NEW MODELS FOR FUTURE RETIREMENT:
A STUDY OF COLLEGE/UNIVERSITY LINKED RETIREMENT COMMUNITIES

by

Tien-Chien Tsao

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Doctoral Committee:

Professor Leon A. Pastalan, Chair
Professor Harold J. Borkin
Professor Marion Perlmutter, Cognate
Professor Jean D. Wineman
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CHAPTER 1

ISSUES AND OPPORTUNITIES

There is a significant movement across the country for the development of retirement communities linked to colleges and universities – college/university linked retirement communities (Pastalan and Schwarz 1994) (Pastalan and Tsao 2001). The motivation of seniors returning to campus is qualitatively different from those who choose traditional retirement communities. It is obvious that there is a hunger for something more than warm weather, comfortable surroundings, excellent food, and good health care (Pastalan 1999). It is fundamentally about personal growth, the development of more meaningful roles and an enabling culture that fosters the creation of new models for retirement.

Several underlying factors have enormous import toward this emerging phenomenon. First of all, from the social context, retirement today has low societal value, a life stage without roles and expectations for older adults. This suffering of a roleless, purposeless and devalued later life by older adults is manifested by an unsatisfied hunger for new purposes and more balanced learning, work and leisure roles.
Second, older adults themselves today are qualitatively different from previous generations. In their “third age” of life, defined by Laslett (1996) as the age of self-actualization, challenge and fulfillment, this growing group of healthy, active and increasingly better-educated older adults with a diversity of experiences and life skills possessing great potential for social contributions, is still in search of more meaning and value (Cole 1995). We cannot afford to ignore these enormous national resources, and energies (Pastalan 1999). It is clear that how we turn these challenges posed by the “mass longevity” into new opportunities is of great importance.

Third, colleges and universities, having traditionally been agents of social change, have recently become interested in developing retirement communities on their campuses. Finding ways that they can serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for retirement become great challenges and responsibilities to institutions of higher learning. Finally, college/university linked retirement communities can provide an opportunity to develop new models of retirement. The environment that they create is distinguished from other traditional retirement communities not only by motivations of older adults returning to campuses but by great potential for providing an enabling culture wherein personal growth and self-actualization are enhanced, opportunities for the development of new and more valued roles in retirement are provided, and intergenerational interactions are encouraged.

1 A stage of life that represents a period of time after retirement and prior to the onset of serious health problems or disability
In Search Of Meaning And Value In Retirement: Balanced Role Opportunities – Learning, Work And Leisure

Today, older adults face a prolonged period in life after work in which they are relatively healthy and vigorous but lack a recognized role and clearly defined economic and social purpose (Sheppard 1990). Retirement poses serious problems for older adults whose lives and identities have been closely tied to work and community roles that are diminished or unavailable during retirement. The social definition of retirement seems to exclude economic productivity, and emphasizes leisure. It is this definition that has led social scientists to label retirement a “roleless role” (Rosow 1967). This ambiguous status of retirement and explicit devaluation make older adults in retirement appear to be no longer needed by society. This rejection, more than their health or their housing, is a major problem.

“Learning while aging” and “Working while aging” are two social trends today implying that older adults are dissatisfied with a life primarily structured around leisure and are exploring ways in which significant social roles can be defined and appropriate balances can be struck between learning, work and leisure. Our traditional education-work-leisure dimension of the life cycle draws rigid boundaries between the stages of life. In this life cycle, high social expectations and meaningful roles are assigned to youth

Charles Handy (1984) gives a three-fold definition of work:
1. Job work, which is the paid job, including full-time self-employment.
2. Marginal work, which covers the work we do “on the side” for extra earnings (pocket-money work)
3. Gift work, which includes all the work we do for free in the gray economy and in voluntary work.
Here I use Handy’s threefold definition of work including work (job work and/or marginal work) and meaningful work substitutes (gift work).

We derive our major social roles from an age-differentiated structure, which divides societal roles into three parts: educational/learning roles for the young, work roles for the middle-aged, and retirement/leisure
(learning role) and adulthood (work role). The life stage of old age means that an expansion of leisure time in the last stage of life receives low expectations and no clearly defined roles and purposes from our society. Leisure, however, is not quite leisure when you do not have work. We should distinguish between high-status leisure (respite from important work), and low-status leisure (non-work) (Rosow 1969). Therefore, a life style with balanced learning, work and leisure activities has the greatest potential to quench older people's hunger for more valued and meaningful roles in retirement.

"Learning while aging" provides opportunities for older adults to enjoy a wide variety of activities associated with well-being in later life. Research shows that "healthy active people who continue their intellectual interests as they grow older tend to maintain, and even increase, various dimensions of cognitive functioning" (MacNeil and Teague 1987). Learning also can enhance older adults’ self-reliance and independence; enable them to cope with practical and psychological problems in a complex and changing world; and strengthen their actual or potential contribution to society (Groombridge 1982). Moreover, "learning while aging" gives a sense of being useful, competent, and well-informed; increases confidence; and promotes the discovery of new powers or purpose in older adults (Schuller and Bostyn 1992).

"Working while aging," which has received increased attention among older adults, organizations, and society at large, represents another trend, which provides opportunities for older adults to be involved in significant economic/non-economic and social roles. Older adults themselves are eagerly pursuing societally valued retirement roles for older people. (Matilda White Riley and J. W Riley, Age Integration and the Lives of Older People. The Gerontologist, V. 34(1), pp.110-115, 1994).
through meaningful productive roles (paid work and/or voluntary work) (Taylor, Bass et al. 1992) at the same time as organizations are viewing older adults as excellent workers and valuable resources for improving productivity and alleviating labor and skill shortages (SHRM/AARP 1998) (McNaught and Barth 1992). Society is in need of expanded human services without increasing costs and reducing dependency among older adults\(^4\) by encouraging longer work lives in order to moderate the long-term economic unsustainability (Peterson 1999). Therefore, “working while aging” provides options and opportunities for older adults to have satisfying social roles and engage in productive activities. Besides the fact that older adults are willing and able to work (Barth, McNaught et al. 1995) (Kraut 1987), research shows that “working while aging” can contribute to older adults’ health and well-being (Herzog, House et al. 1991) and it is the single strongest predictor of longevity and vitality among older people (Friedan 1993).

The “learning while aging” and “working while aging” phenomena not only challenge the conventional linear model of learning-work-leisure life cycle, but also suggest that learning, work and leisure should not be the sequential events or life stages. Rather, a more flexible structure of three parallel role opportunities (learning, work and leisure) should open simultaneously to older adults (Riley and Riley, 1994). Therefore, in order to encourage older adults to develop valued and meaningful roles through learning and work or meaningful work substitutes in retirement, an environment with an enabling culture that supports a more balanced learning, work and leisure life style is of great importance.

\(^4\) The old-age dependency ratio is defined as the proportion of persons 65 years old and over to those of working age (between 18 and 64).
Era of Mass Longevity and Compression of Morbidity: Living Longer in Better Health

The world is experiencing population aging at a dramatic rate. In the United States, the population over age 65 will double from 35 million in 2000 (12.4% of the population, about one in every eight Americans) to 70 million in 2030 (20% of the population, about one in every five Americans). Since 1900, the percentage of Americans 65 and older has more than tripled from 4.1 % in 1900 to 12.4 % in 2000, and the number has increased eleven times from 3.1 million to 35 million (Administration on Aging 2001), a phenomenon recognized as the “graying of America.”

Aside from the staggering numbers, life expectancy and active life expectancy have been extended to an impressive degree, such that older Americans are not only living longer but remain in better health (Manton, Stallard et al. 1993; Crimmins, Saito et al. 1997; Manton, Stallard et al. 1997), a phenomenon known as “compression of morbidity” or “rectangular survival curve” (Fries 1980; Fries and Crapo 1981; Fries 1989).

Human survival curves, showing the percentage of population surviving at each age, have been moving toward a rectangular shape over the past century (Fries and Crapo 1981). This implies that more and more people are surviving into the latest ages, which is moving the average life span closer to the maximum life span. In spite of substantial declines in mortality at older ages over the last several decades having been well-
documented, less is known about changes in morbidity among older people. In other words, will our society, with a rectangular survival curve, be filled with inactive and disabled older persons spending more of their later lives in an expanded period of morbidity? This question is the subject of academic debate between those who believe in the expansion of morbidity and those who believe in its compression. Based upon the Human Survival Curves for 1900 to 1980, Fries and Crapo (1981) suggest that, given that the human maximum life span remains constant, the age at first infirmity will increase and the duration of infirmity, therefore, will decrease. In other words, the active life expectancy will expand and inactive life expectancy will be compressed. In spite of a number of studies using data from the National Health Interview Survey (NHIS) during the 1970s to early 1980s which found that older Americans were living longer but in poorer health than previously (Colvez and Blanchet 1981; Crimmins, Saito et al. 1989), studies using data from the mid-1980s to the early 1990s report that health seems to be improving. Manton, Corder, and Stallard (Manton, Stallard et al. 1993; Manton, Stallard et al. 1997), using data from the National Long Term Care Survey (NLTCS), report a decrease in the incidence of disability, as well as prevalence disability, among the community-dwelling and institutionalized elderly population over 65 between 1982 and 1989. Crimmins, Saito and Ingegneri (1997) report an increase in the length of disability-free life expectancy between 1980 and 1990. Crimmins, Saito and Reynolds (1997) also report a decrease in the incidence of disability between 1984 and 1990 among those older than 70 from Longitudinal Study of Aging data.

5 Active life expectancy is a health measure that integrates mortality and morbidity information and represents the average amount of time people can expect to live free of significant disability.
The medical literature also supports the finding that older Americans are now living longer in better health. For example, there has been a significant decrease in the rate of cardiovascular disease (Davis, Hayes et al. 1985) and mortality and morbidity due to strokes (McGovern, Burke et al. 1992). These trends from the active life expectancy and medical literature, together with substantial educational gains in the United States over the past three decades (Preston 1992), which are strongly associated with longer life and better health (Guralnik, Land et al. 1993) suggest the likelihood that people are living longer in better health.

A Chinese idiom says, “as long as the mountain is green, there will be firewood.” By that is meant, “as long as there is life, there is hope.” Therefore, the extended life expectancy and active life expectancy give older people hope and motivation for seeking more meaning, purposes and value in their later life.

**Higher Educational Attainment**

For the past several decades, the educational level of the older population has been rising rapidly. Between 1970 and 2000, the percentage that had completed high school rose from 28% to 70% (Day and Curry 2000), and will reach 87% by 2020 (Siegel 1993). About 16% in 2000 had a bachelor's degree or more (Day and Curry 2000). The fact that more and more older adults are better educated has two significant repercussions. First, research suggests, “Education extends both total life expectancy and active life expectancy” (Land, Guralnik et al. 1994). Studies also show that mental stimulation has a positive correlation to improved physical health and well-being and correlate the maintenance of mental vigor with the capacity to survive (Winter and Winter 1986). Education/learning thus may serve as a powerful social protective mechanism delaying
the onset of health problems at older ages. Second, researches reveal that individuals with higher levels of education are more inclined to enroll in educational programs when they retire (Peterson 1983; Cross 1984). With dramatically increased educational attainment among the older population, therefore, we can anticipate a substantial participation by older adults in educational programs in the near future.

A staggering number of older people, therefore, face a prolonged period in life in which they are healthy, active and better-educated but lack a recognized role in society. This country cannot afford to throw away these enormous resources, skills, and energies. It is essential that our society address the tragic waste of human potential by developing new models of retirement and more opportunity structures for older adults in order to contribute to their own growth and that of others.

The Role Of Colleges And Universities:
Colleges And Universities As Agents Of Social Change

Colleges and universities are essentially places where teaching, research, and service to the community are integrated. With its distinct functions properly performed, the university becomes part of its environment, and develops the capacity to influence and benefit that environment. Colleges and universities have traditionally served as agents of social change (Pastalan 1999) by contributing to the solution of major problems encountered by the local community and society at large (Gang 1971). At a time when our society is facing unprecedented social challenges, there are a number of ways in which they can serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for retirement.
A Policy Fostering “Diversity” and “Age Friendly” Environment

It is essential that colleges and universities develop a policy to foster “diversity” in intellectual, cultural, and social life on campus. We have been moving toward an age-integrated society (Riley and Riley 1994) wherein the generations will be more interdependent and interactive than ever before. Along with a dramatically rising participation of older adults in learning activities (U.S. Department of Education 1995), colleges and universities will become a multi-generational environment and serve students of varying ages for different types of learning. This cross-generational learning and interaction has the potential to educate students of all ages about aging and ageism and help change the attitudes of a youth-oriented society wherein stereotypes of older people have been so negative. With a policy fully endorsed by their presidents, colleges and universities can lay a foundation for attitudinal changes and creating an enabling culture that fosters an “age friendly” environment.

An Enabling Culture for the Creation of New Models for Retirement

For the development of an enabling culture that can lead to the creation of new models for future retirement, colleges and universities should establish an important mechanism in the form of an “Office of Mature Students/Residents.” Ideally, retired administrators, faculty and alumni, senior residents on campus, and others from the larger community should mostly staff this office. The Office of Mature Students/Residents essentially serves two major functions. First, it serves as a ‘information oasis’ where older adults can find information, seek opportunities, and use it as a base to reach local community or outside organizations, which could turn into useful employment
opportunities and community services. Second, it serves as a ‘service initiative’ that is responsible for developing intergenerational learning and productive learning programs, initiating opportunities, and establishing mechanisms to meet the needs of older adults and integrate them into all facets of the college/university.

**College/University Linked Retirement Communities: New Models For Future Retirement**

**Learning while Aging**

This model addresses the need of older adults to acquire valued and meaningful roles through learning activities. More and more of them are finding creative uses of leisure time through the pursuit of all types of learning activities offered by colleges and universities. These activities include the pursuit of a formal degree, the pursuit of an interest or curiosity through special courses, lectures and seminars, and the pursuit of guest lectures or mentoring. This model provides an opportunity structure from which older adults (1) derive their new roles by seeking personal fulfillment, taking up new skills, extending cultural horizons, and achieving personal growth; (2) build new friendships by meeting people of all ages with similar interests; (3) transmit their expertise, experiences, and skills to the peers of all ages by the practice of “learning by teaching” such as guest lectures, mentoring, and peer teaching; (4) restructure their leisure time by fulfilling the task requirements demanded from learning activities such as assignments to be read, meetings to be attended, or presentations to be prepared.

For this model to be viable, the general ambiance on campus must be “age friendly”. By that is meant the youth-oriented, age-segregated model of human resource
development should not dominate a college or university. Rather, it should adopt a more comprehensive model of life-span development, and provide education accordingly. As a result, age integration can be realized on the campus.

**Working while Aging**

This model addresses the need of older adults to acquire significant social and economic roles through work or meaningful work substitutes. Work activities in this model include paid work, marginal work (pocket-money work) and gift work (voluntary work) (Handy 1984). This model views older adults as a major and valuable resource and emphasizes the role they can play on campus or in the community at large. There are a wide variety of possibilities and opportunities for older adults to explore and participate in appropriate and meaningful work activities. By having a campus presence, older adults with special expertise and life experience may have opportunities to support colleges and universities in their teaching, research, and public services. There are some mechanisms that could be established by colleges and universities to enhance this model, such as “Research Initiative Network” and “Intelligence Pool”. Through Research Initiative Network, older adults may have opportunities to be involved as researchers in many projects funded by outside clientele or in partnership with professional researchers.

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6 See footnote 2.

7 Older adults who are retired college/university presidents, professors, scientists, physicians, corporate executives, writers, and artists...may have opportunities to keep in touch with their field and avocations and to share them with others.

8 It includes teaching activities in the form of guest lectures, mentoring students, peer teachers, and course leaders.

9 Research Initiative Network (see page 195)

10 Intelligence Pool (see page 196)
from colleges and universities (Bass and Caro 1995). Through Intelligence Pool, older adults are recruited by colleges and universities and outside organizations for full-time/part-time employment or voluntary work. Again, for this model to be “age friendly,” partnerships between colleges/universities and organizations should change their focus from young people to the needs of older adults who are increasingly considered as valuable resources and assets (Chen 1987).

**Intergenerational Interactions**

Colleges and universities are moving towards a multi-generational environment and serve students of varying ages for different types of learning. This intergenerational learning and interaction on campus has the potential to build companionship between generations and further, transform the whole college/university into an “age friendly” environment and develop a new model for retirement. This model addresses all types of interactions between older adults and younger students. They might meet each other in athletic or cultural events; they might work together in voluntary work; they might learn together in a class or seminar; and they might encounter each other on a jogging path. All these contacts happen in a natural, unstructured, and informal way. This age-integrated ambiance has the potential to educate students of all ages about aging and ageism and help lessen the negative stereotypes that each generation has of each other.
Personal Growth

Human development is a process of self-actualization that is continuous throughout life (Maslow 1968). In other words, older adults, instead of disengaging from roles and activities, should continue to develop their human potential to the end of life. With a supportive intellectual, social, and cultural environment, college/university linked retirement communities can provide older adults with a rich context where personal growth is a way of life. “Learning while aging” and “working while aging” (paid work or meaningful work substitutes) hold special transformative possibilities for personal growth and self-actualization. They provide opportunities for older adults to derive new and meaningful roles; have intellectual stimulation; acquire new or increased knowledge in specific areas; interact with new and interesting people; explore new ideas, interests and activities; and develop a transcendent mind with critical awareness of the complexity of life. This model addresses the higher order needs or desires of older adults for self-esteem and self-actualization. Continuing personal growth, however, leading to the development of full potential as human beings, provides a way and hope for fulfilling the higher needs of older adults. Moreover, it helps define the special purposes and meaning of later life that give positive definition and shape to the roles of older adults.

The phenomenon of college/university linked retirement communities is not simply a matter of building a retirement community on or near a campus. To distinguish them from traditional retirement communities, colleges and universities and the environment that they create play an essential role in terms of commitment, financing, campus resources, programs and facilities, and intellectual, social and cultural ambiance.
A deeper and more detailed understanding of this phenomenon can be had by looking at the broader issues in terms of the social context, the nature of older adults, the role of colleges and universities, and the attributes of the environment that foster the creation of new models for retirement.

This study contributes to meeting this need by responding to the following research questions:

**Research Questions**

1. What are the underlying factors influencing older adults who move to college/university linked retirement communities? What are their profiles in terms of age, marital status, income, health status, educational attainment, and work status as well as the use of enabling technologies?

2. What are the attributes of the environment that college/university linked retirement communities may create in terms of social, cultural and educational activities, support services, enabling technologies, physical settings, and general ambiance that motivates, encourages and supports personal growth as well as social integration?

3. What are the commitments and attitudes of colleges and universities toward developing retirement communities on or near their campuses and how can they serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for future retirement?
4. What are the implications of the college/university linked retirement community in providing opportunity structures and creating new models for retirement?
CHAPTER 2

LITERATURE REVIEW

College/university linked retirement communities are a relatively new phenomenon among a wide range of housing options for the elderly. This is an important area of research because this type of retirement community is very different from traditional retirement communities because the focus is fundamentally on personal growth and a supportive intellectual and cultural ambiance that relates to the development of new and more valued roles in retirement. Research, however, in this specific area is currently sparse. Therefore, the purpose of this literature review is to frame the propositions that are crucial for this research by examining the nature and history of retirement communities, issues and problems that have been posed by retirement communities as well as our society, major social trends, and the rise of college/university linked retirement communities.

The Nature And History Of Retirement Communities

Retirement communities, a concept responding to the specific housing needs of older adults, vary in forms and types according to different definitions and classifications. Among a wide variety of definitions, several such criteria as the practice of age segregation, active and independent senior residents, and a planned or intentional community with a wide range of services and leisure activities for older adults are
embedded in all (Webber and Osterbind 1961; Barker 1966; Heintz 1976; Lawton 1980; Hunt, et al. 1983). Webber and Osterbind (Webber and Osterbind 1961), for example, defined retirement communities as “a small community, relatively independent, segregated, and non-institutional, whose residents are mainly older people separated more or less completely from their regular or career occupations in gainful or non-paid employment.” In his study of retirement communities in California, Barker (Barker 1966) described them as “a planned low density development of permanent buildings, designed to house active adults over the age of fifty, and equipped to provide a wide range of services and leisure activities.” In the same vein, a study of retirement communities in New Jersey specified a retirement community as “a planned, low-density, age-restricted development constructed by private capital and offering extensive recreational services and relatively low-cost housing for purchase.”

Hunt and his colleagues (Hunt, et al. 1983) defined retirement communities with a broader perspective, viewing them as “being aggregations of housing units and at least a minimal level of services planned for older adults who are predominantly healthy and retired.” Furthermore, they devised a multi-dimensional typology according to four attributes such as the scale of the community, the characteristics of the population, the kinds and amounts of services offered, and the sponsorship or auspices under which the community was built. As a result of considering the dimensions of the four attributes in relationship to their broad definition of retirement community, five types of retirement communities were proposed: retirement new towns, retirement villages, retirement subdivisions, retirement residences, and continuing care retirement communities.
Retirement communities are not a recent phenomenon in the United States. Dating back to the 1920s, some projects were developed in Florida by fraternal lodges, labor unions, and religious groups with the intent of providing their retiring members with a supportive living environment were the prototype of its kind (Hunt, et al. 1983). Among them were the Moosehaven community established in 1922 for retired members of the Loyal Order of Moose and their wives; the home for carpenters in Lakeland established in 1928 and sponsored by the United Brotherhood of Carpenters and Joiners of America; and the Christian Herald’s Memorial Home Community at Penney Farm established in 1927 (Burgess 1961).

The post-World War II period and particularly the 1960s and 1970s represented an era of the strongest growth of retirement communities (Golant 1992). In addition to some of the best-known developments in traditional Sunbelt and Western retirement states such as Florida, Arizona, and California, retirement communities were also developed in Washington, Illinois, and New Jersey, often located within easy automobile access of large metropolitan area or on relatively low cost acreage on the urban fringe or in rural areas (Heintz 1976).

Several underlying factors have caused the current proliferation of retirement communities. First, a number of studies unanimously reported that most residents preferred to live in an age-segregated environment where they had higher morale and that age-segregated communities provide more opportunity for social contact and the avoidance of social isolation, serving as incitements for the development of retirement communities (Hoyt 1954; Bultena and Wood 1969; Burby and Weiss 1976). Second, the phenomenon of “empty-nest,” a reduction in family size due primarily to the departure of
children and also to the loss of other household members, leads older adults to alter housing space or seek an environment that supplements broken family ties (Heintz 1976).

Third, the phenomenon of retirement, making the working man suddenly a “senior citizen,” signals a change in social status and a need to find fulfillment in a new set of personal values and new kinds of activities. Furthermore, the very fact of retirement may create social and psychological pressure to relocate for the reasons of lifestyle, amenities, and avoidance of living in the presence of former duties, responsibilities, and active associates (Barker 1966). This argument is supported by demographers pointing out that the migratory behavior of human beings is closely associated with developmental tasks in their life course. The retirement migration in the life-course patterning of migration schedule represents the third of a series of four curves ranging from curve I – younger children, curve II – the young adult years and curve III – the retirement years, to curve IV – the end of life (Rogers and Watkins 1987).

Fourth, during the 1950s and 1960s, two competing theories, disengagement theory and activity theory, arose about adjusting to the loss of role and status in old age and both propounded the importance of age-segregated settings. Disengagement theory (Cumming and Henry 1961; Williams and Wirths 1965) holds that old age or retirement is a period when the mutual withdrawal of society and older individuals from one another occurs as a consequence of natural and normal tendency reflecting a basic biological rhythm of life. To hold on to this notion, disengagement theorists felt it would be best to have older adults segregated so that their time and the declining energy could be spent in roles that are unique to old age. Activity theory, on the contrary, argues that, “the older
adult who ages well is the person who stays active and manages to resist the shrinkage of his social world” (Havighurst, Neugarten et al. 1968). Furthermore, instead of seeing age-segregated settings as a place where older adults would perform a set of discontinuous roles and activities, activity theorists assume that age-segregated settings are the best place to assure a continuity of roles and activities for older adults.

While providing older adults with a residential setting consistent with how they want to spend their leisure and recreational time and a more desirable neighborhood and community setting, retirement communities are still challenged by several such critical issues as age-integration versus age-segregation, public attitudes towards the meaning and value in retirement, and a higher need for older adults themselves to achieve personal growth and self-actualization and fulfillment.

**The Issues And Problems Of Retirement And Retirement Communities**

**Age segregation and Age Integration**

There persists in the gerontological and sociological literature a debate among gerontologists, social planners and the general public concerning the controversial issue of the age-segregation versus age-integration of older people in American society. It is argued on the positive side that age-segregated arrangements provide older adults with a milieu where shared values and life experiences and characteristics in common promote friendship (Lowenthal and Robinson 1976; Teaff. Lawton et al. 1978); where the age context contributes to higher morale and social involvement and lower stress (Gubrium 1972); where a ready source of friendship and social roles which tie them into social groups and networks enhances the social integration (Rosow 1967; Osgood 1982); where
the use of age-appropriate norms of attitude and behavior provides social supports (Messer 1967); and where similar life-styles make it possible to effectively provide a variety of recreational, medical, and leisure services at lower cost (Golant 1992).

Conversely, it is argued on the negative side that such age-segregated settings are places where older people are regarded as a segregated group “to be removed from the presence of their families, their neighbors, and their friends, from their familiar neighborhoods, from their normal interests and responsibilities, to live in desolate idleness, relieved only by the presence of others in a similar plight” (Mumford 1956); where older persons are escaping to a hedonistic or fun-morality lifestyle (Jacobs 1975); and where the elderly are prevented from sharing wisdom and experiences with the young, leading to a restricted set of friendships and neighbors and a feeling of uselessness and rejection (Golant 1985).

Critics of age-segregated settings have advocated age integration on the grounds that it promotes social integration (Mumford 1956). This argument is based on a traditional and idealistic view that old and young should live in close proximity and share a common way of life, which consequently fosters socialization, maintains continuity, and prevents isolation and loneliness in the lives of older adults. (Mumford 1956), therefore, argued, “to normalize old age, we must restore the old to the community” and “any large-scale organization of habitations for the aged should be avoided.”

In spite of negative attitudes toward age-segregated residential settings, a cumulative set of research findings established theoretical and empirical grounds for believing that an age-homogeneous environment might have more positive than negative outcomes for many older adults. Rosow (1967) has developed this position most
forcefully. He has argued that there are four factors that are important in the maintenance of social integration for the elderly in their neighborhoods. These are: stability of the area, long-term residency, social homogeneity, and primary groups that remain intact. However, due to the change and/or deterioration of the neighborhood, which would have enormous impact on the social homogeneity and primary groups, and their loss of social roles and group membership, the integration of older persons into the society as a whole is seriously weakened. Rosow (1967) proposes that the solution for reintegration of the nation’s elderly lies in age-segregated communities. In his pioneering study of the effects of age-segregation on morale, Rosow investigated the life satisfaction of elderly residents of apartment buildings in Cleveland, Ohio, and found that older persons living in age-segregated environments had more friendship interactions and higher levels of life satisfaction. The major social gains in age-homogeneous environments include making more friends, opportunities for new roles and mutual support, the generation of new activities, and more appropriate behavioral norms. Like Rosow, Carp (1966) in her longitudinal study of the effects of age-segregated settings on its senior residents, found a positive association between moving into the age-homogeneous residential environment and morale. Those who moved into Victoria Plaza in Cleveland, Ohio were significantly more satisfied with life in general than those who did not. In a follow-up study eight years later, Carp (1975) found that the residents were not only more satisfied with their housing but also happier. Messer (1967) and Sherman (1975) also found positive associations between the number of age-peer friends, number of neighbor-friends, frequency of contact, and age concentration. Teaff and his colleagues (1978) studied the relations between the age mix of the housing and the well-being of the residents in a
national area probability sample of 1875 elderly residents in 153 public housing sites. Age segregation was shown to be positively associated with the amount of participation in on-site activities, morale, housing satisfaction, and neighborhood mobility.

Bultena and Wood (1969) sought to assess the role of planned retirement communities in American life by comparing retired men who had migrated either to retirement communities or ordinary age integrated communities in Arizona and indicated that morale and satisfaction were significantly higher for those in retirement communities than in regular communities. Furthermore, they attributed the higher levels of morale and satisfaction to two factors – personal attributes and structural features. A great majority of those in retirement communities have higher educational attainment, higher occupational level, and good health. They are also more likely to be childless or have no children living in the vicinity. For the structural effects, “a physical concentration of age-peers of similar social background serves to expedite the formation of new friendship ties, and the promulgation of a leisure orientation in these places is more compatible with the life-situation of residents than is an extension of the work ethic into the role definitions of the retiree.”

A major question would be how do older people themselves feel about the age-segregation or integration? Swartout (1965) studied Leisure World as a sociocultural system and conducted thirty intensive interviews with residents and staff. In the context of a variety of other findings, including the age-segregated nature of activities in the community, she concluded that “the evidence appears to be overwhelming that this population views the age-segregation of the community as a positive value, and that such segregation occurred by choice before moving into the site, and is being further refined
after the move. This attitude towards age groups is completely in accord with the emphasis in American culture on peer groups from school-age on through the life history of an individual. The geographic isolation only makes visible some of the social boundaries already present.” In the same vein, Lawton and Nahemow (1975) reported that a large proportion of older adults living in retirement communities approve of this age-segregated style of living and that many of those who were uncertain about this living only with age peers before their moving into such a community considered this kind of environment attractive after a year of residence.

Although a great amount of research seems to emphasize the social advantages and gains in well-being for the older adults associated with age segregation, it is clear that the age-homogeneous communities are not an all-inclusive solution to the housing needs of the elderly, and definitely not a solution to the larger problem of “rebuilding human communities” (Mumford 1956). It is essential to note that the central focus of the issue of age-integration versus segregation should be directed to the notion of choices manifested in the form of autonomy and control – one of the significant indicators of quality of life in later years (Rowe and Kahn 1987). On the one hand, our society should provide varied choices from which older adults might have opportunities to pursue their favorite lifestyle. On the other hand, older adults should be able to make decisions of their own regarding choices of living environment that are congruent with their motivations, needs and preferences. In this regard, both age integration and segregation have the potential to contribute to the quality of life of older adults through providing specific resources that can gratify a variety of social, psychological and physical needs of this one heterogeneous social class.
In the same vein, Lawton (1980), in his study of planned housing, has suggested the need to experiment with cross-generational living situations in different contexts and has proposed that "residential segregation within a more broadly age-integrated environment, such as a project located on a college campus" could be a solution to the age-segregation versus integration issue and could open up the way to social integration for all ages. Therefore, looking at this issue from a broader point of view, it is essential to develop a new model for future retirement that could serve as a potential solution not specific to integration nor to segregation. Rather, it is a new way of providing choices, opportunity structures, and new and valued roles.

**Attitudes toward the Meaning and Value in Retirement**

Despite an enormous amount of research showing that retirement communities provide a kind of withdrawal from a world that has conflict normative systems towards older people (Messer 1967) and offer great opportunities of new friendships and social integration (Rosow 1967; Bultena and Wood 1969; Hochschild 1973; Osgood 1982), the public rarely views this age-homogeneous environment as natural and functional. This rejection is manifested to the utmost in the comments made by Margaret Mead as "golden ghettos" and Maggie Kuhn as "playpens for the elderly."

There are some underlying explanations for the negative attitudes toward retirement and/or retirement communities. First of all, retirement more often than not is viewed as a time to disengage from society and/or a time to engage in frivolous activities, which leads to the general image that older adults are noncontributing members and a burden on society. In Rosow's (1967) view, the underlying problems of later life or
retirement, more than health care or economic well-being, are intrinsically social. Rosow argued that older people “share the central beliefs of society and do not change these because they age. Hence, their integration does not suffer from holding distinctive deviant values. But their loss of social roles and group memberships does undermine their social integration.” In other words, although there is little loss of an older person’s value integration, their role ambiguity, a basically empty role, resulting from the loss of social roles and group memberships, leads to isolation and alienation in retirement. On the one hand, retirement communities do provide older adults with functions, social activities, friendships, and social integration within this retirement subculture, which is cut off from the main culture; on the other hand, an age-segregated environment in no way changes the generally negative attitudes held by our society, partly because it still suggests the separation of the old with their intensively leisure-oriented activities from the young, and partly because it is in no way an attempt to normalize old age and restore the old to the community.

Another underlining explanation for the negative attitudes toward retirement and/or retirement communities is related to our traditional education-work-leisure dimension of the life cycle. The linear model for experiencing and representing education, work, and leisure/retirement in the life course draws rigid boundaries between the life stages of childhood and youth, adulthood, and old age (Siegel 1993). Our social institutions and values assign high expectations and meaningful roles exclusively to the youth, representing learning roles, and adulthood, representing work roles. However, old age, representing an expansion of leisure time in the last stage of life, receives low expectations and no clearly defined roles and purposes from our society (Sheppard 1990).
This linear social structure that defines age-appropriate norms and roles poses serious problems for older adults whose lives and identities have been closely tied to work and community roles that are diminished or unavailable during retirement. Therefore, this new emerging leisure-oriented social class manifested in the life of retirement and/or retirement communities receives low societal value.

Trends of the past several decades suggest that the familiar social structures of education, work, and leisure/retirement need substantial revision (Siegel 1993). Neugarten (1975) has pointed out that our society is becoming an “age-irrelevant society,” in which age is losing its power to determine when and how a person should learn, work, and have leisure. Furthermore, over the next several decades, these social structures will be virtually transformed from age-differentiated to age-integrated types (Riley and Riley 1994). In Riley’s view, for the past century, people’s lives have undergone a drastic revolution. For people in this prolonged period in life after work, ironically, our social structures have not provided matched, meaningful, and institutionalized role opportunities. Riley (1994) argued, “There is a mismatch between the strengths and capacities of the increasing numbers of older people, and the inadequate opportunities in society to utilize, reward, and sustain these strengths.” She attributed all these structures’ failing to accommodate many of the changes in people’s life to the concept of “structural lag.” Furthermore, Riley (1994) proposed one possible solution to this problem of “structural lag” and called it an “age-integration” model. In this age-integrated structure, the age barriers are removed and role opportunities in all structures—education, work, and leisure/retirement—are open to people of all ages. By that is meant a life-span distribution of education, work, and leisure involving an intermingling of
activities rather than sequential boxes of life. Such age-integrated structures would have revolutionary consequences and, most importantly, would open to older people the full range of role choices. It also has the potential to solve the problem of “rebuilding the human communities” by “restoring older adults to a position of dignity and use, giving them opportunities to form new social ties and giving them functions and duties that draw on their precious life experience and put (them) to new use” (Mumford 1956).

Hence, in order to encourage older adults to develop valued and meaningful roles through learning and work or meaningful work substitutes in retirement, it is essential that we develop a new model for retirement in which an environment with an enabling culture that supports a more balanced learning, work and leisure life style can be provided to older adults. And this model would serve as the function of a bridge that will lead to the realization of an age-integrated society.

Needs of Older Adults for Personal Growth and Self-Actualization

The third age of life, according to Laslett’s definition (Laslett 1996), is the age of self-actualization, challenge, and fulfillment. In other words, it is a period of continued personal growth and becoming everything that one is capable of becoming. In fact, this view is supported by Maslow’s hierarchy of needs\(^1\) in which self-actualization is the highest level of personal development (Maslow 1954). Maslow’s theory helps us to understand that human development is a process of self-actualization that is continuous

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\(^1\) In Maslow’s theory, human beings strive to satisfy a hierarchy of needs. This hierarchy organizes human needs into five levels: (1) Physiological needs, such as food, water, shelter, air. (2) Safety needs, such as physical safety, psychological stability, and economic security. (3) Social needs, such as belongingness, love, spouse, friends, family, and community. (4) Esteem needs, such as self-esteem and respect of others.
throughout life. It supports an optimistic view of developing full human potential, and further, promotes a view of the third age, or retirement, as a time for continued growth toward self-actualization and a time to contribute to our society.

Laslett's characterization of the third age and Maslow's theory of human motivation are, in fact, consistent with the contemporary view of human development and aging. From the life-span perspective on development and aging, Perlmutter (Perlmutter and Hall 1992) concluded “human development is defined as any age-related change in body or behavior from conception to death. It can involve improved functioning (gains), deterioration (losses), or simply a difference (neutral).” In other words, on the one hand, development could be negative (losses) in body and behavior from conception to maturity such as the fact that the brain cells which do not make connections with other cells die (Goldman-Rakic 1987); on the other hand, development could be positive (gains) at the later end of the life span such as an increase in some aspect of intelligence (Horn 1982) and in wisdom. In the same vein, Perlmutter (Perlmutter 1988) has proposed an integrated three-tier model of intelligence. In this model, intelligence is composed of three separate levels: processing, knowing, and thinking. The first tier, corresponding to basic cognitive processes, may decline toward the end of life, but the second tier, corresponding to world knowledge, and the third tier, corresponding to strategies and higher mental functions, may still continue to grow.

This new view of human development not only challenges the traditional assumptions, which assumed that aging or development after maturity is a process of age-
related losses in structures, functions, and social roles, but also supports the challenging vision that the third age is a stage of life in which this growing group of increasingly healthy and better educated older adults with a diversity of expertise, experience, and life skills has great potential for social contributions as well as their own self-actualization.

It is essential that we should develop a new model for retirement that fosters older adults' personal growth and self-actualization and provides opportunity structures that open ways for them to engage in contributive activities.

**Two Major Social Trends:**
"Learning While Aging" And "Working While Aging"

Two major social trends today, learning while aging and working while aging, suggest that our traditional linear social structures of education, work, and leisure are giving way to the age-integrated type of social structures, in which role opportunities in all structures – education, work, and leisure – are open to people of all ages. This also supports the view that older adults are not satisfied with a life primarily structured around leisure and they are exploring the ways in which significant roles can be defined and appropriate balance can be struck between learning, work, and leisure.

**Learning while Aging**

Learning while aging implies a lifelong process of development linked to both human potential and elderhood and, most importantly, manifested in the way of fulfilling the educational needs of older adults. It also conveys a vision that older adults, through lifelong learning, empower themselves to reach a constructive way of living in which
continued personal growth, actively engaging in community services, and leadership are a way of life.

American educator Howard McClusky (1974), who emphasizes the development of human potential as a lifelong process, has argued that education could be a major force in empowering older adults, and moreover, only that kind of education which will satisfy the universal educational needs of older people, could, then, empower them. Like Maslow, he, therefore, formulated a hierarchical needs system as a guide for the development of learning while aging, which consists of coping, expressive, contributive, influence, and transcendence.

First, the coping needs imply that through purposeful learning, older adults may cope with the reduction or loss of power (e.g., income, status, social roles, and energy) and, therefore, could be re-empowered. Second, expressive needs are based on the premise that people have a need to engage in activities for the enjoyment of the expression of their natural capacities; through this pursuit, older adults could be empowered. Third, the contributive needs are based on the assumption that older adults have the need to give, most possibly in the form of services by using their experiences, expertise, and energies, which would in turn give them feelings of being useful and wanted. Lifelong learning, then, has great potential to empower older adults by giving them more opportunities and abilities to contribute to the community. Fourth, the influence needs are most directly related to leadership. In McClusky’s view, the need for coping, expressing, and contributing focuses on how education could increase an older person’s influence in the personal realm. But, he argued, education could, as well, empower older adults to make constructive changes in society. In other words, older
adults have a need to become agents of social change. The final need is for transcendence, the highest level of need for learning while aging. In McClusky’s definition, transcendence is characterized by selflessness and generosity, which could be embedded in the form of engaging in activities beyond one’s personal interest. More specifically, older adults have a need to transcend the limitation of declining physical powers and of diminishing life expectancy, and to develop a broader value system in which the achievement of some importance beyond this life can be realized.

By pursuing and fulfilling McClusky’s hierarchy of educational needs, learning while aging becomes purposeful and meaningful for older adults themselves as well as our society. Older adults not only exercise influence in improving and overcoming their own situation, but are empowered with opportunities and abilities to contribute to the well-being of the larger society by actively engaging in community services and assuming new “influence roles” in facilitating social change. Consequently older adults are an invaluable asset and the social and cultural costs of ignoring these resources, skills, and energies are enormous.

Our conventional wisdom, unfortunately, holds that older people are inappropriate learners for education or training. Until recently, the research literature on changes in cognitive functioning with age has generally held a negative belief that there are irreversible biological and psychological life span changes in learning ability. Recent studies, however, have challenged this assumption with more positive empirical findings that, in general, indicate that there is little decrement in intellectual performance over the life span in information-processing ability, such as verbal ability and inductive reasoning already achieved by early adulthood (Fry 1992). More recent results from the Berlin
Aging Study (Baltes, Mayer et al. 1993) reveal that human capacity in later life may differ not only interindividually (among individuals), but also intraindividually (within an individual), from domain to domain. This suggests that optimization of late-life learning can only be achieved by considering individual differences in older persons and by providing appropriate educational strategies consistent with their unique learning potential (Fry 1992). Another supportive argument is that there are two components of intelligence: crystallized intelligence and fluid intelligence. Although fluid intelligence, the intelligence applied to new tasks or the ability to come up with novel or creative solutions to unforeseen problems, appears to decline as one ages, crystallized intelligence, which reflects accumulated knowledge, experiences, and socialization, tends to increase with age (Horn 1982). Thus, declines in cognitive ability (fluid ability) among older people can often be compensated for by the expertise (crystallized ability) acquired with aging (Salthouse 1985). Some lifelong cognitive skills may continue to improve throughout life, and some new cognitive abilities may emerge in later life, as long as adequate health is maintained (Perlmutter 1988).

Beside the studies described above which dispel negative stereotypes, and uncover the learning ability among older learners, the evidence that increasing numbers of older people are successfully undertaking late-life education is significant. In the United States, for example, the percentage of older adults aged 55 and over participating in educational activities has increased at a dramatic rate from 5.8% of those over 55 in 1981 (U.S. Department of Education 1981) to 15.4% in 1991 (U.S. Department of Education 1991), and 21.6% in 1995 (U.S. Department of Education 1995). Thus, a conservatively
estimated eleven million Americans age 55 and over are going back to school as third age students through local senior centers, community colleges, and universities.

In the United Kingdom, the Open University (OU) experience has provided significant evidence that more and more older people are pursuing continuing education, and their academic performance is satisfying. Johnson (Johnson 1995) reported that negative stereotypes about older people’s capacity to engage in third age learning have been dispelled by the performance of older students at the U.K. Open University. The participation rate of older learners over age 50 in undergraduate level courses has risen to 14%, and that of 60 and over has risen to 5%. Although their course choices, motivations, and methods of learning differ from younger students’, their academic performance compares favorably.

Moreover, research reveals that individuals with higher levels of education are more inclined to enroll in educational programs when they retire (Peterson 1983; Cross 1984). With dramatically increased educational attainment among older people, therefore, we can anticipate a substantial participation by older adults in educational programs in the future.

Generally speaking, such third age learning experiences can promote a sense of being useful, competent, and well-informed; increase confidence; and lead to the discovery of a new sense of power or purpose in participants (Schuller and Bostyn 1992). All the experiences help older people to take control of their own lives; in other words, they are empowered.
Working while Aging

Although older Americans are now living longer in better health, public and private sector retirement policies encourage early exit from the workforce. American workers, therefore, are retiring from full-time involvement in the labor force at progressively earlier ages (Quinn and Burkhauser 1990). These two paradoxical trends – working shorter (compression of work life) and living longer in better health (extended life expectancy and compression of morbidity) – are producing an expanding “third age” of life (Laslett 1996) after retirement and prior to the onset of serious health problems or disability, which also is a stage for which our society provides few defined roles.

An area of study termed “productive aging” which has received increased attention among older adults, organizations, and society at large, advocates involving older people in significant economic and social roles. Productive aging describes an array of activities through which older adults contribute to society. These activities are defined by Herzog et al. (Herzog, Kahn et al. 1989) as “any activities that produce goods or services, whether paid or not, including activities such as housework, childcare, volunteer work, and help to family or friends.” More recently, Bass, Caro and Chen (Bass, Caro et al. 1993) defined productive aging as “any activity by an older individual that produces goods or services, or develops the capacity to produce them, whether they are to be paid or not.” In other words, this definition includes only such activities as paid or voluntary service or goods produced and education or training provided to enhance one’s capacity to perform paid or volunteer work.
The Changing Nature of Work

Until recent years, and before the post-industrial age, the design of work was dominated by the principle of "scientific management" (Taylor 1911), in which people were viewed as extensions of the machine. Based upon the "time and motion study," Taylor analyzed jobs by breaking them down into their constituent tasks to determine which were essential, and timing each movement. With superfluous motion eliminated, the worker, following a machinelike routine, became much more productive. At that time, so-called "brawn industry" period, most jobs required a high degree of physical stamina or manual dexterity, and physical requirements. therefore, were a major reason for encouraging older workers to retire. However, over the past half century, the United States has shifted from manufacturing to an information society. Mind work or knowledge work has replaced physical labor as the dominant employee activity. Additionally, strong continued growth in the service sector should be viewed as helping older workers because these industries are likely to value experience, knowledge, and judgment more than physical ability. Therefore, this shift in the nature of work has a positive impact on providing suitable work for older adults seeking alternatives to retirement. Generally speaking, the changing nature of work will create more flexible work opportunities such as part-time work, temporary positions, telecommuting, and job sharing that match the preferences of many older adults.

The Phenomenon of De-retirement

The boundary between work and retirement has been blurring. Emergent trends toward expanded work life or de-retirement such as partial and flexible retirement, post-retirement work, self-employment, and reemployment have provided significant evidence
that more and more older adults are seeking a longer work life. Until recently, the work life, after decades of early exit from the workforce and decreased labor-force participation rates among older adults, has been compressed. From the late 1950s to the mid-1980s, the participation rates of men aged 55 to 64 and 65 and older declined steadily when increases in real income and the structure of pension plans made retirement more attractive and possible (Barth and McNaught 1991). Since the mid-1980s, however, the labor-force participation rate for men aged 55 and over has leveled off, and moreover, has started to reverse.

In recent years, a growing number of studies on work pattern in later years such as work after retirement, partial or flexible retirement, and bridge jobs (between the end of a career job and full exit out of the labor force) (Ruhm 1990) have emerged. Doeringer, Ruhm, and Sum (Doeringer, et al. 1988) in a Boston University study reported that most retiring workers have a bridge period of employment before permanent retirement. One out of five retirees goes back to work within three years of retirement, typically in a different occupation and/ or industry and at a low rate of pay. About a fourth of these bridge jobs turn into a second careers that last a decade or more. Ruhm (Ruhm 1990) argued that at least half of workers partially retire at some point in their lifetimes, and the average period between the onset of partial retirement and complete withdrawal from the labor force exceeds five years. Myers (Myers 1991) using the data from the Retirement History Study, examined the behavior of workers who have left full-time employment in their career work and reported that, while the majority of the workers (73.8%) in his sample make the traditional retirement decision of complete withdrawal from the labor force, 26.2 percent of the sample work at some time after leaving full-time employment
at their career work. Results show that the most likely change to employment is to take a new full time job (11.4%); second most likely is to be part-time at a new job (10.2%); the least likely is to work part-time on the same career work (4.6%). Elder and Pavalko (1993) found that most of the sample either retired gradually (46%) or exited in a single transition (30%). Only 16 percent of the men significantly reduced work time or left the workforce and returned. Also important is that upper-level managers and professionals have the greatest opportunity to pursue postretirement careers over an extended period. Herz (1995) identified a new trend — work after early retirement — by analyzing data from men who were receiving a pension and participating in the workplace and reported that both full- and part-time work among retired men younger than 65 has increased markedly in recent years. Participation rates for those aged 55-61 were up from 37% in 1984 to 49% in 1993. Between the ages of 61-64, rates had increased from 19% in 1984 to 24% in 1993.

In fact, according to data from the Bureau of Labor Statistics (U.S. Bureau of Labor Statistics 1999), the participation rates for persons (men and women) aged 55 and over have been increasing from 29.4% in August 1991 to 32.2% in August 1999, and even those aged 65 and over have been raised from 11.3% in August 1991 to 12.6% in August 1999.

The pattern of work after career cessation suggests that traditional retirement, a stage in which retirees completely disengage from work activities, has been compressed. The work life, as it were, has been expanded. More and more retirees continue working or return to work either part-time or full-time after receiving their first pension payment. In other words, they are working retirees, and moreover, they are working while aging.
Trends toward Volunteering among Older Adults

Volunteering, another form of productive work is increasing among older adults. On the one hand, in the context of the considerable unmet needs existing in our society, older people represent solutions rather than problems because of their tremendous number and availability; on the other hand, older persons are much more likely than younger persons to agree strongly that retired people should contribute through community service and also that life is not worth living if you cannot contribute to the well-being of others (Herzog and House 1991). Thus, in light of the need for expanded human services without increasing costs, and the need for older people to have a meaningful and purposeful life, older persons are becoming more and more attractive as a volunteer resource, and at the same time they are participating in a sizeable number of volunteer activities.

A number of recent studies reveal that there has been a substantial increase in the proportion of older adults who engage in formal organizational volunteering. In 1965, 11% of people over the age of 65 had volunteered (U.S. Department of Labor 1965). By 1990, the proportion had increased to 41% of people over age 65 (Marriott Senior Services and U.S. Administration on Aging 1991). Factors for this increased rate of volunteer work among older people are, as suggested by Chambre (1993), cultural changes in the meaning of old age resulting in positive shifts in the public attitude toward aging and the aged, changing demographic characteristics such as improved health and raised educational attainment, and social policies promoting volunteering by older people, increasing the value of volunteer work and expanding opportunities for older volunteers.
Both older volunteers and society can benefit from volunteering. Older people validate the self-perception that "I am competent" and sustain their self-esteem (Herzog, et al. 1998) through helping others, feeling useful and productive, and fulfilling a moral responsibility. A recent study (Musick, et al. 1999) suggests that volunteering has a protective effect on mortality among those who volunteered for forty hours or less over the past year. In other words, those who volunteered for only less than an hour a week stayed alive longer than seniors who did not volunteer.

These two major social trends, learning while aging and working while aging, apparently support the visionary model of age-integrated social structures proposed by Riley (Riley and Riley 1994). In this model a life-span distribution of education, work, and leisure involves an intermingling of activities rather than sequential boxes of life. Therefore, learning while aging and working while aging would have enormous positive impact on older adults’ life in the form of offering more significant opportunities for developing new and more valued roles in retirement, and promoting the rebuilding a socially-integrated human community.

The Rise Of College/University Linked Retirement Communities

The History of College/University Linked Retirement Communities

The advent of college/university linked retirement communities dates back to the early-1980s, when some pioneering colleges and universities began to develop this type of retirement community with the intention of creating a supportive intellectual and cultural environment to serve their retired faculty, staff and alumni as well as older adults
from local communities. Meadowood at Indiana University at Bloomington, Indiana, for example, was established in 1981, originally a foresighted concept proposed by President Herman Wells in his State of the University address in 1962. Other early retirement communities of this kind include Henton at Elon, Elon College, North Carolina, the Pines of Davison, Davison College, North Carolina, and Green Hills at Iowa State University, Ames, Iowa (Gajilan 1998; Loose 1998).

During the 1990s and the early 2000s, a number of campus-affiliated retirement communities were developed across the country as part of a larger trend toward redefining retirement, and partly because more and more colleges and universities were seeing older adults on campuses as invaluable resources who not only contribute to the diversity of campus life but also can support the college and university in its teaching, research, and public service. In some cases, with the vision that colleges and universities are magnets for older adults in that they offer varied access to a rich and wide range of activities and facilities and a vibrant mix of age groups, some developers have established retirement communities with strong affiliations with, and close proximity to, the linked campuses. The non-profit Kendal Corporation, for example, has developed retirement communities located near affiliated campuses such as Kendal at Hanover, linked with Dartmouth College, New Hampshire, built in 1991; Kendal at Oberlin, linked with Oberlin College, Ohio, built in 1993; and Kendal at Ithaca, linked with Cornell University, New York, built in 1998. In other cases, the development of a college/university linked retirement community is initiated by a group of college/university-affiliated people, envisioning an active adult learning and living environment affiliated with a great college/university community, and in partnership with
a private developer. One example of this kind is University Commons at the University of Michigan, Ann Arbor, Michigan, established in 2000. In 1986, a group of University of Michigan faculty and staff members came together and conceived the idea of developing an active adult residential community on campus in which residents could continue their affiliation with the University; enjoy rich and varied social, cultural and educational activities; and pursue intellectual growth. This group of people, therefore, established the University Condominium Association, purchased land from the University of Michigan, and in 1997 collaborated with Blue Hill Development, an Ann Arbor based developer, to make this idea become reality. Other examples of this kind include the Forest at Duke, affiliated with Duke University at Durham, North Carolina, established in 1993, and Academy Village, affiliated with the University of Arizona at Tucson, Arizona, established in 2002.

In addition to providing senior residents with a rich context of social, cultural and educational activities, some colleges and universities were actively involved in the collaboration process (such as providing manpower, land, or financing) for the development of linked retirement communities through joint venturing with a private developer, but do not own or operate such communities. The Colonnades at the University of Virginia at Charlottesville, Virginia, for example, was established in 1991 on a 59-acre parcel of land leased from the university's Real Estate Foundation, which is a cooperation between the University of Virginia's Health Service Foundation, Real Estate Foundation, and Alumni Association and the Marriott Senior Living Services, a commercial developer of continuing-care facilities (Loose 1998; Bailly 1999). Its affiliation with the University of Virginia attracts many former faculty, staff, and alumni
as well as some other like-minded older adults (Bailly 1999). Another example of joint venturing is Longview, a nonprofit retirement community built in 1998 on land donated by Ithaca College, New York. The successful partnership between Longview and Ithaca College is embedded in a blended, intergenerational lifestyle, in which older adults have access to a variety of social and cultural programs, activities, and campus facilities and have opportunities to interact with students and faculty.

More and more colleges and universities have recently become interested in developing retirement communities on or near their campuses and have made a commitment toward integrating them into the larger university environment. With a strong intention of creating an environment where older adults, younger students, faculty and staff, and the college/university at large could benefit from shared resources and experiences, some colleges and universities have been actively involved with corporate partners to develop and operate retirement communities on or near their campuses. In this case, the college and university themselves literally are the developers. One good example of this kind is Holy Cross Village at South Bend, Indiana, established in 2000, when the Brothers of the Holy Cross expanded their service ministries to include the development of an intergenerational village on the campus of Holy Cross College, which neighbors the University of Notre Dame and St. Mary’s College. The Brothers of the Holy Cross, now not only own and operate this campus community, but also actively involve some Brothers in living among other residents of the village and rendering service. Other examples of this kind include Lasell Village at Lasell College, Newton, Massachusetts, built in 2000. The Village at Penn State, State College, Pennsylvania, built in 2003, and Oak Hammock at the University of Florida, Gainesville, built in 2003.
A New Model for Future Retirement: Propositions for the Research

The issues and problems that have been posed by retirement communities as well as society at large, and major social trends that have been discussed so far would serve as the impetus for the rise of college/university linked retirement communities. In other words, the development of such communities could be viewed as a constructive response to the demands from older adults themselves as well as society at large. First of all, there has been a demand for an environment, on the one hand, where older adults could enjoy more social involvement, new friendships, higher morale, and supportive services, which would most likely happen in an age-segregated setting (Messer 1967; Rosow 1967; Bultena and Wood 1969; Hochschild 1973; Osgood 1982) and, on the other hand, where they could also have more cross-generational interactions with younger generations, have more opportunity to give and contribute to the larger community, and have a broader sense of social integration, which would most likely happen in age-integrated arrangements (Mumford 1956). Second, there has been a demand for an environment where older adults could explore a full range of education, work and leisure opportunities, derive meaningful social roles from age-integrated social structures, and avoid a lifestyle primarily structured around leisure (Riley and Riley 1994). Third, there has also been a demand for an environment where older adults are encouraged and supported to pursue self-actualization, and where they are empowered by learning and/or working activities to contribute to both younger and their own generations (McClusky 1974). Finally, the two major social trends, learning while aging and working while aging, have been preparing our society for an age-integrated society. But before an integrated human community is
achieved, a new model for retirement, which could fulfill the demands from older adults and the society at large, is needed.

The affiliation and integration between a college or university and retirement community, therefore, has the greatest potential to serve as this new model. The university linked retirement community provides a rich and varied context emphasizing learning activities, supporting work or meaningful work substitutes, facilitating leisure activities, and encouraging intergenerational interactions. Senior residents would enjoy a supportive social, cultural and intellectual ambiance; explore new and valued roles, and discover new approaches to a more meaningful life. Based on the ways in which senior residents interact within the milieu provided by the colleges and universities, new models for future retirement therefore have great potential to emerge in the form of a multifaceted lifestyle (the behavioral patterns) where learning never stops; where one is never totally disengaged from work or meaningful work substitutes; where cross generational interactions take place naturally; and where personal growth is a way of life.

The major propositions for this research, therefore, are that a college/university linked retirement community provides older adults with an environment where:

1. “learning while aging” is expected and valued;

2. “working while aging” is encouraged and facilitated;

3. “intergenerational interactions” are naturally stimulated and appreciated; and

4. “personal growth” is a major goal.
CHAPTER 3

METHODOLOGY

The purpose of this research is to explore and analyze the phenomenon of college/university linked retirement communities. A qualitative case study approach has been chosen to study this phenomenon within its natural occurring environment and draw a comparison between two types of communities in terms of the characteristics and motivations of older adults; the attributes of the environment such as social, cultural and educational activities, support services, physical settings, enabling technologies, and general ambiance; and the role of colleges and universities in terms of commitment, involvement as well as policies and programs.

A conceptual framework of college/university linked retirement communities developing new models for future retirement will also be developed through the process of data analysis. This conceptual framework will serve as an explanation for the relationship among senior residents, the environment and the role of colleges and universities and its significance for the creation of new models for future retirement.

Research Design Overview

The research design has two-phases. Phase One involves a nationwide email survey to compile a directory containing information describing the number, type,
programming and location of every existing college/university linked retirement community in the country as well as those in discussion or planning phases and even those who have no current plans for developing such communities. From this directory two types of communities, then, have been chosen as research sites.

Phase Two involves a multiple-measures approach with face-to-face in-depth interviews, on-site observations, and review and analysis of relevant documents. Those interviewed include residents, university officials, and others who are part of the financial, operations and management structure of the retirement community. The interviews focus on the following research questions: 1) What are the underlying factors influencing older adults who move to college/university linked retirement communities and what are their profiles? 2) What are the attributes of such retirement communities in terms of social, cultural and educational activities, support services, physical settings, enabling technologies, and general ambiance that motivates, encourages and supports personal growth as well as social integration? 3) What are the commitments and attitudes of colleges and universities toward developing retirement communities on or near their campuses and in what ways can they serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for future retirement? 4) What are the implications of this type of retirement community for providing new opportunity structures for retired citizens?

In an attempt to effectively answer these questions, a four-domain-framework was developed and used as a guide for units of analysis, data collection, data analysis, and linking data to research questions (Figure 3-1). The four domains include:
<table>
<thead>
<tr>
<th>Units of Analysis</th>
<th>Data Collection</th>
<th>Data Analysis</th>
<th>Linking Data to Research Questions</th>
</tr>
</thead>
</table>
| **Social Context** | Literature Review | • The problems and issues of retirement and retirement communities  
• Two major social trends: learning while aging & working while aging  
• The rise of college/university linked retirement communities |  |
| **The Characteristics of Older Adults** | In-depth Interviews & Questionnaires | • Profiles  
• Underlying forces influencing older adults to move to college/university-linked retirement communities | • What are the underlying factors influencing older adults who move to college/university linked retirement communities and what are their profiles? |
| **The Attributes of the Environment** | In-depth Interviews & Observations | • The content of the environment  
• The outcome of environmental transactions  
• The behavioral Pattern | • What are the attributes of the environment that college/university linked retirement may create in terms of social, cultural and educational activities, support services, enabling technologies, physical settings, and general ambience that motivates, encourages and supports personal growth as well as social integration? |
| **The Role of Colleges & Universities** | In-depth Interviews | • Attitudes and commitment  
• The extent of involvement  
• Policies, programs, and enabling culture | • What are the commitment and attitudes of colleges and universities toward developing retirement communities on or near their campuses and ways that colleges and universities can serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for retirement? |

*What are the implications of the college/university linked retirement community providing opportunity structures and the creation of new models for retirement?*
1) the social context; 2) the characteristics of older adults; 3) the attributes of the environment; and 4) the role of colleges and universities. It is important to note that each domain (unit of analysis) would require slightly different data collection strategies, and the data analysis of each domain or combinations of domains would generate valuable findings related to the respective research questions.

**Selection Of Retirement Communities As Research Sites**

**The Definition of College/University Linked Retirement Communities**

While a number of colleges and universities are planning, developing or operating retirement communities on or near their campuses, there does not exist any reliable data regarding how many and where these communities are; who the sponsorship entities are (e.g., university-financed and managed; private developer financed and managed; or a joint venture between colleges/universities and private developers); what the nature and extent of educational and cultural programs are; and what the financing programs are (e.g., do residents own, rent or lease their residential units or are they member-based, paying a membership fee?).

In an attempt to develop a national database of college/university linked retirement communities with a clearinghouse containing data describing the number, type, programming and location of every existing college/university linked retirement community in the country as well as those in discussion or planning phases, Pastalan and Tsao (2001) conducted a national email survey, which provides the first step in laying a data-based foundation for future research. In this survey, Pastalan and Tsao defined college/university linked retirement communities according to the extent to which
colleges and universities are involved in the affiliation with retirement communities. By their definition, college/university linked retirement communities could be generally divided into three categories:

I. Colleges/universities are closely affiliated with one or more retirement communities in terms of providing senior residents with programs, classes, and access to their facilities and events such as libraries, computer labs, gyms, and cultural and athletic events, but do not provide manpower and support, land, or financing for the development of such communities on or near their campuses, and do not own or operate such communities;

II. More than providing seniors with programs, classes and access to their facilities and events, colleges/universities have made a commitment to provide manpower and support, land, or financing for the development of retirement communities on or near their campuses through joint venturing with a private developer, but do not own and operate such communities;

III. More than providing senior residents with programs, classes and access to their facilities and events, colleges/universities also provide manpower and support, land, or financing for the development of retirement communities on or near their campuses and also own and operate such retirement communities.
Email Survey

Of 446 email surveys sent to selected\textsuperscript{12} colleges and universities, 155 replied for a response rate of 34.75%. The results generated from the Phase One survey show that there are currently forty colleges and universities identified as having an affiliated retirement community on or near their campuses (Pastalan and Tsao 2001).

The results indicated that there are currently an estimated twenty-eight retirement communities in the first category; five colleges and universities in the second category; and seven colleges and universities in the third category. In addition, fifty-eight colleges and universities have nothing to do with any retirement community on or near their campuses; eleven are planning to develop this kind of college/university linked retirement community on or near their campuses within five years; thirty-seven are in the stage of examining the feasibility of developing college/university linked retirement communities; and nine are strongly interested in this innovative concept but either currently do not have any planning about this matter yet or need more information from researchers (see Table 3-1, 3-2, 3-3 and 3-4).

In an attempt to have broader and deeper understanding of the different types of such retirement communities and to have maximum variations and different situations in which the cases could be understood (Eisenhardt 1989), two different types of communities from the continuum of integration with colleges and universities are selected, University Commons at the University of Michigan, Ann Arbor, Michigan

\textsuperscript{12} The criteria of the selection include: 1) college must be established on or before 1960; 2) number of students must be at least 1,500; 3) number of faculty must number at least 100; 4) land availability must be at least 70 acres.
representing the second category and Holy Cross Village at Notre Dame, South Bend, Indiana, representing the third category.

University Commons

University Commons, an active adult learning and living community at the University of Michigan in Ann Arbor, Michigan, is one of five campus retirement communities identified in a national survey conducted by the University of Michigan's National Center on Housing and Living Arrangements for Older Americans in 2001 as belonging to the second category of college/university linked retirement community. This active adult community features 92 attached condominium homes centered around Houghton Hall, a 17,000 sf. educational commons building. The recently completed project has been developed in a collaborative effort including the University of Michigan; a non-profit University Condominium Association; and Blue Hill Development of Ann Arbor, Michigan.

In addition to their individual connections with the university, the resident group plans a rich and active program of courses, lectures, seminars, recitals, concerts, and other individual and group educational activities. Moreover, residents as well have many opportunities to interact with students, to tutor, to attend classes, to help young people, and to teach or lecture in some classes utilizing their own life experience as background.

Holy Cross Village

Holy Cross Village, an intergenerational community at Holy Cross College in South Bend, Indiana, is one of eight campus communities identified in a national survey
(Pastalan and Tsao 2001) as the third type of college/university linked retirement community. It was developed by the Brothers of the Congregation of the Holy Cross who own and operate Holy Cross College. In addition to the 32-unit assisted-living and 60-bed skilled nursing care facilities that are situated on the northwest edge of campus, this campus village features, in the first phase, a 26-unit independent apartment building, serving primarily as housing for brothers as well as about 20 units of individual, duplex, and fourplex villas surrounding a man-made pond. A second phase construction will include a clubhouse and three apartment complexes, which will house up to 300 people. Eventually, Holy Cross Village will have the capacity to accommodate about 400 residents.

With its unique location neighboring the University of Notre Dame and Saint Mary's College, Holy Cross Village provides residents with a great variety of social, cultural, and educational campus living. Holy Cross College also serves a major role in encouraging residents to participate in activities on three campuses such as tutoring, guest lecturing, volunteering, lifelong learning, work or meaningful work substitutes, religious services, and attending cultural and sporting events. Moreover, the Brothers of the Holy Cross live among the residents and render them service.
Colleges/universities are closely affiliated with one or more retirement communities in terms of providing senior residents with programs, classes, and access to the facilities such as libraries, computer labs, gyms, and cultural and athletic events, and so on, but do not provide manpower and support, land or financing for the development of such communities on or near their campus and do not own or operate such communities.

<table>
<thead>
<tr>
<th>Table 3-1: The College/University Linked Retirement Community Email Survey / Category</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>College/University &amp; Municipality</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td>Appalachian State University/Boone</td>
<td>North Carolina</td>
</tr>
<tr>
<td>Carleton College/Northfield</td>
<td>Minnesota</td>
</tr>
<tr>
<td>College of William and Mary/Williamsburg</td>
<td>Virginia</td>
</tr>
<tr>
<td>Dartmouth College/Hanover</td>
<td>New Hampshire</td>
</tr>
<tr>
<td>Florida State University/TLahassee</td>
<td>Florida</td>
</tr>
<tr>
<td>Fordham University/New York</td>
<td>New York</td>
</tr>
<tr>
<td>Georgia Southern State University/Statesboro</td>
<td>Georgia</td>
</tr>
<tr>
<td>Henderson State University/Arkadelphia</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Indiana University/Bloomington</td>
<td>Indiana</td>
</tr>
<tr>
<td>Samford University/Birmingham</td>
<td>Alabama</td>
</tr>
<tr>
<td>St. Edward’s University/Austin</td>
<td>Texas</td>
</tr>
<tr>
<td>Towson University/Towson</td>
<td>Maryland</td>
</tr>
<tr>
<td>University of Evansville/Evansville</td>
<td>Indiana</td>
</tr>
<tr>
<td>University of Florida/Gainesville</td>
<td>Florida</td>
</tr>
</tbody>
</table>
Table 3-2: The College/University Linked Retirement Community Email Survey / Category 1 (continued)

<table>
<thead>
<tr>
<th>College/University &amp; Municipality</th>
<th>State</th>
<th>Date Established</th>
<th>Number of Faculty</th>
<th>Number of Students</th>
<th>Amount of Land [Acres]</th>
<th>Public/Private</th>
<th>Setting</th>
<th>Category*</th>
<th>Contact Person</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 University of Hartford/West Hartford</td>
<td>Connecticut</td>
<td>1877</td>
<td>825</td>
<td>8,440</td>
<td>320</td>
<td>Independent</td>
<td>Suburban</td>
<td>I</td>
<td>Walter Harrison (Pres)</td>
<td><a href="mailto:wharrison@hartford.edu">wharrison@hartford.edu</a></td>
</tr>
<tr>
<td>16 University of Maine/Orono</td>
<td>Maine</td>
<td>1865</td>
<td>634</td>
<td>9,126</td>
<td>3,298</td>
<td>State-supported</td>
<td>Small-town</td>
<td>I</td>
<td>Peter S. Hoff (Pres)</td>
<td><a href="mailto:peshoff@umaine.edu">peshoff@umaine.edu</a></td>
</tr>
<tr>
<td>17 University of Nebraska at Omaha/Omaha</td>
<td>Nebraska</td>
<td>1908</td>
<td>764</td>
<td>12,756</td>
<td>88</td>
<td>State-supported</td>
<td>Urban</td>
<td>I</td>
<td>Jim Thorsen/Chair of Gerontology</td>
<td><a href="mailto:jthorsen@unomaha.edu">jthorsen@unomaha.edu</a></td>
</tr>
<tr>
<td>16 University of Nevada, Reno/Reno</td>
<td>Nevada</td>
<td>1874</td>
<td>651</td>
<td>11,827</td>
<td>200</td>
<td>State-supported</td>
<td>Urban</td>
<td>I</td>
<td>Carol A. Ort (Assoc VP-Admin)</td>
<td><a href="mailto:carolort@unr.edu">carolort@unr.edu</a></td>
</tr>
<tr>
<td>19 University of Southern California/Los Angeles</td>
<td>California</td>
<td>1980</td>
<td>2583</td>
<td>28,404</td>
<td>155</td>
<td>Independent</td>
<td>Urban</td>
<td>I</td>
<td>Martin Clegg (Pres/Asst VP)</td>
<td><a href="mailto:mclegg@usc.edu">mclegg@usc.edu</a></td>
</tr>
<tr>
<td>20 University of Southern Maine/Portland</td>
<td>Maine</td>
<td>1878</td>
<td>596</td>
<td>9,411</td>
<td>144</td>
<td>State-supported</td>
<td>Suburban</td>
<td>I</td>
<td>Richard L. Patenaude (Pres)</td>
<td><a href="mailto:rlp@usm.maine.edu">rlp@usm.maine.edu</a></td>
</tr>
<tr>
<td>21 University of Wisconsin-Eau Claire</td>
<td>Wisconsin</td>
<td>1916</td>
<td>513</td>
<td>10,481</td>
<td>333</td>
<td>State-supported</td>
<td>Urban</td>
<td>I</td>
<td>Donald J. Mann (Chancellor)</td>
<td><a href="mailto:donman@uwc.edu">donman@uwc.edu</a></td>
</tr>
<tr>
<td>22 University of Wisconsin-School of Business</td>
<td>Wisconsin</td>
<td>1891</td>
<td>392</td>
<td>7,403</td>
<td>120</td>
<td>State-supported</td>
<td>Small-town</td>
<td>I</td>
<td>Charles W. Semanski (Chancellor)</td>
<td><a href="mailto:semanski@uw.edu">semanski@uw.edu</a></td>
</tr>
<tr>
<td>23 Upper Iowa University/Fayette</td>
<td>Iowa</td>
<td>1857</td>
<td>182</td>
<td>4,211</td>
<td>80</td>
<td>Independent</td>
<td>Rural</td>
<td>I</td>
<td>Ralph G. McKay (Pres)</td>
<td><a href="mailto:ralphm@uiu.edu">ralphm@uiu.edu</a></td>
</tr>
<tr>
<td>24 Vanderbilt University/Nashville</td>
<td>Tennessee</td>
<td>1873</td>
<td>213</td>
<td>9,662</td>
<td>330</td>
<td>Independent</td>
<td>Urban</td>
<td>I</td>
<td>Gordon Gee (Chancellor)</td>
<td><a href="mailto:gordongee@vanderbilt.edu">gordongee@vanderbilt.edu</a></td>
</tr>
<tr>
<td>25 West Virginia University/Morgantown</td>
<td>West Virginia</td>
<td>1807</td>
<td>1575</td>
<td>23,233</td>
<td>541</td>
<td>State-supported</td>
<td>Small-town</td>
<td>I</td>
<td>Ginny Peterson (Special A/S to pres)</td>
<td><a href="mailto:ginnypeterson@wvu.edu">ginnypeterson@wvu.edu</a></td>
</tr>
<tr>
<td>26 Western New England College/Springfield</td>
<td>Massachusetts</td>
<td>1919</td>
<td>314</td>
<td>4,879</td>
<td>185</td>
<td>Independent</td>
<td>Suburban</td>
<td>I</td>
<td>Anthony S. Caprio (Pres)</td>
<td><a href="mailto:caprio@wnec.edu">caprio@wnec.edu</a></td>
</tr>
<tr>
<td>27 Wheaton College/Wheaton</td>
<td>Illinois</td>
<td>1880</td>
<td>253</td>
<td>2,731</td>
<td>80</td>
<td>Independent</td>
<td>Suburban</td>
<td>I</td>
<td>Wanda Smith (Office of the President)</td>
<td><a href="mailto:wanda.smith@wheaton.edu">wanda.smith@wheaton.edu</a></td>
</tr>
<tr>
<td>28 Williams College/Williamstown</td>
<td>Massachusetts</td>
<td>1793</td>
<td>250</td>
<td>2,085</td>
<td>450</td>
<td>Independent</td>
<td>Small-town</td>
<td>I</td>
<td>Morton Owen Schapiro (Pres)</td>
<td><a href="mailto:morton@williams.edu">morton@williams.edu</a></td>
</tr>
</tbody>
</table>
Table 3-3: The College/University Linked Retirement Community Email Survey / Category II

More than providing seniors with programs, classes and access to their facilities and events, colleges/universities have made a commitment to provide manpower and support, land or financing for the development of retirement communities on or near their campuses through joint venturing with a private developer, but do not own and operate such communities.

<table>
<thead>
<tr>
<th>College/University &amp; Municipality</th>
<th>State</th>
<th>Date Established</th>
<th>Number of Faculty</th>
<th>Number of Students</th>
<th>Amount of Land/ Acres</th>
<th>Public/Private</th>
<th>Setting</th>
<th>Category</th>
<th>Contact Person</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edward College/St. Petersburg</td>
<td>Florida</td>
<td>1968</td>
<td>126</td>
<td>1,483</td>
<td>267</td>
<td>Independent</td>
<td>Suburban</td>
<td>II</td>
<td>Lisa A. Metz/Exe. Asst. to the Pres.</td>
<td><a href="mailto:newmail@edus.edu">newmail@edus.edu</a></td>
</tr>
<tr>
<td>Ithaca College/Ithaca</td>
<td>New York</td>
<td>1892</td>
<td>542</td>
<td>5,799</td>
<td>757</td>
<td>Independent</td>
<td>Smal-town</td>
<td>II</td>
<td>Williams, Peggy R.</td>
<td><a href="mailto:president@ithaca.edu">president@ithaca.edu</a></td>
</tr>
<tr>
<td>University of Colorado at Boulder/Boulder</td>
<td>Colorado</td>
<td>1876</td>
<td>1927</td>
<td>25,107</td>
<td>600</td>
<td>State-supported</td>
<td>Suburban</td>
<td>II</td>
<td>Richard L. Byrny/Chancellor</td>
<td><a href="mailto:rbyrny@colorado.edu">rbyrny@colorado.edu</a></td>
</tr>
<tr>
<td>University of Michigan/Ann Arbor</td>
<td>Michigan</td>
<td>1817</td>
<td>3710</td>
<td>37,197</td>
<td>2,881</td>
<td>State-supported</td>
<td>Suburban</td>
<td>II</td>
<td>Jack Baker/Director</td>
<td><a href="mailto:jbaker@anndirector.com">jbaker@anndirector.com</a></td>
</tr>
<tr>
<td>University of Virginia/Charlottesville</td>
<td>Virginia</td>
<td>1819</td>
<td>1871</td>
<td>21,156</td>
<td>1133</td>
<td>State-supported</td>
<td>Suburban</td>
<td>II</td>
<td>Tom R. Knoll/Chief Exec. Officer</td>
<td><a href="mailto:tom@virginia.edu">tom@virginia.edu</a></td>
</tr>
</tbody>
</table>
Table 3.4: The College/University Linked Retirement Community Email Survey/Category III

More than providing senior residents with programs, classes and access to the facilities and events, colleges/universities also provide manpower and support, land or financing for the development of retirement communities on or near their campuses and also own and operate such retirement communities.

<table>
<thead>
<tr>
<th>College/University &amp; Municipality</th>
<th>State</th>
<th>Date Established</th>
<th>Number of Faculty</th>
<th>Number of Students</th>
<th>Amount of Land (Acres)</th>
<th>Public / Private</th>
<th>Setting</th>
<th>Category</th>
<th>Contact Person</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Anderson University/Anderson</td>
<td>Indiana</td>
<td>1917</td>
<td>222 /UG</td>
<td>2,219</td>
<td>160</td>
<td>Independent</td>
<td>Suburban</td>
<td>III</td>
<td>Ronald W. Moore, IVP</td>
<td><a href="mailto:rmoore@andrews.edu">rmoore@andrews.edu</a></td>
</tr>
<tr>
<td>2 Andrews University/Belen Springs</td>
<td>Michigan</td>
<td>1874</td>
<td>324 /UG</td>
<td>2,864</td>
<td>1,650</td>
<td>Independent</td>
<td>Small-town</td>
<td>III</td>
<td>A. Monse Hamilton</td>
<td><a href="mailto:monse@andrews.edu">monse@andrews.edu</a></td>
</tr>
<tr>
<td>3 Faulkner University/Montgomery</td>
<td>Alabama</td>
<td>1942</td>
<td>115</td>
<td>2,471</td>
<td>75</td>
<td>Independent</td>
<td>Urban</td>
<td>III</td>
<td>Billy D. Huysegors</td>
<td><a href="mailto:huysegors@faulkner.edu">huysegors@faulkner.edu</a></td>
</tr>
<tr>
<td>4 Pennsylvania State University/State College</td>
<td>Penn</td>
<td>1855</td>
<td>2,302</td>
<td>5,617</td>
<td>State supported</td>
<td>Small-town</td>
<td>III</td>
<td>Jan Jacobs, IVP</td>
<td><a href="mailto:jacobs@psu.edu">jacobs@psu.edu</a></td>
<td></td>
</tr>
<tr>
<td>5 University of Central Arkansas/Conway</td>
<td>Arkansas</td>
<td>1907</td>
<td>450 /UG</td>
<td>8,426</td>
<td>365</td>
<td>State supported</td>
<td>Small-town</td>
<td>III</td>
<td>Win Thompson, IVP</td>
<td><a href="mailto:thompson@uark.edu">thompson@uark.edu</a></td>
</tr>
<tr>
<td>6 University of Maryland, College Park/College Park</td>
<td>Maryland</td>
<td>1856</td>
<td>1836 /UG</td>
<td>31,802</td>
<td>3,650</td>
<td>State supported</td>
<td>Suburban</td>
<td>III</td>
<td>Charles F. Stutz, IVP</td>
<td><a href="mailto:stutz@umd.edu">stutz@umd.edu</a></td>
</tr>
<tr>
<td>7 University of Notre Dame/Notre Dame</td>
<td>Indiana</td>
<td>1842</td>
<td>1,294</td>
<td>10,269</td>
<td>1,250</td>
<td>Independent</td>
<td>Suburban</td>
<td>III</td>
<td>Edward A. Melby, II/VP</td>
<td><a href="mailto:melby@nd.edu">melby@nd.edu</a></td>
</tr>
</tbody>
</table>
Data Collection And Analysis

Data collection in this research employs multiple procedures including literature review, in-depth interviews, on-site observations, participant observations, and archival research. Following the guidance of the four-domain-framework (Figure 3-1), data were collected through the spring and summer of 2002 in two settings, University Commons at the University of Michigan and Holy Cross Village at Notre Dame. A total number of 71 residents and 2 university officials, 2 community/program directors, and 2 developers from both settings were interviewed.

Face-to-Face In-depth Interview Strategy

The face-to-face interview was carried out very successfully due to supportive arrangements from the community director at University Commons and the project consultant at Holy Cross Village who distributed invitation letters to every resident and scheduled appointment. Interviews, except for university officials, community directors and developers, usually were conducted in respondents’ homes, and only in a few cases were conducted in other places such as the lobby area of Houghton Hall at University Commons or the community office at Holy Cross Village. The duration of interviews was about 45 to 50 minutes. With the permission of the respondents, the entire process of interviews was recorded by a digital recorder for the purpose of ensuring the correctness.

The interview strategy utilized within this research was based on the theoretical perspective of combining quantitative and qualitative approaches so that the quantifiable data collected from closed-ended questions would be placed in the broader context of the environment represented by contextual data from open-ended responses and observations.
Interview questions in the questionnaire (Appendix A) are primarily closed-ended questions intended to derive the characteristics of senior residents in terms of age, marital status, income, health status, educational attainment, work status, and the use of information technologies as well as other important profiles. Two significant open-ended questions were asked by the researcher in order to better understand the motivations of senior residents returning to campuses and their transactions with the environment created by the linked community and colleges and universities in terms of their daily activities. One of the open-ended questions is, “What were the major reasons that convinced you to move to this university-linked retirement community?”, and the other one is, “Since you moved to this university-linked retirement community, have you attended any social, cultural or recreational events provided by the university?”

Post-interview interactions between the researcher and respondents are still ongoing, and are primarily for the purpose of updating and/or correcting data that should further validate the research.

**Four-Domain-Framework**

Figure 3-1 illustrates a four-domain-framework for guiding data collection and data analysis as well as linking data analysis to the research questions. For the first domain, the social context, the primary data collection method employed is a literature review. The focus of this review and analysis is on the nature and history of retirement communities, issues and problems that have been posed both by retirement communities, by major social trends, and by the rise of college/university linked retirement communities. This literature review and analysis not only provides a better understanding
of the underlying factors that have enormous impact on the emergence of college/university linked retirement communities but also results in the development of major propositions crucial for this research.

For the second domain, the characteristics of older adults, the primary data collection method is a face-to-face in-depth interview with senior residents. The focus of data analysis is on the underlying motivations, needs, and preferences that influence older adults to move to college/university linked retirement communities as well as on their profiles such as age, marital status, income, health status, educational attainment, work status and the use of enabling technologies. The outcomes of this data analysis serve to answer the question. "What are the underlying factors influencing older adults who move to college/university linked retirement communities? What are their profiles in terms of age, marital status, income, health status, educational attainment, work status, and the use of enabling technologies?"

For the third domain, the attributes of the environment, the primary data collection methods incorporated are a face-to-face in-depth interview with senior residents, on-site observations, and participant observations. The data are collected through the subjective views of residents who participate in transactions with their environment. The focus of data analysis is on the environmental resource, including persons, events/activities, and physical settings as well as the inter-relationships that older adults are aware of and with which they transact; the outcome of their environmental transactions in terms of performed behaviors and attached meanings; and the behavioral pattern categorized from clusters or groupings of similar transacting behaviors and attached meanings (See Figure 3-2). The outcome of this analysis
contributes to answering the question, "What are the attributes of the environment that college/university linked retirement communities may create in terms of social, cultural and educational activities, support services, enabling technologies, physical settings, and general ambiance that motivates, encourages and supports personal growth as well as social integration?"

For the fourth domain, the role of colleges and universities, the primary data collection method used is a face-to-face in-depth interview with university officials,
developers and community directors conducted in their offices. The interview questions are open-ended and arranged as follows:

1. What would you say were the major reasons that influenced your university to develop a university linked retirement community on the campus?

2. How was the university linked retirement community financed? Investors, university resources (e.g., land, etc.), or privately financed. (e.g., mortgage, internal funding, etc.)

3. Specifically, what programmatic resources are devoted to create a culture where personal growth is a way of life?

4. Did your university encounter any financial or programmatic difficulties and problems in the process of developing such university linked retirement community?

5. Based on experience, what are your suggestions for what to do and what to avoid for the development of a university linked retirement community located on or near campuses?

6. What do you foresee for the future regarding university linked retirement communities? (Give two or three examples)

The data analysis is concerned with the role of colleges and universities in the process of developing retirement communities on or near their campuses in terms of attitudes and commitment, the extent of involvement as well as policies and programs leading to an enabling culture. The outcome of the data analysis for this domain addresses the question, “What are the commitments and attitudes of colleges and
universities toward developing retirement communities on or near their campuses and ways that colleges and universities can serve in a leadership role by laying a foundation for attitudinal changes and the creation of new models for future retirement?"
CHAPTER 4

RESEARCH FINDINGS

The Characteristics Of Older Adults

A Profile of the Residents / University Commons

The residents of University Commons are distinguished by their high educational attainment, good health status, and high level of income as well as strong affiliations with the University of Michigan. Many respondents are married, active in social, cultural and educational activities, have very good knowledge of using information technologies, and are still engaged in working activities (volunteering or paid work) at present time. Furthermore, the vast majority of residents have extremely high overall satisfaction in terms of fulfilling their expectations.

The detailed findings in regard to the profiles of residents are as follows:

Gender

The proportions of men (46.3%) and women (53.7%) from age 55 to 80 and over are relatively equal; however, in the age group of 75 to 79, women outnumber men. (See Table 4-1)
Table 4-1: Gender and Age of Respondents / UC

Age

According to Table 4-1, the age distribution of the residents of University Commons, generally speaking, is somewhat balanced in that it ranges from the relatively young age group (55-59) to the relatively old (80+). It is important to note that approximately one-quarter of the respondents are between the ages of 75 and 79 (26.8%), which represents the largest age group. The embedded reason for this could be that it was many in this age group who initiated this development in 1986 when they were in their late 50s and early 60s.

Also important is that University Commons attracts approximately 17% of the residents in the relatively young age group of 55 to 59. Most of the respondents in this age group have not retired yet; however, their reason for the move is the desire to continue their strong affiliations with the university after retirement and prepare their retirement living in advance.

About one-fifth of the respondents are 80 and older (19.5%), while 17.1% are between the ages of 70 and 74. Another 12.2% are between the ages of 65 and 69. Just 7.3% of respondents are between the ages of 60 to 64, which represents the smallest age group.
Marital Status

The majority of respondents are married (75.6%), while 19.5% are widowed and 4.9% are divorced. (See Table-4.2)

<table>
<thead>
<tr>
<th>Marital status</th>
<th>N°. ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>31</td>
<td>75.6%</td>
</tr>
<tr>
<td>Widowed</td>
<td>8</td>
<td>19.5%</td>
</tr>
<tr>
<td>Divorced</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>Separated</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Never married</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Co-habiting</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-2: Marital Status of Respondents / UC

Educational Attainment

The profile of educational attainment is astonishing. Eight out of ten respondents report obtaining a postgraduate degree (80.5%), while 14.6% have received an undergraduate degree. Another 4.9% report having some college or a 2-year degree.

This phenomenon could be attributed to the fact that University Commons has been designed for U-M alumni, faculty, and staff (and their surviving spouses), and many of the respondents are faculty members who most likely have PhD or Master’s degrees.

Another possible reason is that persons having higher educational attainment are more likely to participate in learning activities when they retire (Peterson 1983; Cross 1984), which is one of major resources college/university linked retirement communities provide. (See Table 4-3)
Health Status

The residents, generally speaking, have a profile of very good health. Nine out of ten respondents report their own health as either good or extremely good (90.3%), while 7.3% describe themselves as neither good nor bad and 2.4% are poor. (See Table 4-4)

Work Status

Many of the residents are still teaching or working in their fields or engaging in meaningful work substitutes. The majority of respondents indicate that they are “retired but still an active volunteer” (56.1%), and many of whom are engaging in a great variety of community services such as committee members at University Commons; board members at Gray Panthers, the Hemlock Society End-of-Life Care, Michigan League, University of Michigan Alumni Association, and other organizations; and acting as
volunteers in the botanical garden, University of Michigan Musical Society, AAUW (American Association of University Women), International Neighbors, and local churches. Others are still lecturing and working with students or doing consulting work for clients.

In addition, one fifth of the respondents describe themselves as “a working retiree” (retired but still self-employed or employed) (19.5%). Most of them still work at the same occupations they did before retirement such as physician scientists, physicians, engineers, nurses or psychotherapists. Others are publishing papers, doing grant research, writing a chapter in a book or doing consulting work for a federal judge.

Approximately one out of ten (9.8%) indicate that they are still “employed or self-employed” at the present time. Among them are psychoanalysts, physicians, and contractors. About 12.2% report that they are “retired” without any paid work or volunteer activities. (See Table 4-5)

<table>
<thead>
<tr>
<th>Work status</th>
<th>N* ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired but still an active volunteer</td>
<td>23</td>
<td>56.1%</td>
</tr>
<tr>
<td>Working retiree (retired but still self-employed)</td>
<td>5</td>
<td>12.2%</td>
</tr>
<tr>
<td>Retired (without paid work/volunteer activities)</td>
<td>5</td>
<td>12.2%</td>
</tr>
<tr>
<td>Working retiree (retired but still employed)</td>
<td>3</td>
<td>7.3%</td>
</tr>
<tr>
<td>Employed</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>Non-response</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td>TOTAL OBS.</td>
<td>41</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4-5: Work Status / UC

**Household Income**

The profile of household income is impressive. Four out of ten respondents report that they have a household income of $150,000 and more (43.9%). About a fifth report a
figure between $125,000 to $149,999 (19.5%). Approximately ten percent of the respondents indicate that they have a household income of between $100,000 and $124,999. Slightly more report household incomes between $75,000 and $99,999 (12.2%). A small percentage report that they have a household income of between $50,000 and $74,999 (2.4%) or between $35,000 and $49,999 (4.9%). Nearly 5% have annual household incomes of $35,000 or less. (See Table 4-6)

<table>
<thead>
<tr>
<th>Household income</th>
<th>N°. ans</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-response</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td>Under $35,000</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>5</td>
<td>12.2%</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>4</td>
<td>9.8%</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>8</td>
<td>19.5%</td>
</tr>
<tr>
<td>$150,000 and more</td>
<td>18</td>
<td>43.9%</td>
</tr>
<tr>
<td>TOTAL OBS.</td>
<td>41</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4-6: Household Income / UC

Geographic Origins of the Residents

University Commons draws large numbers of its residents from the Ann Arbor area (85%). Furthermore, many of them have been living in the area for more than thirty years. Many of the respondents have a life history of attachments with Ann Arbor and, in particular, with the University of Michigan. Moreover, they prefer continuing their relationship with the university and Ann Arbor through working or volunteering. Such a move, therefore, allows them to continue to work or volunteer and enjoy familiar community activities while freeing them from home maintenance responsibilities.
**Associations with the University**

All of the respondents have affiliations with the University of Michigan. More than half of the respondents are “alumni” (51.2%). About 44% report that they are “faculty”. An equal percentage is “staff” (19.5%) or “spouse of alumni, faculty, or staff” (19.5%). (See Table 4-7)

<table>
<thead>
<tr>
<th>Association with U</th>
<th>N* ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alumni</td>
<td>21</td>
<td>51.2%</td>
</tr>
<tr>
<td>Faculty</td>
<td>18</td>
<td>43.9%</td>
</tr>
<tr>
<td>Staff</td>
<td>8</td>
<td>19.5%</td>
</tr>
<tr>
<td>Spouse of Alumni, Faculty, or Staff</td>
<td>8</td>
<td>19.5%</td>
</tr>
<tr>
<td>No Association</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Table 4-7: Associations with the University / UC*

(The number of responses is greater than the number of observations, due to multiple responses.)

**Taking Advantage of Resources on Campus**

The vast majority of respondents take a course for personal enrichment (78%). That usually includes computer courses, history (art history, the history of western music and the history of Japan), English, French, chamber music, political science, music, writing, or issues about the American Indian. Approximately one quarter use the campus libraries (24.4%), while 12.2% use the computer lab. A small percentage reports “using the campus recreational center” (7.3%). (See Table 4-8)
Table 4-8: Taking Advantage of Resources on the Campus / UC

(The number of responses is greater than the number of observations, due to multiple responses)

**Activities on Campus**

Many respondents report attending a “guest lecture” on campus (34.1%) in areas such as nutrition, psychology, diabetes, modern Chinese culture and literature, Broadway musicals, political science and cultural issues, DNA genealogy study, and subjects connected with university administration.

There are 26.8% “volunteering” on campus in medical research, social work in a clinic, acting as docents at Mathaei Botanical Garden, volunteering at the cancer center, and consulting for patients in their hospice stage.

Another 17.1% pursue “part time or full time work” on campus as psychiatrists in the medical school, work at the Center for Russian and Eastern European Studies, as physicians, nurses, acting as the interim chair of the College of LS& A, and as the associate director of the Institute for Social Research. However, 31.7% report that they do not pursue any activities on campus.
### Table 4-9: Activities on the Campus

(The number of responses is greater than the number of observations, due to multiple responses)

**Place of Using Computer**

The outcomes of this particular profile indicate that many of the residents have very good knowledge of how to use information technologies for the purpose of work or personal use. The great majority of respondents use a computer either at home or both at home and at their office (83%), while 14.6% do not use a computer. Few report using a computer somewhere else (2.4%). (See Table 4-10)

### Table 4-10: Places of Using Computer / UC

**Reasons for Using a Computer**

The most quoted reasons for using a computer are “Connect to Internet” (82.9%) and “Email and Communications” (82.9%). The second most cited reason is “Word Processing” (75.6%); the third is “Work at Home” (46.3%). Other reasons are
"Bookkeeping/Finances/Taxes/Household Record" (39%), "Games" (26.8%), and "Databases" (19.5%). (See Table 4-11)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Connect to Internet</td>
<td>34</td>
<td>82.9%</td>
</tr>
<tr>
<td>E-mail and communications</td>
<td>34</td>
<td>82.9%</td>
</tr>
<tr>
<td>Word processing</td>
<td>31</td>
<td>75.6%</td>
</tr>
<tr>
<td>Work at home</td>
<td>19</td>
<td>48.3%</td>
</tr>
<tr>
<td>Bookkeeping/finances/taxes/household record</td>
<td>16</td>
<td>39.0%</td>
</tr>
<tr>
<td>Games</td>
<td>11</td>
<td>26.8%</td>
</tr>
<tr>
<td>Databases</td>
<td>8</td>
<td>19.5%</td>
</tr>
<tr>
<td>Non-response</td>
<td>6</td>
<td>14.6%</td>
</tr>
<tr>
<td>Desktop publishing/News letters</td>
<td>4</td>
<td>9.8%</td>
</tr>
<tr>
<td>Graphics and design</td>
<td>3</td>
<td>7.3%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4-11: Reasons for Using Computer / UC

(The number of responses is greater than the number of observations, due to multiple responses)

**Internet Activities**

The most quoted Internet activity is “Read and Send e-mail” (85.4%). The second is “Look for Travel Information” (58.5%) and the third most cited Internet activities are “News/Weather/Sports” (46.3%) and “Shopping” (46.3%). Other activities are “Research” (41.5%), “Seek Health Information” (41.5%), and “Look for Financial Information” (36.6%). (See Table 4-12)
Table 4-12: Internet Activities / UC

(The number of responses is greater than the number of observations, due to multiple responses)

**Experience of Using Internet**

Approximately half of the respondents report that they have been using the Internet for over 5 years (48.8%), while 26.8% have been using the Internet for 2 to 5 years. A small percentage indicate that they have been using the Internet for 6 to 11 months (2.4%) or less than 6 months (7.3%). (See Table 4-13)
Independence and Internet

Nearly two-third (63.5%) of the respondents either agree or strongly agree that the Internet can maintain their independence, while 17.1% report “Don’t Know”, and a small percentage says that they disagree with this statement (4.9%). (See Table 4-14)

<table>
<thead>
<tr>
<th>Experience using Int</th>
<th>N° ans.</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over 5 years</td>
<td>20</td>
<td>48.8%</td>
</tr>
<tr>
<td>2 to 5 years</td>
<td>11</td>
<td>26.6%</td>
</tr>
<tr>
<td>Non-response</td>
<td>6</td>
<td>14.6%</td>
</tr>
<tr>
<td>Less than 6 months</td>
<td>3</td>
<td>7.3%</td>
</tr>
<tr>
<td>6 to 11 months</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td>12 to 23 months</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-13: Experience of Using Internet / UC

Social Belonging and Internet

Four out of five either agree or strongly agree that “the Internet provides opportunities for staying in touch with friends and family and making new connections,
which makes me feel continued social belonging” (78%), while 7.3% disagree with this statement. (See Table 4-15)

<table>
<thead>
<tr>
<th>Social belonging</th>
<th>N° ans.</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>18</td>
<td>43.9%</td>
</tr>
<tr>
<td>Agree</td>
<td>14</td>
<td>34.1%</td>
</tr>
<tr>
<td>Non-response</td>
<td>6</td>
<td>14.8%</td>
</tr>
<tr>
<td>Disagree</td>
<td>3</td>
<td>7.3%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-15: Social Belonging and Internet / UC

**Fulfillment of Expectations**

This group, generally speaking, extremely expresses a high level of satisfaction in terms of fulfilling their expectations. The vast majority of respondents either agree or strongly agree with the statement, “Generally, the ambiance provided by this university-linked retirement community fulfills my expectation” (90.2%). A small percentage reports “Don’t Know” (2.4%) or “Disagree” (2.4%). Another 4.9% express “Strongly Disagree”. (See Table 4-16)

<table>
<thead>
<tr>
<th>Overall satisfaction</th>
<th>N° ans.</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>19</td>
<td>46.3%</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>18</td>
<td>43.9%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>2</td>
<td>4.9%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>2.4%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>41</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-16: Fulfillment of Expectations / UC
A Profile of the Residents / Holy Cross Village

The residents of Holy Cross Village, general speaking, share many aspects of socioeconomic background with those of University Commons. For example, they have high educational attainment, good health, good income, and strong ties with the University of Notre Dame. The majority of respondents are married, active in a variety of social, cultural and educational activities, use information technologies, and are still engaged in full- or part-time work and volunteering. Many of the respondents express a high level of satisfaction in terms of the fulfillment of their expectations.

The detailed findings in regard to the profiles of residents are as follows:

**Gender**

The percentage of women (60%) from age 55 to 80 and over is slightly higher than that of men (40%), and, in particular, between the ages of 75 to 79 women (75%) outnumber men (25%). (See Table 4-17)

<table>
<thead>
<tr>
<th>Age</th>
<th>55 to 59 yrs</th>
<th>60 to 64 yrs</th>
<th>65 to 69 yrs</th>
<th>70 to 74 yrs</th>
<th>75 to 79 yrs</th>
<th>80 and over</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>0.0% (0)</td>
<td>0.0% (0)</td>
<td>3.3% (1)</td>
<td>13.3% (4)</td>
<td>6.7% (2)</td>
<td>16.7% (5)</td>
<td>40.0% (12)</td>
</tr>
<tr>
<td>Female</td>
<td>0.0% (0)</td>
<td>3.3% (1)</td>
<td>3.3% (1)</td>
<td>20.0% (6)</td>
<td>20.0% (6)</td>
<td>13.3% (4)</td>
<td>60.0% (18)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>0.0% (0)</td>
<td>3.3% (1)</td>
<td>6.7% (2)</td>
<td>33.3% (10)</td>
<td>26.7% (8)</td>
<td>30.0% (9)</td>
<td>100% (30)</td>
</tr>
</tbody>
</table>

Table 4-17: Gender and Age of Respondents / HCV

**Age**

Approximately one-third of the respondents are between the ages of 70 and 74 (33.3%), which is the largest age group. Another one-third of the respondents are 80 and older (30%), the second largest age group. One-quarter of the respondents are between the ages of 75 and 79 (26.7%). Another 6.7% are between the ages of 65 and 69. Just
3.3% of respondents are between the ages of 60 to 64, which is the smallest age group. (See Table 4-17)

**Marital Status**

The majority of respondents are married (80%), while 16.7% are widowed and 3.3% are never married. (See Table 4-18)

<table>
<thead>
<tr>
<th>Marital status</th>
<th>N°. ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>24</td>
<td>80.0%</td>
</tr>
<tr>
<td>Widowed</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Never married</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Separated</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Divorced</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Co-habiting</td>
<td>0</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

**Table 4-18: Marital Status of Respondents / HCV**

**Educational Attainment**

The residents of Holy Cross Village, like those at University Commons, have high educational attainment. Four out of ten respondents report obtaining a postgraduate degree (43.3%), while 26.7% have received an undergraduate degree. About one-fifth of the respondents (20%) report having some college or a 2-year degree. A small percentage (10%) report that they are high school graduates or less. (See Table 4-19)

<table>
<thead>
<tr>
<th>Education</th>
<th>N°. ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post graduate degree</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>College graduate</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Some college or 2 year degree</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>High school or less</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Vocational/Technical school</td>
<td>0</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

**Table 4-19: Educational Attainment / HCV**
Health Status

The great majority of respondents report their own health as either good or extremely good (96.7%), while 3.3% describe themselves as 'neither good nor bad.' (See Table 4-20)

<table>
<thead>
<tr>
<th>Health status</th>
<th>No. ans</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely good</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Good</td>
<td>14</td>
<td>46.7%</td>
</tr>
<tr>
<td>Neither good nor bad</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Poor</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Extremely poor</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4-20: Health Status / HCV

Work Status

In addition to volunteer work, 16.7% of the respondents describe themselves as a "working retiree" (retired but still self-employed or employed). Many of them still continue their professional work such as college professors; registered nurses; certified public accountants (CPA); and psychologists. In some cases, they become consultants in their own fields or work on a part-time job of their own interest.

An equal percentage (16.7%) of the respondents report that they are "retired" (without paid work/volunteer activities). (See Table 4-21)

<table>
<thead>
<tr>
<th>Work status</th>
<th>No. ans</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired but still an active volunteer</td>
<td>20</td>
<td>66.7%</td>
</tr>
<tr>
<td>Retired (without paid work/volunteer activities)</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Working retiree (retired but still employed)</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Working retiree (retired but still self-employed)</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Employed</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4-21: Work Status / HCV
**Household Income**

The residents in Holy Cross Village have relatively high household incomes when compared with the median income of households containing families headed by persons 65+ in 2000 ($32,854) (Administration on Aging 2001). More than one-third of the respondents report that they have a household income of $50,000 to $74,999 (36.7%). Three out of ten respondents report a figure between $35,000 and $49,999 (30%). Approximately thirteen percent of the respondents indicate that they have a household income of $75,000 to $99,999. A small percentage report that they have a household income of $150,000 and more (6.7%) or between $100,000 and $124,999 (3.3%). (See Table 4-22)

<table>
<thead>
<tr>
<th>Household Income</th>
<th>N+ ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000 to $74,999</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Non-response</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>$150,000 and more</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Under $35,000</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td>30</td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-22: Household Income / HCV

**Geographic Origins of the Residents**

Holy Cross Village, like University Commons, draws a large number of its residents from the South Bend area (56.7%). Moreover, many of them have been living in there for more than thirty years. The significant underlying factor for this, according to the comments that the respondents made, is an emotional bond for the University of Notre Dame, the churches, and the Brothers as well as maintaining a similar lifestyle and sense of continuity.
Associations with the University

The majority of respondents have affiliations with the University of Notre Dame indicating that they are alumni (30%); spouse of alumni, faculty, or staff (30%); faculty (10%); and staff (3.3%). Approximately one fourth of the respondents (26.7%), however, have no affiliation with the university. (See Table 4-23)

<table>
<thead>
<tr>
<th>Association with U</th>
<th>N* ans.</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alumni</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>Spouse of Alumni, Faculty, or Staff</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>No Association</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>Faculty</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Staff</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>30</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4-23: Associations with the University / HCV

(The number of responses is greater than the number of observations, due to multiple responses)

Taking Advantage of Resources on Campus

Half the respondents report that they use the campus libraries (50%), while 40% of the respondents take a course for personal enrichment including computer courses, religious courses, poetry, theology, anthropology, history, literature and opera. Approximately one-third of the respondents use the campus recreational center (33.3%). Another 16.7% indicate that they go to the religious services provided on the campus. (See Table 4-24)
<table>
<thead>
<tr>
<th>Campus resources</th>
<th>N°. ans.</th>
<th>Percent.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use the campus library</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Take a course for personal enrichment</td>
<td>12</td>
<td>40.0%</td>
</tr>
<tr>
<td>Use the campus recreational center</td>
<td>10</td>
<td>33.3%</td>
</tr>
<tr>
<td>None</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Use the religious services</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Non-response</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Use the computer lab</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Enroll in a degree program</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>30</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4-24: Taking Advantage of Campus Resources / HCV

(The number of responses is greater than the number of observations, due to multiple responses)

**Activities on Campus**

The majority of respondents report “volunteering” on campus (56.7%), which includes mentoring, hosting parents, acting as a tour guide in the Basilica of the Sacred Heart, leading the “Great Decisions” discussion group, teaching in the Forever Learning Institute, providing marriage preparation for students, acting as English conversation partners for foreign students, Girl Talk (reading for blind or elderly people), participating in liturgical services, volunteering in nursing homes, medical clinics, the Soup Kitchen and Thrift Shop, hospice care, the Christ Child Society and adoption and foster care programs.

Ten percent pursue “part time or full time work” on campus teaching theology, psychology and humanities courses, research in publishing, and nursing.

Another 10% attend “guest lectures” on topics ranging from American history and the Korean and Vietnam Wars to psychology and religious issues. (See Table 4-25)
Generally speaking, the residents of Holy Cross Village have good knowledge of using information technologies. The majority of respondents use a computer either at home or both at home and at their office (56.7%); however, 36.7% do not use a computer. (See Table 4-26)

Table 4-26: Places of Using Computer / HCV

<table>
<thead>
<tr>
<th>Place of using comp</th>
<th>N°. ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>Both home and somewhere else</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Non-response</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Somewhere else</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>TOTAL OBS.</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

The most quoted reasons for using a computer are “email and communications” (56.7%) and “connect to Internet” (56.7%); the second is “word processing” (40%) and the third is “work at home” (20%), “bookkeeping/finances/taxes/household record” (20%), and “games” (20%). (See Table 4-27)
Table 4-27: Reasons for Using Computer / HCV

(The number of responses is greater than the number of observations, due to multiple responses)

**Internet Activities**

The most quoted Internet activity is “read and send e-mail” (56.7%). The second is “research” (43.3%) and “look for travel information” (43.3%), and the third is “seek health information” (40%). Others such as “news/weather/sports” (36.7%), “shopping” (23.3%), and “look for financial information” (23.3%) are also cited Internet activities. (See Table 4-28)

**Experience of Using Internet**

Approximately 26.7% of the respondents report that they have been using the Internet for 2 to 5 years, while 23.3% have been using the Internet for over 5 years. A small percentage indicates that they have been using the Internet for 12 to 23 months (3.3%) or less than 6 months (3.3%). (See Table 4-29)
Table 4-28: Internet Activities / HCV

(The number of responses is greater than the number of observations, due to multiple responses)

Table 4-29: Experience of Using Internet / HCV
## Independence and Internet

More than half (53.3%) the respondents either agree or strongly agree that the Internet can maintain their independence, while 3.3% report “don’t know” and none of the respondents disagree with this statement. (See table 4-30)

<table>
<thead>
<tr>
<th>Independence</th>
<th>N° ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-response</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>Agree</td>
<td>12</td>
<td>40.0%</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Disagree</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-30: Independence and Internet / HCV

## Social Belonging and Internet

Half the respondents either agree or strongly agree that “the Internet provides opportunities for staying in touch with friends and family and making new connections, which makes me feel continued social belonging” (50%), while 3.3% report “don’t know” and another 3.3% “disagree” with this statement. (See Table 4-31)

<table>
<thead>
<tr>
<th>Social belonging</th>
<th>N°. ans.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non -response</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>Agree</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4-31: Social Belonging and Internet / HCV
Fulfillment of Expectations

The majority of respondents either agree or strongly agree the statement, “Generally, the ambiance provided by this university-linked retirement community fulfills my expectation” (66.7%). There are 26.7%, however, who did not respond to this statement due to their relatively new residency. A small percentage reports “Strongly Disagree” (6.7%). (See Table 4-32)

<table>
<thead>
<tr>
<th>Overall satisfaction</th>
<th>N° ans</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>18</td>
<td>60.0%</td>
</tr>
<tr>
<td>Non-response</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Agree</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Disagree</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>TOTAL OBS.</strong></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4-32: Fulfillment of Expectations / HCV

Motivations of Older Adults

One essential question, “What are the underlying factors influencing older adults to move to college/university linked retirement communities?” has been explored by analyzing and coding the collected data subjectively reported by the respondents when they were asked, “What were the major reasons that convinced you to move to this university-linked retirement community?” Responses to this open-ended question resulted in several salient categories that were analyzed and coded from the collected data. The discussions below reflect their motivations.
Category 1: Resident Characteristics

One of the most significant reasons that convinced older adults to move to University Commons or Holy Cross Village is that of resident characteristics. In other words, the fact that people have similar background, like interests, and affiliations with the university; people are friends or colleagues; and people, in the case of Holy Cross Village, have the same religious faith, motivates many of the respondents to make the decision to move.

(Comments of the Residents of University Commons)
“...One of the reasons is that my husband wanted to be with colleagues, so he could talk to them about the university and his work. We were very realistic and we knew that one of us someday will be left alone, so we felt that we should be in a community where you have people of like interests and not be alone.” [UC]

“I knew many of the people who are living here. people that I have been associated with when I was in training in the University of Michigan 30 years ago and I have known professionally since then.” [UC]

“We knew about this over 10 years ago, and we thought that it might be too expensive for us. We knew many people who were involved that included the contractor and architect. People who were involved are people we respected very highly ... The restriction to the UM Alumni, faculty and staff is plus and minus. It’s good to be involved with people from different areas different walks of life.” [UC]

(Comments of the Residents of Holy Cross Village)
“... I have found already I know a lot of people who already lived here and I am sure some of their goals and activities are very similar to mine so I enjoy being around those kinds of people.” [HCV]

“We have met many residents here in some social events, and some of them we already knew from St. Mary’s College and the University of Notre Dame.” [HCV]

“I think the characteristics of the residents is very important. ... That was my interpretation of the mission statement in terms of the sense of community and interdependence that wouldn’t be possible if it were extremely heterogeneous. On the other hand, they were not all retired professors. It is an advantage because you wouldn’t want a narrow scope.” [HCV]

“The people here are a commonality. That’s very comforting. The people who are moving here I would say for the most part are here for the religious affiliations and I think the whole commitment to reach out to one another is going to be a great source of comfort.” [HCV]
**Category II: University Resources and Mutual Affiliations**

The University of Michigan and the University of Notre Dame provide older adults with a milieu in which they can enjoy rich and varied social, cultural, and intellectual activities. The university resources, therefore, serve as a magnet for older adults who intend to pursue learning activities, interact with young people, or explore new approaches to a meaningful life.

In other cases, many of the residents have enjoyed rich academic careers with the University of Michigan or the University of Notre Dame. Some of them are still teaching and working in their own fields. These people are more likely to have strong ties to the university, and they desire to maintain the affiliations with colleagues, students, and social organizations, which contribute to the sense of belonging and continuity.

**(Comments of the Residents of University Commons)**

“We like the concerts offered by the University of Michigan Musical Society. And we take courses in the Learning in Retirement program of the Turner Senior Resource Center at the University of Michigan.” (UC)

“I still lecture in Modern Chinese literature and work with students in the Department of Asian Languages and Cultures.” (UC)

“I have two appointments with the university at present time: I am a psychiatrist in the medical school; and I also teach a mini-course, “Psychology of Ethnic Conflict in Eastern Europe” in the Center for Russian and Eastern European Studies (CREES).” (UC)

“I have a lot of contacts with the university and I know a lot of people out there. They are kind enough to invite us to all kinds of things all the time. I am on three or four university committees. I am on the committee in the Institute for Social Research and I am on the one for library. So I do things like that. And they are very kind to us. They do give the former president some privileges. ...And if somebody has a problem and wants to know what I think about it or how you might solve it, I talk to him. I made it a rule that I would never intervene in any way once I left the office, but I would try to be helpful to anybody who wants to know something that maybe I knew, but I think you can’t have the ex-president hanging around trying to act like he is still the president. So I don’t do anything at the university unless I am asked to. And of course, the more the years passed, the less I know people. I retired from the university in 1978, and then, ten years later, in 1988, I came back as interim president for eight months.” (UC)
(Comments of the Residents of Holy Cross Village)

"University resources, yes, it is supposed to use these resources and to be involved in that. Because I am not only teaching in St. Mary’s College and the University of Notre Dame, I am also teaching a special program."

(UCV)

"First of all, there is a community here bounded by common interests for the most part and that is Notre Dame. And so you got something that connects. Someone described it in one of his books as an adult Disney Land. One of the Notre Dame priests, He has a book on science and grace. He said Notre Dame is an adult Disney Land; you have your sport land, your education land, your spiritual land, and your memory land. And so people come here all the time; you are connected."

(UCV)

"We felt that we could utilize these three colleges’ resources such as the library, (and) we can go to concerts and lectures."

(UCV)

"For my own personal reasons I wanted to be close to the Notre Dame library and I could envision that I will do some guest lectures."

(UCV)

"I do my physical exercises in the facility called ACC... They have a faculty locker room and I have key too. I have an office over there, I teach over there, I go to lectures and I take courses too, which I can do if I audit the course. I get free courses so I have taken a couple already and plan to do more." (UCV)

Category III: Learning Activities and Personal Growth

A significant motivation toward pursuing learning activities and personal growth has been identified by several influencing factors including the opportunity for learning activities such as taking classes, attending lectures, seminars and discussion groups, and participating guest lectures; a culture or general attitudes that encouraging intellectual development; and an environment that catalyzes personal growth.

(Comments of the Residents of University Commons)

"We wish to live in a community where there is a learning focus with lectures and music." (UC)

"I think it’s a wonderful idea because it enables you to live with people many of whom you have known already and give you an array of different kinds of people who were not from the same discipline... and that makes it interesting because you learn things that you really don’t know anything about. Many of them are academic types, you know, who were interested in the academic world and what’s going on and what’s going on in their own fields. If you are in a place like this, for instance, here all these new things in a world of medicine or in a world of sciences, in health sciences, particularly. And if your background is like mine you really don’t know very much about that but you are interested because they are doing so many exciting things. And so you can have a session in which you can talk, they will talk and then you have questions so that makes it really a very interesting place to be. You are not bothered. You are isolated in the sense that you
have your separate quarters but you are not isolated from a world of ideas or a world of what's going on and interesting people to talk to." (UC)

*(Comments of the Residents of Holy Cross Village)*

"The availability of the connection with the Holy Cross College, St. Mary's College and the University of Notre Dame is a desirable thing; we can attend social and cultural events and some of the classes and lectures to keep learning and growing and whatever. That's enjoyable." (HCV)

"And I choose this place because it is close to the university since I frequently come to lectures and I take courses and concerts and all that kind of things that go with the university setting." (HCV)

"I also like the idea of sharing ideas with people who are part of the policy group. We meet at St. Mary’s College every Saturday. That’s kind of interesting. It is called “Great Decisions” a foreign policy discussion group (10-15 people). You look at the video and you study and read for a couple of hours and talk about these things. It’s fascinating to do that with a group of bright people.” (HCV)

**Category IV: An Active Intergenerational Community**

Essential elements of “an active intergenerational community” are embedded in the motivations of the residents who wished to have better opportunities to stay involved in “social interaction” with other active older adults and younger generations, and who desired to have “common ties” in the sense of shared values, like interests and similar background based on the university. In addition to “a geographical area,” the “social interaction” and “common ties” are integral elements of the concept of “community” defined by (Hillery 1955). Moreover, with the proximity to colleges or universities residents could walk from their homes onto campuses; walk among young people; talk with young people; and go to their unions or further their lives. It is this that constitutes the intergenerational community.

*(Comments of the Residents of University Commons)*

"It interested me from the beginning, probably for the two following primary reasons.... One I am single and, like many scholars, I tend to be a hermit and I wanted to build in a community that will keep me mingling with people." (UC)

"We wish to live in a community where there are stimulating people to visit and make friends in varied activities. We think that as you get older, instead of getting isolated, you really ought to focus more on coming together with other people and community
interactions, which, of course, includes younger generations. Social interactions are very crucial for a good mental health as you age.” (UC)

“I like the idea that it was linked to the university, and there will be that intergenerational community. I think the number one thing would be the intergenerational community it was offering. The community meaning there is a facility that we are in that offers more than just the possibility of community; there is a focal point here and the facility that we can act and live if we chose to.” (UC)

(Comments of the Residents of Holy Cross Village)

“One of those things we really like is this multi-generational community living. We have friends who are students.” (HCV)

“...And I like the mission statement of this community where they talked about not just having a place to live but creating a community where people interact with each other which I like. And we are on a college campus and can walk to the other two college campuses. It’s a kind of an intergenerational community.” (HCV)

“It’s an intergenerational community living. I like the idea of meeting new people because my husband and I in the past had been host parents for Notre Dame students and so our interest side is in multi-culture and multi-nationality friends really. We can count on our hands how many students we have been host parents for.” (HCV)

“My daughter said, this place is just for you, mom. It’s a beautiful place for retiring, and you mix with all those young people here.” (HCV)

“I like very much the idea of having young students around. The overall atmosphere here intellectually, religiously and the idea of intergenerational community...” (HCV)

“I was really taken with the mission statement that we received in the mail, because it struck me as something we would really like to be part of. What it was, was a intergenerational community of people who knew each other and share common interests and also reach out to further community.” (HCV)

Category V: Affiliations with Ann Arbor or Notre Dame / Aging in Place

According to the profile of “geographic origins of the residents,” University Commons drew large numbers of its residents from the Ann Arbor area (85%); Holy Cross Village, likewise, recruited the majority of its residents from the South Bend area (57%). This finding indicates that most of the residents have intensive affiliations with Ann Arbor or Notre Dame and have strong desires toward maintaining this affiliation. This phenomenon, which could be interpreted as broader definition of aging in place, was confirmed by the following descriptive motivations:
(Comments of the Residents of University Commons)

“We have been living in Ann Arbor since 1947. It has been more than 50 years. Our lifestyle hasn’t changed. We have all our friends in the Michigan Musical Society.” (UC)

“We have been living in Ann Arbor since 1960. Many social and cultural opportunities are available in this college town in Ann Arbor. Ann Arbor is a good place to live. And because this is a small town, the social and cultural events on the campus are easy to access.” (UC)

“I first arrived in Ann Arbor during the 1950s as a freshman of the University of Michigan. And since then, I have never left.” (UC)

“We want to stay in Ann Arbor, so this is a good choice. It is near the university and downtown. And one of my kids and grandsons live in Ann Arbor area.” (UC)

(Comments of the Residents of Holy Cross Village)

“If we moved out to the country to a retirement area I’d have to be coming back. We considered that. There is one 18 miles away. I don’t want to travel twice a day back and forth 18 miles. So that was a big fact to make us stay here. We kept all our doctors. our dentist was already in this area, so this is the place that we wanted.” (HCV)

“We moved here when I was a year old. My father had lost his job in the Depression, and he got a job at Notre Dame, we were here from then on. Then I happened to marry a man who taught at Notre Dame, so here is my home.” (HCV)

“The religious background here is one of the main things, but we also wanted to stay right close to the University of Notre Dame and actually the neighborhood where we lived before. We thought this is an ideal situation and felt we wanted to be able to be part of university and college life.” (HCV)

Category VI: Supportive Environment (Maintenance Free / Downsizing / Universal Design)

To move to a supportive environment has been identified as a strong motivation for moving to the University Commons or Holy Cross Village. One major factor was the apparent need to be free of the responsibilities of maintaining a relatively large home. Some of them have alternative places for wintertime or vacations, and only live in the University Commons or Holy Cross Village seasonally; others engage in many travel activities and desire the freedom of “lock and walk.” Other factors related to the category of supportive environment such as downsizing to a smaller house and the need for a barrier-free physical environment are also strong influencing factors.
(Comments of the Residents of University Commons)

“T use the phrase “lock and walk,” the fact that you can live here, yet, if you want to, you can just lock the door and go away for a week or two without worrying about your place. I think that is the key issue. And then obviously the community aspect and the activities here are very attractive to me, also.” (UC)

“Since we spend so much time at our summer home in northern Michigan, there would be no one here to take of the home and yard and that sort of thing. So it seems like it would be a good idea to move to someplace like this where maintenance would be taken care of and the house would be watched when we are away for six months a year.” (UC)

“We lived in a large house where we raised our three children. They had all left. We were interested in finding a smaller place to live. And we looked at the idea of living in a condominium. And we saw this one was available. One of the main reasons was to downsize to a smaller place.” (UC)

“I am the major reason. I am the one having trouble with our stairs. We had a two-floor house where the second floor was where the kitchen was and bedrooms and everything. So for everything you have to go upstairs and downstairs and upstairs and downstairs. The care of the garden and the yard and the driveway with snow in the winter were just arduous. It was a lovely house and we hated to leave. We built this house in 1957 with our own architect. It was just too much, as we got older, to keep it up. It was a big house and hard to maintain and handle all the things that go with it. Another major reason that we moved to this place was that we were on the board to plan this place. We were part of the original group developing this community.” (UC)

“I like the concept of the condominium. Because I have two places, I need to get rid of all the maintenance responsibilities.” (UC)

“I have a place in London and I want some place that’s going to be very easy to leave here secure and go there. And ... I got very tired of shoveling snow and caring for the lawn and doing all the things for the house and I thought that it would be awfully nice to come to a place where somebody else did that.” (UC)

(Comments of the Residents of Holy Cross Village)

“I think the fact that everything is done for us. There is no more plumber, no more carpet, no more painting, and no more roofing; everything is done. And it is a beautiful place. The ground is well-kept and we don’t need to do anything outside as far as gardening or the lawn. And in the winter there is no snow shovel. Somebody is taking care for us. So those were the primary reasons.” (HCV)

“We had a big home and had four children all living out of town and the house is too big for us. We had lived there for 46 years... They do all the maintenance work outside and he (her husband) was tired of doing that.” (HCV)

“T never wanted to move even after my husband died. Then I felt that the neighborhood was changing. I did not have enough money to keep up the ten-room house, which I wish to be kept up.” (HCV)

“I think the physical arrangement itself has the most appeal to us really. ... At our age living in an 8-room house, two stories with a basement, the going up and down stairs for both of us got to be a little too much. We had a big side lot that was almost a third of an acre and it’s difficult to take care of, so we had to downsize. Then we came across this
place and had seen the development about that respect. That’s the physical part of it.” (HCV)

“I think our age and the fact that my spouse couldn’t keep up with the log home on the river. The log home on the river is comfortable and nice but it requires a lot of extra work and I think the fact that we are aging and we could no longer to do this. So we talked about making life easier for ourselves.” (HCV)

“Both my husband and I have arthritis, which occasionally fails us up. We thought moving here would be physically for our comfort. We have only one step to take from the garage to the living area while in our old home we had so many steps to take, so the convenience of that.” (HCV)

**Category VII: Social Contacts / Social and Cultural Activities**

Central to the frequently mentioned motivation of engaging more in social contacts is the idea that people want to stay physically and mentally active and vital through their participation and involvement in a variety of social and cultural activities. It is also important to note that many of the residents have been living in Ann Arbor or South Bend for many years, and they had been involved in a great number of social, cultural and educational activities before they moved to University Commons or Holy Cross Village. This move, therefore, affords them the opportunity to keep the same lifestyle.

*(Comments of the Residents of University Commons)*

“We didn’t want to move to a place where we are just living in our apartment and not having any other involvement in the community activities.” (UC)

“I decided to move here six months after my wife’s death. I need the interactions with other people and a community like this one that provides opportunities. And I am very pleased that it has been very much realized.” (UC)

“We like to have more opportunities to meet people, to contact with people. I think there is a tendency for people, as they grow older to become isolated. We have many friends.” (UC)

“The major reason was the opportunity to become a part of a community where we have regular contacts with people and neighbors who have similar interests as well as the fact that many activities that were scheduled here. It’s just really an ideal living for me.” (UC)

*(Comments of the Residents of Holy Cross Village)*

“You know you don’t have family and then you really depend on a lot of friends.” (HCV)
"I was pretty much alone. I lived in an apartment here for a while and I realized that in a place like this I can have a community ... My neighbors are wonderful and they are really good to each other, friendly and so far no battles, so I have a lot of peace and good time." (HCV)

"The sense of community that is here when you live with someone who has Alzheimer's. It's very lonely; they cannot interact with you so here I know very many people who have already moved here and then there are college courses available. We can use the swimming facilities at Notre Dame. It's just going to be very comforting for me." (HCV)

**Category VIII: Location / Proximity**

The proximity of University Commons to the university, downtown Ann Arbor and some other special places or features was one important factor that motivated some of the residents to move to this community. In the same vein, Holy Cross Village with its proximity to the three institutions of higher learning and its convenient geographic location, in particular to the Michiana Regional Transportation Center in South Bend, which hosts eight airlines, a train station, and bus depot, drew many residents whose major concern is the proximity to the things they need and like.

*(Comments of the Residents of University Commons)*

"I want to have a place in Ann Arbor for my weekend place. The first thing about the place is location, which is near the things that I like such as the botanical garden, golf, and the university. Location means proximity to the university and downtown." (UC)

"I like the location in the woods and it is close to the university, downtown, and Matthaei Botanical Garden." (UC)

*(Comments of the Residents of Holy Cross Village)*

"I like this because, first of all, the beauty, the peace and the availability. Within 15 minutes you can be at the airport, at the shopping mall, at the doctor's office, at a bank, at a grocery store, and at major outlets." (HCV)

"One was that the airport is really accessible to us or to children coming in, and we have that here. Where we were before in Sterling, it takes two hours to O'Hare airport, and then when you get to O'Hare it takes another two hours for your flight. So if somebody wants to come visit you, it was a real struggle. Here, one of our sons calls up on Thursday and said that he would come to visit us, flew out Saturday, played golf and had dinner with us and went back Sunday. We couldn't have done that in Sterling." (HCV)

"The location was prime. The availability of three Catholic churches right here within walking distance and three good libraries -- you know, the University of Notre Dame, St. Mary's College and Holy Cross College all are available within walking distance." (HCV)
**Category IX: Independence / Self-Determination**

One motivation found among some residents is the desire to have choices and maintain control over personal decisions. This move allows them to be independent and avoid being a burden to their children. Furthermore, they have the opportunity to make decisions for their future living arrangements rather than being relocated by another person's decision.

*Comments of the Residents of University Commons*

"My main reason for this move was that my son would not be responsible for me." (UC)

"I had a mother who lived alone until she was 89 or 90. Much the time she managed well. And earlier in her life when she was about 65, she had a mild woman who looked into congregated housing that was sponsored by a local church, and she thought it was a wonderful idea. By the time she needed to move somewhere, she thought it was a terrible idea. And so she wouldn't do it. And so ultimately we made the decision for her and moved her a couple of times very much against her will. It seems to me that my mother suffered a great deal because of the lack of active companionship and stimulation. And that precisely is what I thought both of us need it in order for us not to become a worry to our own children." (UC)

*Comments of the Residents of Holy Cross Village*

"Our children are all in different parts of the country and we don't really want to be a burden to them or want them to feel that they have to care for us in case we have health problems. So hopefully we are able to maintain ourselves without being a burden to our children." (HCV)

"I lived out in the country away from medical care and so on, and I turned 75 and I wanted to make my own decisions about where to go before I have any serious health problems in the future, stroke or heart attack whatever, so then somebody else will make my decisions for me." (HCV)

It is clear, therefore, that having choices and maintaining control over personal decisions have been important factors for older adults' motivations to make the move.

**Category X: Religious Reasons / Brothers' Ministry and Values**

Due to its strong religious background, Holy Cross Village implicitly drew many residents who have shared a common religious faith and trusted the Brothers' ministry and their values.
(Comments of the Residents of Holy Cross Village)

“And also having had associations with Holy Cross, the Brother priests and sisters, I knew their values. They had high values and what they were going to do was not going to be something instrumental to the people that came here, because they were giving away themselves and in a non-profit situation to a group of people that nothing much has been done for of this magnitude.” (HCV)

“My first connection with the Brothers was when I came to Notre Dame in 1936 to go to school, and some of the Brothers (who) served in the hall we got to know pretty well, enjoyed them, and they were fine. We figured that this is pretty much the same settlement with the Brothers as neighbors.” (HCV)

“I was a member of the Sacred Heart Parish in Notre Dame since 1931. When I went to high school and at Notre Dame I had professors who are Holy Cross Brothers. It seems maybe not purposely but just normally a bond for Notre Dame, the church and Brothers. The Brothers were very instrumental when I was a youngster in teaching us our religion about Father and churches, and preparing us for our first communion confirmation and that sort. I was familiar and very much at home with the Brothers, priests, and sisters.” (HCV)

“I would say ...the fact that it’s Catholic and we want to be living in a community that supports our religious faith.” (HCV)

Category XI: Assisted Living and Skilled Nursing Care on Site

Unlike University Commons, Holy Cross Village has its own on-site assisted living and skilled nursing care facility that influences many of the residents to make the decision for the move. Several intrinsic reasons expressed by the respondents include: first, they have an urgent need for this type of services; second, they have a sense of being secure and a sense of predictability by knowing that the place they might go is right there, although they do not want to use it too soon; third, this arrangement enables the other spouse living in the independent houses in the village to have an easy visitation and a more comforting life; finally, the on-site assisted living and skilled nursing care facility presents itself as a high quality setting with better care and professional staff when compared with a traditional local nursing home.

(Comments of the Residents of Holy Cross Village)

“Also another thing was that if something happened they have right on the grounds here a nursing home and it’s wonderful. It provides for another step. I have also seen people in California that, if they have to put their spouse in one and drive (away), all day they’re
driving, just to feed them, to get across the bridges, to get through the traffic, and as they
get older it’s harder and harder to drive in the middle of those freeways.” (HCV)

“I moved here because, first of all, my husband had a mini-stroke last July and we had
put him in a nursing home in Illinois. My children who live in Colorado, Montana, and
here in South Bend said to me, ‘Mom you’ve got move near your kids because we’ve got
to take care of you. We want to visit Dad, so we put him in the nursing home wherever
you choose to move.’ …I think the combination of nursing care and individual home is
good for us. He needs the nursing home and I can take care of him.” (HCV)

“My husband has been suffering from Alzheimer’s disease for more than ten years and
the Brothers of the Holy Cross had generously agreed to take him into their nursing home.
We would need that service; however, my hope was to keep him at home.” (HCV)

The Attributes Of The Environment

In order to effectively analyze the attributes of the environment subjectively
perceived and experienced by the respondents, several open-ended and closed-ended
questions pertaining to the social, cultural, and educational activities and programs:
campus resources and activities; support services; enabling technologies; and physical
settings were asked by the researcher in a face-to-face in-depth interview. By heavily
relying on the residents’ self-reports in terms of their perceptions, feelings, and
evaluations, the subjectively experienced environmental attributes could be revealed and
understood through three levels of analyses: first, the environmental resources, which
includes persons, events or activities, and physical settings as well as the
interrelationships among them and with which they transact; second, the outcome of
transactions between older adults and their environment in terms of the transacting
behavior and its attached meanings and; third, behavioral patterns, which are clusters or
categories of similar transacting behaviors manifested in the form of lifestyles. (See
Figure, 3-2)
The Significant Environmental Resources

University Commons at the University of Michigan

University Commons, adjacent to the north campus of the University of Michigan, features 92 condominium homes including apartments, townhouses, and villas centered around Houghton Hall, a 17,000 square feet multi-purpose common facility for resident learning, working and interaction, and nested in an 18-acre wooded site, including seven acres of permanently preserved woodlands. Many opportunities and possibilities would occur in the Houghton Hall through a variety of activities facilitated by such encouraging spaces as a dining and recital hall, commons café, library, fitness room, wellness center for visiting doctors and nurses, private dining room for family or friends, workshop, crafts room, and seminar rooms.

Friday Common Time, a weekly informal gathering from 4:30 to 6:30 pm in the Commons café, is the most important social activity in this community. Every week there is a volunteer host to organize the event and residents usually bring a bottle of wine or their special homemade appetizer to share. Common Time has motivated many residents to get out of their rooms and interact with other people, providing friendship, socialization, and a sense of belonging.

Dinner Time on every Tuesday and Thursday night is another important social activity for UC’s residents. In the initial creation of the 40-page University Commons Design Statement, exciting and innovative cuisine was clearly stated as a priority. Zingerman’s, one of the best known and beloved food-service institutions in Ann Arbor, has been selected to serve this evening dinner event in the Dining/Recital Hall for residents and guests. Moreover, central to the dinner program is the intent that, in
addition to enjoying a marvelous dinner with interesting neighbors or invited friends, residents experience the social interaction and have a sense of community living by getting informed of recently occurring events regarding other neighbors or the community as a whole through timely, and sometimes heartwarming, announcements.

In addition to facilitating Dinner Time, the Dining/Recital hall is also the place for hosting numerous musical events and guest lectures as well as cultural and educational events. Many professional musicians from the School of Music at the University of Michigan, the University Musical Society, and Chamber Music Ann Arbor have been invited to UC to perform recitals and concerts. Moreover, a relationship between University Commons and the University of Michigan School of Music has been developed for a regular series of graduate student performances in the UC dining/recital hall.

For the past year, a wide variety of committees have been established in response to residents' needs and interests such as an art committee, library committee, dining committee, and health committee. In addition, a series of special programs, usually educational and cultural in nature, have also served many residents of varying interests. These programs function through three different types of participation: First, ongoing activities, such as “learning in retirement” courses held in UC, a “recital program” with the University of Michigan School of Music for student recital, “Special Five O’clock” program on Tuesdays and Thursdays inviting many guest speakers for topics such as.

“U of M-Solar Car” that was the 2001 American Solar Challenge champion and Coriolanus and Merry Wives of Windsor performed by the Royal Shakespeare Company, and “health education program.” about a variety of health, wellness, and medical research
topics. Second, there are purposive services, such as “Computer Classes for Rookies,” a five-week program for residents who want to improve their computer skills, and planned services by the “health and wellness program” in the wellness center. Finally, special events are also offered, such as a trip to the Detroit Institute of Arts for the “The Medici, Michelangelo and the Art of Late Renaissance Florence” exhibit.

The University Commons’ high-speed computer network has been viewed by most of the residents as an important feature. It links all homes and educational spaces within the community (via multiple T-1 connections) to the University of Michigan (Internet and Internet 2), thus allowing the residents better access to the Internet for reading and sending emails, looking for travel information, or doing research.

It is also important to note that the “Learning in Retirement” program at the Turner Senior Resource Center at the University of Michigan held either in UC or on campus constitutes an integral part of the life of residents. “Learning in Retirement” was established in 1987 by a group of Turner Geriatric Clinic volunteers for people to pursue lifelong learning and continued personal growth. LIR currently has a membership of more than 700 community residents and provides a wide variety of learning activities on campus including a Distinguished Lecturer series, lecture series, mini-courses, study groups, and special presentations.

With its abundant resources and opportunities, the university motivates and supports many residents in maintaining a continuing relationship on the campus. Libraries, computer centers, recreational centers, classrooms, and the stadium, and social, cultural and educational activities such as concerts, lectures, classes, seminars, and sport events provide a variety of places and activities for older adults to participate and explore.
Social organizations such as the Michigan League, the University of Michigan Alumni Association, and the University Musical Society, and channels such as continued appointments with departments, centers or institutions and ongoing relationship with students through consulting and lecturing all provide a large number of opportunities for work and meaningful work substitutes.

The Ann Arbor community, in a broader view, has been serving as an incubator for a rich and varied context in which people interact with their environment. Many organizations and special events and places have had direct influences on the life of residents of UC. From the subjective perspectives of the residents, frequently mentioned social organizations that are related to their daily life are local churches, the Gray Panthers, the Hemlock Society End-of-Life Care, Ann Arbor University Women, Ann Arbor Women’s City Club, Margaret Waterman Alumnae Club, and Ann Arbor Hands-On Museum, in which they find meaningful work substitutes and opportunities to contribute to the larger community. Musical events offered by Chamber Music Ann Arbor and the University Musical Society, sporting events (football, basketball and hockey games), theatre, and the Matthaei Botanical Garden all play an important part in the life of the residents. Mrs. G., for example, a former docent at Michigan’s Matthaei Botanical Garden, and currently holding a position on its advisory board, likes the location of University Commons because “it is close to downtown, campus and, of course, the Matthaei Botanical Garden.”

**Holy Cross Village at Notre Dame**

Holy Cross Village is also immersed in a fabric of social, cultural, educational, and spiritual activities and settings, and draws people who have emotional bonds and/or
daily ties to that fabric. Socially and culturally, a great variety of musical events, art exhibitions, performing arts, and athletic events not only provide opportunities for people of all ages to explore new approaches to a meaningful social life, but also saturates people with interactions that contribute to the sense of belonging and social integration. Musical events constitute a very important part of the life of the residents of Holy Cross Village. Each year, the University of Notre Dame Department of Music features a series of musical performances by music students, faculty members, and guest artists and the most mentioned student group include the University of Notre Dame Concert Band, Chorale, Chamber Orchestra, Symphony Orchestra, and Glee Club. Concerts in the Basilica of the Sacred Heart usually start at 8:00 pm and are free and open to the public. A great number of art exhibitions offered by the Snite Museum of Art on campus, are an integral part of the residents’ social life. Central to the Notre Dame spirit is the “Fighting Irish.” When team plays at home, the game and many concomitant activities energize everybody in town.

Within the village, usually beginning with a “welcome tea” for new neighbors moving in, the social interaction among the residents is spontaneous – having a glass of wine and visiting your neighbors; having people over to watch the Notre Dame game on a big screen TV; and visiting neighbors who might be sitting on their porch or while taking a walk around the pond. About once a month, people in the village are invited to a social event with wine and cheese provided by the college for the purpose of interaction, information, communication, and celebrations such as a St. Patrick’s Day party in March and a summer social in July.
Besides their involvement in volunteer activities, intellectually, a variety of learning and personal development activities are offered to everybody with varied learning intentions. Many of the older adults of Holy Cross Village have taken courses and attended lectures, seminars, and conferences, and participated in discussion groups. Most of the lectures, seminars and conferences are sponsored by academic departments such as sociology or specific research institutes such as Kellogg Institute and the Institute of Democracy. A wide spectrum of interesting topics ranging from “American Foreign Policy Challenges” and “Religion and Politics” to “Stories of Peoplehood in the 21st Century” and “Cholesterol and You – What to do” appeal to different interests and curious minds.

“Great Decisions” is a group of 10 to 15 people who meet at St. Mary’s College every Saturday. Its purpose is to engage people in active discussion of issues of major significance for the nation’s foreign policy and further, to make responsible decisions in the area of international affairs. Many residents join this group to exchange ideas with other people and, by following a program developed by the Foreign Policy Association, eventually participants could communicate their opinions to policy makers and have an impact on the policy-making processes through producing a “National Opinion Ballot Report”.

Holy Cross College is strongly committed to providing programmatic resources to engage the residents of the village in active learning and personal development. “Adult Learners” has been established to serve older adults from the village by providing them with the access to the computer network of Holy Cross College, the privilege of taking courses from Community and Continued Education programs and auditing an academic
class for free, and the opportunity to enroll in a degree program. The adult learner membership costs two hundred dollars per family a year. In addition to taking a course, the college has strongly encouraged older adults to teach an enrichment class in the Community and Continued Education program or even in an academic class.

Another interesting educational component is an educational travel program, provided by the college in partnership with a local travel service company. Twice a year, this program offers a major trip; one abroad and the other, domestic. Both of them, however, invite professors from the college or experts in the area to join with a group of adult learners and travelers and conduct discussions on different educational aspects during the trip. Most of the residents love this innovative idea and are excited about their first one-week trip to central Italy.

The history of Notre Dame actually dates back to 1842 when a young priest, Father Edward Sorin, a member of a French missionary order called the Congregation of the Holy Cross, came with seven Holy Cross Brothers to take possession of land given to them by the Bishop of Vincennes, Indiana. Through his wit and will, and by subsequently purchasing more land, Father Sorin made this area a setting of three institutions of higher education. Most of the people around here are Catholic. Therefore, people in the Notre Dame community share a common religion that is a bond between them and this land.

Church-related activities play a significant part in the daily life of the residents in the Holy Cross Village. St. Joseph’s Chapel at Holy Cross College and the Basilica of the Sacred Heart at the University of Notre Dame are the two places where the residents usually go for Sunday Mass. It is important to note that the Basilica of the Sacred Heart, in addition to fulfilling the spiritual needs of the Holy Cross community and people in
Notre Dame serves as the home of a local congregation, Sacred Heart Parish, and many of the residents who come to Holy Cross Village come from that same parish.

The Significant Outcome of Environmental Transactions

The outcome of the transaction between the person and the environment refers to the performed behavior (transacting behaviors) and attached subjective experiences in which the individual receives the meanings of that transaction. The attached meanings are derived from individual’s subjective reports through the expressions of excitement or grief; satisfaction or dissatisfaction; a sense of being useful and capable or a sense of being useless and vulnerable; and a feeling of self-esteem or a feeling of worthlessness.

The following discussion focuses on outcomes of the transaction between senior residents and their environment.

Transacting Behaviors and Attached Meanings toward “Learning Activities”

Several significant outcomes of specific environmental transactions related to the pursuit of learning and personal development were reported by the residents, which include taking courses; attending lectures, seminars and discussion group; using campus libraries or computer lab.

Transacting Behaviors – Taking Courses

(Transacting Behaviors – University Commons)

- Dr. S., a retired physician from the UM Hospital, is pursuing a Master’s degree in music at the University of Michigan Musical School. (UC)

- Mr. B., a retired surgeon from St. Joseph Hospital, registered for a course focusing on the American Indian from the Learning in Retirement program. (UC)
• Mr. and Mrs. D. take several courses for their personal enrichment such as computer, history, and Modern China from the Learning in Retirement program. Their motto is that a learned mind is part of good health. (UC)

• Mr. and Mrs. F., both of whom are emeritus professors and enjoyed rich academic careers with the University of Michigan, take computer courses and participate in the chamber music study group offered by the Learning in Retirement Program. (UC)

(Transacting Behaviors – Holy Cross Village)

• Mrs. H., a surviving spouse of a professor of University of Notre Dame, has taken a computer course and religious courses from Community and Continued Education of Holy Cross College. (HCV)

• Mrs. M., a retired child social worker, has taken a poetry class, one of her passionate interests, from Holy Cross College. (HCV)

• Mr. M., a retired professor in the Department of Psychology at the University of Notre Dame, still teaching and working in his field, has taken a theology course from Notre Dame and is planning to take an anthropology class in the near future. (HCV)

• Mrs. H., a retired registered nurse, has taken a wide range of classes from computer, history to literature. (HCV)

Transacting Behaviors – Attending Lectures, Seminars and Discussion Groups

(Transacting Behaviors – University Commons)

• Mr. and Mrs. F. both are professor emeriti and are interested in Chinese literature, culture, and history. (UC)

• Mr. and Mrs. B. both are retired physicians and go to lectures and seminars on a regular base. A topic such as DNA genealogy would be their most passionate interest. (UC)

• Mrs. O., spouse of a retired professor of architecture in the College of Architecture and Urban Planning, loves to attend lectures or seminars in which the speaker in particular is from Architecture. (UC)

(Transacting Behaviors – Holy Cross Village)

• Mrs. M., having traveled in forty-three countries said:

  “We were in the Great Decisions discussion group, which has met for two months eight sessions.” (HCV)

• Mr. T., a retired professor of history from the University of Notre Dame and a volunteer teacher in the Forever Learning Institute, has attended lectures and seminars at Notre Dame as well as participated in the Great Decisions discussion group.
• Mrs. V., a retired principal in a high school having received her Master's degree in English from Notre Dame, has been leading a book discussion group for more than three years. She said:

“When I first came here, Brother Philip asked me if I would like to start a book discussion group with him. We have done that for three years. It has been wonderful. There are five or six in the group, a Brother and another laywoman. We take a book a month and we discuss it and then we have refreshments in our home. We go to different houses. It's very nice.” (HCV)

Transacting Behaviors – Using Campus Libraries and Computer Labs

(Transacting Behaviors – University Commons)

• Ms. B., a retired professor of psychology from Central Michigan University and a self-employed psychotherapist, usually goes to the campus library for research purposes once a month. (UC)

• Mr. S., a retired physician from the UM Hospital and an active volunteer in the Michigan Mental Health Association, and his wife, a retired nurse, go to the campus library on a weekly basis. (UC)

• Mr. H., a practicing psychoanalyst and faculty member of the University of Michigan and his wife, a retired nurse from UM Hospital, go to the campus library on a monthly basis and the computer lab for their computer course. (UC)

(Transacting Behaviors – Holy Cross Village)

• Mr. N., a retired marketing manager from Sears having lived in a ranch in Colorado for ten years and wanting to return to civilization, goes to the campus library at Notre Dame on a monthly basis. (HCV)

• Mr. T., a retired professor from the University of Notre Dame having received his PhD degree in American history and lived in Notre Dame for thirty-six years, usually goes to the library monthly for research purpose. (HCV)

• Mr. M., a retired professor of psychology still teaching and managing his own consulting business, usually goes to the campus library on a weekly basis. (HCV)

The Attached Meaning of the Transacting Behavior toward Learning Activities

The several types of transacting behavior (taking courses, attending lectures and seminars, participating discussion group, and using campus library and computer lab) that constitute the category of learning activities share the characteristics that the activity not
only is enjoyed but is viewed as enabling the person to change in some way. In other words, learning has the power to help the person pursue continued personal development.

Many subjective experiences attached to the specific transacting behavior were derived from the reports of the residents. Typical experiences were “a feeling of intellectual stimulation”, “a sense of growth”, “an opportunity for self-expression”, “a sense of challenge”, “a sense of having new roles”, and “a feeling of developing capacity for contribution,” which, by and large, suggest that the need to develop one’s potential is continuous throughout life. Moreover, this pattern of learning not only provides older adults more meaningful and valued role support but also has transformative cognitive potential.

The general ambiance provided by both University Commons and Holy Cross Village allows residents to stay involved in continuous learning. Mr. F., a UC resident and former president of the University of Michigan, said:

“A number of universities have this kind of settings and as far as I know it’s been well received almost everywhere for obvious reasons – compatible interesting people who are still interested in new knowledge and who can talk about it and you have reason to believe what they are talking about. We are still interested in ideas and new things. I think everybody here is resource to everybody else. If you have health problems or interests you can call somebody and say what do you know about so and so. I think it’s a good place for your personal growth. Now I am very happy here....” (UC)

These outcomes, generally speaking, suggest the congruence between the motivation of the residents toward “learning-centered activities and personal growth” and the resources that the environment offers. In other words, the environmental resources such as educational opportunities and facilities motivate, encourage, and support older adults to fulfill their needs. This congruence was supported by the following enthusiastic comments:
“We enjoyed many educational and cultural activities. The motto is that a learned mind is part of a good health. We strongly agree that my expectations have been fulfilled.” (UC)

“We are taking two courses right now, one is the history of Japan and the other one is the history of music. This was the main reason why we were here. And we enjoyed it.” (UC)

“Definitely you can have growth because you have to keep growing all the time. So your mind can keep growing just by reading what’s going on on the campus. You know, if you are interested in how Notre Dame handled the whole problem with the sexual abuse of the priest, you have Father H standing right up talking and addressing it, so the Holy Cross priest addressing it and the bishopric addressing it, and how they handle it with the youth, were very well done. They didn’t avoid it. So as issues come up like that you are in the heart of a think tank. I mean, the group here... got together and wrote the paper and sent it to every single bishop prior to his meeting. So they addressed that issue. Now they are addressing the Cuban Diaspora and the Cubans on the island and they are preparing to keep these two groups together when Castro does fall and the regime changes, so they already look into the future there. You got you know all these people. So if you want to keep up with things you can go where these opportunities are available to you if you want (them).” (HCV)

**Transacting Behaviors and Attached Meanings toward “Working Activities”**

Many distinctive outcomes pertaining to work or meaningful work substitutes, which included full-time or part-time work, a wide variety of volunteer activities, and guest lecturing, emerged from the subjective reports by the residents.

**Transacting Behaviors – Full-Time or Part-time Work**

*(Transacting Behaviors – University Commons)*

- Mr. H., a practicing psychoanalyst and faculty member of the University of Michigan, is holding two appointments with the university including being a psychiatrist in the Medical School and teaching a mini-course named “Psychology of Ethnic Conflict in Eastern Europe” in the Center for Russian and Eastern European Studies (CREES). He also actively gives guest lectures related to his expertise, psychology, in many different occasions. (UC)

- Mr. F., a former president of the University of Michigan and PBS, is still an active working retiree. In addition to engaging in several committees on campus and seeing a lot of people from the university, he also works as a consultant for a federal judge. (UC)

- Mrs. D., a trained social worker and former president of the Learning in Retirement in the Geriatric Center at the University of Michigan, is vigorously working as a social worker in the clinic in the UM Hospital. (UC)

- Mr. G., an eighty-year-old retired professor of orthodontics, is currently working at home including doing grant research, publishing papers, and writing a book chapter. (UC)
(Transacting Behaviors – Holy Cross Village)

- Mr. E., a retired professor of theology from the University of Notre Dame, is still teaching and doing research on his own field. He said:

  "Because I am not only teaching in the St. Mary’s college and the University of Notre Dame, I am teaching a special program."

- Mr. M., a retired professor of psychology, still holds an appointment with the Department of Psychology at the University of Notre Dame and in addition to enjoying his teaching and research he is also a self-employed psychologist.

- Mrs. E., a registered nurse, having worked in the hospice service for many years, still works in her profession and has never retired.

Transacting Behaviors – Volunteering

In addition to the rich and varied full- or part-time work on the campus, the residents of University Commons and Holy Cross Village also reported a great variety of volunteer activities that enable them to stay involved.

(Transacting Behaviors – University Commons)

- Mrs. M., a retired principal of a middle school, helps the book sale event for AAUW and other volunteer work in the Ann Arbor Women’s City Club.

- Mr. S., a retired faculty member of the University of Michigan, and his wife, both are currently active volunteers in the University Musical Society.

- Mrs. H., a retired nurse from the University of Michigan Hospital, helps children in the Hands-On Museum in Ann Arbor.

- Mr. S., a retired physician and faculty member from the University of Michigan, is still an active volunteer in local churches and the Michigan Mental Health Association.

- Mrs. B., spouse of an emeritus professor of the University of Michigan and a board member of the University Condominium Association, is intensively involved in several volunteer activities including quilts for aids baby once a week, International Neighbors, and on the art and library committees.

(Transacting Behaviors – Holy Cross Village)

- Mrs. M., a retired school teacher, has been actively involved in Girl Talk... reading newspaper articles, stories or books to the blind elderly.
Mrs. I-I., a retired registered nurse having lived in Notre Dame all her life, works as a volunteer in the "Thrift Shop," which provides low cost quality goods to the community, and emergency clothing and household goods to those in crisis. (HCV)

Mrs. B., a retired psychiatrist, energetically engages in a variety of volunteer works including a tour guide in the Basilica of the Sacred Heart, a member of the YWCA board of directors, volunteer teaching in the Forever Learning Institute, and church-related services. (HCV)

Transacting Behaviors – Guest Lecturing

(Transacting Behaviors – University Commons)

- Mr. S., a retired faculty member, sometimes gives guest lectures related to boats, cruising or navigation in University Commons. (UC)

- Mr. G., who retired from the University of Michigan in 1993, has been doing grant research and publishing papers since then. He also gives guest lectures about nutrition on some occasions. (UC)

- Ms. K., a former chair of the Department of History of Art at UM, specializing in contemporary art, enjoys leading a UC group through a tour of an area museum and giving lectures about the Museum of Fine Art on many occasions. (UC)

- Mr. F., a retired physician scientist specializing in the study of diabetes, still energetically contributes his expertise to the community (UC and campus) by giving guest lectures related to issues about diabetes. (UC)

(Transacting Behaviors – Holy Cross Village)

- Mr. T., a retired professor of American history from the University of Notre Dame, still contributes his expertise to the Forever Learning Institute and Community and Continued Education program in Holy Cross College as a guest speaker, and teaches American history, Korean War, and Vietnam War. (HCV)

- Mrs. M., a retired pastor still volunteering in the hospital, sometimes gives guest lectures in regard to the pastoral ministry. (HCV)

The Attached Meaning of the Transacting Behavior toward Working Activities

Three major types of transacting behavior, including full- or part-time work, volunteering, and guest lecturing, comprise the category of working activities. Several
subjectively perceived meanings attached to the three types of transacting behavior have emerged from the reports of the residents. The general expressions include, “satisfaction from continued affiliations with the university, colleagues and students”, “a sense of purpose”, “a sense of self-esteem”, “a feeling of having accomplished something important”, “a sense of fulfillment”, and “a sense of contribution and influence”, which underline the meanings attached to the category of working activities.

Working activities supported by this environment allow older adults to maintain the sense of continuity both externally through their work and interactions with colleagues and students, and internally through the mental constructs about who they are and what they are capable of. Equally important is that working activities also lead to the sense of self-actualization.

These outcomes, generally speaking, are the function of the residents with the motivation toward “university resources and mutual affiliations” and their environmental resources related to working activities. In other words, the environmental resources motivate, encourage and support older adults to actively stay involved in works or meaningful work substitutes and continually contribute their skills and talents to the larger community.

**Transacting Behaviors and Attached meanings toward “Leisure Activities”**

**Transacting Behaviors – Attending Musical Events**

One of most frequently mentioned leisure activities which the residents have attended since they moved to the college/university linked retirement communities was a musical event.
In the case of University Commons, the University Musical Society, Chamber Music Ann Arbor and a regular series of graduate student performances offered by the University of Michigan School of Music have performed a variety of concerts and recitals in the Recital Hall at University Commons. A majority of the residents appreciate and enjoy this kind of activity.

The partnership between University Commons and the University of Michigan Music School is strengthened both informally by inviting faculty members in the Music School to give performances in UC, and formally by co-sponsoring a series of recital programs.

*(Transacting Behaviors – University Commons)*

- Mr. B., for example, who is on the piano faculty at the University of Michigan teaching piano and chamber music and has performed and recorded with the Chamber Music Society of Lincoln Center, was invited to have a “Beethoven Performance” in the UC Recital Hall. *(UC)*

- Not long ago, two UM Music School students gave a piano recital in Recital Hall, featuring four-handed playing of classic music. *(UC)*

University Commons has also been developing a good relationship with the Chamber Music Ann Arbor through a series of concerts performed in the UC Recital Hall. Mrs. C., who is the community director in UC, revealed her vision of the promising and growing relationship with Chamber Music Ann Arbor. She said:

“Now last week we had the fourth in a series of concerts that were put on not by the university group but separate group called Chamber Music Ann Arbor. That group put on four concerts, two of them are in the Art Museum at the university, and two of them were here in the Recital Hall. And they loved here. They had 176 people at the concert Saturday night. They liked the new acoustics in the room, and they liked everything about it. They were thinking of doing all four concerts here next year.” *(UC)*

The residents, generally speaking, greatly appreciated the opportunities and felt fortunate to enjoy the concerts, recitals and other musical events.
Mr. and Mrs. S. have enjoyed many concerts, recitals and chamber music since they moved here. In addition, Mrs. S. also plays regularly in a string quartet with neighbor, Mrs. F. (UC)

Mr. and Mrs. B. express their passion for art and music such as attending concerts and other musical events provided by the University Musical Society and Music School at the University of Michigan as well as visiting art museums. (UC)

Many of the residents of Holy Cross Village, like those in University Commons, have a heart for music appreciation that becomes a way of nourishing their soul.

Mr. and Mrs. B. have attended several concerts at Notre Dame especially those in the Basilica of the Sacred Heart. They said:

Mrs. H., a surviving spouse of a professor of University Notre Dame, said:

“Oh, yes, I have gone to lectures, concerts, plays, and religious services. And I have taken some classes from Holy Cross College.” (HCV)

Mrs. R., whose husband has suffered from Alzheimer’s disease for more than ten years, loves to attend many activities especially musical events offered by the University of Notre Dame. (HCV)

Besides musical events, many residents in both settings attend sporting events such as football, basketball, and hockey games, some of which are usually the nation’s classic collegiate events.

Mr. S., a retired physician, and his wife, a retired nurse, love to attend football games. (UC)

Mr. F., a former president of the University of Michigan, and his wife, an accomplished violinist and painter, enjoy a wide variety of social and cultural activities, and in particular football game. Mr. F. said:

“They do give the former president some privileges, for instance…you get invited to all the football games to sit in the president box so you don’t have to be kicked outside.” (UC)
Mrs. M. in her early 70s is still actively involved in a variety of activities and the athletic event is one of her passionate interests; she has gone to several basketball games and baseball games at Notre Dame.

Mrs. H., a retired registered nurse, has lived in Notre Dame and gone to football games all her life. She said:

“...And I have gone to football games for all my life, because we already consolidated with Notre Dame. My husband and I go to football games and basketball games, especially basketball. I like basketball games. I have a lot of company for football games. I still get tickets, so a lot of people like to come and stay with me and use my tickets, which I enjoy. I like the company. The football game here is very famous and Michigan is one of our big rivals.” (HCV)

Mr. and Mrs. M., in their early 80s, have lived in Notre Dame for 46 years and their major connection to the Notre Dame is season tickets to the sport events.

Transacting Behaviors – Social Leisure Activities

(Transacting Behaviors – University Commons)

Mr. and Mrs. H., a relatively young couple both between 50 to 59, desiring to interact with people having more like interests, attend most of the Friday Common Times and Dinner Time on Tuesday and Thursday.

Mr. and Mrs. K., both in their late 50s, organize and participate in Friday Common Time and attend many other social events. Mrs. K. said:

“I organize Friday Common Time, dinners, and speakers and there is a scrapbook group here. We attend most of them.” (UC)

Ms. K., single and in her late 60s, currently serves as the chair of Art Committee and gets heavily involved in the Dinner Committee and Technology Committee. (UC)

Mr. and Mrs. M., who are both in their late 70s, express their enjoyment of social interactions in the Friday Common Time and Dinner Time. (UC)

Mr. and Mrs. B., who are both in their early 80s and enjoy contacts with old friends, colleagues, and making new friends, usually go to Friday Common Time and Dinner Time. Not long ago, on a Dinner Time occasion, Mr. B. said:

“When the community director announced ‘Happy birthday to Mr. B.’ I felt a sense of belonging.” (UC)

(Transacting Behaviors – Holy Cross Village)

Mrs. M., a retired teacher from Palo Alto, California, has been involved with many social leisure activities. She said:

“We also attended social activities provided by Holy Cross Village like the St. Patrick’s Day party and ice-cream social. When a new neighbor moves in, all of the ladies have tea
for her and we get together. We have friends over from St. Mary’s College. I have friends over there. They have been over here and we have been invited over there for dinners.” (HCV)

- Mr. and Mrs. B. who moved here from Sterling, Illinois, Said:

  “We have attended quite a few. For example, the dedication of the new wing of the nursing care facility we went over for that; we’ve already been to the St. Patrick’s Day party and summer social party.” (HCV)

- Mr. and Mrs. M. have gone to many social events here and they like the spontaneous way in which residents interact with each other. They said:

  “We have gone to many social events here. There will be a dedication of the new wing to the nursing home; we are invited. We have gone to several dinner events here invited by Brothers. They also have a get acquainted tea every month or so when new people come in and that way we get to know people.” (HCV)

  “We have a glass of wine or something and we visit with them. They have us over to watch the Notre Dame basketball game on a big screen TV. One of the people has a 60-inch TV and she had us over. And at Christmas time, we were just one of a few people living here and one of the couples invited us to come to dinner with them. And we had people here, too. And in the summer, normally we sit out on the porch and people walk by and they come up and visit with us for a while. That’s just natural and we do that to them. We usually take a walk around the pond and someone might be on their porch and say, come on up and visit. So it’s very nice.” (HCV)

- Mrs. V., a retired principal in a high school, initiated the Welcome Tea. She said:

  “When I moved here I was the first layperson, and Brother James was the first cleric. We began to have a little party among ourselves with a few people living here to begin with. I appointed myself social director. Now every time new people moved in I have a welcome tea for the ladies.” (HCV)

Transacting Behaviors – Creativity and Self-Expression activities

- Mrs. S., a retired English teacher and librarian, and Mrs. F., an accomplished violinist and painter, regularly play in a string quartet. (UC)

- Mrs. G., an artist, still immerses herself in the creation of art works, and some special paintings hanging on UC walls are from her creative hands. (UC)

The Attached Meaning of the Transacting Behavior toward Leisure Activities

Four major types of transacting behaviors constitute the category of leisure activities. Several distinct subjective meanings perceived by the residents from transacting behaviors such as attending musical and athletic events, participating in social leisure activities, and in creativity and self-expression activities have been derived from
their reports and expressions. These include “a sense of excitement and enjoyment”, “a feeling of satisfaction”, “a sense of relaxation”, “a sense of self-actualization”, “a feeling of companionship or friendship”, and “a sense of social interactions.”

The outcomes (transacting behaviors and attached meanings) are supported by Lawton’s (1993) category of leisure activities. Attending musical and sport events, according to Lawton, is in the category of experiential leisure, and the perceived meaning of intrinsic satisfaction refers to the fact that the emotions and sensation of the activity itself are the only source of enjoyment. Several types of transacting behaviors such as attending Friday Common Time, Dinner Time, the St. Patrick’s Day party, Summer Social party and welcome tea, in Lawton’s definition, belong to the category of social leisure, and the major perceived meaning is of social interaction. The transacting behavior of participating in creativity and self-expression activities is in the category of developmental leisure that focuses on performing an activity for its consequences, such as intellectual and creative pursuits.

The outcomes also suggest the congruence between the motivation of older adults and their environmental resources. In other words, environmental resources provided by University Commons and Holy Cross Village in terms of a variety of musical, athletic and social events have gratified the older adult’s motivation toward “social contact and social and cultural activities.”

**Transacting Behaviors and Attached Meanings toward Intergenerational Interactions**

Intergenerational interaction is encouraged and supported both in University Commons and Holy Cross Village mainly through social and academic interactions.
Transacting Behaviors – Social interactions

University Commons has been developing a strong connection with the Music School through a regular series of graduate student performances in the UC Recital Hall. Through musical events, intergenerational interactions have been facilitated in a spontaneous way in which older adults enjoy and appreciate the music performed by the young students while the students feel fortunate to have a good place to perform and an appreciative audience. In some cases, through the involvement of volunteer work older adults enjoy intergenerational interactions in the form of helping children in a variety of settings, such as helping young foreign women from International Neighbors.

In Holy Cross Village, in addition to informal interactions that could happen everywhere on the campuses, the residents usually interact with students through sponsoring exchange students, being a conversation partner with foreign students to help their English, and being host parents to help foreign students smoothly accommodate themselves to American culture.

(Transacting Behaviors – University Commons)

- A doctoral student pianist who played at UC before has been invited to bring her eleven students, ages 6 – 16, who are intensively studying classical piano. The program will include solo pieces from the Baroque to the 20th century keyboard repertoire. (UC)

(Transacting Behaviors – Holy Cross Village)

- Mrs. M., a retired teacher, been a great help for many exchange students. She said:

  "We sponsored a young girl into the Philippines and then when all of the troubles started to happen in the Philippines she came back, but she got married in Indianapolis and so we were invited to her wedding. We went to Indianapolis." (HCV)

- Mrs. H., a retired registered nurse, said:
“I have been a conversation partner with international students to help their English. I have a young lady from South Korea, a student of Holy Cross College. We get together every week or two and we go to take a walk or whatever.” (HCV)

- Mr. and Mrs. S. have moved to Holy Cross Village and a new chapter. One of their passionate interests is that they can be the host parents to help young people accommodate themselves to a different culture and make new friends. They said:

  “It’s an intergenerational community living. I like the idea of meeting new people because my husband and I in the past had been host parents for Notre Dame students and so our interest is in multi-culture and multi-nationality friends really. We can count on our hands how many students we have been host parents for.” (HCV)

Transacting Behaviors – Academic Interactions

(Transacting Behaviors – University Commons)

- Ms. K., a former chair of the Department of History of Art at UM, works with students on several projects such as “Art as Information” and “Michigan Millennial Values of/for a University Education” after she was called back to act as interim chair from July 2000 to June 2001. (UC)

- Mrs. F., who is a professor emeritus of Chinese literature in the Department of Asian Languages and Cultures at UM and a recipient of the prestigious Arthur Thurnau Teaching Award for excellence has been working with students and giving guest lectures about the modern Chinese culture and literature. (UC)

- Mrs. D., a retired professor of Psychology, specializing in women’s studies, is still giving lectures on the issues of psychology of women, and moreover, she is currently an associate director in one renowned institute at the University of Michigan. (UC)

(Transacting Behaviors – Holy Cross Village)

- Mr. M., a retired professor of psychology in the Department of Psychology at University of Notre Dame, gives guest lectures talking about psychology in many occasions. (HCV)

- Mr. E., a retired professor of theology is still teaching both at St. Mary’s College and the University of Notre Dame. In addition to that, he also teaches a special program at Notre Dame. (HCV)

The Attached Meaning of the Transacting Behavior toward Intergenerational Interactions

The category of intergenerational interactions comprises two types of transacting behavior: social interactions and academic interactions, which generate three distinct
meanings. These are: “a sense of generation integration”, “a feeling of regaining youth”, and “a sense of true human community.”

The outcome, as expected, is based on the congruence between the residents’ motivations toward “an active intergenerational community” and “university resources and affiliations” and environmental resources. In other words, the environment that University Commons and the university provide offers older adults opportunities to participate in a variety of social events promoting intergenerational interactions and channels and contribute their expertise and wisdom to younger generations, which would not only gratify the motivations of the older adults but also lead to cognitive social integration.

In summary, University Commons and Holy Cross Village with their connections respectively to the University of Michigan and University of Notre Dame provide exceptionally abundant resources and opportunities that enable older adults to explore new purposes and meanings of life while fulfilling their needs and motivations. More specifically, with its immense social, cultural, educational and recreational resources and opportunities, the environment empowers older adults by motivating them to pursue learning, working, and leisure activities, and intergenerational interactions and, more importantly, during the process encouraging and supporting them to achieve their motivations.
The Major Behavioral Patterns

There are four major behavioral patterns identified from the analysis of the attributes of the environment. Each behavioral pattern represents a cluster or grouping of similar transacting behaviors and perceived meanings (See Figure 4-1).

Learning while Aging

The first behavioral pattern is "learning while aging." It includes taking courses, attending lectures, seminars and discussion groups, and using campus libraries and computer labs. This behavioral pattern suggests that there is congruence between environmental resources in terms of educational opportunities and supportive culture and facilities and older adults' motivations toward "learning-centered activities" and "university resources."

Working while Aging

The second behavioral pattern, identified as "working while aging," includes full-or part-time work, volunteering, and guest lecturing. This behavioral pattern implies that older adults' motivation toward "university resources and mutual affiliations" is congruent with the environmental resources in terms of opportunities and channels for employment, volunteer work, and guest lecturing.

Leisure while Aging

The third behavioral pattern, "leisure while aging," includes such transacting behaviors as attending musical and athletic events, and participating in social leisure activities. This behavioral pattern shows that rich and varied environmental resources


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<th><strong>Figure 1: Major Behavioral Patterns Categorized by Transacting Behaviors &amp; Attached Meanings</strong></th>
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<tr>
<td><strong>Transacting Behaviors</strong></td>
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</table>
| Leisure when Aging | Life Satisfaction and Social
| Volunteering | Life Satisfaction and Social
| Learning when Aging | Knowledge and Competence
| Working when Aging | Knowledge and Competence
| Leisure when Aging | Life Satisfaction and Social

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Changes to give guest lectures and contribute their expertise and wisdom to younger participants in a variety of social events promote intergenerational interactions and participation in a variety of social events promoting intergenerational interactions and conversations with older adults. Resources like these offer older adults opportunities to participate in intergenerational community and “university resources and mutual activities” are behavioral patterns common in the motivational of older adults toward academic interactions (e.g., teaching and working with students and guest lectures). This interactivity (e.g., musical events, volunteer works, host parents, and mentoring) and the fourth behavioral pattern, “intergenerational interactions” includes social activities, such as musical, sport, and social events motivate older adults to participate in leisure.
The Role Of Colleges And Universities

University Commons and the University of Michigan

The affiliation between University Commons and the University of Michigan fits in with the Category II of college/university linked retirement communities. The role of the University of Michigan in developing the University Commons project has been that of a strong supporter in terms of selling the land to the University Condominium Association and helping purchase a portion of the construction loan from the lender bank, things that the University of Michigan had never done before.

"The group called the University Condominium Association was a group of University of Michigan faculty, staff, and alumni that has been working for about fourteen years to build the University Commons community and they had developed about a 40-page design statement of the type of living environment features on conceptual level that they wanted to put in there. They had an additional approval from the university to make this land set available. This is the first time that the university has ever sold a piece of property to a private group. The university has been a strong supporter of this."

"In March of 1999, we closed the construction financing with Bank One who is the lead lender, and the university also participated in the construction loan financing, also something that they had never done. Essentially the university agreed to purchase a portion of the construction loan from Bank One so that's helpful with the financing as well."

(Mr. B, the president of the Blue Hill Development)

In developing this project, however, the University Condominium Association has played a leading role in terms of the initiation of the concept of building an active adult community on campus for alumni, faculty and staff and their surviving spouses; persistently working with the University of Michigan to purchase the land on the north campus and obtaining financing assistance; and collaborating with the Blue Hill Development starting with programming, conceptual design, schematic design, and design development all the way through to the construction and currently the joint
operation of the University Commons. In fact, the University Condominium Association eventually will completely own and operate UC in the form of AAUCCA, which is the condominium homeowner association.

The connection between University Commons and the University of Michigan, on the whole, is informal and depends largely on individual connections: nevertheless, it is a strong one in that every resident living in UC is associated with the university. A good example is the relationship between University Commons and the University of Michigan School of Music, which has been developed through individual connections and efforts, informally inviting faculty members from the Music School to give performances, and formally co-sponsoring a regular series of recital programs.

In regard to individual connections and efforts, Mrs. D. is a fellow resident in UC, and both her stepfather and late-husband were professors of piano in the Music School and also former chairs of the piano department. Since music and piano are their passionate interests and a major part of their lives, she and her husband, also part of the original group developing University Commons, donated a beautiful 1928 Steinway grand piano to the University of Michigan School of Music with the understanding that it would be permanently located at University Commons for the entire community to enjoy. This Steinway not only plays a major role for many fine performances in the UC Recital Hall but also allows many residents to appreciate and enjoy the spirit of leisure that music brings with it.

In addition to that effort, University Commons also proactively developed a stronger partnership with Music School. Mrs. C., the community director of UC, described their collaborative effort with Music School.
"The university has been supportive quite all along. They are supportive. But gradually we are developing other connections. But they are informal connections. For instance, for the Music School, we already had, just as an example, a connection with a young man who runs the program at the Music School for young performers and he will send us over once a month or so a young performer to do a little recital for us. Recently, we visited the dean of the School of Music to talk to her about the Steinway piano and while we were there we talked to her about the facility, because she hasn’t been over here, and talked to her about their space problems because their space problem over there, at the Music School — sometimes every room is in use and every auditorium is in use for a performance of some kind. So we were saying that perhaps people would like to know about this place as another place to perform and especially since we are so close, and she said yes. And not only that, doctoral students need a place to rehearse the degree recital before they perform them for their degree but the more they can do that in front of an audience, the better. So that’s a tie that we are developing and we are developing more ties like that but you can see it’s informal. But what I see is that growing and strengthening. Because the Music School is the best example. ...We love the music and they need a place to play, you know. It’s perfect. I see that growing."

Many faculty members of the Music School also expressed their desire to have their faculty recitals in the Recital Hall at University Commons, which was resulted from two of a series of four concerts performed by the Chamber Music Ann Arbor in the UC Recital Hall. Mrs. C. explained the reason:

"Last week we had the fourth in a series of concerts that were put on not by the university group but by a separate group called Chamber Music Ann Arbor. That group put on four concerts... Now the performers in their four concerts, they had 28 different performers in their program, and most of them were from the University of Michigan faculty. Here is this group — they are bringing in the faculty, in other words, professional musicians, and these people looked around here and they said, “Oh, this is nice, maybe I will do my faculty recital here next year.” So I see us developing these ties more and more with the Music School.”

It is obvious that, in the absence of a formal program structure between University Commons and the University of Michigan, the residents rely heavily on their own affiliations with the university and University Commons as a whole to develop connections that lead to a happy and fulfilling life. According to the analysis of the attributes of the environment, the UC residents are actively engaged in taking courses, attending lectures and seminars, and using the campus libraries and computer labs; many working activities through full- or part-time work on campus, volunteering, and guest
lecturing; many leisure activities through attending musical and athletic events, and social leisure activities; and many intergenerational interactions through social and academic interactions.

**Holy Cross Village and Holy Cross College**

Holy Cross Village represents the Category III of college/university linked retirement communities. With a strong commitment to building an intergenerational community on campus, the Brothers of the Holy Cross and Holy Cross College have developed a reciprocal relationship with Holy Cross Village. In other words, the college and its students benefit from the presence of older adults with a great variety of experiences, skills, and energies, and likewise, older adults benefit from the rich and varied resources provided by the college and from the University of Notre Dame and St. Mary’s College. Brother. G., CSC. current president of Holy Cross College, described the major reasons that influenced their college to pursue this venture. He said:

“That was a cooperative adventure with the religious community (the Brothers of the Congregation of the Holy Cross) that sponsors the college, and we are looking at the property development as well as the educational resources primarily that the college can contribute towards the retirement community, which is going to be developed on this property. That was basically an opportunity and part of that was because of our proximity to the University of Notre Dame and St. Mary’s College.

The religious congregation owns this community and also owns the college. They operate the community. We simply were very interested in having them as neighbors and then looking at the associations we can have with such a community.”

“It’s a synergy of both using the adults with wide experiences, the retirement community is here, our people, many of whom have experiences and expertise that they can use for our students. So the idea was to build the intergenerational community at the same time the resources that the college could contribute towards the retirement community. We are providing technology and technical services, library resources, and adult continued education -- that kind of thing, so it has been a two-way street.”
Financing Holy Cross Village encountered no difficulties in that the Brothers already owned the property. In the early stage, they built a number of homes with financed money, but when people started to move in, their membership fee generated enough income to cover the cost of that borrowing; therefore, the loan was totally paid off.

In addition to the land and financing, the college is strongly committed to devoting more programmatic resources to create a culture where personal growth is a way of life. Mrs. A., the program director of Holy Cross College, described the “Adult Learners” membership and Community and Continued Education Program this way:

“What we have tried to do once people start to move in is to quickly establish a link, which is through me. I am the director of the Community and Continued Education here in the college. So I have gone over to the village office to meet with people, have coffees there right at first. And I will come in almost every Friday and then I will be able to get to know them, they get to know me and I tell them what we are developing here so they can become involved. Primarily what we have is called “Adult Learners”. We have a membership that, for two hundred dollars, they can come over here and get an ID card of Holy Cross College. Through that card they are able to have access to our computer system, they can use our library, they can take any of the Community & Continued Education classes, and they can also audit an academic class. They can enroll in a degree program if they want to, or they can just audit any class and be a guest student and they can do that free. Auditing the class is free; it will be two hundred dollars per family a year and they get all these different services. Quite a few people have taken the opportunity to do that ...when they have taken auditing classes through the Community and Continued Education Program, which is the enrichment non-credit class that we have developed here. We have a big following of those residents that take at least two or three of those a semester. So they can come over here and take enrichment classes. And one family has even taught in the enrichment class and that is an option for them. It’s also an option for them to teach an academic class if they want to approach someone like the vice president of Holy Cross College about that if they have a specific background and they would like to contribute to the college. They also can be a guest speaker. We encourage them to be a guest speaker into our classrooms.”

The Community and Continued Education is a strong component of programmatic resources devoted to the integration of retirees from the village, the young students from the college, and older adults from the local community. It offers a wide range of enrichment courses for the old and the young, from both inside and outside the village.
Typical courses include “Freelance Writing”, “Changing Market and Your Retirement”, “Dark Poets of English Literature”, “Exploring Classic Music”, “Tai-Chi”, and computer courses such as “Beginning Word for Seniors”, “Microsoft Excel & PowerPoint for the Workplace” as well as some courses in which older adults could be mentors such as “Revised SAT Math Review”, “Revised SAT English Review”, and “TOEFL Test Preparation.”

Besides the Community & Continued Education, the college also opens its classrooms for traditional students to older adults living in the village. For example, there is one history course called “Culture Crossroom”, which is a combinational look at the history of the Underground Railroad, the Underground Railroad in the South Bend area, the French fur traders, and the Catholic Church in this area. This kind of intergenerational learning setting not only provides older adults with opportunities to interact with young students but also offers them a place to contribute their experiences, expertise, and energies to the class and to young people.

Another successful component, a mentor/advisor program is a collaborative effort between Community and Continued Education and English Language Institute (ELI). Each year students from more than fifteen foreign countries are enrolled at Holy Cross College. Many residents in the village actively participate in the Conversation Partners Program and assume the responsibility of being a mentor to help these students become more proficient in English. Most of these interactions happen in a very informal way where older adults and young students might have a conversation while taking a walk around the pond or on the porch of a resident’s home while eating brunch. The cross-generational friendship, therefore, is shared and embedded in a natural way of life.
"One of the other areas where we have been able to broaden our program is by collaboration with our newly designed ELI (English Language Institute). We have some students in there who need just conversation in English and what we have been able to do is to pair them up with the family at the village and they go over and meet with them and just talk. So they just get together and talk and it helps that student become more proficient in English. And it's right here on campus so it's easy for students to be able to take care of that here and not to worry about it, not to worry about transportation or anything like that. So that turned out very nicely, too."

(Mrs. A. Director of Community & Continued Education)

Not only does the Holy Cross College have an intensely strong commitment towards shaping Holy Cross Village as an intergenerational community by devoting enormous programmatic resources to create a socially and intellectually supportive environment, but it also has an ambitious vision for the strategic development of the village. One major goal, according to Brother G., president of Holy Cross College, would be more effectively exploit the assets that richly reside in the village to strengthen what is lacking for a liberal arts institution like Holy Cross College. He said:

"Well, I see continued growth. We have been a two-year college and we are looking at the process of seeking accreditation within the next couple of months for a Bachelor's option. And we are looking as part of that for many more opportunities for adult mentors of foreign students to enrich that possibility, and many of the contacts we made in regard to that are for the people who are in the retirement community who have good practical experiences and contacts with business and industry so we are looking to exploit that and really to exploit the practical expertise of the people who are in the business community as a resource. Also our faculty members -- you know, an academic particularly a liberal arts institution like our own is not involved in research with the business community and that kind of thing, so the faculty members can lack the practical experience of what's happening in the real world. So we are really looking to draw people having practical expertise and bring their experience to the mainstream work of the faculty regarding their curriculum design to help students to do their career planning and eventually enrich the possibility. It's a good way for us to easily access to a pool of intelligence that is right here rather than going out to find them, which is much more difficult."

Another major aspect, according to Mrs. A. the director of Community and Continued Education, would be outreaching to the larger community. The Community and Continued Education Program, by providing enrichment courses and community service projects, has the potential to draw together older adults from the local community, residents from the village, and students from the college, and reach out to the larger
community to render services and solve problems. This type of strategic collaboration would significantly enrich the larger community. Mrs. A. described what she foresees for the future regarding the partnership between the village and the college:

“I can see both of us enhancing the students and the college and enhancing their life... we also have many community service projects that are going on in the college. If they want to be involved in a project that we are doing, the students are doing something that I think they will enjoy too. I teach a social work class and I require community service in that class and you have to go out to the community and do things. If there are things that students can do to help people over here or to get them to be involved with what they are doing out the community, I am sure they would like to do that. And I am the outreach person too, so I am outreaching the community as well with members of agencies and Rotary Club and help with different projects out in the community representing Holy Cross. There has been a different time that I thought this should be something that some of the residents here would be interested in. So I think it just needs to develop a little bit to a point that - actually one of the residents mentioned when we were there that they would like a newsletter, so we are sending them our school news letter and our school magazine on a continuous basis. But I think even with Community and Continued Ed they would like a little newsletter of just ideas and tips about what’s out there the community, what we are up to.”

In summary, Holy Cross College and the Brothers of the Holy Cross literally could be viewed as one entity. With a strong and persistent commitment towards building a small, age-integrated community, Holy Cross College has been proactively involved in designing and organizing programmatic resources that would benefit the residents in the village and the young students in the college. Moreover, there is a sense of assurance manifested in the comments made by the Community Director and Project Consultant when they contemplate the future.

“I know this is going to grow; I know this is going to develop. It’s just right at the bursting point. It gives older adults a natural way to be involved and to continue learning and to feel like they are contributing. I am really hoping that they start guest speaking quite a bit to our students because that’s just a wonderful way to have an impact on students and have the students recognize that the resource is right here in our backyard.”

(Mrs. A. the Director of Community & Continued Education)

“In the old days, the old days are maybe just five years ago, we would say to move into a retirement center somebody had to be in good hands like the good hand of Allstate and you are in this good hand. We will take care of you and no matter what happens you just stay here and you never have to leave. We got health care, we got a country store, we got other people your age. Stay right here and we will take care of you and for a while that was ok. But what we got now is the new age of retirees who don’t want to just be in good hand. They want this but they want this hand to be open so they can go to the community,
they can go to the college, they can go to the lectures, and they can go to the intellectual things and that sort of thing. So, yes, you are still in this good hand and we will take care of you, but the hands are open wide. You can stay active and stay involved when you need to come back you got the home here."

"I think retirees are going to look for this type of university-based retirement community at least next 15 to 20 years as I see it. The future should be bright for this."

(Mr. M. Project Consultant of Holy Cross Village)
CHAPTER 5

DISCUSSIONS AND IMPLICATIONS OF RESEARCH FINDINGS

An Overview

Who moves to the College/University Linked Retirement Community

1. The majority of the residents of University Commons and Holy Cross Village are in the age groups 70 to 74, 75 to 79, and 80 and over. (See Table 4-1, 4-17)

2. Most of the residents are married couples (UC: 75.6%; HCV: 80%), while a small percentage is widowed (UC: 19.5%; HCV: 16.7%). There are very few cases in the divorced (UC: 4.9%) and never-married categories (HCV: 3.3%). (See Table 4-2, 4-18)

3. Older adults living in University Commons and Holy Cross Village generally have high educational attainment. The vast majority have college or post graduate degrees (UC: 95.1%; HCV: 70%). (See Table 4-3, 4-19)

4. The seniors moving to University Commons and Holy Cross Village have a profile of very good health. Most of them reported that their health is either good or extremely good (UC: 90.3%; HCV: 96.7%). (See Table 4-4, 4-20)
5. The residents are more likely to engage in work or meaningful work substitutes. Most of them are retired but still actively volunteer (UC: 56.1%; HCV: 66.7%), while a number of residents are still teaching or working in their fields (UC: 19.5%; HCV: 16.7%) such as college professors, researchers, physicians, nurses, psychologists, and engineers. (See Table 4-5, 4-21)

6. The residents have a profile of high household income. In University Commons, the most and second most quoted household income categories are $150,000 and more (43.9%) and $125,000 to $149,999 (19.5%); in Holy Cross Village, the most and second most quoted household income categories are $50,000 to 74,999 (36.7%) and $35,000 to 49,999 (30%). Although the residents in Holy Cross Village have relatively lower household incomes than those in University Commons, they still have higher household incomes than the median income of households containing families headed by persons 65+ in 2000 ($32,854) (Administration on Aging 2001). (See Table 4-6, 4-22)

7. The majority of residents are from the local area where they have lived for more than thirty years. For instance, University Commons has drawn 85% of its residents from the Ann Arbor area, while Holy Cross Village has recruited 56.7% of its residents from the South Bend area.

8. Older adults moving to the college/university linked retirement community are more likely to have affiliations with the colleges or universities. University Commons has been designed specifically for U-M alumni, faculty and staff and their surviving spouses; therefore, all of the residents have affiliations with the university. However, although Holy Cross
Village is open to the public, more than 70% of its residents have affiliations with the University of Notre Dame. (See Table 4-7, 4-23)

9. Most of the residents have taken advantage of resources on campuses such as taking courses for personal enrichment (UC: 78%; HCV: 40%) and using campus libraries (UC: 24.4%; HCV: 50%). Their passionate interests encompass a wide spectrum, ranging from English, French, literature, poetry, and music to history, political science, anthropology, theology, and computer courses. (See Table 4-8, 4-24)

10. Many of the residents actively pursue meaningful activities on campuses such as “Guest lectures” (UC: 34.1%), “Volunteering” (HCV: 56.7%), and “Part-time or Full-time Work” (UC: 17.1%; HCV: 10%). (See Table 4-9, 4-25)

11. The residents generally speaking have good knowledge of how to use information technologies. The majority of them use computer at home (UC: 65.9%; HCV: 50%), and the primary use of the computer is for email and communication (UC: 82.9%; HCV: 56.7%), and connecting to the Internet (UC: 82.9%; HCV: 56.7%). Their experience with the Internet is usually more than 2 years (UC: 75.6%; HCV: 50%), and their major Internet activities are “read and send email” (UC: 85.4%; HCV: 56.7%), “look for travel information” (UC: 58.5%), and “research” (HCV: 43.3%). (See Table 4-10 to 4-13 and 4-26 to 4-29)

12. The majority of residents view the Internet as an extremely useful enabling technology (UC: 56.1%; HCV: 40%) that has great potential to maintain their independence (UC: 63.5%; HCV: 53.3%) and provide
opportunities for staying in touch with friends and family and making new
connections, which gives them a feeling of continued social belonging (UC:
78%; HCV: 50%). (See Table 4-14, 4-15 and 4-30, 4-31)

13. On the whole, the residents of University commons and Holy Cross
 Village express a high level of satisfaction in terms of their expectations
having been fulfilled (UC: 90.2%; HCV: 66.7%). (See Table 4-16, 4-32)

Why Older Adults Move to the College/University Linked Retirement Community

1. **Resident Characteristics**

   Older adults were motivated to live with people who are friends or colleagues
   who have similar background, and share like interests and affiliations with the university.

2. **University Resources and Mutual Affiliations**

   Older adults are drawn by the university resources that are socially, culturally, and
   intellectually rich, and a number of residents desire to maintain strong affiliations with
   colleagues, students, and social organizations on campuses, which allow them to continue
to teach and/or work.

3. **Learning Activities and Personal Growth**

   Many of the residents were attracted by a supportive intellectual culture where
   they can explore varied learning activities such as taking courses and attending lectures,
   seminars, and discussion groups that encourage and support personal growth.
4. An Active Inter-Generational Community

The majority of the residents were motivated by the fact that the college/university linked retirement community promotes an active intergenerational community where they not only enjoy more social involvement, new friendships and higher morale by interacting with residents of their ages but also have more opportunities to give and contribute to the larger community by integrating themselves into all facets of the campus life.

5. Affiliations with Ann Arbor or Notre Dame / Aging in Place

One significant underlying factor that motivated older adults to move to University Commons or Holy Cross Village is the desire to maintain a long-lasting affiliation with the University of Michigan or Notre Dame. This motivation has been supported by the fact that most of the residents are from local areas (UC: 85%; HCV: 57%), and it also suggests that older adults, having strong emotional ties to the local community where they have spent most of their lives, are more likely to stay in the same community.

6. Supportive Environment

Many of the residents have strong desire to move to a supportive environment where they are free of the responsibilities of maintaining a relatively large house; where they could enjoy the freedom of “lock and walk” and where they are supported by a barrier-free environment.
7. **Social Contacts / Social and Cultural Activities**

Many of the residents intend to stay physically and mentally active through their participation and involvement in social and cultural activities thus, avoiding traumatic loneliness and isolation. Opportunities to engage in social interactions lead to their vital psychological functioning. This motivation indeed was one of the major factors that drew many older adults to move to University Commons or Holy Cross Village.

8. **Location / Proximity**

A number of residents were attracted by the location of University Commons or Holy Cross Village in terms of the proximity to university and college campuses, downtown, and regional transportation centers as well as places that are important to their daily life.

9. **Independence / Self-Determination**

The motivation of some of the residents was being independent; having choices; and maintaining control over personal decisions. This motivation reflects the fact that older adults do not want to be a burden to their children, and they want to make their own decisions regarding their future living arrangements.

10. **Religious Reasons / Brother’s Ministry and Value**

The unique religious background of Holy Cross Village at Notre Dame is a major reason influencing older adults to move there. Many of the residents have strong ties to a local parish, to the Holy Cross Brothers and to Notre Dame, which shape their decision to move to a place where they can maintain their religious activities while enjoying the services rendered by the Brothers whom they trust. Holy Cross Village therefore, attracts
older adults who have a common religious faith and trust the Brothers’ ministry and values.

11. Assisted Living and Skilled Nursing Care on Site

For the residents moving to Holy Cross Village, the on-site assisted living and skilled nursing care facilities represent one of the major attractions contributing to their decision to move. A number of residents view this facility as a valuable resource in that they would feel secure and have a sense of predictability knowing that the place eventually you might go is right there. Some of the residents have an urgent need for this type of services due to their spouses’ health problems, and this arrangement allows them to live in the independent houses yet have easy visitation and a more comforting life.

The Attributes of the Environment Created by the College/University Linked Retirement Community

(1) Environmental Resources

Both University Commons and Holy Cross Village provide senior residents with environmental resources which allow them to engage in rich and varied social, cultural and educational activities and programs; stay involved in a variety of organizations; enjoy different supportive services; use enabling technologies for work or personal enrichment; access a great number of supportive facilities; and pursue activities that fulfill their motivations.
Social, Cultural and Educational Activities, Programs and Organizations

The activities and programs provided by communities and campus environments can be divided into four categories: learning activities and programs; working activities and programs; leisure activities and programs; and inter-generational interactions.

Learning Related Environmental Resources

Learning-focused activities and programs represent a significant integral part of the daily life of the residents who pursue lifelong learning and personal growth. Many of the residents of University Commons take courses from “Learning in Retirement Program” at the Turner Senior Resource Center at the University of Michigan; attend “Special Five O’clock Lecture Series” and “health education seminars” offered by University Commons; develop their computer skills and knowledge in the “Computer Classes for Rockies”; and attend lectures and seminars on campuses. In the same way, older adults in Holy Cross Village have benefited by the unique Adult Learners membership that provides residents with the access to the computer network of Holy Cross College, the privilege of taking courses from the Community and Continued Education program and auditing an academic class for free with the opportunity to enroll in a degree program. In addition, the Community and Continued Education program draws residents from the village, young students from the college, and older adults from local communities.

Other interesting activities and programs such as “educational travel program” featuring learning on trips; “Culture Crossrooms” an intergenerational classroom; and numerous campus conferences, lectures, seminars, discussion groups all fulfill their motivation for learning activities that enhance personal growth.
Working Related Environmental Resources

The community and campus environment provide senior residents with opportunities for work or meaningful work substitutes in terms of full- or part-time work, voluntary work, and guest lecturing. People who have enjoyed rich academic careers with colleges or universities can maintain strong affiliations with colleagues, students, and organizations on campuses. This mutual relationship allows retired faculty and staff to continue to teach or work in their own fields.

Volunteering, another form of working activity is a significant part of the daily life of senior residents. The most mentioned voluntary activities of the residents of University Commons are: serving on varied committees within the community; serving as board members in a variety of non-profit organizations (such as Gray Panthers, the Hemlock Society End-of Life Care, Matthaei Botanical Garden, Margaret Waterman Alumnae Club, and so on); volunteering in local churches, Ann Arbor University Women, Ann Arbor Women’s City Club, Ann Arbor Hands-on Museum, and the University Musical Society. Likewise, the majority of the residents of Holy Cross Village are intensely involved in all kinds of community services. Frequently mentioned volunteer work, includes volunteering in the nursing home, the Soup Kitchen and Thrift Shop; a tour guide in the Basilica of the Sacred Heart; volunteer teaching in the Forever Learning Institute; and reading newspapers or books for the blind elderly.

Opportunities for guest lecturing within the community or on campuses involve many residents in giving lectures on topics related to their expertise. Resources include “Special Five O’clock Lecture Series” and “health education seminars” offered by University Commons, “Community and Continued Education Program” and “Inter-
generational Classroom” provided by Holy Cross Village, as well as many invitations from academic units on campuses. All of these opportunities are important channels through which older adults contribute to both colleges and universities and to young students.

Leisure Related Environmental Resources

Musical events offered by the University Musical Society, Chamber Music Ann Arbor and a special recital program in collaboration with the School of Music at the University of Michigan significantly enrich the residents’ life at University Commons. In the same fashion, each year the University of Notre Dame Department of Music features a series of musical performances by guest artists, faculty members, and music students for the residents of Holy Cross Village. Sporting events such as football, basketball, and hockey games are beloved by many of the residents of University Commons and Holy Cross Village. The two communities also provide senior residents with popular and well-attended activities that promote social interaction among residents and enhance a sense of community and belongingness. These resources include “Friday Common Time” and “Dinner Program” at University Commons, and “Welcome Tea” and monthly cheese and wine events at Holy Cross Village.

Intergeneration-Interaction Related Environmental Resources

Opportunities and programs devoted to intergenerational interactions are a significant feature of the college/university linked retirement community. The campus environment in essence serves as a hotbed for cultivating cross-generational interactions. The central idea of this relationship is that it happens in a very informal and spontaneous way. The context might be a jogging path, campus café, athletic or cultural events, or a
classroom. In addition, some programs initiated for promoting intergenerational interactions have served as an effective catalyst that shapes mutual relationships between senior residents and young students. For example, a collaborative effort between University Commons and the University of Michigan Music School has developed into a regular series of graduate student performances in the Recital Hall at University Commons. It is a reciprocal relationship in that older adults enjoy the music performed by young students while young students have a good place and an appreciative audience. In Holy Cross Village, programs such as host parents, English Conversation Partners, and sponsoring exchange students provide a deeper way of cross-generational interactions that enable older adults to be involved in the life of young students.

**Support Services and Enabling Technologies**

University Commons has developed a variety of committees to serve residents of varied needs and interests such as art committee, library committee, dining committee, and health committee. The health committee through planning periodic clinic hours within the wellness center in conjunction with the resident’s primary care physician offers one planned service, health and wellness program. It includes such services as preventative health care, chronic disease management, operating presence for individual and in-home care coordination, individual health coordination and case management, podiatry services, and massage care. In addition to providing a variety of exercise and strength training equipment, the University Commons Fitness Center also offers fitness classes led by a professional fitness trainer several times a week. Further, to assist residents who may need more care, the University Commons health committee has developed a database of referral information and preferred provider and access
arrangements with in-home care service providers, near-by skilled nursing facilities, hospice service providers, and long-term care insurance providers.

Holy Cross Village, in contrast, provides on-site assisted living and skilled nursing care services, which becomes one major factor to draw older adults to make the move. Transportation service to assist residents who need a shuttle bus for their daily activities is supported by Holy Cross Village.

Both University Commons and Holy Cross Village provide residents with high-speed computer network and Internet access that enhance their independence and social belonging (See Table 4-14, 4-15 and 4-30, 4-31) as well as learning, working, and leisure.

Physical Settings

University Commons is located adjacent to the north campus of the University of Michigan. Campus facilities such as libraries, recreational centers, classrooms, and stadium are within ten-minute drive. The ninety-two residences including seventy apartment-style units, ten townhouses, and twelve duplex units (villas) nestled in a spectacular eighteen-acre wooded site center around a community center – Houghton Hall, a place for resident learning and interaction.

Holy Cross Village is situated on the campus of Holy Cross College and neighboring the University of Notre Dame and St. Mary’s College. Campus facilities are all within walking distance or five-minute drive. In addition to twenty-six units independent apartment building, serving primarily for Brothers as well as about twenty units of individual, duplex, and fourplex villas surrounding a man-made pond, Holy
Cross Village offers a thirty-two units assisted living and sixty-bed skilled nursing care on-site facilities.

Therefore, a community center and on-site assisted living and skilled nursing care facilities significantly distinguish University Commons from Holy Cross Village.

(2) Major Behavioral Patterns, Transacting Behaviors and Attached Meanings

Four major behavioral patterns (Figure 4-1) are suggested to better understand the outcome of the transaction between senior residents and the community and campus environment. A major behavioral pattern is defined by a cluster of similar transacting behaviors such as “taking a course”, “attending lectures and seminars”, or “using campus library” and their attached meanings such as “a sense of growth”, “a sense of challenge”, or “a sense of intellectual stimulation”. These major behavioral patterns include “learning while aging”, “working while aging”, “leisure while aging”, and “inter-generational interactions.”

Learning while Aging

Several transacting behaviors such as taking a course, attending lectures, seminars and discussion groups, as well as using campus libraries and computer centers induce a sense of growth, a feeling of intellectual stimulation, a sense of challenge, and a feeling of developing a capacity for contributions have been identified as forming a major behavioral pattern – learning while aging.
Working while Aging

The majority of residents of University Commons and Holy Cross Village engage in a variety of working activities including full- or part-time work, volunteering, and guest lecturing. These activities provide them with a sense of purpose, self-esteem, fulfillment, and a sense of contribution. Work-related transacting behaviors and their attached meanings, therefore, constitute another major behavioral pattern – working while aging.

Leisure while Aging

The residents reported that a great variety of leisure activities constitute a major part of their daily lives. These include “attending musical events”, “attending sporting events”, “attending social leisure activities”, and “participating in creativity and self-expression activities” from which older adults derive “a sense of excitement and enjoyment”, “a sense of satisfaction”, “a sense of self-actualization”, and “a sense of social integration.” This major behavioral pattern, leisure while aging, coupled with learning while aging and working while aging, constitute balanced opportunities for learning, work and leisure.

Inter-Generational Interactions

Aside from informal and natural cross-generational interactions on campuses, the two types of activities, social interactions and academic interactions, are primary ways for senior residents to interact with young people. Many residents of University Commons attend recitals performed by graduate students from the music school at the University of Michigan and participate in International Neighbors to help young women
from different countries. A number of older adults at Holy Cross Village are involved in being host parents, English conversation partners, and sponsors for exchange students. These social interactions enhance cross-generational interactions. Academic interactions such as guest lecturing or teaching and working with students are also frequently reported by the residents both in University Commons and Holy Cross Village.

(3) The Role of Colleges and Universities

The University of Michigan has been a strong supporter of University Commons in terms of selling the land and helping finance the project. However, in terms of facilities and programs, the University of Michigan and University Commons essentially constitute two age-segregated communities on campus. The connection between the community and the university is based on individual connections and efforts. Perhaps this could be attributed to the absence of an enabling policy fostering diversity and an age-friendly environment, and a formal program structure enhancing the integration of the residents into campus life. The general attitudes of the residents regarding the relationship between the University of Michigan and University Commons are manifested in a quest for more opportunities, stronger connections, and most importantly, a sense of integration.

Holy Cross College, on the other hand, not only is the initiator and developer of the Holy Cross Village project, which is based on a strong commitment to building an active inter-generational community but also operates and owns this community. The goal is to achieve a reciprocal relationship in which the college and students benefit by senior residents with energies, expertise, and experiences; likewise, older adults benefit by the rich and varied resources provided by Holy Cross College, the University of Notre
Dame and St. Mary’s College. Through a policy that integrates senior residents from the village into all facets of the college life and devoting programmatic resources such as Adult Learners membership and Community and Continued Education, Holy Cross College and Holy Cross Village have become one integrated community.

**A Comparison Of Two Cases**

**A Comparison of the Characteristics of Residents**

The residents who move to University Commons or Holy Cross Village generally share many aspects of socioeconomic background in terms of age, marital status, educational attainment, health status, income, work status, and knowledge of using information technologies. Many of the residents are active in social, cultural and educational activities as well as having strong affiliations with the linked colleges or universities. Furthermore, the vast majority of residents have very high overall satisfaction in terms of their expectations having been fulfilled.

In the same manner, the residents of University Commons and Holy Cross Village hold similar motivations that convinced them to move to the college/university linked retirement community (See Table 5-1). However, two key motivations that distinguish the residents of Holy Cross Village from University Commons are “religious reasons/Brothers’ ministry and values” and “assisted living and skilled nursing care on site.” It is, therefore, obvious that Holy Cross Village essentially draws a number of residents who have a common religious faith and an emotional bond to the Brothers, and
who have specific preferences or urgent needs for the assisted living and nursing care facilities.

A Comparison of the Attributes of the Environment

It is essential that the comparison of the attributes of the environment begin with the commitment of the colleges and universities to creating an enabling culture in terms of policies and programs that shape the environment, major behavioral patterns and general ambiance. (See Table 5-2, 5-3 and 5-4)

The Role of Colleges and Universities

Although the University of Michigan has been a strong supporter for the development of University Commons, it has no continued commitment to develop policies, programs and organizational structures that foster a long-term partnership between these two communities. The residents of University Commons are integrated into the campus life of the University of Michigan primarily through individual connections and efforts. Although informal, but the connection is nevertheless a strong one in that every resident living in University Commons is affiliated with the university. This unique nature generates many opportunities and channels for the residents themselves to explore new approaches and continue the mutual affiliation that ultimately enhances the potential for the integration of these two communities. It is expected that the University of Michigan will provide policies and an enabling organizational structure in partnership with University Commons in order to develop more comprehensive programs and activities that enrich the reciprocal relationship between senior residents, the university and young students.
In contrast, Holy Cross College has a long-term commitment to its retirement community manifested in supportive policies such as building an active inter-generational community, which integrates senior residents into the college and campus life, and developing programmatic resources such as the Adult Learners membership and Community and Continued Education program. Adult Learners provides senior residents with learning, and working activities, and inter-generational interactions. The Community and Continued Education program essentially serves as an enabling structure which provides information and opportunities for interested individuals and draws senior residents from the village, young students from the college, and older adults from the local community to learn and work together. It also serves as a focal point for communication and interactions between the college and the village in terms of newsletters and regularly held meeting at the village. Furthermore, it develops courses and community service projects that have the potential not only to integrate the village into the college but also reach out to the larger community. The connection therefore between Holy Cross College and Holy Cross Village is mainly through the integrated effort by the college.

**Environmental Resources**

An environment that motivates, encourages and supports residents to pursue learning, working and leisure activities as well as inter-generational interactions is shared by University Commons and Holy Cross Village in social, cultural and educational activities, programs and organizations; support services; enabling technologies; and physical settings.
One significant aspect that differentiates University Commons and Holy Cross Village is their physical settings. University Commons is located adjacent to the north campus of the University of Michigan. The heart of this community is a 17,000 square feet multi-purpose common facility – Houghton Hall. Many opportunities and activities are facilitated by a variety of supportive spaces in Houghton Hall including a dining/recital hall for social and cultural events, Commons café, library, fitness room, wellness center for visiting doctors and nurses, a private dining room for family and friends, workshop, craft room, and seminar rooms. Due to the lack of continued commitment from the University of Michigan in terms of policies, facilities and programs, University Commons and the residents as a whole not only proactively explore resources but also collaborate with academic units at the university through individual efforts to develop more comprehensive programs and activities. The partnership with the Music School is a good example of that type of effort. In this regard, Houghton Hall becomes an integral part of the daily life of its residents in terms of providing supportive and meaningful amenities for older adults.

In contrast, in the absence of a common facility, Holy Cross Village becomes more integrated into the college in terms of facilities and programs. On the one hand, the college serves in a leadership role for developing policies and programs and providing access to facilities and activities that greatly enhance the likelihood of the residents to participate in meaningful learning and inter-generational activities; on the other hand, this type of joint access by senior residents and young students to integrated facilities and programs has the potential to achieve the goal of creating one active inter-generational community. Although the outcome seems to have been a successful integration of these
two communities, the residents of Holy Cross Village still expressed a desire to have a common facility of their own.

What, therefore, should be the role of colleges and universities? It is essential that a supportive policy fostering age integration and a formal program structure providing amenities and activities to its own residents and young students as well as older adults from the larger community be endorsed and provided by colleges and universities. It would be an extraordinary effort to create one community rather than two age-segregated communities on campus.

**Major Behavioral Patterns**

University Commons and Holy Cross Village generally share several types of major behavioral patterns including learning while aging, working while aging, leisure while aging, and inter-generational interactions (See Table 5-3). These behavioral patterns convey a strong message to both older adults and society at large that older adults have the willingness, capacity and necessity to live a balanced life of learning, work and leisure as well as inter-generational interactions.
<table>
<thead>
<tr>
<th>Domains</th>
<th>Compared Issues</th>
<th>University Commons at Ann Arbor</th>
<th>Holy Cross Village at Notre Dame</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Profiles</td>
<td>Most Quoted Value Label</td>
<td>2nd Most Quoted Value Label</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>Female (33.3%)</td>
<td>Male (46.3%)</td>
<td>x</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>75 to 79 yrs (35.5%)</td>
<td>60 to 64 yrs (17.5%)</td>
<td>55 to 64 yrs (7.5%)</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td>Married (75.3%)</td>
<td>Widowed (19.5%)</td>
<td>x</td>
</tr>
<tr>
<td><strong>Educational Attainment</strong></td>
<td>Post Graduate (80.5%)</td>
<td>College Graduate (14.0%)</td>
<td>High School or Less/Vocational (0.0%)</td>
</tr>
<tr>
<td><strong>Health Status</strong></td>
<td>Good (85.3%)</td>
<td>Extremely Good (22.7%)</td>
<td>Extremely Poor (0.0%)</td>
</tr>
<tr>
<td><strong>Work Status</strong></td>
<td>Retired But Still Active Volunteer (55.1%)</td>
<td>Working Retiree (Retired but Still Employed or Self-employed) (19.3%)</td>
<td>x</td>
</tr>
<tr>
<td><strong>Source of Income</strong></td>
<td>Social Security (73.2%)</td>
<td>Pensions (61%)</td>
<td>Self-employed (7.3%)</td>
</tr>
<tr>
<td><strong>Household Income</strong></td>
<td>$150,000 and more (43.9%)</td>
<td>$125,000 to $149,999 (19.5%)</td>
<td>$50,000 to $74,999 (2.4%)</td>
</tr>
<tr>
<td><strong>Geographic Origins</strong></td>
<td>Ann Arbor Area (85%)</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td><strong>Associations with University</strong></td>
<td>Alumni (51.2%)</td>
<td>Faculty (43.0%)</td>
<td>No Association (0.0%)</td>
</tr>
<tr>
<td><strong>Activities on Campus</strong></td>
<td>Guest Lecture (34.1%)</td>
<td>None (31.7%)</td>
<td>Other (0.0%)</td>
</tr>
<tr>
<td><strong>Places of Using a Computer</strong></td>
<td>Home (65.0%)</td>
<td>Both Home &amp; Somewhere Else (17.1%)</td>
<td>Somewhere Else (24.4%)</td>
</tr>
<tr>
<td><strong>Reasons for Using the Internet</strong></td>
<td>E-mail &amp; Communications (52.9%)</td>
<td>Connect to Internet (52.9%)</td>
<td>Graphics &amp; Design (73.7%)</td>
</tr>
<tr>
<td><strong>Internet Activities</strong></td>
<td>Read &amp; Send Email (55.4%)</td>
<td>Look for Travel Info (58.5%)</td>
<td>Look for Companionship (0.0%)</td>
</tr>
<tr>
<td><strong>Experience of Using Internet</strong></td>
<td>Over 5 yrs (46.8%)</td>
<td>2 to 5 yrs (26.8%)</td>
<td>12 to 25 Months (0.0%)</td>
</tr>
<tr>
<td><strong>Independence and Interests</strong></td>
<td>Strongly Agree (41.5%)</td>
<td>Strongly Agree (22%)</td>
<td>Strongly Disagree (24.0%)</td>
</tr>
<tr>
<td><strong>Social Belonging and Interests</strong></td>
<td>Strongly Agree (43.9%)</td>
<td>Agree (34.1%)</td>
<td>Don't Know (0.0%)</td>
</tr>
<tr>
<td><strong>Fulfillment of Expectations</strong></td>
<td>Agree (46.3%)</td>
<td>Strongly Agree (43.9%)</td>
<td>Disagree (2.4%)</td>
</tr>
</tbody>
</table>

**Motivations**
- Resident Characteristics
  - University Resources & Mutual Affiliations
  - Supportive Environment (Maintaining/Downsizing/Universal Design)
  - An Active Intergenerational Community
  - Learning Activities and Personal Growth
  - Location / Proximity
- Independence / Self-determination
  - Religious Reasons / Brother's Ministry / Value
  - Aged Living & Skilled Nursing Care on Site
<table>
<thead>
<tr>
<th>The Attributes of the Environment</th>
<th>Environmental Resources</th>
<th>Domains</th>
<th>University Commons at Ann Arbor</th>
<th>Holy Cross Village at Notre Dame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social, Cultural and Educational Activities/Programs</td>
<td>Administration</td>
<td>Learning Related Environmental Resources</td>
<td>* Open to U-M Alumni, Faculty, and Staff (and their surviving spouses)</td>
<td>* Open to Public</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Financial Setup: Ownership</td>
<td>* Financial Setup: Membership Fees</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Learning in Retirement Program</td>
<td>* Learning in Retirement Program</td>
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<td></td>
<td></td>
<td></td>
<td>* Special Five-O’clock Lecture Series</td>
<td>* Health Education Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Courses/Lectures/Seminars</td>
<td>* Computer Classes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Working Related Environmental Resources</td>
<td>* Educational Travel Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Opportunities for Full- or Part-time Work</td>
<td>* Guest Lecturing</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Volunteering</td>
<td>* Volunteering</td>
</tr>
<tr>
<td></td>
<td>Leisure Related Environmental Resources</td>
<td></td>
<td>* Friday Common Time / Dinner Time</td>
<td>* Recital Program with U-M</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Musical Events / Sporting Events</td>
<td>* International Neighbor</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Intergeneration-Interaction Related Resources</td>
<td>* Recital Program with U-M</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Involuntary and spontaneous interactions (the context might be a jogging path, campus cafe, athletic or cultural events, or a classroom)</td>
<td>* Host Parents</td>
</tr>
<tr>
<td>Support Services</td>
<td></td>
<td></td>
<td>* Committees / Art, Library, Health, etc</td>
<td>* Health &amp; Wellness Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>* Proximity to Nearby Health System</td>
<td>* Maintenance</td>
</tr>
<tr>
<td>Enabling Technologies</td>
<td>High-speed Computer Network (Multiple T-1 Connections)</td>
<td></td>
<td>* Transportation Services</td>
<td>On-site Assisted Living &amp; Skilled Nursing Care Services</td>
</tr>
<tr>
<td></td>
<td>Internet Access</td>
<td></td>
<td>* High-speed Computer Network</td>
<td>* Internet Access</td>
</tr>
<tr>
<td>Physical Settings</td>
<td>Adjacent to the North Campus of the University of Michigan</td>
<td></td>
<td>* On the Campus of Holy Cross College and Bordering the University of Notre Dame and St. Mary’s College</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Community Facilities - Houghton Hall (Dining/Recllal Hall, Commons Cafe Library, Fitness Center, Wellness Center, Private Dining Room, Workshop, Crafts Room, Seminar Rooms)</td>
<td></td>
<td>* Community Facilities - On-site Assisted Living &amp; Skilled Nursing Care Facilities</td>
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<tr>
<td>Domains</td>
<td>Compared Issues</td>
<td>University Commons at Ann Arbor</td>
<td>Holy Cross Village at Notre Dame</td>
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<tr>
<td>The Attributes of the Environment</td>
<td>Major Behavioral Patterns, Transecting Behaviors &amp; Attached Meanings</td>
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<td></td>
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</tr>
</tbody>
</table>
| Learning while Aging | * Taking a Course  
* Attending Lectures, Seminars, and Discussion Groups  
* Using Campus Lib & Lab | * A Sense of Growth  
* A Feeling of Intellectual Simulation  
* A Sense of Challenge  
* A Feeling of Developing Capacity for Contribution | * Taking a Course  
* Attending Lectures, Seminars, and Discussion Groups  
* Using Campus Lib & Lab |
| Working while Aging | * Full- or Part-Time Works  
* Volunteering  
* Guest Lecturing | * A Sense of Purpose  
* A Sense of Self-esteem  
* A Sense of Fulfillment  
* A Sense of Contribution & Influence | * Full- or Part-Time Works  
* Volunteering  
* Guest Lecturing |
| Leisure while Aging | * Attending Musical Events  
* Attending Sporting Events  
* Attending Social Leisure Activities  
* Participating Creativity & Self-expression activities | * A Sense of Excitement & Enjoyment  
* A Sense of Satisfaction  
* A Sense of Relaxation  
* A Sense of Self-actualization  
* A Feeling of Companionship/Friendship  
* A Sense of Social Integration | * Attending Musical Events  
* Attending Sporting Events  
* Attending Social Leisure Activities  
* Participating Creativity & Self-expression activities |
| Inter-Generational Interactions | * Social Interactions  
* Academic Interactions | * A Sense of Generation Integration  
* A Sense of True Human Community  
* A Sense of Regaining Youth | * Social Interactions  
* Academic Interactions |
<table>
<thead>
<tr>
<th>Domains</th>
<th>The Attributes of the Environment</th>
<th>The Role of Colleges and Universities</th>
<th>General Audience</th>
</tr>
</thead>
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<tr>
<td>Compared Issues</td>
<td>University Commons at Ann Arbor</td>
<td>Commitment</td>
<td>Holy Cross Village at Notre Dame</td>
</tr>
<tr>
<td></td>
<td>- Strong Commitment to Building an Integrated Community</td>
<td>Without Commitment in terms of Policies and Programs</td>
<td>- Strong Commitment to Building an Integrated Community</td>
</tr>
<tr>
<td></td>
<td>- Strong Commitment for the Development of University Commons in terms of Policies and Programs</td>
<td>- Weak Commitment and the Integration of the Campus</td>
<td>- Strong Commitment to Providing Programmatic Support</td>
</tr>
<tr>
<td></td>
<td>- Strong Commitment for the Development of University Commons in terms of Programs</td>
<td>- Weak Commitment and the Integration of the Campus</td>
<td>- Strong Commitment to Providing Programmatic Support</td>
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<td></td>
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<td>- Strong Commitment to Providing Programmatic Support</td>
</tr>
</tbody>
</table>

Table 5-4: A Comparison of Two Cases / The Attributes of the Environment – The Role of Colleges and Universities
Emergent Themes

The Congruence of Motivations of Senior Residents and Environmental Resources

In Kahana's (Kahana 1982) Person-Environment Congruence Model, psychological well-being and adequate functioning of older adults are most likely to occur when their preferences and needs are congruent with environmental resources. In other words, a favorable outcome of the transaction between the older adult and the environment is manifested in a condition where the preferences and needs of the older person have been fulfilled by the resources that the environment offers.

This research suggests that the high overall satisfaction of the residents (See Table 4-16 & 4-32) is attributed to the congruence between their motivations and the environmental resources. The evidence of four major behavioral patterns (See Figure 4-1) shows that senior residents perform certain patterns of behaviors that are generated by environmental resources according to their motivations. For example, the courses and lectures offered by a “Learning in Retirement” program are most likely to motivate older adults having intents or needs towards learning-focused activities and personal growth to perform behaviors (taking a course or attending lectures) that would fulfill their motivations. Furthermore, older adults who perform behaviors (e.g., taking a course) motivated by environmental resources (e.g., a Learning in Retirement program) would perceive meanings (e.g., a sense of growth) attached to those behaviors. Hence, the congruence of older person-environment relations literally is embedded in a close fit between their motivations and environmental resources, and is manifested in the outcome of the environmental transaction (See Figure 5-1).
In this regard, the behavioral pattern of “learning while aging” could be interpreted as representing congruence between the motivation towards “learning activities and personal growth” and learning-related environmental resources. Likewise, the behavioral pattern of “working while aging” could be viewed as the sign of congruence between the motivation towards “university resources and mutual affiliations” and working-related environmental resources; the behavioral pattern of “leisure while aging” could be defined as the expression of congruence between the motivation towards “social contacts / social and cultural activities” and leisure-related environmental resources; the behavioral pattern of “inter-generational interactions” could be seen as the indication of congruence between the motivation towards “an active inter-generational community” and age-integration-related environmental resources.

College/university linked retirement communities draw older adults who have certain characteristics in terms of profiles and motivations that are congruent with the environmental resources that they can provide. In other words, older adults purposively select environments and, by the same token, these environments purposively draw older adults. The underlying motivations, therefore, influencing older adults to move to college/university linked retirement communities definitely guarantee their satisfaction.
Figure 5-1: The Congruence between the Motivations of Senior Residents and Environmental Resources
The Reciprocal Empowering Process

Based on the congruence between the characteristics of senior residents and environmental resources, the research found a reciprocal empowering process operating in the interrelationships between the residents and their environment. In other words, the environment empowers the residents while the residents empower the environment.

The Concept of the Reciprocal Empowering Process

The nature of “empower” is “giving power to”, “enabling” or “promoting the self-actualization or influence of.” Although it might be applied to a wide variety of aspects, when used in reference to the relationship of older persons – environment in a college/university linked retirement community could be defined as “enable… to promote the older person’s personal growth toward self-actualization”: first, in regard to the older person empowering the environment, “empower” means enabling the environment to become functionally active and vital and to further develop its resources, thus contributing to older person’s self-actualization; second, as to the environment empowering the older person, “empower” means enabling the older person to fulfill his/her motivations and acquire new and more valued roles through an enriched environment in which to continue his/her personal growth toward self-actualization.

This research suggests that the relationship between the older person and the environment is a mutual empowering process that leads to his/her personal growth and

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13 In Merriam-Webster’s Collegiate Dictionary, “empower” is defined as:
1. to give official authority or legal power to
2. enable
3. to promote the self-actualization or influence of
self-actualization. It is a “reciprocal empowering process” of the older person –
environment relations in the college/university linked retirement community.

The reciprocal empowering process of the older person – environment relations in
a college/university linked retirement community is, in fact, supported by Lewin’s “life
space” concept. In Lewin’s view (1951), human behavior is a function of the person and
of his/her environment. Central to his conceptualization of \( B = f(P, E) \) is the notion that
the behavior depends on the state of the person (P) and the state of his/her environment
(E), which, further, are mutually dependent. It is this mutual influence between the
person and the environment that shapes behavior. In order to understand or predict the
behavior, therefore, the person and his/her environment should be viewed as one
constellation of interdependent factors and studied as a totality of co-existing factors,
which is termed the “life space” of that person (Lewin, 1951).

The concept of life space connotes two essential properties that are embedded in
the relationship of person-environment transactions. The first property is a holistic form
in which the person and his/her environment are viewed as a totality of co-existing
factors. The second one is the notion of mutual influence between the person and his/her
environment. In other words, the changes in the environment would lead to the changes
in the person, and vice versa. The concept of life space also offers a useful way in which
the behavior is better understood as the outcome of the mutual influence between the
person and his/her environment.

More specifically, human development is a process of self-actualization that is
continuous throughout life (Maslow, 1968). In this view, the mutual influence of the
person-environment relations could also be viewed as a process toward achieving self-
actualization. By applying the definition of “empower,” referring to “enabling” and “promoting the self-actualization,” it is appropriate to define the mutual influence of the person-environment relationship as a reciprocal empowering process between the person and the environment that leads to the person’s self-actualization.

In fact, according to Maslow’s hierarchy of needs (Maslow, 1954), self-actualization is the highest level of personal development that is continuous throughout life. Further, he reserved the concept of self-actualization for older people stating, “...By the criteria I used, self-actualization does not occur in young people.” Therefore, it is more appropriate to define that reciprocal empowering process in the older person – environment relations in a college/university linked retirement community as a process in which the older person continues his/her personal growth and becomes or does what he/she is capable of becoming or doing (e.g., professor must teach and/or do research; musicians must make music; artists must paint), which is the meaning of self-actualization (Maslow, 1954).

**Three Essential Aspects of Reciprocal Empowering Process**

The concept of reciprocal empowering process of older person – environment transactions emphasizes three essential aspects: the process of the environment empowering the older person, the process of the older person empowering the environment, and the outcome of the reciprocal empowering process (See Figure 5-2).

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Figure 5-2: The Reciprocal Empowering Process
The Process of the Environment Empowering the Older Person

The environment empowers the older person first, through stimulating the person to perform behaviors according to his/her motivations, and second, by encouraging and supporting performed transacting behaviors with attached meanings to fulfill his/her motivations and providing him/her with new and more valued roles; by developing his/her human potential; and eventually giving self-actualization.

The Process of the Older Person Empowering the Environment

The older person empowers the environment first, by seeking sources of satisfaction and performing specific actions that gratify his/her motivations, and second, through his/her performed behavioral patterns to enable the environment to function vitally (through fulfilling or helping its function); to have potential to grow; and to become meaningful to the older person for his/her personal growth.

The Outcome of the Reciprocal Empowering Process

The outcome of the Reciprocal Empowering Process (Figure-5-3) is in the dynamic form of three levels of empowerment of the older person (e.g., fulfilling motivations and deriving new and more valued roles, personal growth, and self-actualization) and the environment (e.g., fulfilling environmental functions, environmental development, and becoming meaningful to older persons) and two levels of empowerment of behavioral patterns, which include the denotative level – the behavioral patterns (e.g., learning while aging, working while aging, leisure while aging, and intergenerational interactions) and the connotative level – the transcendental meanings (e.g., personal growth, self-actualization, and social integration).
For the purpose of this research, the reciprocal empowering process of the older person – environment relations (Figure 5-2) and its outcome (Figure-5-3) are used as a conceptual model for a better understanding of the process of college/university linked retirement communities developing new models for future retirement.

![Diagram of the Outcome of Reciprocal Empowering Process]

Figure 5-3: The Outcome of Reciprocal Empowering Process

/ A Dynamic New Model for Future Retirement
The Outcome of the Reciprocal Empowering Process: A Dynamic New Model for Future Retirement

**The Empowering Characteristics of Older Adults**

In a reciprocal empowering process of older person – environment conceptual model – the motivation of the older person serves as the energizing source of transacting behaviors that empower the environment by fulfilling or helping to fulfill its functions, stimulating its growth, and achieving its meaningfulness for the older person's personal growth and self-actualization.

**Motivations toward Learning-Centered Activities and Personal Growth**

The pursuit of learning activities and personal growth is significant among the residents in this research. This fits in with several studies suggesting that individuals with higher levels of education are more inclined to participate in educational programs when they retire (Cross, 1984; Peterson, 1983; Anderson & Darkenwald, 1979). According to the findings, several factors constitute this category of motivation: first, the desire to have more opportunity for learning activities such as taking a course, attending a seminar, or going to a guest lecture; second, a culture or general attitudes that encourage intellectual development; and finally, an environment that serves to catalyze personal growth.

This pursuit of learning would lead older adults to search for and participate in learning-related activities and enable the environment to function actively and vitally from the exploitation of its learning resources such as guest lectures, mentoring, and peer teaching. Moreover, based on the feedback and the growing size of needs both from the participants and from the conditions of transacting behaviors, the environment would have to seek ways to develop its resources to better serve the older person’s motivations.
Eventually, the environment becomes meaningful to the older person for pursuing his/her personal growth.

Motivations toward University Resources and Mutual Affiliations

Another significant category of motivation identified in this research is "university resources and mutual affiliations." Two major reasons could be attributed to this type of motivation. First, the University of Michigan and the University of Notre Dame both are renowned institutions of higher education with rich and diverse resources and historical backgrounds. Many of the residents, therefore, were drawn by these resources and, in some cases, by the symbolic meaning of their alma mater. Second, a number of the residents are still working or teaching on their own fields. Maintaining affiliations with their university allows them to stay involved in previous or newly developed working activities and keep in contact with their colleagues, students and friends.

This category of motivation toward university resources and mutual affiliations leads older adults to seek and participate in related activities that gratify their motivations. The residents of the linked retirement community comprised of alumni, friends of the university, retired faculty and staff, are invaluable human resources in terms of their time, expertise, experiences, support, gifts, donations, and influence, which support the advancement of the institutional mission, teaching, research, and service. Therefore, on the one hand, the motivation toward "university resources and mutual affiliations" leads older adults to pursue learning or working activities on campuses, which enable the environment to properly function, and on the other hand, older adults themselves, by participating in activities, become precious resources to the environment. Beyond that,
the functioning of the environment and its resources provides the residents with more resources. Therefore, ultimately the environment has great potential to become meaningful to older adults for their self-actualization.

Motivation toward Social Contacts and Social and Cultural Activities

One of the major reasons that convinced older adults to move to a university linked retirement community is that they desired to stay physically and mentally active through social contacts and social and cultural activities. In addition to living the same life-style as before, another influencing factor is that many of the residents have been living in Ann Arbor or South Bend for many years and are involved in many social and cultural activities. This move, therefore, allows them to stay in the same neighborhood and maintain a similar life style except for arduous and expensive home-maintenance duties.

This motivation, again, leads older adults to seek sources of gratification and pursue activities such as attending social and cultural events and participating sport or recreational activities, which are the energizing stimuli that enable the environment to function vitally by providing resources and opportunities for such events. According to the research, “social contacts and social and cultural activities” results in several types of leisure activities such as attending musical and sport events, attending social events, and participating in creativity and self-expression activities. All of these transacting behaviors have the potential to push the environment to develop more resources to better serve older adults. Eventually the environment becomes meaningful to the older person for his/her personal growth and self-actualization.
Motivation toward An Active Intergenerational Community

A number of residents expressed the desire to have better opportunities to interact with other active people of the same age and with members of younger generations who have shared values, like interests, and similar backgrounds based on the university. This type of motivation suggests that, on the one hand, older adults would prefer to live in an age-segregated environment where they could enjoy more social involvement, new friendships, higher morale, and support services, but, on the other hand, they desire to contribute to the larger community by sharing their experiences and wisdom with younger generations.

This motivation empowers the environment in the form of informal contacts between old and young, or formal activities promoting more opportunities for cross-generational interactions. This empowering process would move colleges and universities toward a multi-generational environment and serve students of varying ages for different types of learning; therefore, it enlarges the capacity of colleges and universities to foster diversity and enhance their environmental resources.

The Empowering Attributes of the Environment

Motivating, Encouraging, and Supporting

In the reciprocal empowering process, the environment empowers the residents by fulfilling their motivations and providing them with new and more valued roles, developing their potential, and ultimately giving them self-actualization. The way in which it does this is that first, environmental resources stimulate the residents to pursue
activities that fulfill their motivations, and then, during the empowering process, the environment encourages and supports those activities through policies, programs, and facilities.

University Commons and Holy Cross Village both share environmental attributes that empower the residents. On the whole, the environment motivates the residents by offering rich and diverse resources related to their motivations while at the same time providing policies, programs, and facilities for pursuing new and meaningful social roles, and personal growth. Speaking concretely, the environment offers resources in learning, working, leisure, and intergenerational interactions that motivate them to pursue what they intend to do or become, not only fulfilling their motivation toward "learning activities and personal growth", "University Resources and mutual affiliations", "social contacts and social and cultural activities", and "an active intergenerational community" but also providing them with new and valued roles and encouraging and supporting their continued personal growth.

**Learning Activities motivated, encouraged and supported by the environment**

Continued learning in University Commons and Holy Cross Village is a way of life. Not only was the "learning activities and personal growth" a significant motivation that influenced older adults to move, but this motivation has been realized by their actions in terms of taking courses, attending lectures and seminars, and participating in discussion groups, which were the most mentioned social and cultural activities and campus resources of which they have taken advantage. The environment that University Commons and Holy Cross Village provides abounds in opportunities for all types of learning that motivates the residents to perform learning behaviors. The residents were
given opportunities to pursue learning-centered activities as well as many campus
lectures, seminars and discussion groups. The environment further encourages and
supports learning behaviors through a culture in which learning is highly valued and
viewed as a normative behavior, and through policies and facilities that promote
intellectual pursuits. For example, the University Commons Design Statement states,
"University Commons has been designed for active University of Michigan alumni,
faculty, and staff (and their surviving spouses) age 55 and older, with an emphasis on
lifelong learning and intellectual stimulation via an interesting series of study groups,
lectures, seminars, concerts, and community interactions." Based upon this commitment,
many policies, educational programs and activities shape an enabling culture for learning.

Likewise, the primary purpose of developing Holy Cross Village was to provide
older adults with the college’s educational resources and more intellectual opportunities
from the neighboring University of Notre Dame and St. Mary’s College. It is that
commitment that induced the college to establish an “Adult Learners” membership in
which older adults, like students, would have an ID card to access the computer network,
library, and other campus facilities; to take or even teach a course; and to participate in
community service projects. The general ambiance is to promote continued learning and
view personal growth as a way of life.

The commitment held by both University Commons and Holy Cross Village has
guided developing policies and programs as well as providing facilities, which encourage
and support learning activities.
Working Activities motivated, encouraged and supported by the environment

The majority of the residents both in University Commons and Holy Cross Village described themselves as "retired but still an active volunteer," which reveals the fact that meaningful work substitutes such as volunteering are prevailing among the residents. In addition, a number of residents are working retirees; that is, they are retired but still have full- or part-time work. Still, a number of residents reported that, from time to time, they give guest lectures on campuses, usually on issues related to their professional expertise.

The rich resource of the environment related to working activities motivates the residents to perform working behaviors that fulfill part of their motivation toward "university resources and affiliations with the university," and part of the motivation toward "affiliations with Ann Arbor or Notre Dame." These two motivations reveal the desire to pursue activities based on the university resources and affiliations and in the geographically same neighborhood.

These two major underlying attributes possessed by both University Commons and Holy Cross Village, therefore, motivate the residents to pursue working activities. First, university resources and affiliations provide older adults with many opportunities to continue to work. Many of the residents are retired faculty members and have enjoyed a rich career with either the University of Michigan or University of Notre Dame. Their affiliations with the universities, colleagues, and students, therefore, serve as a strong impetus to motivate them to pursue continued activities such as teaching, research, and guest lecturing.
Another influencing factor is geographically staying in the same neighborhood. The new form of aging in place in which older adults enjoy a move that allows them to maintain connections to previous working activities and familiar community services, yet be free of home maintenance responsibilities, becomes an important stimulus that motivates older adults to continue to work.

The environment provided by University Commons and Holy Cross Village and their broader university context encourages and supports working activities to the extent that the motivation of the residents can be fulfilled. In University Commons, for example, a great variety of committees were established in response to residents’ needs and interests such as an art committee, library committee, dining committee, and health committee. Residents have been encouraged to participate in whatever committees might interest them; this gives them opportunities to contribute their expertise to other residents and take on responsibilities for organizing and operating the committees. The University of Michigan and the University of Notre Dame also encourage and support forms of working activities for the retired faculty members such as providing for continued appointments for teaching and research in their own field; offering opportunities for them to stay involved by serving on different types of committees; and inviting them to be guest speakers on issues that are related to their expertise. In an attempt to draw residents from the village to participate local community services, Holy Cross College provides community service projects through the Community and Continued Education Program in which older adults have opportunities to be involved in many interesting community projects such as “Summer Youth Enrichment Days.”
Leisure activities motivated, encouraged and supported by the environment

Several types of activities or transacting behaviors constituting the category of leisure activities include attending musical events and sporting events, attending social leisure activities, and participating in creativity and self-expression activities.

The motivation toward “social contacts and social and cultural activities” is one of the major motivations identified according to the research findings. The environmental resource related to that motivation then induces the residents to pursue the specific activities, which gratify their motivation. In the case of University Commons, a great number of concerts and recitals have been brought into UC Recital Hall. Another major leisure activity is sporting events, including football, basketball, and hockey games. It gives opportunities for the residents to enjoy the “Go Blue” spirit. In addition, some well-attended activities such as “Common Time” and “Dinner Time” within University Commons motivate the residents to participate in social leisure activities and enjoy interactions.

In the case of Holy Cross Village, each year the University of Notre Dame Department of Music features a series of musical performances by guest artists, faculty members, music students, and student groups. In addition to these, a great number of opportunities for attending sport events are provided for the residents to enjoy the spirit of the “Fighting Irish.” Within the village, activities such as the “Welcome Tea”, “Moving Dinner”, and social events once a month sponsored by the village all give opportunities for the residents to get involved in both formal and informal social interactions.
The environment provided by University Commons and Holy Cross Village, further, encourages and supports leisure activities that are pursued by the residents. In an attempt to accommodate high quality social interactions, University Commons provides places such as Common Café and Dining/Recital Hall to encourage and support informal gatherings and formal social and cultural events. In addition to marvelous facilities, UC also has made enormous efforts to shape an encouraging ambiance for social leisure activities. Most importantly, besides enjoying excellent food with nice neighbors and friends, UC usually informs residents of recently occurring events regarding other neighbors or the community as a whole through timely and sometimes heartwarming announcements. Another important effort that UC has been persistently working on is to make Recital Hall a place full of music, energy and life.

For Holy Cross Village at Notre Dame, the environment itself spontaneously encourages and supports many musical and sport events. For example, the Basilica of the Sacred Heart, the campus’s premier place of worship and the landmark that underpins the university, has been generously hosting a series of concerts and recitals each year free and open to public; and Notre Dame Stadium, home of “Fighting Irish”, the greatest physical manifestation of sport, tradition, pride, loyalty, and belief, has been containing numerous games with victorious cheers and jubilations for more than seventy years. Within the village, the philosophy of encouraging and supporting social leisure activities is based on the notion that every resident is a motivator and innovator and they initiate the social interaction themselves in and for their rejoicings such as the “Welcome Tea” and “Moving Dinner.” In addition to the informal interactions, however, there still is a
regular social event once a month sponsored by the village and college, primarily for information exchanges and the fellowship that contribute to a sense of community living.

**Intergenerational Interactions motivated, encouraged and supported by the environment**

The essence of the intergenerational interactions on campuses means older adults walk from their home and among young people, talk with young people, and further make friends with young people in the form of mentoring, supporting, and collaboration. The college campus itself is rich in opportunities for older adults to interact with younger generations. They might meet each other in athletic or cultural events; they might work together on a voluntary work; they might learn together in a class or seminar; and they might encounter each other on a jogging path. Therefore, all these limitless possibilities serve as stimulus motivating the residents to pursue intergenerational interactions.

In addition to spontaneous interactions, a number of efforts have been made both by University Commons and Holy Cross Village to encourage and support intergenerational interactions. The partnership between University Commons and School of Music at the University of Michigan is a good example. The older adult at Holy Cross Village who sponsor, converse with and help exchange students to smoothly accommodate themselves to American culture is another.

**The Leadership Role of Colleges and Universities**

Colleges and universities serve in a leadership role for providing an empowering environment by their strong commitment, intensive involvement and supportive policies and programs. A general policy that fosters diversity and age integration on the campus and programs that practically provide residents with opportunities to pursue activities that
fulfill their motivations would necessarily have great potential to shape an enabling culture where a balanced role opportunity for learning, work, and leisure and intergenerational interactions is embedded in everyday life. Moreover, the unique lifestyle that could possess several behavioral patterns such as learning while aging, working while aging, leisure while aging, and intergenerational interactions would transcend from a denotative level of behavioral patterns to a connotative level of transcendental meanings such as personal growth, self-actualization, and social integration.

**The Behavioral Pattern and its Transcendental Meanings**

The outcome of the reciprocal empowering process of the senior residents and the community and campus environment includes several types of behavioral patterns identified from this research and its transcendental meanings that constitute a dynamic new model for future retirement. The outcome is not a static state of performed behavioral patterns, but rather, a dynamic model including the whole transcending process from the denotative level of behavioral patterns to the connotative level of transcendental meanings. This dynamic model in fact represents a new model for future retirement that emerges from the reciprocal empowering process of older adults and their environment in a college/university linked retirement community setting (Figure 5-3).

**Learning while Aging and its Transcendental Meanings**

"Learning while aging" refers to a lifelong process of development linked to both human potential and elderhood; most importantly it is manifested in the form of fulfilling the educational needs of older adults while connoting the transcendental meanings of personal growth toward self-actualization and social integration.
According to McClusky (1974) who emphasizes the development of human potential as a lifelong process, lifelong learning could be a major force in empowering older adults through fulfilling a hierarchy of learning needs including coping needs, expressive needs, contributive needs, influence needs, and transcendence needs. In other words, learning while aging in essence could empower older adults by enabling them to exercise influence in improving and overcoming their own situation, and further, provide opportunities and capabilities to contribute to the well-being of the larger society. Through this process of “learning while aging” empowering older adults, a concomitant result, personal growth toward self-actualization both perceived by older adults themselves and the general public, would simultaneously emerge.

Another important empowering attribute that learning while aging possesses is that it empowers older adults by giving them new purposes and valued roles, and possible group memberships that lead to the social integration. Learning activities such as the pursuit of an interest or curiosity through special courses, lectures and seminars provide older adults with opportunities to derive new roles by seeking personal fulfillment, taking up new skills, extending cultural horizons, and achieving personal growth, and to build new friendships through meeting people of all ages with similar interests and participating in learning related groups or memberships such as “Great Decisions” and “Adult Learners.” Social integration, a concomitant result of learning while aging, therefore, would be perceived favorably by older adults themselves and the larger society.

**Working while Aging and its Transcendental Meanings**

“Working while aging” refers to a lifelong process of productive activities (paid or voluntary works) linked to both human motivation and elderhood; most importantly it
is manifested in the form of fulfilling the working needs of older adults while connoting the transcendental meanings of personal growth, self-actualization and social integration.

The meaning of work intrinsically carries a number of attached values that motivate people to pursue working activities. In addition to the material value that exclusively belongs to paid work, there are at least four other different types of values serving as motivations for works, which include achievement-related values such as autonomy, challenge, success, growth, interest, and variety; a sense of purpose including keeping active, organizing activities and lives on a daily basis, and a feeling of doing something significant; social relationships that provide opportunities to interact with others, share information, attain visibility, and receive feedback and recognition for one’s accomplishment; and enhancement or maintenance of the self-concept such as feelings of doing something important or worthwhile and feelings of self-respect (Locke and Taylor 1990).

Working while aging conveys dual implications in regard to an older adult pursuing working activities. First, working while aging addresses the needs of older adults for acquiring salient work values through work or meaningful work substitutes that usually lead to significant social and economic roles. Second, working while aging views older adults as major and invaluable resources and emphasizes the role older adults could play on a campus or in the larger community. Furthermore, based upon these two implications, working while aging would have three transcendental meanings including personal growth, self-actualization and social integration. The first, personal growth primarily derives from the work value of achievement (e.g., a sense of challenge and growth) and enhancement of self-concept. The second, by seeking working activities that
fulfill work values, older adults acquire significant social or economic roles in which they have opportunities to do or become what they are capable of doing or becoming and reach self-actualization. Finally, based on the social and economic roles derived from work or meaningful work substitutes and social relationships derived from work values and providing opportunities to interact with others, share information, have friendships and social recognition, the meaning of social integration would emerge and be perceived by older adults and the larger society.

Leisure while Aging and its Transcendental Meanings

“Leisure while aging” refers to a lifelong process of leisure activities linked to both human nature and elderhood; most importantly it is manifested in the form of fulfilling the leisure needs of older adults while connoting the transcendental meanings of self-actualization and social integration.

Older adults receive psychological and social benefits from their leisure activities. For instance, in an attempt to measure the psychological benefits of participation in leisure activities, Tinsley and his associates (Tinsley, Teaff et al. 1985) developed a conceptual framework for understanding the psychological benefits derived from participation in leisure activities by persons in the 55 to 75-age range. This framework provides six major clusters of leisure activities on eight psychological benefit scales. These psychological benefits include self-expression, companionship, power, compensation, security, service, intellectual aestheticism, and solitude. Lawton (Lawton 1993) developed three-category meanings of leisure by grouping a number of specific leisure meanings into three larger categories: experiential, developmental, and social. The essence of experiential leisure is that “the sensations and emotions of the activity itself
are the sole source of enjoyment” (Lawton 1993), and usually include meanings such as “intrinsic satisfaction”, “solitude”, and “relaxation.” Developmental leisure, in contrast to experiential leisure, focuses on performing an activity for its consequences such as intellectual pursuits and creativity; it usually includes such meanings as intellectual challenge, personal competence, expression and personal development, and creativity. Social leisure, however, is mainly based on social contact that usually leads to the meanings such as social interaction, companionship, and intimacy.

There are four major types of transacting behaviors such as attending musical events, attending sporting events, attending social leisure activities, and participating in creativity and self-expression activities which constitute the category of leisure activities and the behavioral pattern of leisure while aging. Attending musical and sporting events, according to Lawton (Lawton 1993), are both in the category of experiential leisure and the category of social leisure, and their attached meanings respectively is of intrinsic satisfaction and social interaction. Attending social leisure activities such as “Friday Common Time”, “Dinner Time”, “St. Patrick’s Party”, “Summer Social” and “Welcome Tea” are in the category of social leisure, which generally leads to social interaction and social integration. Participating in creativity and self-expression activities has the greatest potential for the residents to achieve self-actualization by providing senior residents with opportunities to pursue their interests and to express their accomplished skills and expertise. Generally speaking, leisure while aging fulfills their motivations toward “social contacts and social and cultural activities.” Furthermore, leisure while aging simultaneously provides them with psychological and social benefits in terms of perceived meanings such as “a sense of excitement or enjoyment”, “a feeling of
satisfaction”, “a sense of relaxation”, “a sense of expression and creativity”, “a feeling of companionship or friendship”, and “a sense of social interaction.” Therefore, leisure while aging has the potential to transcend from behavioral level of activities into transcendental meanings of self-actualization and social integration.

**Intergenerational Interactions and its Transcendental Meanings**

The unique setting of a retirement community on the campus of a college or university provides a solid context in which the intergenerational interaction is initiated spontaneously.

The development of college/university linked retirement communities on or near campuses generally could be viewed as a constructive response to the demands of older adults themselves and society at large. One of the significant demands of older adults, on the one hand, is to live in an age-concentrated environment where they can enjoy more social involvement, new friendships, higher morale, and supportive services (Messer 1967; Rosow 1967; Bultena and Wood 1969; Hochschild 1973; Osgood 1982), but on the other hand, they also desire to live in an environment where they can have more cross-generational interactions with younger generations, have more opportunity to give and contribute to the larger community, and have a broader sense of social integration (Mumford 1956). In the same vein, (Lawton 1980) in his study of planned housing has suggested the need to experiment with cross-generational living situations in different contexts and proposed “residential segregation within a more broadly age-integrated environment, such as a project located on a college campus” could be a solution to the age segregation versus integration issue and could open up the way to the social integration for all ages.
According to the research findings, the behavioral pattern of intergenerational interactions is characterized by two major categories of transacting behaviors that include social interactions (e.g., musical events, volunteer works, host parents, and mentoring) and academic interactions (e.g., teaching and working with students and guest lecturing). Through the two types of interactions, intergenerational interactions empower senior residents by not only fulfilling their motivations toward “an active intergenerational community” and “university resources and mutual affiliations”, but most importantly, by leading to social integration.

A conceptual Framework of College/University Linked Retirement Communities developing New Models for Future Retirement

Figure 5-4 shows a conceptual framework of college/university linked retirement communities developing new models for future retirement. In this conceptual framework, first, the social context representing the issues and challenges that are embedded in our society implicitly exerts influence on the older adult’s motivations and the role of colleges and universities; second, the community and campus environment motivate senior residents to perform behaviors that gratify their motivations, and encourage and support transacting behaviors and attached meanings; third, the outcome of the transaction between senior residents and the community and campus environment in terms of major behavioral patterns (transacting behaviors and attached meanings) represents a vehicle through which the reciprocal empowering process is operating; fourth, senior residents possess empowering characteristics manifested in their distinctive

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15 For a detailed discussion of issues and challenges regarding retirement and retirement communities embedded in our society, please see Chapter II, Literature Review.
transactions with the community and campus environment, which empower that environment by fulfilling environmental functions, stimulating environmental development, and achieving meaningfulness for their personal growth and self-actualization; fifth, colleges and universities, by having a strong commitment and intensive involvement, and develop policies and programs that provide an environment that can empower senior residents by fulfilling their motivations and giving them new and valued roles, supporting personal growth, and giving them self-actualization.; and finally, a new model for future retirement emerges in the form of a dynamic process from a denotative level of behavioral patterns (e.g., learning while aging, working while aging, leisure while aging, and intergenerational interactions) to a connotative level of transcendental meanings (e.g., personal growth, self-actualization, and social integration).
CHAPTER 6

CONCLUSIONS

Older Adults, the Society and the New Model for Future Retirement

The major dilemma that older adults are encountering is both a blessing and a challenge. The era of mass longevity that advanced industrial society has created is a blessing in the form of a significantly extended life expectancy. In the United States, for instance, the life expectancy at birth is 76.9 years in 2000, which is about 29 years longer than that in the 1900 (Administration on Aging 2001). This unprecedented approximately thirty-year life bonus and its potential of being healthy and active, therefore, have led to a revolutionary social change in which older adults are experiencing a fresh map in life (Laslett 1996) filled with many opportunities and possibilities. In addition, higher educational attainments, a significant product of modern society, even augments the blessing to the extent that empowered older adults with time and capability for social contributions are in search of a stage on which they can perform a new and more valued role.

However, this unprecedented blessing ironically has turned out to be what is perhaps one of the most significant social challenges of the twenty-first century (Pastalan 1999). A basically empty role and the low expectations of human development tragically
stigmatize the prolonged period in life after work where older adults are healthy and vigorous and willing to share their experiences and energies.

In Rosow’s view (Rosow 1967) the key problems of older people are intrinsically social. Due to losses in employment, income, and marital status, and declining group memberships in the family, friendships, and organizations, older adults excessively suffer a “roleless role” in retirement. It is this role ambiguity and its consequent systematic devaluation of older adults that lead to their being ignored and rejected, particularly by younger generations.

Our traditional education-work-leisure dimension of the life cycle literally underscores the roleless role and the explicit devaluation of retired adults. The linear model, on the one hand, draws rigid boundaries between the life stages of childhood and youth, adulthood and old age, on the other hand, our social institutions and values assign high expectations of human development and meaningful roles exclusively to the youth representing learning roles, and adulthood, representing work roles. However, the expansion of leisure time in the last stage of life receives low expectations and no clearly defined role and purpose. Thus, older adults whose lives and identities have been closely tied to work and community roles find these roles diminished or unavailable during retirement.

In fact, the two major social trends of “learning while aging” and “working while aging” discussed in the literature review suggest that first, older adults are dissatisfied with a life primarily structured around leisure and are exploring ways in which significant social and/or economic roles can be defined and appropriate balances could be struck between learning, work and leisure; and second, older adults have needs and the
capacities to continue personal growth and achieve greater self-actualization. It is obvious that seeking solutions to the personal growth of older adults and providing a supportive intellectual and cultural ambiance that relates to the development of new and more valued roles in retirement is one of the foremost challenges that needs to be addressed by our society.

The dynamic new model for future retirement (Figure 5-3), cultivated and shaped in a college/university linked retirement community, implies that a balanced opportunity for learning, work and leisure as well as intergenerational interactions manifested in a new lifestyle has great potential to turn the unprecedented challenge posed by mass longevity and low expectations in retirement into new possibilities. One of the most important findings of this research is that the congruence between the motivation of older adults returning to campuses and their subjectively reported daily activities further supports a view in which retirement or the third age is a time for active involvement and continued contributions as well as developing one's human potential. This view is embedded in how older adults live their daily lives in terms of learning while aging, working while aging, leisure while aging, and intergenerational interactions and is manifested in the perceived meaning both by older adults and the society as personal growth, self-actualization, and social integration.

Learning while aging, in essence, enables older adults to gain power or re-empower themselves to overcome challenges, and further to reach a higher order of psychological functioning – self-esteem and self-actualization. The opportunity for learning in old age, therefore, provides them with opportunities to learn for economic necessity; to learn practical life-skills; to learn for community contributions; and, most
importantly, to learn for personal growth (Moody 1988). Learning while aging also allows older adults to fully participate in community life and derive valued roles from that participation, thus, not only passively dispelling the stereotype that the elderly are too old to learn and are disengaging from the community, but also actively leading to an age-integrated society.

Working while aging signifies a way of life in which older adults are actively engaged in a variety of productive activities including paid work or meaningful work substitutes. Through working activities older adults may maintain the identities and activities from the life before retirement or explore newly defined purposes and meaningful roles. Working while aging also provides older adults with opportunities to learn from, and meet challenges posed by working activities, thereby enhancing personal growth, and provides them with more possibilities for self-actualization. Furthermore, working while aging strongly suggests that the experiences, expertise, and energies possessed by older adults are invaluable assets that could be viewed as solutions to many social challenges, and, most importantly, to their own problems.

Leisure while aging cannot be viewed separately from learning while aging and/or working while aging, otherwise, it leads to the devaluation of the leisure activity due to its non-productive nature. However, balanced learning, work, and leisure enhances the psychological benefits derived from participation in leisure activities, and makes leisure meaningful to older adults and a high-status leisure perceived by the society. By having the possibilities enriched by leisure, older adults might apply their talents and skills to purposeful activities such as painting, playing music, carpentry, sculpture, writing, and so on.
Intergenerational interactions denote a desire of both older adults and young people toward age integration. It provides opportunities for positive involvement by older adults in the lives of younger generations and by younger generations in the lives of older adults. This research suggests that this cross-generational involvement, such as intergenerational classrooms, host parents, English conversation partners, mentoring, and many other spontaneous interactions, promote new friendships, better understanding, and mutual sympathies between generations; dissipate the negative stereotype that each generation has of each other; and further shapes an “age-friendly” environment.

This dynamic new model for future retirement offers a solution to the issues and challenges posed both by older adults and society. Older adults in retirement, blessed by living longer in better health and with higher educational attainments, have great potential to continue to engage in learning, working, and leisure activities as well as in intergenerational interactions in an environment that motivates, encourages and supports them. Based on this dynamic model, four significant messages would have been conveyed. First of all, from a balanced opportunity of learning, working and leisure, older adults derive meaningful purpose and valued roles that transform the meaning of retirement or third age from a time with low societal value and no expectations into a time for active involvement and continued social contribution, a time to offer one’s expertise and talents and to continue to develop them to one’s full potential. Second, this balanced role opportunity combined with intergenerational interactions would be the energizing source of the transformation of an age-integrated society in which age is no longer the powerful determinant for learning, work or leisure. Rather, an age-irrelevant and more flexible structure of three parallel role opportunities of learning, work, and
leisure would open simultaneously to older adults. Third, the otherwise tragic waste of human potential would become an enormous resource with both the willingness and capacity to make social contributions, and further, to have the tremendous impact and influence on our society. Finally and most importantly, this new model of retirement would generate attitudinal changes toward aging and retirement from the negative stereotype of older adults being dependent, disengaged, and non-contributing members of society to the positive attitude about seniors as actively engaged and productive participants who have unique contributions to make.

Colleges/Universities And The New Model For Future Retirement

This research is fundamentally about creating an empowering environment that fosters a balance between learning, work, and leisure as well as cross-generational interactions that lead to the personal growth, self-actualization and social integration of older adults, and further, relates to the development of new and more valued roles in retirement. An environment that motivates, encourages and supports older adults’ performance is based on a policy that fosters intergenerational diversity and an enabling culture that encompasses a diverse set of age groups as well as diverse racial, gender and ethnic backgrounds. Furthermore, policies, programs, and facilities would foster learning, working, and leisure activities as well as intergenerational interactions that will lead to the creation of new models for retirement (Pastalan 1999).

University Commons and Holy Cross Village indicate that, for a viable integration of a college or university and its linked retirement community, it is essential to develop an enabling organizational structure to facilitate a long-term partnership. The
goal is to create one community with joint access to each other's facilities and programs with regard given to availability and use of space, tuition and other educational and administrative considerations. This type of programmatic relationship would greatly enhance the likelihood that the members of these two communities to participate in meaningful inter-generational activities, which can then extend to the larger community.

This research suggests that an "Office of Mature Learners" be established to serve as a vehicle for partnering programs and activities, and to function as a catalyst for outreaches to the larger community. It would be here that interested individuals from all walks of life might come to seek information, guidance and opportunities. The outcome would be that the college or university and the college/university linked retirement community would be integrated with joint access to each other's facilities and programs with appropriate consideration given to tuition, and various other costs.

The Office of Mature Learners would promote the following: first, communication and interaction between and among the college/university community, the linked retirement community, and the larger community; second, creating opportunities for learning through curricular and experiential activities where lifelong learning, work or work substitutes, intergenerational interactions, personal growth and community involvement are a way of life; third, encouraging the use of college/university linked retirement communities and campus facilities by the college/university community, senior residents, and the larger community; finally, serving a leadership role in terms of laying a foundation for attitudinal changes, providing opportunity structures, creating an environment that can empower older adults and developing new models for retirement.
For the “Office of Mature Learners” to be viable, it is proposed that four key mechanisms should be established to foster an enabling culture for the development of new models for retirement, which includes “Intergenerational Learning Initiative”, “Productive Learning Initiative”, “Research Initiative Network”, and “Intelligence Pool.”

**Inter-generational Learning Initiative**

The purpose of this mechanism is to develop programs and provide opportunities and facilities that will involve older adults in an intergenerational learning environment. For instance, classes, particularly those in gerontology, social work, psychology, public policy, architecture, nursing, and ergonomic engineering can utilize older adults as guest lecturers. They can also address such topics as how they adapt themselves to, and cope with, the aging process, widowhood, loss and grief, housing needs, health care problems, and issues about environmental barriers.

This format could be developed as a regular intergenerational classroom in which older adults are students, not officially enrolled in the college or university, who contribute to the class by sharing their experience in aging, generating productive discussions, debunking negative stereotypes about older people, and helping students understand the reality of aging as well as giving them information related to their work experience.

**Productive Learning Initiative**

A traditional retirement program usually is not constructed as a form of human-capital investment but as a leisure-time activity (Moody 1993). The purpose of this
mechanism is to help older adults discover how to make their later years productive and begin a new phase of life. It is fundamentally about production rather than consumption. Productive learning initiatives recruit talented and motivated older adults such as retired professors, physicians, engineers, and corporate executives to share their experiences and give lectures or be a course leader to form a peer-learning environment. Moreover, it should emphasize strong ties between the campus and the wider community by training volunteers and potential part-time or full-time employees to meet the needs of both older adults and the wider community, which is important in reinforcing the external constituency for the college or university and positive attitudes to older adults. This type of learning program should avoid a private-market model or social welfare approach; rather, a social-investment model should be the dominant approach when Productive Learning Initiative develops any comprehensive productive learning programs.

Research Initiative Network

The purpose of “Research Initiative” is to effectively involve older adults as researchers in research projects. Many older adults on campus are active, highly educated, and community-involved persons with degrees, expertise, and talents. This valuable intellectual resource has the potential to be organized and developed as a research team in which older adults have major roles. Research Initiative is mainly composed of older adults wishing to participate and conduct research projects that have opportunities to attract outside funding or clientele. Research projects could come from outside clientele and could be in partnership with professional researchers from internal units of the respective colleges or universities. The relationship between Research Initiative and
colleges and universities is reciprocal. On the one hand, colleges and universities provide older researchers with rich campus resources to successfully conduct research projects. On the other hand, older researchers with their special knowledge and experience can return these favors by receiving outside funding and projects and external constituency for colleges and universities.

Bass and Caro (1995) provide further support for the idea that older adults can play a significant role in applied research activities. They comment that involving older adults as researchers in an action-research model has proved to be effective for a variety of gerontological policy studies. First of all, older adults help professional researchers in framing research issues through substantive discussion. Second, older adults have proved to be effective as interviewers due to their patience, thoroughness, and interest in the subject matter of their interview. Finally, involvement of older adults in research on aging issues and policies makes research and the policy recommendations more credible to the policymakers.

For this “Research Initiative” to be viable and function most effectively, the collaboration with other “Research Initiative” on other campuses should be established to form a “Research Initiative Network”. With this broader view of Research Initiative, older adults have more opportunities and resources and contacts with the wider world.

**Intelligence Pool**

The combination of market forces and demographic trends suggests that organizations and society as a whole will have no choice in the future but to employ and develop older workers more (Auerbach and Welsh 1994). On the demand side, more and
more organizations view older adults as valuable resources and assets (Chen 1987). On the supply side, older adults are able and willing to make meaningful contributions through paid work or volunteering (Barth, McNaught et al. 1995) (Kraut 1987). To foster productive aging on campus and meet the needs of both older adults and the wider community, colleges and universities could develop an “Intelligence Pool” from mature students and residents. In fact, colleges and universities, organizations from the local and the wider world, and older adults themselves will all benefit from this “Intelligence Pool.” For colleges and universities, this “Intelligence Pool” becomes a talents and skills storehouse, which can be called on to support the college/university in its teaching, research, and public service. More than that, this may be devoted to the achievement of college/university objectives. For organizations interested in external staffing arrangements and dissatisfied with the cost and quality of temporary agency hires, this “Intelligence Pool” provides a significant resource for potential part-time or full-time employment and voluntary works. For older adults themselves, this “Intelligence Pool” represents optimism and tremendous opportunities to seek new purposes and meaningful roles.

A Framework for Future Research

A Comparison of College/University Linked Retirement Communities and Traditional Retirement Communities

College/university linked retirement communities are distinguished from traditional retirement communities not only by the similar socioeconomic backgrounds and motivations of the residents, but also by the attributes of the environment that they
and their linked colleges and universities create, as well as the potential for the
development of new and more valued roles and the creation of new models for retirement.
This exploratory study provides a better understanding of the phenomenon of
college/university linked retirement communities; however, it does not place such
communities within the larger context of retirement communities.

Traditional retirement communities, generally speaking, could be divided into two
major types, active adult communities distinguished by their leisure- and recreation-
oriented facilities and programs, and continuing care retirement communities (CCRC)
distinguished by their comprehensive and continuing healthcare provisions. Active adult
communities draw older adults who are usually married and in their 60s and early 70s.
The majority are healthy and actively pursuing a variety of outdoor recreational activities
and leisure programs. Older persons attracted to continuing care retirement communities,
in contrast, tend to be widowed females in their late 70s and early 80s, and less physically
active. On the whole, the residents are a better-educated group that is more likely to have
high household incomes and have worked for themselves or in professional and

The motivations of older adults who move to traditional retirement communities
are essentially the existence of support services, leisure- and recreation-focused amenities,
and healthcare services (Sherman 1971; Longino 1981; Gibler, et al. 1997). It is not
surprising that the environmental attributes that traditional retirement communities
provide are manifested in the focus of comfortable surroundings, extensive recreational
activities, excellent food, and good health care (Pastalan and Schwarz 1994).
In contrast, the college/university linked retirement community draws older adults who might share a common socioeconomic background with those in the traditional retirement community, but are motivated by a supportive intellectual, social and cultural ambiance that fosters continued learning and personal growth; provides university resources and mutual affiliations; facilitates social and cultural activities; and promotes inter-generational interactions. It is fundamentally that empowering environment that gives older adults new and more valued roles and leads to the creation of new models for retirement. (See Table 6-1)

It is essential that future research conduct a thorough comparison between college/university linked retirement communities and traditional retirement communities. A systematic comparison would focus on the following issues: first, the characteristics of residents in terms of their socioeconomic and demographic profiles and the underlying motivations which influence them to move to college/university linked retirement communities or traditional retirement communities; second, the attributes of the environment, including environmental resources such as social, cultural and educational activities, support services, enabling technologies, physical settings, and general ambiance and major behavioral patterns manifested in the new lifestyle shaped by the transaction between older adults and their environment; third, the potential and opportunities of both types of communities for developing new roles for older adults in retirement; and, finally, the implication of the two types of communities in achieving attitudinal changes towards aging and retirement and the creation of new models for retirement.
A comparison that places the research of college/university linked retirement communities within a broader context of retirement communities will enhance the generality of the research findings; contribute to a better understanding of the distinct characteristics that differentiate college/university linked retirement communities from traditional retirement communities; and provide guidance and information for older adults who are planning retirement moves to retirement communities to make appropriate decisions leading to the congruence of personal intents and needs and environmental resources.

In summary, the phenomenon of college/university linked retirement communities is more than simply a solution to the housing needs of older adults; rather, it represents the promise of a new old age in which older adults have meaningful purposes and highly valued roles and influence social change. It also provides a new model that gives us new minds to deeply feel the life experience of our elders and eyes through which to better understand and fulfill their higher needs for personal growth, self-actualization and social integration. Moreover, the new minds and new eyes would consequently give rise to an attitudinal change towards aging and retirement and turn the rejection of older adults by younger generations into an appreciation and enjoyment of their presence and of what they can contribute in terms of directions of social change, life experiences and skills, energies, wisdom, and social services. It is also anticipated that colleges and universities serving in a leadership role for developing linked retirement communities will have the vision to meet the social challenge and making a way out from the old paradigm of seeing
aging and retirement as a problem and burden toward a new paradigm in which aging and retirement are full of meaning, value and opportunities.
<table>
<thead>
<tr>
<th>Domains</th>
<th>Compared Issues</th>
<th>Traditional Retirement Communities</th>
<th>College/University Linked Retirement Communities</th>
</tr>
</thead>
</table>
| The Characteristics of Older Adults | Socioeconomic Background | * married and in the age of 60s and early 70s (active adult communities)  
* widowed females and in the age of late 70s and early 80s (CCRC)  
* good health status / high household incomes / better educational attainment  
* fully retired  
* occupation before retirement: professional and managerial positions | * married and in the age of 70s  
* good health status / high household incomes / better educational attainment  
* active volunteers / full- or part-time work  
* occupation before retirement: professional and managerial positions |
| | Motivations | * support services  
* extensive leisure- and recreation-focused amenities  
* healthcare services | * learning activities and personal growth  
* university resources and mutual affiliations  
* social and cultural activities  
* inter-generational interactions |
| The Attributes of the Environment | Environmental Resources | * support services  
* leisure and recreational activities  
* comprehensive healthcare facilities and services | * learning-related environmental resources  
* working-related environmental resources  
* leisure-related environmental resources  
* inter-generation-interaction-related environmental resources |
| | Major Behavioral Patterns | * leisure-oriented lifestyle | * learning while aging  
* working while aging  
* leisure while aging  
* inter-generational interactions |
APPENDICES
Appendix A: Questionnaire

13. What is your total household income?
   - Under $35,000
   - $35,000 to $49,999
   - $50,000 to $74,999
   - $75,000 to $99,999
   - $100,000 to $124,999
   - $125,000 to $149,999
   - $150,000 and more

14. Do you live here seasonally or year round?
   - Year round-GO TO Q16
   - Summer only
   - Winter only
   - Other (Specify: ________________________________)

15. If seasonally, where do you spend the rest of your year?

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

16. How much do you pay for your monthly service fee here?

17. What does the monthly service fee cover?

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

18. Where did you live just before you moved here?
   (State, City)

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

19. Have you moved more than once in the past 10 years, if so, how many times and where?

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

20. Are you an alumnus, faculty, or staff of University of Notre Dame, Holy Cross College or St. Mary's College?
   - Alumni
   - Faculty
   - Staff
   - Spouse of Alumni, Faculty, or Staff
   - No Association
   - Other (Specify: ________________________________)

   Indicate the response by selecting one or more value labels

21. What were the major reasons that convinced you to move to this university-linked retirement community?

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

22. Since you moved to this university-linked retirement community, have you attended any social, cultural or recreational events provided by the University?

   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................

23. Do you take any advantage of the following campus resources provided by the university?

   - Take a course for personal enrichment-GO TO Q24.25
   - Enroll in a degree program-GO TO Q26.27.28
   - Use the campus recreational center-GO TO Q29.30
   - Use the computer lab-GO TO Q31
   - Use the campus library-GO TO Q32
   - Use the religious services
   - None-GO TO Q33
   - Other (Specify: ________________________________)

   Indicate the response by selecting one or more value labels (6 maximum)
24. If you take a course for personal enrichment, what types of course did you take?

25. Did you get any special discount for these courses? (GO TO Q33)
   - Yes
   - No

26. If you enroll in a degree program, what degree did you pursue?

27. How much does it cost?

28. Did you get any discount for this? (GO TO Q33)
   - Yes
   - No

29. How often do you use the campus recreational center?
   - Daily
   - Weekly
   - Monthly
   - Quarterly
   - Annually
   - Other

30. Did you get any special discount for this? (GO TO Q33)
   - Yes
   - No

31. How often do you use the computer lab? (GO TO Q33)
   - Daily
   - Weekly
   - Monthly
   - Quarterly
   - Annually
   - Other

32. How often do you use the campus library?
   - Daily
   - Weekly
   - Monthly
   - Quarterly
   - Annually
   - Other

33. Have you pursued any of the following activities on the campus?
   - None
   - Part time or full time work-GO TO Q34
   - Volunteering-GO TO Q35
   - Guest lecture-GO TO Q36
   - Other (Specify: ____________________)

34. If 'part time or full time work', what is the nature of the work? (GO TO Q37)

35. If 'volunteering', what is the nature of the volunteer work? (GO TO Q37)

36. If 'guest lecture', what is the nature of the expertise?

37. To access the amenities at the university, do you typically walk or need to take transportation (please specify)?

38. Do you use a computer at home, somewhere else, or both home and somewhere else?
   - Home
   - Somewhere else (Specify: ____________________)-GO TO Q40
   - Both home and somewhere else (Specify: ____________________)
   - No-GO TO Q50
46. Over all, how useful would you say the Internet is to you?

- Over 5 years
- 2 to 5 years
- Less than 6 months
- 6 to 11 months
- Less than 2 months
- 20 hours or more
- 10 to 19 hours
- 5 to 9 hours
- Less than 5 hours

47. How long have you been using the Internet?

- Yes
- No

48. Do you use Internet connection to get access to the Internet?

- Yes
- No

49. What do you use the computer for?

- Internet connection
- Internet searches
- Email
- Chat
- Intranet
- Print
- Work at home
- Special programs
- On-line education
- On-line shopping
- Entertainment
- Games
- Computer games
- other

50. Which of the following items does the home computer have?

- Fax machine
- Printer
- Scanner
- Other

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47. According to your knowledge, to what extent do you agree that the Internet can maintain your independence?

- [ ] Strongly disagree
- [ ] Disagree
- [ ] Don't know
- [ ] Agree
- [ ] Strongly agree

48. Do you agree that "the Internet provides opportunities for staying in touch with friends and family and making new connections, which makes me feel continued social belonging?"

- [ ] Strongly disagree
- [ ] Disagree
- [ ] Don't know
- [ ] Agree
- [ ] Strongly agree

49. Do you agree that "the Internet provides opportunities to develop on-line supportive and companionship relationships, which could evolve into a social network?" GO TO Q54

- [ ] Strongly disagree
- [ ] Disagree
- [ ] Don't know
- [ ] Agree
- [ ] Strongly agree

50. What is the main reason why you don't have use of a computer?

- [ ] Not useful
- [ ] Problems with using a computer
- [ ] Not interested
- [ ] Not enough time to use it
- [ ] Spouse is handy
- [ ] No need
- [ ] Other (Specify: ____________________)

Indicate the response by selecting one or more value labels (5 maximum)

51. Are there plans to buy a computer within the next year? GO TO Q54

- [ ] Yes (Why? ________________)
- [ ] No (Why? ________________)

52. Can you please tell me why you do not currently have access to the Internet?

- [ ] Not useful
- [ ] Problems with service provider
- [ ] Not interested
- [ ] Not enough time to use it
- [ ] Cost, too expensive
- [ ] Spouse is handy
- [ ] No need
- [ ] Other (Specify: ____________________)

Indicate the response by selecting one or more value labels (5 maximum)

53. Are there plans to have access to the Internet within the next year?

- [ ] Yes (Why? ________________)
- [ ] No (Why? ________________)

54. Do you agree with the statement, "Generally ambience provided by this university linked retirement community fulfills my expectation?"

- [ ] Strongly disagree
- [ ] Disagree
- [ ] Don't know
- [ ] Agree
- [ ] Strongly agree


