in your research. If we can be of further assistance, please contact us at 734-487-0042 or via e-mail at human.subjects@emich.edu. Thank you for your cooperation.

Sincerely,

Deb de Laski-Smith, Ph.D.
Interim Dean
Graduate School
Administrative Co-Chair
University Human Subjects Review Committee
Appendix B: Individual Interview Protocol

**Consent Form and Introduction to the Interview**

Review the consent form with the participant lending particular emphasis to the following:

- My role as a researcher, purpose of the study, voluntary nature of their participation, time commitment, how the interview will be used and by whom, audio recording, reminder that they may be contacted for future interviews.

**Learning about the Individual and their Upbringing**

- Please introduce yourself: name, where you are from, and your regional and occupational background.
- Tell me about yourself. (your family, where you grew up)
- Who have been the influential people in your life?
- What kinds of people do you admire?
- What kinds of people do you dislike?
- What do you look forward to?
- How would you describe yourself to someone else?

**Daily Life Activity/Leisure**

- Tell me what a typical day, week, and month looks life for you.
- Are you involved in any leisure or service activities?

**Occupational History**

- I would like to hear about your work life. Your career trajectory?
- Are you currently retired?
- What do you do? How do you balance your current work role living in a community where so many are retired?
- Tell me a little more about your decision to retire.
- As far as you are concerned what are the best things about retirement?
- In relation to retirement, what were you most looking forward to or most concerned about?
- Do you miss anything about work?
- What suggestions might you have for someone else considering retirement?
- Are you still involved in professional activities?
- What do you consider your strengths professionally? Do you see any of those strengths shining through here in this community?

**University-Linked Retirement Community Specific Questions**

- How did you find out about this ULRC?
- Tell me a about your decision to move to this community? Had you considered other retirement communities?
- What was the most influential factor in your decision to move here?
- Tell me about a memorable experience you have had here in the community.
- What have your experiences been like living here? Describe a typical day/week for you.
- How would you describe the community here?
- In what ways has your life changed and/or stayed the same since being a part of this community?
Appendix C: Informed Consent for Participation in Individual Interview

**Introduction and Purpose of the Research**
I volunteer to participate in a research study, a dissertation project, which is conducted by a researcher from Eastern Michigan University. This dissertation study is being conducted by Ramona Meraz, and supervised by Dr. Eboni Zamani-Gallaher. I understand that the project is designed to examine the perspectives of University Linked Retirement Community Residents. This study will utilize a life history approach with a series of in-depth personal interviews.

**Procedure**
Participation involves being interviewed by Ramona Meraz, a researcher from Eastern Michigan University. Each individual interview will last approximately 60-90 minutes. The researcher may request, subsequent follow up interviews (typically one to two more) of which the length is the discretion of the interviewee, but typically 60-90 minutes. These follow-up interviews are intended to allow time to elaborate and clarify information from the initial interview.

I understand that I will be asked questions about my experiences as resident of a ULRC and about my life history (including career and educational pathways) and that I have the right to decline any question or to discontinue participation at any time.

I understand the researcher, Ramona Meraz, may wish to contact me in the future via phone, email or in person in order to clarify or summarize statements made during the individual interview process.

I voluntarily agree to be audio taped during each of the interviews. I understand that some of the audio files will be transcribed and that the audio file and the transcripts will be used exclusively for the purpose of this study. The audio and text files will be securely stored on the researcher’s password-protected computer. Back-up copies will be burned to compact discs which will be stored in the researcher’s home.

I understand that the interviews will be transcribed by the researcher or a professional transcription service. The transcribed documents will utilize pseudonyms in order to protect the identity of participants. The transcribed documents will be stored on the researchers password protected computer and in the locked home of the researcher.

**Voluntary Participation**
My participation in this study is voluntary and I may withdraw or discontinue participation at any time without penalty. I understand that refusal to participate will involve no penalty or loss of benefits.

I understand that my continued participation in the study is based on my willingness, and that significant new findings developed during the course of research may change my willingness to continue participation. I understand that I will be notified if this occurs.
Confidentiality
I understand that the researcher will not identify me by name in any reports or articles using information obtained from this interview. My confidentiality as a participant in this study will remain secure through the assignment of a pseudonym. A separate list matching participants’ names with their pseudonym will be filed and secured in a file cabinet in the researcher’s home. All information collected will remain confidential except as may be required by law.

My confidentiality as a participant of the study will remain secure through this dissertation through the use of a pseudonym. Pseudonyms will be used for the actual names of participants, places, and events including the name of the University and the retirement community. The use of a pseudonym is designed to protect the confidentiality of the individual. I understand that the researcher will not identify me by name in the dissertation or publications using information obtained from this interview. I understand although pseudonyms will be used for the actual names of participants, places, and events there is some risk of recognition by future readers or audiences. All information collected is designed to protect the confidentiality of the individual. All information collected will remain confidential except as required by law.

Expected Risks
I understand that participating in this study there is less than minimal risk. The less than minimal risk would not be over and above that ordinarily encountered in daily life. While there should be less than minimal risk to you in participating in this study, there is the possibility that as you respond to questions you may feel some distress through identifying experiences from your own past. If you feel any such discomfort, you have the right to stop at any time and seek assistance. Additionally, if such distress is felt after the interview has been conducted; you may contact the principal investigator (PI) Ramona Meraz whose contact information is listed at the bottom of this form. Furthermore, I will provide you names of community counseling resources should that be of interest to you.

Expected Benefits
Although I may not receive direct benefit from my participation, my participation in this study may offer the opportunity to consider and articulate, without restriction, my experiences, and perceptions. Furthermore, others may ultimately benefit from the knowledge obtained in this study.
Use of Research Results
The results from this dissertation research will be reported in the resulting dissertation (document) professional presentations, and other professional reports and publications (i.e. journal articles). In any and all of these future disseminations pseudonyms for actual names of participants, people, places, and events will be used to protect the confidentiality of the individual. The intent is to give an accurate account of the experiences of ULRC residents.

Please check the boxes below to indicate participation.

☐ I have been given a copy of this consent form. I have read and understand the above explanation provided to me. I have had all my questions answered to my satisfaction, and I voluntarily agree to participate in this study.

☐ I willingly agree and authorize to be audio taped for this research.

Please sign below if you are willing to participate in this study:

________________________________________
Participant’s Signature

________________________________________
Participant’s Name (printed) Date

________________________________________
Interviewer’s Signature Date

This research protocol and informed consent document has been reviewed and approved by the Eastern Michigan University Human Subjects Review Committee for use from 5/29/2009 to 5/11/2011. If you have questions about the approval process or suggestions with this study, please contact Dr. Deb de Laski-Smith (734.487.0042, Interim Dean of the Graduate School and Administrative Co-chair of UHSRC, human.subjects@emich.edu).

Should you have questions about this study, please contact:

Ramona Meraz,  
Doctoral Candidate and Principal Researcher  
Dept. of Leadership and Counseling  
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Dr. Eboni Zamani-Gallaher,  
Supervising Professor  
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Eastern Michigan University  
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Ypsilanti, MI 48197  
(734)487-0255  
Email: ezamani@emich.edu
# Appendix D: Universities with Retirement Communities: Locations, Community Names, and References

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<td>Vanderbilt University</td>
<td>Nashville</td>
<td>TN</td>
<td>McKendree Village</td>
<td><a href="http://www.mckendree.com/info-affiliations.html">www.mckendree.com/info-affiliations.html</a></td>
</tr>
<tr>
<td>2,5</td>
<td>Virginia Military Institute</td>
<td>Lexington</td>
<td>VA</td>
<td>Kendal at Lexington</td>
<td><a href="http://www.kal.kendal.org">www.kal.kendal.org</a></td>
</tr>
<tr>
<td>2,5</td>
<td>Washington &amp; Lee</td>
<td>Lexington</td>
<td>VA</td>
<td>Kendal at Lexington</td>
<td><a href="http://www.kal.kendal.org">www.kal.kendal.org</a></td>
</tr>
<tr>
<td>5</td>
<td>West Chester University</td>
<td>West Chester</td>
<td>PA</td>
<td>Kendal Crosslands Communities</td>
<td><a href="http://www.kcc.kendal.org">www.kcc.kendal.org</a></td>
</tr>
<tr>
<td>1</td>
<td>West Virginia University</td>
<td>Morgantown</td>
<td>WV</td>
<td>The Village at Heritage Point</td>
<td><a href="http://www.heritage-point.com">www.heritage-point.com</a></td>
</tr>
<tr>
<td>1</td>
<td>Western New England College</td>
<td>Springfield</td>
<td>MA</td>
<td></td>
<td></td>
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<tr>
<td>1</td>
<td>Wheaton College</td>
<td>Wheaton</td>
<td>IL</td>
<td>Windsor Park Manor</td>
<td><a href="http://www.windsorparkmanor.org">www.windsorparkmanor.org</a></td>
</tr>
<tr>
<td>5</td>
<td>Widener University</td>
<td>Chester</td>
<td>PA</td>
<td>Kendal Crosslands Communities</td>
<td><a href="http://www.kcc.kendal.org">www.kcc.kendal.org</a></td>
</tr>
<tr>
<td>1</td>
<td>Williams College</td>
<td>Williamstown</td>
<td>MA</td>
<td>Sweetwood</td>
<td><a href="http://www.nbhealth.org/Sweetwood/52/Sweetwood">www.nbhealth.org/Sweetwood/52/Sweetwood</a></td>
</tr>
</tbody>
</table>

Note. List of universities with affiliated retirement communities. This list is a compilation from numerous sources. The reference number indicates the first source who listed the University as having a community. If a name of retirement community or website is not listed no direct linkage could be made. Sources ranged from dissertations to corporate and general websites. Not all locations have been confirmed.

4 - Campus Continuum (2009); 5 – Kendal (2010); 6 - Ziegler Capital Markets Research Group (n.d.)
7 – Levine, E. (2006); * - Additional research
Curriculum Vitae

RAMONA B. MERAZ LEWIS
ramona.meraz@gmail.com

EDUCATION

Ed.D. Educational Leadership, Eastern Michigan University, Ypsilanti, MI, June 2011
Higher Education Administration
Dissertation Title: The Lived Worlds and Life Experiences of Residents in University Linked Retirement Communities: A Qualitative Approach
Advisor/Chair: Dr. Eboni Zamani-Gallaher

M.A., College Student Personnel; Bowling Green State University, Bowling Green, OH, 1999

B.A., English; Arizona State University, Tempe, AZ, 1997

RESEARCH EXPERIENCE

Doctoral Fellow, Department of Leadership and Counseling, Eastern Michigan University, Ypsilanti, MI, September 2010 – present
• Conduct research for and serve as faculty assistant to assigned Department faculty advisor

Doctoral Research Assistant, Faculty Development Center, Eastern Michigan University, Ypsilanti, MI, October 2008 – May 2010
• Provided research support for a team of 3 faculty supervisors and 14 faculty participants in AQIP research project on student-centered teaching strategies in the college classroom.
• Supervised the administrative aspects of the AQIP project, assist in conducting literature reviews, conduct analysis, attend weekly team meetings, and assist in the development of research design.
• Conducted classroom observations and follow-up interviews with faculty.
• Conducted focus groups with students to assist academic departments with program reviews.

Research Team Member/Field Interviewer, Wabash National Study of Liberal Arts Education (WNSLAE) & University of Michigan, Center for the Study of Higher and Postsecondary Education, University of Michigan, Ann Arbor, MI, May 2006 – February 2010
• WNSLAE is a large-scale mixed method, four-year longitudinal study investigating critical factors that affect the outcomes of liberal arts education. It is one of the most comprehensive national studies of the effects of American higher education on student learning and development ever conducted involving 19 universities, with quantitative surveys of over 4,500 students and qualitative interviews of over 300.
• Conducted qualitative interviews with college students at out-of-state campus locations.
• Completion of 50+ hours of qualitative methodology and interview training.
GRADUATE TEACHING EXPERIENCE

Adjunct Lecturer, Gerontology Program, Eastern Michigan University
GERT 512: Aging through the Eyes of the Old (SP 2011)

Adjunct Lecturer, Department of Leadership and Counseling, Eastern Michigan University
EDLD 611: Introduction to Adult and Continuing Education (Fall 2011)
EDLD550: Introduction to Student Affairs (WI 2011)

Adjunct Lecturer, Educational Psychology in Department of Teacher Education, Eastern Michigan University
EDPS 687: Qualitative & Interpretive Research, Doctoral section (FA 2011)
EDPS 667: Principles of Educational Research (FA 2011)
EDPS 687: Qualitative & Interpretive Research, Masters section (FA 2010)

Adjunct Lecturer & Doctoral Teaching Assistant, Educational Studies in the Department of Teacher Education, Eastern Michigan University
EDST 806: Qualitative Research Methods I, doctoral section (WI 2010)

UNDERGRADUATE TEACHING EXPERIENCE


Instructor, Success Programs, Georgia Institute of Technology,

Instructor, First-Year Experience, Bowling Green State University,

PUBLICATIONS


• Baiyee, M., & Meraz, R. B. (2010, February). In their own words: Students’ reflection on effectiveness of success team teaching strategy. Paper presented at the Association of Teacher Educators conference, Chicago, IL.

• Meraz, R. B. (2010, February). Qualitative analysis of attraction to and lived experience in a university linked retirement community: A life-course approach. Poster presented at the Association for Gerontology in Higher Education annual meeting, Reno, NV.


• Meraz, R. B. (2009, October). The life course perspective as a framework for understanding resident attraction to and lived experiences in university-linked retirement community. Poster presented at the Society for the Study of Human Development Conference, Ann Arbor, MI.


SELECT PRESENTATIONS AND/OR INVITED LECTURES/WORKSHOPS


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SELECT PRESENTATIONS AND/OR INVITED LECTURES/WORKSHOPS (CONT’D)

- BEST Program, Division of Student Affairs, Eastern Michigan University
- Department of Housing Professional Staff Training, Eastern Michigan University
  - Changing, Change, Changed: Managing Change in the Workplace, August 2005
  - Common Reading Experience training, August 2008

Presented and facilitated over 75 student, staff and faculty workshops, trainings, and retreats to national, regional and local professional organizations on the following topics: students in transition, student development, assessment, time management, personality assessments, values exploration, diversity, group dynamics, event planning, teamwork, career development, and resume writing.

HIGHER EDUCATION & STUDENT AFFAIRS ADMINISTRATIVE EXPERIENCE

Assistant Director, Campus Life, Eastern Michigan University, May 2004 – October 2008

- Oversaw operations and program budget for a four-day comprehensive Orientation program for 2,300 new students including supervision of full-time staff member, graduate interns, and over 250 volunteers.
- Implemented and developed new, transfer, adult, commuter Student, and family orientation programs.
- Planned and directed the completion of multimedia, web, and print publications.
- Planned and managed technology and web-based programs, services, and enhancements.
- Researched, designed, and launched EMU’s pilot and inaugural Common Reading Experiences.
- Created and managed the development of MyFy (My First Year) interactive, podcast website. Initiated *Real Beginnings* a multi-genre creative arts collection of first-year student works.
- Conducted learning assessments, program evaluations, and interest surveys for all programs.
**Higher Education & Student Affairs Experience (continued)**

**Academic Support Coordinator**, Freshman Experience, Georgia Institute of Technology, July 2002 – May 2004

- Oversaw the Learning Assistance Program, an operation of nine residential first-year Learning (tutoring) Centers, including oversight of employment, operating and programming budgets.
- Recruited, trained, and supervised a staff of 55 tutors and three Learning Center Coordinators.
- Coordinated academic programming efforts for Freshman Experience program comprising 1,900 first-year students and over 60 peer advisors.
- Collaborated with Undergraduate Coordinators, Faculty, and Academic Advisors in calculus, chemistry and physics to develop to enhance tutor training.
- Supervised and revamped *Tutor-Vision*, a televised tutorial program.
- Recruited and trained faculty and staff to participate in *Freshman Partners*, a faculty to student mentorship program.
- Developed an electronic monitoring program to track student attendance in the Learning Centers for future assessment purposes with technical assistance of ResNet IT team.

**Academic Advisor/Recruiter**, College of Technology, Bowling Green State University, February 2001 – July 2002

- Advised undergraduate College of Technology students by providing academic guidance beginning with Orientation & Registration and monitored their progress through graduation.
- Performed advisement procedures, conducted degree audits, updated curriculum checksheets and corresponded with prospective students, high school teachers and counselors, and community college faculty and counselors.
- Advised community college students and to assist with advising needs of transfer students.
- Coordinated undergraduate recruitment activities for the College of Technology, including promoting college programs at high schools and assisting students at community college fairs.
- Worked with Department Chairs and faculty to develop recruitment strategies.


- Oversaw daily operation of coeducational first-year residence hall housing with over 1,200 students including supervision of 13 Resident Advisors and one classified staff secretary.
- Assumed oversight for operation of a 24-hour front desk including hiring, training, and scheduling two classified staff and over 25 students.
- Adjudicated and referred violations of Code of Student Conduct to the Judicial Coordinator.
- Performed crisis intervention and risk management in on-call system for over 3,000 students.

**Student Staff Coordinator for Orientation & Registration**, Student Life, BGSU, January 1997-August 1998

- Recruited, interviewed, hired, and monitored budget of 52 employees for summer Orientation and Registration program for approximately 3,500 incoming students.
- Developed and coordinated one-day training seminar and developed employee manual.

**Graduate Hall Director**, Office of Residence Life, BGSU, August 1997 – May 1999

- Assisted full-time hall director in daily operation of co-educational building of 850 residents and 18 resident advisors.
- Advised executive board for hall council and managed $10,000 hall improvement budget.
FELLOWSHIPS, GRANTS & AWARDS

- State of Michigan King, Chavez, Parks Future Faculty Fellow, EMU, 2007- present
- Doctoral Fellow, Department of Leadership & Counseling, EMU, 2010 - 2011
- Graduate Research Paper Award; George Brower, Phi Delta Kappa Scholarship, 2011, EMU
- Doctoral Student, Scholar of Excellence, Dept of Leadership and Counseling, EMU, 2011
- Department of Leadership & Counseling travel grant, EMU, 2010
- Graduate Research Fair Fellow, EMU, 2009, 2010
- Graduate School Travel Grant, EMU, 2009, 2010
- Charles Achilles Scholarship, Department of Leadership and Counseling, EMU 2010
- Society for the Study of Human Development, scholarship attendance grantee, 2009
- Outstanding Lecturer Nominee, Holman Learning Center, EMU, 2007
- New Employee of the Year Gold Medallion, Student Affairs, EMU, 2005
- Innovagency Grant, EMU, 2006
- Innovagency: Best of the Best Award, Student Affairs, EMU, 2005, 2006
- NACADA, Electronic Publication Honorable Mention, for Tutor-Vision video, 2004
- William Lanning Spirit Award, Office of Residence Life, BGSU, 1999

PROFESSIONAL AFFILIATIONS AND ACTIVITIES

- American Educational Researchers Association (AERA)
  - Panel Reviewer for Adulthood and Aging SIG, 2011
  - Panel Reviewer for College Student Access, Success, and Outcomes, Division J, 2009
  - Special Interest Group Membership - Adulthood & Aging and Qualitative Research
- Gerontology Society of America (GSA)
  - Chair - Qualitative Research Interest Group, 2011-2014
  - Symposium Chair, 2010, November: Using narratives in gerontological research
  - Panel reviewer for program abstracts, 2010, 2011
- Association for the Study of Higher Education (ASHE)
- Phi Delta Kappa International (PDK)
- Association for Gerontology in Higher Education (AGHE)
- Association for Blacks in Higher Education (AABHE)
- National Association of Student Personnel Administrators (NASPA)
- College Student Educators International (ACPA)
- American Association of Adult and Continuing Education (AAACE)
- College Reading and Learning Association, Member, 2002-2004
- National Orientation Directors Association, Member, 2004-2008
  - Regional Conference Planning Team 2005
- National Academic Advising Association, Member, 2001-2006
- Society for the Study of Human Development, 2009
SELECT UNIVERSITY SERVICE & VOLUNTEER ACTIVITIES

- BEST Basic Employability Skills Training, Experiential Coach, EMU, 2004- present
- BEST Interview Clinic, Interviewer, EMU, February 2010
- WNSLAE: Wabash National Study of Liberal Arts Education, Volunteer Interviewer, Center for the Study of Higher and Postsecondary Education, University of Michigan, 2009-2010
- First Year Experience Program Retreat, Vice Presidential Invitation, EMU, 2009
- House Calls, Volunteer, Department of Housing, EMU, Fall 2005, 2006, 2009, 2010
- Evans Strand Diversity Scholarship, Selection Committee, EMU, 2008
- Student Media Board, Member, Vice President Appointment, EMU, 2006-2009
- Curriculum Advisory Group, CAS Standards, Leadership & Counseling, EMU, 2010
- Division of Information Technology Email Policy Committee, EMU, 2008-2009
- Retention Council, Presidential Appointment, Academic Affairs, EMU, 2007-2008
- UNIV Course/Textbook Development, Reviewer, Academic Affairs, EMU 2009-2010
- AQIP-Continuous Improvement Operations Council, Presidential Appointment, EMU, 2007-2008
- AQIP-Systems Portfolio, Team Member, EMU, Presidential Appointment 2006-2008
- Honors College Advisory Council, EMU, 2006-2008
- Student Affairs Assessment Committee, EMU, 2005-2007
- University Search Committees: Commuter Programs Assistant, Residential Life Area Coordinator, Director of College Advising, Assistant Director Alumni Programs, EMU; Director of Orientation and Student Programs, Georgia Tech
- AQIP Systems Portfolio, Team Member, Presidential Appointment, EMU, 2007-2008
- Chair, Grand Opening EMU Student Center, Moving & Transition Committee, EMU 2006
- Georgia Tech Academic Advising Network, Georgia Tech, 2002-2004
- Undergraduate Academic Support Council, Secretary & Chair Elect, BGSU, 2001-2002

SELECT COMMUNITY INVOLVEMENT

- Ypsilanti/Ann Arbor Community Reads, Outreach Committee, 2007
- Freshman Expectations Think Tank, Office of the President, BGSU, 2000-2001
- Leadership Ypsilanti, Ypsilanti Area Chamber of Commerce, Ypsilanti, MI, 2006-2007
- Neighborhood Senior Services, Companion Volunteer, Washtenaw County, 2005-2007
- Citizens Police Academy Graduate, Bowling Green, Ohio, 2003

SELECT TRAINING & CERTIFICATIONS

- NVivo8 Qualitative Analysis Software Training, Level 1(2008); Level 2(2010)
- On Course I Workshop, Baltimore, MD, November 2009
- Intercultural Competency Institute (ICCI), EMU, Spring 2005