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The journey continues: Life transitions and adult learning among the older women in a continuing care retirement community

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The journey continues: Life transitions and adult learning among the older women in a continuing care retirement community

by

Ya-Fen Lo

A dissertation submitted to the graduate faculty
in partial fulfillment of the requirement for the degree of

DOCTOR OF PHILOSOPHY

Major: Education (Adult and Extension Education)
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Ames, Iowa
2000

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**For the Major Program**

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**For the Graduate College**
This dissertation is dedicated in the memory of Dr. John P. Wilson, former Interim Chair of Educational Leadership and Policy Studies. I had the privilege to have John as my major professor for three years before his unexpected death. His death was devastating for me and for those who loved him. John guided me to the world of the elderly women in this study. He was a great mentor of my life. He taught me with his knowledge, his words, and most importantly, his ways of being in this world. I will always be grateful for his support and guidance.
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CHAPTER ONE. INTRODUCTION

During the first day of my graduate course on adult development, the professor told us about an exercise that he used to have for this class. In the first meeting of the class, he would ask students to describe what they associated with the word “adulthood.” The major themes found repeatedly in students’ answers were stability and consistency. No student in this class ever associated “adulthood” with change and development. The students are certainly not alone, concluded the professor. Their perceptions indeed reflect the conventional notion that views adult development as restricted primarily to the early life stages (Silverman, 1987). To study adults and the aged, thus, means to understand their infancy and childhood (Myerhoff, 1995).

This prevailing view about the nature of adult development and aging has gradually changed. As the population of older people grows rapidly in American society, so do academic and professional interest in aging. Concluding from the growing research in the fields of anthropology, psychology, and sociology (Silverman, 1987), researchers have found evidence of continuing change and development in older adults. The increased research on aging and the aged has not only advanced the knowledge about adult development but also the knowledge about research methods in the field of gerontology (Kaufman, 1994). Among the different research concepts, the life-course approach has gained more attention (Ruth & Coleman, 1997; Silverman, 1987).

The life-course approach is based on the premise that human development is a life-long process (Riley, 1979). To understand a person’s particular stage of life, we need to study his or her life-long development. “No single stage of a person’s life (childhood,
middle age, old age) can be understood apart from its antecedents and consequences” (Riley, 1979, p. 4). Several types of research method apply to the life-course approach; one of them is life history narrative (Hagestad, 1990). The life history narrative approach was used to conduct the current study. A detailed description about the method will be discussed in Chapter Three.

Using the life course approach, the purpose of this study was to learn more about older women’s life experiences with a focus on those moving to a continuing care retirement community (CCRC). In 1990, there were 32 million elderly Americans, constituting 13 percent of the population. By 2020, the figure is estimated to be 52 million; by 2030, 20 percent of the population will be made up of the elderly. Of those 85 and older, most will be women (Allen, 1993).

Although the population of older women grows larger, the research on and for older women is still insufficient. This segment of the population is not only neglected by traditional, androcentric social science but also by feminist research (Harding, 1991; Macdonald, 1989). Even though older women have been researched, their lives and experiences are often misrepresented and stereotyped (Bernard & Meade, 1993; Furman, 1997). Two common mistakes made by researchers contribute to this misrepresentation. First, researchers conventionally view older women as an undifferentiated group (Etter-Lewis, 1996), overlooking the heterogeneity in older women’s experiences. Second, researchers fail to examine their experiences from a more holistic view (Bernard & Meade, 1993). A life-course design is considered by researchers to be a promising approach to study women’s past and present lives (Silverman, 1987). It allows researchers to capture both
changes and stability in women's development as well as social, psychological, and biological influences prevailing in women's experiences.

One of the experiences of older women that has not been examined fully is the housing experience. Housing is one area that causes great concern among the elderly. Choosing a satisfactory living environment can be a complex task for the elderly as they have to prioritize their needs, mainly considering their fixed economic resources and physical capacity (Wheeler, 1995). A number of housing choices have evolved for the elderly. Among the different types of planned housing, Continuing Care Retirement Communities (CCRCs) have gained more popularity in the past decade.

A CCRC is defined as planned housing where "a continuum of accommodations for older adults including, but not limited to, independent living, congregate housing, assisted living and nursing home care" are provided (Elder Services 1990-1991, 1990, p. xii). In addition to the basic characteristics above, facilities vary as the management operates differently (Sherwood, Ruchlin, Sherwood, & Morris, 1997). Most of facilities provide some types of support services (e.g., transportation, meals, housecleaning), amenities (e.g., swimming pool, convenient store, beauty salon, bank), and social activities (Sherwood, et al., 1997).

The number of CCRCs in the U.S. was expected to grow from about 800 in the early 1990's (Communities for the elderly, 1990) to 1,500 to 2,000 by the end of the 1990's (Wheeler, 1995). It was predicted that almost 18.25% of the elderly aged 75 and older would be CCRC residents by 2016-2020 (Rivlin & Wiener, 1988). Given that the majority of American elderly (86%) prefer to age in their present homes and never want to move
(American Association of Retired Persons, 1990), the growth of CCRCs is an interesting phenomenon warranting researchers' attention.

Past studies on CCRCs are mostly quantitative and have primarily focused on the characteristics of CCRC residents and their reasons for choosing a CCRC (Pynoos & Golant, 1996; Sheehan & Karasik, 1995). Two qualitative studies concerning CCRCs have been published in recent years (Free, 1995; Wheeler, 1995). Despite the fact that older women constitute the majority of the CCRC population with a ratio of approximately three women to one man (Kichen & Roche, 1988; Sheehan & Karasik, 1995), little study has been done to investigate women's experiences related to CCRCs from a life-course perspective. The life-course approach can provide a holistic view of the decision process, the impacts of the decision process on women's adaptation patterns, and their life experiences of living in a CCRC.

The aspect of learning involved in the adaptation to a new living environment is also left unexplored in past studies. Learning does not necessarily mean the acquisition of new skills and new knowledge. In this study, learning is viewed from two perspectives. From a practical standpoint, learning can be defined as a process of using various strategies to achieve successful adaptation (Taylor, 1994). Knowing how older women learn to adapt to a CCRC is important for the administrators of the facility as this information can assist them in planning appropriate programs.

The other way of viewing learning in elderly women's experiences related to relocation is from the developmental perspective. Learning, according to Mezirow (1990), is a process of making meaning of an experience. In this process, an adult uses his or her knowledge, beliefs, and value judgments to interpret the new experience. When a new
experience is incongruent with past experiences, s/he needs to revise his or her beliefs and value systems in order to assimilate the new experience. The result from this learning is a transformed perspective signified by a more integrated world view (Taylor, 1994).

As an elderly woman moves from her familiar residence to a new living setting, she might experience a transformation. The transformation may occur out of necessity for maintaining her personal well-being or out of need to relieve stress and anxiety often experienced in the process of adaptation to a new way of living. This transformation might require the elderly woman to look at her life from a different point of view.

Mezirow’s (1991) theory of perspective transformation offers a possible explanation of how transformative dimensions of adult learning are part of the process favorable to the residential experiences of older people. The process of transformation, beginning with a disorienting dilemma and proceeding to the final stage of reintegration indicated by a new perspective of one’s life, explains how a person makes meaning of a new experience and integrates that new learning into a more inclusive world view. Exploring the process of elderly residents’ decisions to move to a retirement community and their adaptation after relocation may provide some insights for testing the theory.

**Problem**

As stated previously, researchers have traditionally neglected older women. Despite the growing research interest regarding the older population, little has been done to understand older women’s life experiences from a life-course perspective. A life-course perspective provides a way for researchers to investigate women’s diverse experiences flexibly and inclusively.
Among the many life experiences of women, housing is one area that needs more investigation. Issues related to housing are important because they affect almost every facet of older women’s lives. Older women make up the majority of residents living in CCRCs, yet their experiences of living in CCRCs are largely left unexplored in past studies. A better understanding of older women’s experiences of living in CCRCs can provide management with information to design appropriate programs to better serve the residents.

Discussion of adult learning involved in the adaptation to a new living environment has not been found in the literature related to housing experiences among the elderly. The concept of learning in this study is not only defined as using strategies to successfully adapt to life at CCRCs, but also as creating meaning from the act of moving and living in CCRCs. Mezirow’s (1991) transformative learning theory may be a point of departure in examining whether learning is part of the process of adaptation to a new residence among elderly women. The theory explains a process of making meaning from an experience where the individual interprets the experience from his or her worldview. The theory also explains the process of revising meaning perspectives when the individual is faced with an incongruent experience that cannot be assimilated using his or her current perspective. This process seems to denote what happens to elderly adults when they move to an institutionalized setting that is different from their previous residential experiences.

**Research Questions**

The research questions guiding this study are:

1. What themes emerge from the life history narratives of elderly women?
2. How do elderly women’s past life experiences affect their decisions to move to a CCRC?

3. What are elderly women’s lives like in a CCRC?

4. How do they perceive their lives after moving to a CCRC?

5. What are the strategies the elderly residents use in the process of adaptation?

6. How does a perspective transformation, if any, take place in the process of adaptation?

Purpose of the Study

There are three kinds of purposes associated with this study: Research purposes, practical purposes and personal purposes (Maxwell, 1996). The research purposes include: (1) to gain insights into elderly women’s life experiences, (2) to portray elderly women’s lives in a CCRC, (3) to examine the involvement of learning in their adaptation processes, and (4) to explore transformation theory as a means to explain how elderly residents’ perspectives of the world change after moving to a CCRC. These purposes all aim at understanding elderly women’s various experiences, which have been traditionally neglected or misrepresented by academics.

For the practical purpose, the findings of this study can help gerontologists, planners of CCRCs, and administrators who currently work in a CCRC to better understand what factors prompt elderly residents’ decisions to move to a CCRC; what patterns elderly women develop to adapt to a new living environment; and the role that transformative dimensions in adult learning play in the process. Knowing this kind of information will render guidance
about the kinds of assistance and programming helpful to elderly women in making decisions about their future residence that will result in their satisfaction and sense of well-being.

Recognizing personal purposes is essential for designing qualitative research (Maxwell, 1996). Researchers can benefit from being aware of their personal motivations. First, knowing their motivations for conducting research can lead to identification of their personal biases. Second, researchers' motivations are often related to their experiences, which can be a source of insights (Strauss & Corbin, 1990).

My personal motivation for conducting this research stems from my experiences of elderly care in my family. My grandmother had a stroke when I entered middle school. She became disabled and died after nine years of a bed-bound life. During those years, her sense of well-being was very weak because she perceived herself as a burden to her children. My mother, one of the two daughters-in-law and the caregiver, became a “sandwich woman.” She had a stressful time in caring for both older and younger generations while at the same time keeping a low-paying job that was important for the family. I spent most of those years as a teenager who felt powerless to deal with my grandmother's frailty and my mother's distress. This sense of powerlessness was so strong that it still lingers in my mind.

Feelings of powerlessness prompted me to learn more about aging and the aged. I am especially interested in learning how American society deals with the issues related to aging. I have also become more aware of women's issues after studying in this society where gender equality has progressed to a relatively more advanced stage than it has in the Asian society in which I was raised.

This study provided me an opportunity to investigate two issues about which I am personally concerned. One of the issues is elderly care. In Taiwan, elderly care is largely
considered to be adult children's responsibility, if not a virtue. Due to rapid urbanization, adult children now face the dilemma of caring for aging parents and working in the cities. Nursing homes are relatively few and still carry the stigma given by the society as a place for abandoned elderly. The only senior housing for independent living opened a year ago. All the units sold out in a short period of time, indicating a need for elderly housing. No CCRC has yet been built in Taiwan. This study allowed me to learn more about this type of establishment and its meaning to the elderly who live there.

The other issue about which I would like to learn more is the life experiences of older women in this society. Gender and aging experiences are culturally-related (Myerhoff, 1995). Conducting this research provided me an opportunity to understand older women's aging experiences in this culture as well as to reflect on how my culture deals with gender and aging issues. On the other hand, my cultural experiences may serve as a source of insights about the phenomena.

A Pilot Study

In the fall of 1996, I conducted a pilot project to investigate elderly residents' experiences of moving to a CCRC. Using Mezirow's (1990, 1991) transformative learning theory as a framework, I explored the ignored areas mentioned above. The questions asked in the project were: (1) how elderly residents make the decision to move to a CCRC, (2) how they perceive their lives after moving to a CCRC, (3) how they adapt themselves to the new living environment, and (4) whether the act of learning, especially transformative learning, is involved in the process of adaptation. The informants were recruited through a sign-up sheet posted in Northwood, a local CCRC. The three informants were white, socially active,
middle-class elderly women. Two of the informants were in their late 80's and one was in her late 70's. Data were collected through in-depth, person-to-person conversational-style interviews. The content of each interview was tape-recorded and later transcribed and analyzed.

The results of the project showed that all the informants were mentally prepared to move to Northwood. The idea of moving had resided in informants' minds for a period of time before they acted upon it. Seeking security at late life seemed to be the major reason for moving. Choosing Northwood not only reflected the informants' past residential and life experiences but also their belief and value systems, which revealed their desire to maintain both internal and external continuities (Atchley, 1988). Internal continuity refers to the structures such as temperament, preferences, dispositions and skills that one desires to maintain. External continuity refers to the persistence of one's physical environments and activities. All informants perceived few changes in their lives. Behavioral learning (Taylor, 1994), such as participating in the activities and joining the residential organization, was part of the adaptation process used by the informants. Yet, no evidence of transformative learning among the informants was present in the data from this project.

The context of readiness (Taylor, 1994) may be one of the explanations for why transformative learning was not part of the adaptation. In this study all informants were ready and looked for change when they decided to move. The better the informants prepared themselves for possible changes, the greater the control and influence they had over the stress and anxiety that accompanied those changes. The second explanation is related to the design of the study. At the time of the interviews, the informants in the study had resided at Northwood for more than three years. The most critical time that they might experience a
dilemma and possible transformation was the first several months—a time of transition. The informants' memory of experiencing stress and anxiety might have faded by the time the project was conducted. Another explanation might be the interview questions asked, which failed to elicit relevant information.

Several issues emerged from the pilot study that benefitted the present study. First, the pilot study identified three phases of the process of moving to a CCRC: The decision-making period, the period of preparing for moving, and the life experiences after moving. One period that seems to be missing is a transitional phase that might last from the first couple of days to several months or even longer after moving to a CCRC. This is the period when new residents are most likely to experience stress, difficulties, or inconsistency due to changes in environment. In this period, individuals might encounter new experiences that require them to reflect on their prior learning and presuppositions in order to create meaning for the new experiences. More information to construct the resident's life during this period was needed for the current study.

My concern for gathering more information about the transitional period led to the second issue concerning methodology. The informants in the pilot study had resided at Northwood for more than three years. Their recollection of the transitional period might not be as close as the recall made by those who have moved to the CCRC recently. It seemed advisable to investigate the experiences of residents who have lived in a CCRC for a period of time that was not too long to recall their experiences of moving.

The third issue was also related to research design. The data collection method in the pilot study was in-depth interviews centered on the informants' experiences of moving. Information about their early lives was missing, which created obstacles to understanding
how they dealt with their life events. Such information might provide more insights on the
decision process and why the informants deal with their present lives the way they do. The
method of life history (Denzin, 1989), which allows the participants to construct their lives in
their own senses, is appropriate to elicit this kind of information.

The fourth issue focuses on the key elements identified in each phase of Mezirow’s
(1991) ten-stage perspective transformation. More information was needed to better identify
these elements in order to determine whether perspective transformation occurs in the
process of moving and adaptation. For example, the informant’s feeling toward a specific
experience or event was absent in the pilot study. The emotive aspect (Taylor, 1994) of an
experience described in Mezirow’s second phase of transformation provides a clue for
detecting whether an experience is perceived as a dilemma.

The problems mentioned above were corrected in the current study. The interview
questions that elicited the information described above will be included in the interview
guide. The selection of the participants for the current study is discussed in more detail in
Chapter Three.

Organization of the Dissertation

Chapter one introduces the topic of researching older adults’ housing choice, states
the problem and the purpose of the study and presents the research questions. Chapter two
reviews the related literature and discusses the three theoretical frameworks used in the
study. Chapter three consists of the methodology. Information regarding the design of the
study, data collection and analysis are presented. Chapter four consists of the participants’
profiles. Chapter five consists of findings and discussion. The participants’ narratives are
presented and literature related to the findings is discussed. Chapter six includes conclusions, implications, recommendations, and reflections. Appendices and references are included at the end of the study.
CHAPTER TWO. LITERATURE REVIEW

Older Americans' desires to age in their present home is reported in the literature concerning housing arrangements among the elderly (American Association of Retired Persons, 1990; Golant, 1994a). A home for the elderly does not only mean a piece of property but also a certain social status, a sense of autonomy, and a source of significant memories (VanderHart, 1995). Relocation often brings dramatic changes in these dimensions and disturbs the established family and friendship networks (Golant, 1984; VanderHart, 1995), which the elderly are unwilling to confront. Despite the evidence that most older Americans prefer not to move, continuing care retirement communities are rapidly expanding, indicating a need for planned senior housing.

In this chapter, the literature related to housing preference among older Americans is presented. A multi-disciplinary theoretical framework covering the disciplines of sociology, psychology, and education is discussed.

Housing Preference among Older Americans

This section presents the two different trends of housing arrangements among older Americans. One preference is to stay put and age in place; the other one is to move to age-homogenous, planned housing, mainly CCRCs.

Age in Place

The desire to stay put is reported in the literature concerning housing arrangements among the elderly (Golant, 1994b; Pastalan, 1995). The American Association of Retired Persons (AARP) conducted a national survey of older adults over the age of 54. It was
concluded that "Older Americans are more likely to want to 'age in place,' with 86 percent of those surveyed in 1989 wanting to stay in their present home and never move, compared to 78 percent in 1986" (American Association of Retired Persons, 1990, p. 8).

Golant (1984) reported that the residential inertia of elderly individuals is partly explained by their desire to live in familiar settings and their unwillingness to confront change in their environment. They develop strong social attachments and emotional connections to their long-occupied places and are reluctant to disturb established family and friendship networks. These houses are also the sources of significant memories that are difficult for them to leave.

Another reason that elderly people wish to age in place is related to economic considerations (Cleveland, 1996; Golant 1994a). Many elderly people view moving to another housing setting as too costly and they are unable to afford moving from one place to another. They view the occupancy of a better place as an unattainable goal. Therefore, they choose to age in their own houses.

The third reason is the unique meaning of home ownership to elderly individuals. Approximately 77% of elderly Americans (householders or heads of households aged 65 and older) own their homes (Pynoos & Golant, 1996). Home ownership remains high (67%) among householders over the age of 85. Many older Americans have especially equated home ownership with private, autonomous, and self-reliant living (Golant, 1994a; VanderHart, 1995). Home ownership can provide the elderly security of occupancy, greater residential control, and lower cash outlays for shelter. Furthermore, they seek the right to pass their homes on to their heirs. These considerations make the elderly less interested in leaving their homes and moving to new places to live.
Older Americans and CCRCs

Despite the evidence that most older Americans prefer to age in place, CCRCs, one housing option for the elderly, have gained increased popularity among the elderly for the past two decades. Past studies on CCRCs have either focused on the financial aspects of CCRCs or the legislative protection of the rights of older consumers of CCRCs. More recent studies have identified the characteristics of the residents of CCRCs and their reasons for choosing a CCRC (Sheehan & Karasik, 1995). While the financial solvency and legal aspects of CCRCs are not within the scope of this study, the research on the residents' characteristics and their reasons for moving to a CCRC can provide an overview of CCRC residents.

Because no national database on CCRC residents has been established so far, demographic profiles of CCRC occupants are based on small samples and case studies. Evidence suggests that the average age of CCRC residents is about 79 (Sheehan & Karasik, 1995). The majority of residents are found to be females, with a ratio of approximately 3 to 1 (Cohen, Tell, Batten, & Larson, 1988; Kichen & Roche, 1988; Sheehan & Karasik, 1995). However, the numbers of male residents have increased since the 1960s (Kichen & Roche, 1988; Sheehan & Karasik, 1995). While the residents tend to be unmarried (single, divorced, or widowed), more married couples are moving to CCRCs (Cohen et al., 1988; Kichen & Roche, 1988). Due to the financial requirements of CCRC living, the current CCRC tenants tend to have higher educational and socioeconomic statuses than the general elderly population (Pynoos & Golant, 1996; Sheehan & Karasik, 1995).

As more CCRCs have been established in this country, researchers have become more interested in investigating issues related to elderly individuals' decision to move to a
CCRC. Two quantitative studies investigated CCRC residents and the individuals who were on the waiting lists of CCRCs. Researchers found that the residents and waiting list respondents identified similar reasons for their decision to move to a CCRC (Cohen et al., 1988; Sheehan & Karasik, 1995). All respondents reported that safety, health guarantees, and social opportunities are the primary reasons for choosing a CCRC. Sheehan and Karasik (1995) reported that unmarried persons among the residents and waiting list respondents tended to cite socially-related reasons (loneliness and social opportunities), safety, and health care more than married persons as reasons for their move. They also found that for persons moving to a CCRC, the decision-making process appeared to extend over a long period of time and involved different perceptions of the advantages of living in a CCRC. Increased frailty, decreased mobility, limited informal support, and a desire not to be dependent on adult children may prompt the move to a CCRC. In other words, as individuals pass through various life stages, their felt needs change which influence their perceptions of the advantages of living in a CCRC.

Wheeler (1995) also reported the evolutionary aspect of the development of CCRC residents’ perceptions and feelings about their place of residence. In his qualitative study of CCRC residents, Wheeler found that past life and residential experiences have strong influences on elderly residents’ decisions to move. Three categories of factors influencing the resident’s decision emerged from the data. The first category is social and cultural environmental factors such as family and friends, as well as recreational, social and professional activities. The second category refers to physical and built-in environmental factors such as climate and physical landscape. The third group includes health-related factors including the changes brought on by the aging process and the importance of access.
to medical facilities. The influences of these factors vary with respect to degree of importance. They change as each resident passes through various stages of his or her life cycle. In general the health-related factors become more significant in the decision process of relocation as individuals age.

Wheeler (1995) concluded that the subjective meaning of "residence" was synonymous with "security" to the informants in his study. Security for the informants indicated a sense of financial, psychological, and physical well-being. The informants were aware of the physical, social, biological and financial limitations as parts of aging. Therefore, they decided to move to a CCRC where their future limitations would be taken care of and they could be less worried. The informants used knowledge based on past residential experiences to identify those factors that they believed would provide them with as much security in the future as possible. In other words, the culmination of the informants' residential histories provided the meaning of residence and the security that the informants felt about their current place of residence.

Focusing on the lifestyle of the elderly residents at an up-scale CCRC, Free's (1995) qualitative research presented another aspect of older people's experiences. She argued that the conventional view that regards the institutionalized elderly as a powerless group is skewed. Her study indicated that the residents in an elite CCRC, the Hermitage, maintain their power by using their wealth. This socially and economically privileged group of elderly residents used their power not only to buy goods and services but also to manipulate their environments. Moving into Hermitage, the residents were able to optimize their living environment by reducing personal responsibility, decreasing living space, and ensuring social interaction. The optimization of their environment in turn enhanced their sense of well-
being. All these goals were accomplished because of their wealth and elite status. Free’s study reminds us of the importance of “studying up” (p. 2). No particular group of older women can represent the experiences of all. We need to study different groups of older women in order to add knowledge to the understanding of this segment of population.

In summary, past studies have indicated that most of the American elderly would prefer to age in their own homes. Yet, both the numbers of elderly CCRC residents and CCRCs in the country have increased significantly during the last decade. This phenomenon has resulted in several studies investigating the demographics of the residents of CCRCs and the reasons that the elderly choose a CCRC even though the majority of older adults prefer to stay in their own homes. The results show that the residents of CCRCs are very diverse. They differ not only in terms of age but also in terms of their experiences, their concerns when choosing a CCRC, and their needs for a satisfactory living environment.

Feelings toward their residence and felt needs among the elderly vary as they pass through various life stages. Among all the factors influencing the decision of relocation, health-related factors become more prominent as the elderly age. Both Wheeler’s (1995) and Free’s (1995) studies further indicated that elderly residents of CCRCs are a dynamic population. They actively evaluate and re-evaluate their living environment as they adjust to the social, psychological, physical environmental, and financial forces.

Up to this point the literature concerning residential experiences among the elderly living at CCRCs is limited. Little research focuses on the developmental aspects of the residents’ lives from a life-course perspective after relocation. Since relocation is a decision that fundamentally impacts every facet of an older adult’s life, careful investigation is needed to better understand what their lives become after relocation and how changes influence their
personal sense of well-being. Adding the developmental dimension of knowledge can lead to a greater understanding, and hence facilitation of satisfactory residence choice and living experiences among older women.

Theoretical Framework

To study older adults' lives means to study a spectrum of diverse experiences. As I analyzed the data, I realized that I was unable to explain the participants' experiences using one single theory. A multi-disciplinary theoretical framework covering the disciplines of sociology and psychology was needed to appreciate the participants' diverse experiences.

Women's Roles as Caregivers

One of the purposes of conducting the study was to gain insights into elderly women's life experiences and how their experiences affect their decision to move to a CCRC. As I analyzed the data collected from the participants, it was evident to me that the participants' experiences as caregivers had profound influences on their decisions to move to a CCRC.

As will be explained in the chapter on findings, their experiences as caregivers were mostly negative. The participants developed the notion that being cared for by family members meant becoming a burden on their loved ones. As a result, they chose to move to a CCRC where professional care was available, and they would avoid being dependent on their families.

Like many other women in this country and other parts of the world, the participants in the study assumed the role of caregiver for their elderly parents and relatives (Aronson, 1992; Brody, 1990). In the U.S., it was estimated that only five percent of the frail elderly in
community-living settings relied totally on formal care, while 75% had to depend on family members (Lutz, Capitman, MacAdam, & Abrahams, 1992, in Lee, 1998). Women were the major caregivers for elderly family members. Miller, MacFall and Mongomery (1991) reported that among family caregivers to the elderly in the U.S., wives accounted for 23%, 29% were daughters or daughters-in-law, and 20% were other female relatives.

The negative effects of caregiving on women's subjective well-being, lifestyles, physical health, and employment are well-documented (Brody, 1990, C. Lee, 1999). Research has shown that women caregivers are subjected to a range of emotional strain, loss of freedom, employment disruption, and increased risk of illness (Brody, 1990, C. Lee, 1999).

How did women become the major caregivers for elderly and dependent others (Furman, 1997)? From the perspective of psychological development, Gilligan (1982) maintained that women often view the problem of care and responsibility as a central moral issue within their world of relationships. Women care for others not only because it is their moral responsibility, but also because they want to maintain a relationship with the ones for whom they care. Failing to respond to others' needs is not only considered irresponsible but also destructive to relationships, and therefore immoral. When there is a conflict between women's own needs and others' needs, women often choose others' needs over their own in order to fulfill their moral responsibility to maintain the "human connection" (Gilligan, 1982, p. 62). Accordingly, women tend to feel suspended between being moral and selfless and being true to their own needs.

While Gilligan (1982) illuminated us that women's intentions to take care of human relationships are a part of their psychological development, researchers from the sociological
point of view remind us that human relationships are socially constructed (Aronson, 1992; Furman, 1997). From the sociological perspective, women's sense of responsibility and perceptions of social roles are the result of socialization (Furman, 1997). In the family relationship, women are socialized to assume the roles of nurturers and family caregivers (Brody, 1990; C. Lee, 1999), and women are expected to sacrifice their own needs when it is necessary. "The expectation that women as caregivers sacrifice their own needs for the sake of others perpetuates an unjust set of social relationships. . . . It burdens women with this task (of caregiving) while privileging men with some choice in the matter" (Furman, 1997, p. 146).

Women accept the social ideology that women are natural caregivers rather than men (Aronson, 1992). However, men also take on the role of caregivers, and some studies have reported that male caregivers experienced similar strains and satisfactions of caring as female caregivers (Fuller-Jonap & Haley, 1995). Thus the ideology that women are natural caregivers is arguable. But women are socialized to accept the ideology that women are natural caregivers rather than men (Aronson, 1992), and the ideology continues to be the major force shaping social and economic policy, imposing on women the role of caregivers (Aronson, 1992; Hooyman & Gonyea, 1995).

Women's experiences as caregivers result from the interplay between these two psychological and social forces. The nature of women's moral development compounds the effect of socialization. As a consequence of their own moral development, women tend to endorse the dominant norm of caregiving being gender-related. They assume the responsibility for caring for others' needs over their own needs, often in spite of whether they
are willing or able to do so. The participants’ stories, as discussed in later Chapter Five, are the case in point.

Continuity Theory

How the participants adapt to their new lives in a CCRC was the major question of the study. In the pilot study, I found that whether the participants could maintain continuity of their familiar activities, life styles, social networks and living environment was an important factor when they chose a CCRC. I found continuity theory (Atchley, 1988; 1989; 1999) useful in explaining the importance of maintaining the habits, activities, and the general life style that the informants had developed throughout their lives.

Researchers in the disciplines of anthropology, sociology and psychology have reported continuity in beliefs, values, self-concept, social relationships, life styles, and environment as a common empirical observation in their studies of middle-aged and older adults (Antonucci, 1990; Atchley, 1999; Kahana, 1982; Kaufman, 1986; McCrae & Costa, 1988). It was Atchley (1989, 1999) who made the attempt to articulate continuity theory as a theory of adult development, especially in later life, by integrating the empirical results from past studies and the evidence from his longitudinal study, the Ohio Long-Term Care Research Project.

The theory is based on the premise that individuals tend to prefer familiarity over the unknown in later life as a strategy for adapting to life (Atchley, 1989). There are two types of continuity: internal and external continuity. Internal continuity is defined as the remembered structure, such as dispositions, values, beliefs, and self-concept that one wishes to maintain. According to Atchley (1989, p. 184), internal continuity is a “healthy capacity to see inner change as connected to the individual past and to see the individual’s past as
sustaining and supporting and justifying new self.” Memories and consciousness are two
dynamics of inner continuity. When facing the pressure to maintain internal continuity,
individuals tend to “remember the past in ways that support the present” (Atchley, 1999, p.
34).

External continuity refers to the persistence of one’s physical and social
environments, role relationships, and life styles (Atchley, 1989). External continuity can be
obtained by being in a familiar environment, engaging in familiar activities and interacting
with familiar people. Maintaining external continuity is important for older adults because it
allows them to preserve energy and prevent or minimize social, psychological, and physical
losses (Atchley, 1999).

According to Atchley (1999), the concept of continuity is evolutionary. Maintaining
continuity in the evolutionary sense does not mean that individuals experience no change in
their lives. Rather, continuity is established when the individual is able to assimilate changes
resulting from new experiences and project a consistent self (Atchley, 1988).

Studies in psychology, anthropology, and sociology of aging indicate that the desire
to establish a sense of continuity becomes stronger as the individual ages (Hoglund, 1985;
Kaufman, 1986). Continuity was reported as a common strategy that older adults used in
adapting to changes in the normal aging process (Gladstone, 1995; Melia, 1999; Parker,
1995). Past studies related to older adults’ housing decisions also demonstrated the
importance of continuity as a strategy of adapting to environmental change (Free, 1995;

In discussing their studies on older adults’ voluntary relocation, Kahana and Kahana
(1983, 1996) suggested that many older adults were proactive in adapting to changes in their
lives. When their needs changed, many older adults actively sought an environment that was congruent with their needs and fulfilled their preference for continuity.

Using Atchley’s continuity theory as a framework, Wheeler’s (1995) qualitative study of elderly residents in a CCRC underscored the importance of maintaining continuity in habits, routines and general life styles. The participants’ decisions to relocate were greatly influenced by their past residential experiences and by their desires to maintain their life styles. Moving to a CCRC that fit the participants’ needs for continuity resulted in a sense of satisfaction and well-being.

Free’s (1995) study of affluent residents in a retirement home reminds us that continuity may be a privilege of those older adults in the upper social classes. She argued that money and power allowed the elderly residents in her study to maintain internal and external continuity by choosing where and how they lived, as opposed to those who had limited financial resources and little control over their housing preferences.

Continuity theory offers an opportunity to examine a broad scope of aging experience concerning adaptation in later life (Parker, 1995). The research on older adults’ relocation decisions has shown a consistent finding that maintaining continuity is a preferred strategy when dealing with changing needs. Applying continuity theory to this study provided insights into the participants’ decision-making process concerning relocation and their experiences of adapting to residential change. Whether the participants desire to maintain continuity as the past studies have shown and how they maintain continuity were central to this investigation. The information obtained provided ideas for helping older adults as they face the challenge of choosing, moving and adapting to CCRCs.
Transformative Learning Theory

Transformative learning theory is a theory that partly delineates a process of adult development (Taylor, 1994), but it is more clearly described as an adult learning theory in which learning is defined “as the process of making new or revised interpretations of the meaning of an experience, which guides subsequent understanding, appreciation, and action” (Mezirow, 1990, p. 1). Transformative learning is likely to take place when adults reflectively assess how the cultural assumptions and presuppositions influence the meaning they derive from their experiences. Mezirow (1991) described the revision of meaning structures from experiences as the process of perspective transformation.

There are two components of meaning structures—meaning schemes and meaning perspectives. Meaning schemes are the specific knowledge, beliefs, value judgments, and feelings that make up interpretations of experiences (Mezirow, 1991) that change frequently. Meaning perspectives are collections of meaning schemes. They include “higher-order schemata, theories, propositions, beliefs, prototypes, goal orientations and evaluations” (1990, p. 2). Meaning perspectives “provide [an individual] with criteria for judging or evaluating right and wrong, bad and good, beautiful and ugly, true and false, appropriate and inappropriate” (1991, p. 44). When an individual has an experience that cannot be assimilated into his or her meaning perspective, either the experience is rejected or the perspective is transformed to be integrated into the new experience.

Mezirow (1991) outlined ten stages/phases in perspective transformation, beginning with a disorienting dilemma (an incongruent experience) and proceeding to the final stages where there is a building of “competence of self-confidence” (p. 169), and a reintegration dictated by a new perspective on one’s life. This process illuminates how a person makes
meaning of a new cultural experience and integrates that new learning into a more inclusive and discriminating worldview. The ten phases appear as follows:

1. A disorienting dilemma
2. Self-examination with feelings of guilt or shame
3. A critical assessment of epistemic, sociocultural, or psychic assumptions
4. Recognition that one's discontent and the process of transformation are shared and that others have negotiated a similar change
5. Exploration of options for new roles, relationships, and actions
6. Planning of a course of action
7. Acquisition of knowledge and skills for implementing one's plans
8. Provisional trying of new roles
9. Building of competence and self-confidence in new roles and relationships; and
10. A reintegration into one's life on the basis of conditions dictated by one's new perspective (Mezirow, 1991, pp. 168-169).

A central element in perspective transformation theory is the presence of critical reflection in the process of transformation. Critical reflection, or premise reflection, refers to "challenging the validity of presuppositions in prior learning" (Mezirow, 1990, p. 12). Through critical reflection, adults can reexamine their belief systems and develop more inclusive and discriminating meaning perspectives. Hence, adults' meaning perspectives are transformed.

Mezirow's ten phases of transformative learning were supported or partially supported in empirical studies. Morgan (1987) investigated 30 displaced homemakers who had separated from their spouses, divorced, or suffered the death of a spouse. She found that
these women all experienced the stages of shock and devastation, pain and rejection, immobilization and depression, gaining confidence, exploring options, and establishing independence that are similar to Mezirow's stages of transformation. In her study of 20 returning nursing students, Lytle (1989) reported that nursing students experienced all or some of the steps of the transformation process. Sveinungguard (1992) also reported the similar results. Moreover, the findings in her study suggested that the participants' learning experiences were embedded in the contexts in which they lived. She argued that transformative learning was more of a social process than an individual and internal process of learning.

Indeed, the critics of Mezirow's transformative learning theory have focused on the overemphasis on the individual and the neglect of social context embodied in the situation that bring about transformative learning. Clark and Wilson (1991) argued that all human meaning is context-dependent and that Mezirow fails to maintain the essential link between the meaning of experience and the context in which it arises and by which it is interpreted. Collard and Law (1989) also noted a discrepancy in Mezirow's theory in that it fails to address the questions of context and ideology. These critics suggested that Mezirow's theory needs to be more concerned with exploring and understanding the relation between context and meaning.

Taylor (1994) found that context played an important role in his study of intercultural competency. In his study, Taylor interviewed 12 respondents who had lived in a foreign country for at least two years. Using Mezirow's transformative theory as a theoretical framework in explaining the process of the respondent's intercultural experiences, Taylor found that context determines how learning will proceed in a transformative process. Despite
the 12 respondents' diverse backgrounds, they began the learning process of intercultural competency with a sense of learning readiness. The context of learning readiness prepared the respondents for change which in turn reduced the respondents' feelings of disorientating dilemma caused by living in a host culture. Taylor maintained that the context of readiness due to former critical events or personal goals, overlooked in Mezirow's model of transformation, is a crucial aspect in understanding the process of transformative learning.

In perspective transformation, the catalyst for change dimension is a disorienting dilemma that occurs as a result of a personal crisis, such as a death of a significant other, divorce, job loss, or retirement (Mezirow, 1991). In the context of the older adults' residential decisions, an involuntary decision of relocation may be seen as a disorienting dilemma that impacts greatly on the adaptation to a new way of living among the elderly. Involuntary movers may experience more difficulties in adapting to a new environment than those who make voluntary decisions to move. On the other hand, the elderly making a voluntary decision to move to a CCRC may have different experiences than those who relocate under circumstances that are out of their control. The context of the decision to move to a CCRC plays a significant role in residents' experience of adaptation.

Mezirow's transformative theory provided a point of departure to understand the process of making the decision to relocate and the adaptation patterns among the elderly residents of CCRCs. The theory also provided insights about the transformative process possibly experienced by the residents after relocation. Information on the transformative dimension of adult learning is valuable for practitioners in the fields of adult education and gerontology who wish to provide appropriate assistance. Understanding the process of learning in adaptation to a new way of life among elderly residents helps practitioners to
provide appropriate assistance and design effective programs that will result in elderly residents' satisfaction and sense of well-being.

Summary

In the literature review I have examined the studies that are related to CCRCs. The literature reported that older Americans preferred to age in place. Yet the increasing numbers of CCRCs indicated that diverse housing arrangements are needed to meet the older adult's changing needs. For those who are security and independence-oriented and are financially sound, CCRCs provide places that are congruent with their needs and preferences.

Only a handful of qualitative studies provided detailed information regarding the residents and their lives in CCRCs. The general findings of the studies showed that elderly residents of CCRCs were a dynamic population. They chose to move to CCRCs as a strategy for adapting to aging. They were able to adapt to new environments by using resources and modifying their behaviors. Yet many questions remain to be answered. The current study addressed the questions that have yet to be attended to, such as: How do women's past life experiences affect their decision to move to a CCRC? Does the context of moving influence their subjective well-being after moving? What is the process of adapting to a new living environment like a CCRC? What are the difficulties and enjoyments that residents experience before and after moving? Moreover, what strategies are used to adapt to a CCRC? And finally, is learning involved in the process of adaptation?

The study used a multi-discipline theoretical framework that included theories from sociology, psychology, and education. The various theoretical perspectives offered an opportunity to examine older adults' diverse life experiences. Theories concerning women's
roles as caregivers provided explanations of social and psychological forces that steer women to take on the responsibility of caregivers. Continuity theory was useful for understanding older adults' decision-making process concerning residential change. It also provided insights into how older adults adapt to change due to the aging process.

Finally, transformative learning theory from the perspective of adult education was valuable for appreciating older adults' adaptation capacity, particularly, how learning strategy was used in the process of adaptation. This information is useful for better understanding aging as a human experience.
CHAPTER THREE. METHODOLOGY

The purpose of this study was to develop a comprehensive understanding of elderly individuals' experiences of living in a retirement community. Past studies have shown that the residents of CCRCs are not only a diverse population with different experiences, but also a dynamic group that actively interacts with the environmental settings in which they are located. The decisions of relocation and their patterns of adjustment after moving to a new environment need to be examined considering the context, their personal belief systems, and their life experiences. The research design that was most appropriate for the study was a qualitative approach. This method allowed me to explore the diversities in cultural and personal belief, the life experiences among the elderly residents in a CCRC, and the impact of context on constructing meaning of the residents' life experiences.

Qualitative research has numerous traditions from anthropology, psychology, and sociology. Each discipline has assumptions about human nature and society, and appropriate methodology to study them (Jacob, 1987). Nevertheless, in a qualitative approach the foremost objective is to understand the meaning of an experience (Merriam, 1988). The basic assumption of qualitative research is multiple realities—that the world is not an objective thing out there but a function of personal interaction and perception. It is a highly subjective phenomenon in need of interpreting rather than measuring (Bogdan & Biklen, 1992). Research is exploratory, inductive, and emphasizes process and understanding rather than end products. In contrast to quantitative research, which takes apart a phenomenon to examine component parts (or variables), qualitative research strives to understand how all parts work together to form a whole (Merriam, 1988).
The characteristics of qualitative approaches are especially applicable in research on aging. Aging is an individual, social and biological phenomenon (Holstein, 1995). Individuals' experiences of aging are diverse not only in terms of gender, race, and class, but also reflecting specific historical and social contexts and cultural values. The flexibility and sensitivity of qualitative methods enable researchers to explore the diversities and complexity of aging experiences. Most importantly, qualitative approaches allow researchers to enter the internal world of the researched (Taylor, 1994). Qualitative designs can provide access to the participants' thoughts, beliefs and value systems which is essential to interpret the participants' experiences.

For this study, qualitative approaches were appropriate in investigating the elderly subjects' experiences of living in a CCRC from the aspects of their "internal frame of reference" (Taylor, 1994, p. 83), their life context, and the interplay between the selves and context in constructing meaning of their residential experiences in a CCRC.

Participant Selection

A purposive sample was selected for this research. Purposive sampling is based on the assumption that "one wants to discover, understand, gain insights; therefore, one needs to select a sample from which one can learn the most" (Merriam, 1988, p. 48). In the context of this study, the sample from which I could learn the most was the group of current residents who lived in a CCRC. The residents provided information about their general life experiences and their particular experiences of moving to a CCRC. Furthermore, they were able to provide an insiders' perspective on the experiences of adaptation that was essential to
test whether transformative learning was a type of strategy they used to adapt to a new living environment.

There is no specific rule to determine the size of a sample in a qualitative design (Luborsky & Rubinstein, 1995). The goals of the research, methods, and personnel and financial resources were assessed when I decided the size of the sample. According to the information from Northwood, the average number of new residents moving into the facility is six each year. With limited time and resources, I decided to investigate 3-6 elderly women who had lived at Northwood for no longer than one and one-half years. As new residents of Northwood, I assumed they still had relatively fresh memories concerning their decisions to move compared with those who had lived there for more than two years. In addition, I assumed the new residents would provide detailed information on their first several months at Northwood since they had recently experienced the period of settling in. Information about this period was critical for investigating individuals' perceptions and behaviors after they moved into Northwood.

I contacted administrators at Northwood first to obtain information about its new female residents who were the potential informants. The next step was to make the initial contact via telephone to inquire about the informants' willingness to participate in the study and their desire to commit their time. After telephone contact, I set up a brief meeting with each woman to determine her willingness to engage in open discussion. I then made the final decision of choosing the participants from the potential informants. Five women were chosen to participate in the research. An informed consent form that outlined the purpose of the study, what was expected of the informant, and a guarantee of confidentiality and anonymity was presented to the participants. The participants were asked to review and then
sign the contract if they approved the content. Each informant was assigned a pseudonym
and the name was used throughout the data collection process and in the final written report.
The audiotapes that recorded the data were destroyed after the final report was prepared.

Design of the Study

In order to gain insights into elderly women’s lives from a life-course perspective, the
study needed to be designed in a way that I could access information about the participants’
lives. Life history narrative is the type of research method that allowed me to collect this
information.

Narrative inquiry is “a subset of qualitative research designs in which stories are used
to describe human action” (Pokinghorne, 1995, p. 5). This approach has been used in various
disciplines: psychology, sociology, political science, anthropology, and recently education
(Ruth & Kenyon, 1996). By studying, observing, and listening to people’s lives and selves,
narrative inquiry attempts to gain knowledge about human lives on both individual and
societal levels. Life history narratives represent the self, including a person’s goals in life,
his or her self-concept, and the factors that give meaning to his or her life (Ruth & Kenyon,
1996). The data collected by narratives also reveal the social and historical context that the
narrators have lived through. Moreover, through life narratives researchers can understand
how individuals perceive and attribute meaning to life events and changes. The information
about subjective perception and interpretation, rather than objective changes, is essential for
understanding adaptation (Thomae, 1992).

Narrative inquiry is considered a promising way of studying older people (Ruth &
Coleman, 1997; Ruth & Öberg, 1992). More researchers are using this method in studying
older people's lives in the sociocultural and historical context (Ruth & Coleman, 1997). The approach enables researchers to capture stability and changes that are essential to understand older people's development.

While a variety of terms are used to describe specific narrative approaches (Denzin, 1989), they all focus on the lives and experiences of the narrators (Bloom & Munro, 1995). In this study, I adopted Bloom and Munro's term of "life history narratives" as a synonym for oral histories, personal histories, personal experience narrative and life stories (p. 100). Through storytelling, conversations, and interviews (Denzin, 1989), the narrators structure their life experiences with their senses and interpretations.

The life history narratives allow the elderly participants to construct their lives using their own concepts and definitions (Ruth & Öberg, 1992). In this study, life history narratives were used to gain information about how participants construct their lives with emphasis on how they deal with their life events, especially the events that are turning points in their lives. The information provided a holistic view of the participants' lives, which was essential for understanding how they dealt with and interpreted the events in their lives—including the process of moving to a CCRC. Knowing this type of information was essential to understanding the participants' pattern of adaptation. The pattern of adaptation provided insights into the act of learning adopted by the informants in the process of adapting to a new environment. The knowledge of the participants' lives also enabled me to build a personality profile that helped to explain the decision process of moving to a CCRC.
Data Collection and Analysis

Data was collected primarily through the principles of "biography-narrative interview" (Rosenthal, 1993, p. 60). I interviewed the participants with an interview guide (Johnson-Bailey & Cevero, 1996). The interview guide was composed of questions that centered on the participants' past life experiences and their experiences of moving to Northwood (see Appendix A). All interviews were conducted at a location convenient to the informants. The content of each interview was recorded and transcribed for analysis.

The participants were asked to tell their life histories as freely as they could (Ruth & Öberg, 1992). In order to have a full narration, the participants' stories were not interrupted by questions. The approach allowed me to know what of importance could be learned by asking more detailed questions. After participants' narratives, I proceeded to the second part of the interview, the "period of questioning," (Rosenthal, 1993, p. 60) by asking the participants to elaborate on a specific event or a perception in the narrative. Furthermore, I also asked questions listed in the interview guide that were not addressed in the participants' stories. Each participant was interviewed five to six times, each time for approximately 40-90 minutes.

Participants' personal documents such as letters and photographs were part of the data. In addition, my observations of participants' apartments at Northwood, especially the furniture displays, decoration, and overall atmosphere, were included in the original data. The documents and my observation provided an alternative access into the participants' world of reality, which in turn enriched the thickness of the data collected.

Rosenthal's (1993) two-level analysis for approaching narrative life stories was employed for analyzing the individual life story of each participant. The first level, the
analysis of the lived-through life history, focused on reconstructing the participants’ life stories in a chronological fashion. The purpose of this analysis was to get an overall picture of the participants’ life experiences.

The second level, the analysis of the narrated life story, centered on reconstructing the meaning of the participants’ narrated experiences. The purpose was to understand the participants’ interpretations of their life experiences and the underlying structure of their interpretations (Rosenthal, 1993). Using this two-level analysis, I linked the past events in the participants’ lives so the meaning of the events could be understood.

After analyzing the participants’ individual life stories, I employed the constant comparative method to analyze all the participants’ narratives as a group (Patton, 1990). By comparing and contrasting the participants’ narratives, I was able to examine both commonality and uniqueness of the participants’ experiences.

The first step of the constant comparative method was to read all the transcripts for general meaning. The next step was to develop various codes and to categorize the codes. After developing categories, the next step was to contrast and compare the categories for emergent themes. The final step of analysis was to review the data and share the data with the participants. This type of analysis allowed me to describe the participants’ experiences in a systematic fashion that was important to appreciate the elderly women’s lives.

Establishing Trustworthiness

The issues of validity and reliability pose special concerns for qualitative research due to the nature of the research (Merriam, 1988). Triangulation is the approach used frequently in qualitative studies to ensure internal validity and reliability. The approach involves
multiple methods of data collection and analysis (Lincoln & Guba, 1985; Merriam, 1988). For this study, triangulation that included the methods of life history narratives and personal interview, member check, and peer consultation was used to increase validity and reliability.

Throughout the data collection and analysis processes, member checks were used to ensure the information collected from interviews and my interpretations were accurate. After each interview, I read the transcription carefully and took notes on the discrepancies and ambiguities from the interview. The discrepancies and inconsistencies were taken back to each participant at the following interview for clarification and discussion. Copies of participant profiles and a synopsis of findings were mailed to the participants for review.

Peer debriefing (Lincoln & Guba, 1985) involves consulting with peers who are not involved in the research. Faculty as well fellow graduate students were consulted at different stages of the research process. They gave me feedback regarding the research process and the validity of findings.

In addition, I maintained a journal that incorporated personal insights, feelings and perceptions. The journal was useful in capturing the data collection process and identifying personal biases. Reflection and insights recorded in the journal were used in the analysis of data.

**Limitations**

The methodology in the study has some limitations. First the study mainly depended on self-reported data. The assumption was that the participants were honest with their responses. Nevertheless, it was always possible that the participants gave inaccurate information.
Secondly, due to the limited time and resource I had, the participants were only interviewed over a five-month period. It would be helpful to have a more in-depth understanding about the participants’ experiences in a CCRC if they were interviewed in a longitudinal fashion.

Finally, the study did not attempt to determine a universal theory about older women’s experiences of relocation. The purpose of the study was to learn more about the older women’s experiences and explore continuity theory and transformative learning theory. Therefore, the findings of the study cannot be generalized.
CHAPTER FOUR. PARTICIPANT PROFILES

Described in this chapter are the profiles of the study participants. I present each participant’s major life events, their life before moving to Northwood, and a brief description of why they decided to move into Northwood. I also include a brief description of what I saw in each participant’s apartment to help readers to visualize each woman’s living space. I believe this observation can provide some insight into the participant’s life in Northwood. I present more detailed analysis of their decision-making processes of moving to Northwood, their lives in Northwood, and their outlooks about their lives after moving to Northwood in Chapter Five.

Composite Profile

As a group, the participants are fairly homogenous in terms of their race and economic background. All participants are white, middle-class females. All but one participant had attended college and worked outside of their homes. The participant who did not attend college had a high school diploma and never worked outside of her home. All of them have retired except for the youngest participant who is still working full time. The age range is from late 60s to mid-90s (Table 1). Two of them were born and raised in Iowa. Although the other three women were originally from out of state, two have lived in Iowa for an extensive period of time and one lived in Iowa at one point during her life.

All the participants live alone in Northwood except for one participant who lives with her husband. They are all relatively new residents of Northwood. The time they have lived in Northwood ranged from 10 to 18 months. Three of them live in one-bedroom apartments,
one lives in an efficiency apartment, and one lives in a two-bedroom apartment. Two of the
participants participated in volunteer activities in Northwood. Although not all participants
were equally self-reflective and verbally expressive, all of them were able to provide a great
deal of information about their lives and their decision-making process related to moving to
Northwood.

<table>
<thead>
<tr>
<th>Participant</th>
<th>Age</th>
<th>Marital Status</th>
<th>Home State</th>
<th>Time in Northwood</th>
<th>Type of Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maureen</td>
<td>94</td>
<td>Widowed</td>
<td>Texas</td>
<td>18 months</td>
<td>Efficiency apartment</td>
</tr>
<tr>
<td>Jean</td>
<td>80</td>
<td>Never married</td>
<td>Iowa</td>
<td>18 months</td>
<td>One-bedroom apartment</td>
</tr>
<tr>
<td>Claire</td>
<td>68</td>
<td>Divorced</td>
<td>Oklahoma</td>
<td>10 months</td>
<td>One-bedroom apartment</td>
</tr>
<tr>
<td>Patty</td>
<td>78</td>
<td>Married</td>
<td>Iowa</td>
<td>14 months</td>
<td>Two-bedroom apartment</td>
</tr>
<tr>
<td>Doris</td>
<td>76</td>
<td>Never married</td>
<td>Minnesota</td>
<td>18 months</td>
<td>One-bedroom apartment</td>
</tr>
</tbody>
</table>

I think that everywhere I have moved; every new job I have taken; I have had to re-
identify myself. It's all different. . . . You have to reinvent yourself and I don't know
whether you even find out who you really are.

Maureen is a 94-year old retired high school teacher. She is a lively talker who likes
to joke about herself and showed no hesitation to answer my questions, even the painful
ones. She was candid and never shy to reveal her emotions to me. Although she is
physically frail, she is mentally alert. She is a petite woman with full shiny silver hair and a
witty smile all the time. Every time I walked into her efficiency apartment in Northwood, I would find her sitting in the only sofa chair in the room waiting to greet me. “It’s good to see you, Hon,” she would greet me when I approached the chair and hugged her.

Maureen has many identities. She is a mother of two children—a son and a daughter. She is a grandmother and great grandmother as well. In addition to the social roles, she identifies herself as a tramp who is proud of her adventurous personality and her ability to adjust to new environments. When asked about her past residential experiences, Maureen smiled and described herself as a tumbleweed rolling all over different places. She proudly claimed to have lived in 54 different houses in her lifetime before moving into Northwood. “If I have adapted myself to 54 places, it’s not going to be any trouble about adapting myself to number 55 (Northwood) and be all ready for number 56 when the time comes,” she joked.

Widowed for more than 40 years, Maureen lives alone in an efficiency apartment in Northwood. At the time I interviewed her, she had lived in Northwood for 18 months.

The other identity that Maureen is proud of is being a writer. Her interests in history and English led her into writing biography. Before moving into Northwood, Maureen had published three biographies of historical figures in the 16th century. All three books received notable reviews from academicians. She is now working on her fourth biography. Maureen is aware of her physical condition; thus she is trying to finish her book as soon as possible by being a well-disciplined writer. She noted, “I am perfectly willing to check out any time except I do wanna finish [the book] I’m working on before I go.”

Maureen’s Family

Maureen was born in Kentucky in 1903. Her father was a Presbyterian minister and her mother was a teacher. Both of her parents were born in the South during the
Reconstruction Period at the close of the Civil War. Maureen was the third child of the four children in the family; she had two sisters and one brother. Her family was described as a poor household yet with a high social status due to her father's position in the community. Maureen's early residential experiences consisted of constant moving. Her family moved frequently in the different parts of the South because of her father's job. The constantly-changed residence in her childhood had no negative effects on Maureen, and she attributed her successful adaptation to her father's social status:

When we moved to a different place, we didn't have to worry about our social standing, not that we would have anyway, but because of his position as a minister and he was very often asked to teach. Because of that, we were accepted as [part of the community].

The poor financial situation of Maureen's family had little adverse effect on Maureen's childhood either. She and her sibling were always able to have fun even though they could not afford toys. She and her siblings were able to remain fairly close throughout her life. By the time of the interviews, Maureen's younger sister was the only sibling still alive.

Leaving Home

Maureen's next adventure after her childhood was initiated by education. Both of Maureen's parents were college-educated; so were she and her siblings. Her first college experience as well as her first taste of leaving home dated back to 1918. She was then a shy, cute, little blond girl at the age of 15 ready for exploring the world outside the territory of her family in the South. Maureen's parents sent her to an academy in Missouri where her older sister was already a student. Her educational experience in the college was successful and so
was her experience of living without her parents. She was never homesick and happy to
learn new things in the academy. In order to enhance her employability, she worked hard to
get good grades. After spending two years in the academy, Maureen went to a college in
Tennessee and got her B.A. degree in English and history.

Maureen’s life of constant moving continued into her adult years. After Maureen
graduated from college, she chose to teach in the West and various states in the South before
she married. Being adventurous and independent, leaving home again and residing in
different places never caused any problem for Maureen. In fact she enjoyed being a tramp
adventuring from one state to another.

Playing too Many Roles at the Same Time

Maureen and her husband were happily married in 1929 even though at the time she
was told that her husband could only have another five years to live due to his kidney
disease. Against the odds, Maureen’s husband continued to have a relatively healthy life for
another 28 years until the year before he died. During their marriage, Maureen experienced
many residential changes due to her husband’s jobs, and again she enjoyed moving to
different places in Texas.

Maureen described herself as a devoted mother and wife who also worked hard as a
teacher at the same time. Ten years after she married, Maureen and her sibling began to take
turns caring for their mother after their father’s death. Their mother would shuffle from
one’s home to the other’s. Eventually her mother moved to live with Maureen’s family and
continued to live with them for several years. Maureen recalled the years she took care of
her ill mother as a time of confusion and pain.
She wanted to be with me, but it was not all right with my teenage children and my husband who was not very well at that time. So that was quite a period of my life where I definitely didn’t know who I was. I was teaching, I was housekeeping, I was a daughter, I was a wife, [and] I was a mother. And it was a little much on my plate. I couldn’t manage it. Looking back on it, I think I must have lost my mind.

Although Maureen was worn out by taking care of her mother and her own family at the same, she was reluctant to send her mother away to a nursing home. She tried to do everything right by keeping everyone she loved under her care. She was heart-broken to witness her mother’s illness progress even as she did her best. She recalled with great pain that her mother would wake up in the middle of the night and shout for everyone in the house to get up with her. Maureen eventually had to give up taking care of her mother after her mother became disabled and developed dementia. After so many years, her emotions were still unsettled when she described her decision to send her mother to a nursing home:

So she went to one of the nursing homes the church provided for ministers’ wives and ministers that had retired. . . . She seemed to be very happy there because it was a small home and people just like a family almost. So I could tell myself that she was all right. There was just no way that I could keep her with me as I would like to do. . . . I just had too much on my plate at once. But that went away and left me feeling that I should have done better; that I should have been able to manage better, that I should have been more patient, more kind, all of those things. It took me an awfully long time to make up my mind that . . . you can’t live other people’s lives for them. You just do the best you can and you can’t do any better than that.
Maureen’s experience of her mother’s death was so traumatic that the guilty feelings still lingered despite the fact that she knew she could not take care of her at that time. “I have to beat myself every now and then [and tell myself], ‘you did the best you could. Now just stop it. Go on and try to think about something else,’” she said to me. Two years later after her mother’s death in the nursing home, her husband died from a kidney infection when he was 53, after fighting with his long-time kidney disease for more than 30 years.

The other major life event during this period was the publication of Maureen’s first book, a biography of a French printer in the 16th century. The book was published in 1952. It took Maureen more than 10 years to complete. The publication was a vindication of Maureen’s talent as a writer. Encouraged by her first success, writing thus became Maureen’s lifetime hobby and endeavor.

Life after Retirement

After her husband’s death, Maureen continued to work as a high school teacher until she retired in 1963. After she retired, she was invited to live with her children. Wishing to be independent from her children, Maureen chose to move to Missouri to be with her older sister who lived alone. They bought an apartment together and shared the house chores. Although Maureen loved her older sister dearly, they had difficulties adjusting to each other’s life style. “Two women shouldn’t live under the same roof,” she commented.

The problem became more aggravated after her older sister’s drug-addicted grandson moved into their apartment. Finally Maureen decided to leave her older sister when she was invited to live with her daughter who needed Maureen to care for her young children. Two years later, Maureen was invited to live with her son’s family in Ames. Maureen insisted on buying an apartment near her son rather than staying with him. She believed the act of living
with her adult children was a symbol of giving up her independence and she wanted to make
sure that did not happen no matter what life stage she faced.

One of the adventures that Maureen is happy to share during her time in Ames is her
trip to Europe. In her mid 80s, Maureen and her son's family traveled to Europe and stayed
in France for several months. While she was in France, she collected material and
information for her third biography. She enjoyed the trip very much as well as her
intellectual pursuit.

Maureen was faced with another traumatic loss of a loved one in 1988. After living
in Ames for five years, Maureen went back to Missouri to be close to her older sister who
had become disabled and mentally ill. It was sad for Maureen to see her sister being
miserable in the nursing home. She described her older sister's situation:

She first lived in a boarding home for elderly people. . . . She was not happy there,
but she lived there about 5 years with her mind slowly going. Then she fell. And
after she came back from the hospital, we put her in a nursing home. It was a typical
nursing home, just pure nursing room with 2 people in it and nothing but a bed and a
chest of drawers and a clothes closet. It was not pleasant. . . . She couldn't walk and
she would not stay in a wheelchair. She could untie any kind of knot anybody tied to
restrain her. In her bed, she would crawl out and fall on the floor because she
couldn't stand up. . . . Hate to think of that.

At this point in the interview, Maureen was in tears and abruptly shifted the
conversation to her houseplants. "Let's talk about something more pleasant," she said.
Evidently, it was very traumatic for Maureen to reflect on her sister's experience.
Decision to Move to Northwood

Maureen continued to live in Missouri for another ten years. This time she lived in an apartment across the street from her younger sister. She enjoyed her younger sister's company and planned to stay there for the rest of her life. She would plan to move into a retirement home only if it was necessary. At that time, her first choice of a retirement home was a Presbyterian home near St. Louis. Northwood was never on her list because she thought it was too expensive. Refusing any of her children's financial assistance, Maureen believed that she was unable to afford Northwood with her teacher's pension. In addition, "the Depression mentality" directed her to look for the best value. To Maureen, Northwood was a luxury. Regardless of the encouragement from her daughter-in-law who had been working at Northwood, Maureen chose not to move to Northwood.

When Maureen lived in Missouri, both her son and daughter traveled to visit her from different states. On a weekend her son and his family were trapped by a storm in Missouri while visiting Maureen. The storm continued to the next Monday and the entire family missed work and school. This event finally made Maureen reconsider whether she should move to be close to one of her children. Under her daughter-in-law's strong encouragement and the fact that she was actually able to afford the cost of living in Northwood, Maureen decided to move. She moved to her son's house and lived there for ten months until Northwood notified her she could move into an efficiency apartment.

Although health was not a major reason when Maureen decided to move to Northwood, she did have medical concerns and she anticipated her condition to further deteriorate. She was optimistic about her future, noting she wanted to enjoy her life everyday.
Maureen’s Apartment

Maureen’s efficiency apartment is the smallest unit among four kinds of apartments in Northwood. Her apartment is on the second floor with a balcony facing the visitor’s parking lot of Northwood. She usually keeps her balcony curtain closed since the bright light bothers her. Her apartment is a big room, with a bathroom and a small kitchen. The furniture in Maureen’s apartment is simple. The two dominant pieces of furniture in Maureen’s apartment are a day bed and a big well-kept desk that Maureen uses for her writing. Beside the desk is a typewriter. A coffee table is arranged in front of the bed and three chairs are put around the table. “I don’t need much furniture at my age. Why do I need so many chairs? I don’t entertain anymore,” she commented. The only piece of furniture Maureen cherishes is a piecrust table made by her husband.

On the wall there are pictures of Maureen’s children, grandchildren and great grandchildren. There are several houseplants in her apartment. According to Maureen, her daughter-in-law, Beth, brought those plants to her and stuffed her refrigerator routinely. “God bless her. [Beth] is the sweetest person in the world,” she said to me. Maureen rarely uses her kitchen since she no longer cooks. She bought the meal plan from Northwood.

Jean

Every move I made, I just wish I was back [where I had lived]. Oh I hate every move, and I don’t know why. It’s just my personality, I guess.

Jean is an 80-year old retired physical therapist. Jean never married. At the time I interviewed her, she had lived alone in a one-bedroom apartment in Northwood for 18 months. Jean is easy-going and comfortable to talk with. She was also patient and pleasant
each time I interviewed her. Although she described herself as a “bland” person who is not good at “talking or visiting,” she was capable of providing me with clear and detailed answers. She is a genuine person who truly showed her care about my graduate study and personal life.

One interesting characteristic about Jean is her unpretentious nature. In almost every interview session, she emphasized repeatedly that her life was very “uneventful... compared to what these other people have done.” While she was not excited about her life, she did not show any regret either. She was just concerned that her life experiences would provide insignificant information since they are plain and even dull to her.

What Jean was unaware of is that her stories are very different from other women I interviewed. Among all the women I interviewed, Jean is the only person who had great difficulty in making the decision to move into Northwood. Her unwillingness to relocate from Iowa City, where she previously lived before moving to Northwood, provided me with valuable insights for this study.

Jean’s Background

Jean was born in a small town in Northwestern Iowa where her father managed a family farm. When Jean was 6 years old, her father was appointed as the first Secretary of Agriculture of Iowa. The whole family then moved to Des Moines. Tragically her father died alone that very summer from a heart attack, while the rest of the family was taking a summer vacation in Minnesota. He was only 42 years old. A year after Jean’s father’s death, Jean’s mother took the whole family to live with her own father, Jean’s grandfather, who was a well-to-do banker in a small town near where Jean was born. Jean, her older brother and
younger sister then called their grandfather’s home their home. Her mother was never remarried. Jean’s grandfather became the financial supporter for the whole family.

Jean was never married. She commented, “I just never wanted to marry. Never felt well enough for that. And I wasn’t domestic . . . In fact I didn’t care about having children. So I guess there have to be some single people in the world.” Being the only unmarried child in the family, Jean later took responsibility for taking care of her mother. Having no family of her own, she remains close to her siblings and other relatives. These close relationships became the dominant factor when Jean decided where to move.

While Jean was growing up, she developed a passion for sports. “From the 6th grade on, I knew that I was going to take [sports] in college. I liked sports so well,” she said. In order to continue playing sports, Jean chose to major in physical education at the University of Minnesota. Due to her lack of interest in teaching, Jean decided to study for licensure in physical therapy at Northwestern University. Jean’s early career path was mainly in the hospital setting. Her first job as a physical therapist was working in a convalescent home for disabled children in Des Moines. A year later, Jean enrolled in the army and stayed in the army in Missouri for 4 years and two months as the head of the physical therapy department.

While working in the army, Jean realized that she favored working in the school setting where she was allowed to have summer vacations. All her life, she had spent summer time with her relatives by a lake in Minnesota purchased by her grandfather. Her grandfather built the first cottage by the lake and the later generations followed. Jean has her own cottage and spending summer by the lake has been a ritual for her. After the army, Jean then decided to work in a school for disabled children in South Dakota. A few years later, Jean moved back to Iowa when she took a job in the hospital school for disabled children at the
University of Iowa. She wanted to be in Iowa because most of her relatives were in Iowa. It was the year 1954. Jean continued to live in Iowa City for more than forty years until she moved into Northwood in 1996.

Jean's Homesickness

While Jean had several experiences of relocations, she seemed to have difficulty in developing the mechanism for coping with the changes accompanied by moving. Every move in her adult life was a new experience for Jean and each time involved a painstaking process of adjusting to a new environment. Once she adjusted herself to the place, she became greatly attached to it, which again made her next move difficult.

Every move I ever made in my life, I wished I hadn't done it. I was homesick. When I went away to college . . . the first year, I was terribly homesick. [When I was] in the army, I felt like I was at the end of the world. That was such a different experience. Rained I swear for about two weeks straight after I went down there. It was a new camp. . . . They all have red soil. All the red mud. Oh, it was just awful. And [I] went to Jamestown (North Dakota) to work. [I was] terribly homesick. I just couldn't stand it.

When I asked what she was homesick about; she said that she was homesick for her previous residence. She continued to elaborate:

I just hated [any new place]. [I was] homesick. Then I went to Iowa City and that was terrible too. I didn't like that. Wish I were back to Jamestown. So that's the story of my life. . . . Every change I ever made, I just suffered horribly for weeks. Some people will make changes and adjust right away I guess, but I was always homesick and unhappy about every move I ever made from college up to here.
Life in Iowa City

Among all the places Jean ever lived, she liked Iowa City best and lived there for more than 40 years. While Jean worked in Jamestown, her mother lived with her for one year. When Jean moved to Iowa City, Jean's mother decided to live with her permanently. Jean had her duplex built in Iowa City in 1961 and lived with her mother in the duplex from then on. Her mother died after living with Jean for 15 years. Although Jean did not like to live with her mother, she had no choice since she is single.

[Living with my mother] was a problem for me. I don't like the idea of living together, but she had no home.... She turned over [my grandfather's house] to my brother and his family.... I don't think it was [difficult] for her, but it was a problem for me. You know, you feel like you're at her home. She did the cooking and things like that. Of course it was all right with me. I was working. I didn't care about cooking anyway. I think it's a problem when you have a couple of generations living together.... It wasn't a happy time for me.

Except for the problem of living with her mother, Jean was happy about her life in Iowa City. She was close to her relatives in Iowa. Her sister's family even lived with her for a period of time before they decided to move to Northwood. Since Jean loves sports, she particularly enjoyed the variety of sports events at the University of Iowa. For years, she was a devoted fan who faithfully went to each college basketball and football game in Iowa City and attended many luncheons with coaches. In addition, Jean appreciated the facility of the university hospital in Iowa City. It was easy for her to get around when she needed to go to the ball games, doctor's appointments and swimming.
Jean retired from the hospital school in 1970 when she was 52 years old. The dominant reason for her retirement was the change of the school’s system from a regular two-semester system to year-round school. Fearful of losing her summer vacation in the new system, Jean decided to retire. Jean's life did not change much after she retired. Participating in more volunteer work was the biggest difference. Jean belonged to an Episcopal Church in Iowa City and was active in church-related activities.

One big part of Jean's life in Iowa City was her beloved pets—two Springer Spaniels. Jean had her first Springer Spaniel after her mother's death. Thirteen years later she put the dog to sleep and obtained another Springer Spaniel for the next 13 years. Jean is very fond of Springer Spaniels. She misses having a pet since Northwood does not allow its residents to own any pet. She cannot even throw away newspapers or advertisements that have the images of Springer Spaniels on them.

Jean's Decision to Move to Northwood

Jean's first visit to Northwood was almost 14 years ago when one of her cousins was living in Northwood. During the visit, her cousin encouraged Jean to put her name on the waiting list. Jean planned to move to a retirement home in the future; yet she did not know when or where. Since the cost was only 50 dollars for remaining on the waiting list of Northwood, Jean decided to sign up.

Although Jean signed up for the waiting list, she had no intention of moving right away. She was very satisfied with her life in Iowa City. At that time her sister and her sister's husband shared the duplex with her. In addition, she had her pet. It was not until 1989 when her sister decided to move into the then newly built townhouses at Northwood that Jean seriously considered moving to Northwood. Like her sister, Jean also chose her
own townhouse. She even picked the carpet and furniture for it. Nevertheless, Jean was not ready to move in. She still wanted to live in Iowa City with her dog. Witnessing Jean’s unhappiness, Jean’s sister advised Jean to wait instead of moving when she was unwilling to. Therefore, Jean backed out of her plan for moving in 1989.

It was the death of Jean’s second pet that finally propelled Jean’s decision to move to Northwood. She gave me a long elaboration of her decision-making process. She repeatedly stated that she was unwilling to move even though she knew it was the right decision for her to make.

I had to put my dog to sleep in January of 1996. And at that time I thought, well, if I’m ever going to Northwood, I’d better do it now. Before I get too old and sick and can’t get it. I don’t want to be a burden on anybody. . . . So I finally decided to come, but I wasn’t happy about it. But I knew after I moved and got that out of the way, [I’d be all right]. I sold my duplex and then came when they had a vacancy. I could have been on the first floor or the third floor, I decided. I didn’t even see the apartment. I just said, “I’ll take the one on the third floor.” So I moved in September of 1996. . . . Once I got moved, it was all right. Cuz, I mean, I knew I’ve made the right decision, but I sure hated to leave Iowa City.

She also described her suffering over her decision of moving:

Most of the trouble I had about [moving to Northwood] was . . . worrying about coming and trying to make up my mind whether to come or not. But I really didn’t want to come . . . cuz I still had my dog. Couldn’t leave her. Then during the summer before I moved in, I’d already sold my duplex in May and was up like all summer knowing I was going to move. That’s when I did most of my suffering. . . .
So most of my unhappiness was before I ever moved in here. In the first place, I didn’t want to come and I knew I should. That was practically every time I thought about coming. It made me unhappy even to think about it. I didn’t want to come.

Like Maureen, Jean had medical concerns. However, her health problems were not a major issue when she decided to move to Northwood. On the other hand, Jean was aware that her health concerns would eventually prevent her from doing daily activity. Moving to Northwood where the professional care would be available provided Jean a sense of security.

Jean’s Apartment

Jean’s apartment is located on the third floor. The dominant characteristic of Jean’s one-bedroom apartment is her collection of Hawkeye memorabilia. Her doormat is an eye-catching black and yellow with the Hawkeye emblem in the middle. It is particularly prominent in the place where many residents are Cyclone fans. Her bedspread again is the same design as her doormat. The arrangement of her apartment is simple without much decoration.

Jean is not particularly interested in decorating her apartment. She brought most of her large pieces of furniture from Iowa City and bought some brand new pieces after moving into Northwood. She is more concerned about the practical aspect than the esthetic effect of the furniture. There are one sofa, one coffee table, and two lazy boy chairs in her living room, a television set, and a cabinet. On one side wall is a small dining table. Above the dining table is a painting of a lodge by the lake in Minnesota, where she spent her summer vacations. Jean does not display many pictures. She keeps most of the family pictures in her bedroom. There is a color picture of her dog at her bedside. The rest of them are all old
black and white pictures. Jean does her own cooking mostly through microwave. “I just throw everything in the bowl and cook it in the microwave,” she laughed at herself.

**Claire**

I like the architecture of Northwood. . . . I am a very visual person. The visual things are important to me. I think it contributes to a person’s happiness. I think it makes them feel secure, and it’s something that is very joyful to me.”

Claire is a 68-year old, handsome looking woman who always dressed smartly when I interviewed her. Divorced 18 years ago, she had lived in Northwood alone for about ten months by the time I interviewed her. Among all the informants, she is the most eloquent and self-confident woman who usually provided me with straightforward yet organized accounts. She is also the youngest and still working as an interior designer. Her elaborately decorated apartment is a treat for visitors. In fact it is chosen by the administrator of Northwood as a showcase for future residents.

Claire is a very cheerful and energetic woman. Due to her work, the interview sessions were scheduled in the morning before she went to work. Her apartment was full of classical music when I entered. She usually treated me to tea and filled me with her positive thoughts. “Talking with you is just like having vitamins in the morning that would boost the rest of my day,” I told her a number of times.

**Claire’s Early Life**

There are many other ways to describe Claire—social, out-spoken, articulate, disciplined, independent and socially conscientious. Her family up-bringing and her own personality contribute to all these characteristics. Claire was born in Oklahoma to a middle class, white-collar family. Her parents were described as “very caring and responsible”
people who worked hard to support Claire and her brother. Claire grew up as an active and devoted Presbyterian and her faith continued to provide spiritual support through her lifetime.

In Claire’s accounts of her life, there was a strong element of pride both in her achievements and in her resilience in overcoming difficulties. Claire was very proud of her parents and her brother. Her parents made sure that Claire and her brother had a wonderful and secure childhood. They supported Claire and her brother in getting a good education. Claire majored in interior design and had a minor in social work in college. Her brother later became a physician.

The first major life-changing event for Claire was when she was diagnosed with diabetes during the summer of her senior year in college. She was advised to quit college at that time. Unwilling to give up her future and life to the affliction, Claire determined to do everything to live with her illness.

[My doctor told me], “you will be sick all of your life and you will, of course, never be able to have any children. But if you will listen and do what I tell you, you will have a good chance of having a normal life.” And of course I was too naive and too nice and now if I learned that I would say, “by gosh, buddy, you just watch me!” But then I said, “O.K. I can do that.” I said, “I will go back and live in the sorority house,” and I had to weigh every bite of food that I ate on a scale. But I did that and I got along fine. . . . I keep telling [my children], “listen here, if you ever become a diabetic you’d better meet the bullet and take care of yourself.”

She disciplined herself to follow a strict diet and test her blood sugar diligently all her life. The illness did not make Claire lose faith about herself and her life. In contrast, it
makes Claire stronger and helps her maintain a positive outlook about life. "[I'd do anything] if there's a chance for [me] to stay alive and to have a loving family," she said.

At the age of 25, Claire married and moved to Ames because of her husband's graduate study at Iowa State. Claire successfully gave birth to three daughters even though her diabetes made her pregnancies difficult. They continued to live in Ames as her husband worked at the university after he completed his doctoral degree.

Claire's marriage was another adversity she faced in her life. Claire's husband was a contrast to Claire. While Claire was from a loving family, her husband was from an abusive family and later became an abusive husband himself. In addition, he was diagnosed with schizophrenia and paranoia. Claire was unaware of her husband's abusive tendencies and the mental illness. She tried to be a devoted wife by working to support her husband's graduate study and endured his abusive behaviors. While Claire was determined to live with her diabetes, her husband refused to discipline himself by taking his medication. She finally divorced him after 25 year of marriage when she was 50 years old.

The other turning point in Claire's life was obtaining admission to graduate study in social work. Claire provided detailed accounts on how she became passionate about helping the underprivileged. She got excited when she described her experiences in Tennessee as a social worker and how she tried to help the people on social welfare. "I'm sorry. I feel so passionate about this. I think it's a tragedy for a person to set themselves up for a life of poverty with no equipment," she once apologized to me when she raised her voice. She believed she was doing the right thing to help; yet the system was faulted. "I'm just this little person who is always determined to do the very best I can in any situation," she commented about herself. Disappointed by the system, she quit her job and graduate study and went
back to interior design. Nevertheless, her determination to help the disadvantaged, especially women and children, continued through her life.

Decision to Move to Northwood

Claire identified herself as a survivor from a bad marriage. After she was divorced, she was faced with financial difficulty. Claire and her youngest daughter moved to a smaller house and she continued to work as an interior designer to support them:

Obviously since I was divorced and was very financially stressed with the divorce, my house was smaller. But with my interior design background, I feel like I can make almost everything attractive. But the divorce was fraught with all kinds of pain. And it was very difficult. But I am a tough lady and I am a survivor.

Almost ten years ago, Claire decided to put her name on the waiting list of Northwood because one of her friends advised her about the possibility of a long waiting period. Yet Claire was not ready to move at that time. Her youngest daughter was still living with her then, and Claire thought she was too young to move into a retirement community. She put her name on the list just to make sure she would move into Northwood when she was ready to.

I’ve known for years that I wanted to move to Northwood. I’ve had a lot of friends and clients who have lived here . . . I’ve always liked the architecture and I’ve always loved the people [who have lived here]. They are lovely, warm, and greeting. And I know I have some health problems. Each of my children has said, “come to live [with us].” And I’d say, “Thank you very much. I’m not going to do that. I do not want to live with you. I do not want to be dependent on you.” I don’t ever want to be dependent on anybody again. Real or imagined. I love my church; I’m a charter
member of [my church]. I've been working hard and I like my friends at church. I like my clients. Why should I leave a place that I'm established, where people know me. . . . So I've had my name on [the waiting list] for a number of years and my name just hasn't risen to the top. So that has always been my plan.

Over the ten-year period while she was on the waiting list, Claire called Northwood regularly to inquire about her position on the list. When Northwood notified Claire of the availability of two apartments a year ago, Claire then made up her mind to move when she was 67. People told her that she was relatively young to move into a retirement home. Nevertheless, Claire believed that she did make the right decision. "People waited too long [to move in]. If you are already infirm, unable to move and all those things when you move in, it's not going to be a pleasant experience," she commented.

Claire has taken good care of her diabetes since she was in college. She knew she needed medical attention and professional care if she could not live independently. Her health concern was a major reason that she decided to move to a CCRC.

Claire's Apartment

Claire's apartment is located on the first floor near the main entrance of Northwood. She deliberately chose the location because of her work. She wants to get in and out of her apartment easily and quickly. When I entered Claire's apartment the first time, I immediately noticed the dramatic difference between her apartment and other apartments in Northwood. My first visual impression was the color. While most of the other residents adopt the standard beige carpet and wall painting chosen by Northwood, Claire chose her own carpet to match her patterned wallpaper. The atmosphere of her apartment is warm and inviting because of the color. My next impression is the detailed and elaborated decoration.
Her drapery is much more fancy. She has paintings hung on almost every wall, which makes her apartment even more colorful. Most of her furniture is old, but fits into the space very well. She has three elegant French-style sofas in the living room. An antique dining table is near the kitchen. A stack of *Architecture Digest* is always on the coffee table.

Claire’s bedroom is full of family pictures. They are on the desk, the cabinet, and the walls. She gave me an introduction to almost every picture. Her bathroom is again colorful. Since Claire is a diabetic, she cooks for herself in order to watch her diet. She said she is a good cook who loves to cook. Her kitchen pantry is full of all kinds of seasoning. She likes to entertain and still invites guests to her apartment if she has time. There is a small porch outside of her apartment. She put a garden table set and several potted flowers on the porch to make it a pleasant place to sit in the sun.

**Patty**

I think we made the right move at the right time. Even though it was our home and we loved it and all that, it wasn’t hard to give it up because it was just getting to the place where it was a burden.

Patty is a 78-year-old, soft spoken homemaker with a short, stout body build. Patty is a warm-hearted woman who had a smile on her face all the time during the interview sessions. She described herself as a compassionate woman who would “feel sorry for everyone who needs help.” Compared with other women I interviewed who dressed more elaborately, Patty usually dressed in relatively plain clothes. She told me that she felt a little bothered by the more sophisticated way the residents dressed here. “I only dress for comfort,” she said.
Patty lives with her husband, Don, in a two-bedroom apartment in Northwood, the only informant in this study who does not live alone. At the time I interviewed her, she had lived in Northwood for 14 months. Don appeared to be frail. He was present during almost every interview session. He listened to the conversations between Patty and me and would add his answers to Patty's. Yet sometimes he seemed to just sit there, being himself at home. Patty seemed to show some hesitation in answering some questions. I finally requested a one-on-one interview with Patty for our last session. She appeared to be more able to give longer and detailed accounts in that session.

Patty's Background

Patty had lived all her life on farms. Growing up as a farm girl, Patty said she loved everything about farming. She was born in north central Iowa as the eldest child of four. She spent her childhood on different farms that her parents rented. Her childhood on farms was happy even during the Depression. At the age of 18, she married Don in the summer after she graduated from high school. She has four children, two live near by, one is in New York and the youngest son is in Alaska.

After Patty and Don married, they lived with Don's mother on the acreage where Don grew up. Longing for privacy and a home for her own growing family, Patty and Don decided to move away to a rented farm in another town. They returned to Don's mother after 18 years and managed the home farm that belonged to Don's mother. The house was re-arranged to be two parts with a big sliding door in between to accommodate Patty's family and Don's mother. Don's mother lived in the front part of house, which was more like a two-story town house. Patty and the rest of her family lived in the rear part of the house. Patty recalled how she felt when she lived with Don's mother:
Her apartment was upstairs, and she had her living room downstairs. It worked out real well, because it was real comfortable [for her]. And her kitchen was just as nice as, I mean it was all she needed. I did the laundry. It worked out good. As good as, I mean, [but] you always long for your own home cuz it never feels it was my house. I just never felt that way, you know. Especially when you have your family . . . and it was beautiful birch woodwork and you just always was afraid that something might happen. You didn’t want to get it scratched.

Although Patty did not provide any direct negative comment on the experience of living with her mother-in-law, she noted that she would never live with her children because of her past experience. Not long after they returned, Don’s mother’s health deteriorated to the point that Patty could no longer take care of her mother-in-law. According to Patty, her mother-in-law would have been diagnosed with Alzheimer’s if the test were available back then. Don and Patty continued to manage the home farm after Don’s mother died in a nursing home. At one point in their 49 years on the home farm, they moved to a house in town. Their son took charge of the farm. During the farm crisis in the 1980s, their son decided to quit farming and moved to Alaska. Patty and Don thus moved back to their big farmhouse and continued to live there until they decided to move to Northwood.

I asked Patty if there was any specific event in her life that influenced her significantly. She answered that the traumatic experience with her father’s pneumonia when she was ten always haunted her. She was afraid that her father would die because he was very ill at that time. She blamed herself for feeling weak and sad instead of being strong enough to handle the situation. Later in her life when she dealt with other deaths, she had the same emotion again:
I can’t handle the same situations. I just have that same feeling that I had, and it’s something I can’t get rid of. And I know that it all stems from that feeling I had [when my father was ill]. . . . It was the first traumatic experience I’d ever had, you know, because we’ve always been protected and had wonderful parents. We didn’t know bad things that could happen in a person’s life. . . . I wish I didn’t have that feeling that I had. I wish it didn’t come back. I mean when other situations come up, it’s hard for me to handle them, you know. . . . I went through [the feeling] with my mother and my dad. And I just wish that I could handle it better. I mean I just didn’t know how to take care of [them]. I thought I just couldn’t do it. I just can’t. But I did and I got over it. But I still have that feeling to begin with. I have to get rid of it every time. I wish I didn’t have to.

Decision to Move to Northwood

After Patty and Don moved back to the farmhouse, they did not continue farming. Instead, they rented their farm to a neighbor. Yet Patty said that they still had lots of responsibilities around the house. When they decided to move back to the farm, they were mentally prepared to leave the house whenever they could not take care of the house anymore. About two years before they moved into Northwood, Patty and Don started visiting the retirement homes in the neighboring area. No specific event triggered them to start looking for a retirement community. They were just frustrated with taking care of the responsibilities on the farm with their declining strength. Don was especially frustrated as he was the one who usually operated the heavy machinery.

Patty and Don visited three different facilities and put their names on the waiting list for each place. They chose these three places because either their friends or relatives were
living in the facilities. In the same year, they put their house up for sale. As they waited for an available apartment in any one of the three facilities, they sold their house much sooner than they expected. Without their own place to live, they went to New York to visit their youngest daughter and stayed with her for more than six months until they received a notification from Northwood about the available apartment.

Initially Patty and Don's favorite retirement facility was Eastern Star in Boone rather than Northwood. Eastern Star is operated by the club to which Patty and Don belonged. The facility consisted of two parts—a duplex and a high-rise apartment building with the health care facility in it. Patty and Don wanted to move into the duplex instead of the apartment. Patty and Don chose to move to Northwood over Eastern Star simply because Northwood notified them a little sooner than Eastern Star. Patty noted that if Eastern Star had notified them earlier, they would probably have moved to Eastern Star. Nevertheless, when Patty reflected on the decision of moving to Northwood, she believed that she and Don made the right move to Northwood.

As we got to thinking about that, we wouldn't be able to stay in the duplex [once we can't take care of ourselves]. If we had to move from the duplex, then we would have been in like a high rise. We'd just have to move again. So I was glad we went ahead and put our name [for Northwood].

Patty is a cancer survivor. She was aware of her health problem. Don's increasing frailty prompted them to move because Patty was concerned about both her and Don's health conditions. If she becomes an invalid, Don needs someone to care for him. Moving to Northwood resolved Patty's worry, as both of them would be taken care of in Northwood.
Patty's Apartment

Patty and Don's apartment is located on the second floor with a balcony facing south. The furniture in the apartment was mostly brought from their previous home. The decoration of the living room is simple with a sofa facing the floor window, two lazy-boys, a davenport cabinet, and a grandfather clock. An organ is placed near the hallway. According to Patty, playing organ is a way to make herself calm and happy. There is a set of foldable table and chairs. This set is multi-functional. It serves a recreational need for Don and Patty. They usually have their favorite and mostly played game, puzzle, on the desk. The table is for dining as well. There are some pictures of her family in the living room. In the bedroom, Patty hangs a couple of aviator photos of her home farm. She told me that she likes to look at the photos, which helps her remember her farm.

Doris

When the people are not living there, when the family is not there, then, I found that the house doesn't mean so much to a person anyway.

Doris is a tall 76-year old retired clerk, whose appearance does not reflect her age. She never married and lived alone in a three-bedroom house before moving to Northwood. Unlike other informants who agreed to participate in the study with interest, Doris was more hesitant to get involved. She is a private and reserved woman who rarely showed her emotion in the interview sessions. She described herself as "more of an introvert" who likes "to be around people at times", but "like my privacy, too." Nevertheless, she became more at ease as the study progressed. Once she was familiar with me and the interview format, she came to be open and informational.
Doris' Background

Doris was born in a town near the Iowa and Minnesota boarder. Doris's father came to study engineering at Iowa State and met Doris's mother at the university where she worked as a secretary. They married and moved back to Minnesota. Doris was the only child of their marriage. Doris's mother came from a large family in Marshalltown. Doris remembered that, as a child, she spent summer time with her relatives and cousins in Marshalltown. The relationships with her relatives have remained very close through Doris's adult life.

After graduating from her hometown high school, Doris came to Iowa State to study Home Economics. The reason she applied to Iowa State was her father's and mother's ties to the university. After two years of study, Doris decided to quit Iowa State since she did not like her major. She then went to Minneapolis to attend a business school and returned to Ames. Doris had some temporary jobs on campus for the next seven years. In 1948, Doris' mother died from cancer. Two years later after her mother's death, Doris decided to move back to her home town to be with her father. She was concerned about her father living alone. The other reason was her desire for a change in her life.

My father was alone and I was looking for a change. Although my job [on campus] was interesting, [I was] tired of rooming out. There weren't many apartments in Ames in those days for young women. . . . You're unable to cook. You just had one bedroom with a bath shared with somebody. . . . I was tired of living in a room and eating out.

Doris and her father lived together in the house where Doris was born for the next 30 years. Although she and her father had some disagreements, generally they got along well.
On the other hand, she was not close to her father. She described her father as a comparatively healthy man for his age. He worked until he was 75 and eventually died from a heart attack.

After her father's death, Doris planned to return to Ames. I asked her why she wanted to come back to Ames. She provided me with three major reasons. The first major reason was to be close to her relatives, especially her aunt who lived in Des Moines. Doris was very close to her aunt and would visit her at least once a week. Secondly, she was familiar with the environment and some of her friends were still here. The third reason and probably the major reason was the existence of Northwood. She said she wanted to move into a place like Northwood when she might need to be taken care of in the future. After her father's death, Doris sold her father's house and moved back to Ames in the summer of 1980. She bought a three-bedroom house and lived in the house until she moved to Northwood.

Retirement Life

Doris continued to work on campus for another three years after she came back to Ames. She then retired in 1985. After her retirement, her life became busier than before, according to Doris.

Ever since I retired, I felt that I was busier . . . because you just manage to be busier. You never have the pressure to get things done in a short time. So often I don't get done today, I can do it tomorrow. I'd like to work on the historical photo projects of my hometown. I have a collection of photos from all of the late 1800's and on. I'm trying to get information about them and categorize them. They are to be in the library in [my hometown]. . . . But I had a hard time finding the time to work cuz there're always so many things that need to be done. I'm never at the loss for
something to do. In fact it's more a matter of pressure to get it done. And I had all
my vacuuming to do. I did my yard work. At first I even cut the grass and shoveled
snow. With the yard there were always bushes to trim or something besides any
flower you might have.

In addition to house keeping and gardening, Doris enjoyed hosting her relatives in her
house. Her house served as a social gathering place for Doris and her relatives. Being the
only child of her parents, she especially valued her relationship with her cousins and aunt.
Doris' aunt in Des Moines, who had no children, especially played a big part in Doris' life.
Doris invited her aunt to her house during major holidays and visited her regularly.
Eventually her aunt moved into a nursing home in Des Moines and died 5 years ago. Her
aunt's death became a triggering event for Doris's decision to move to Northwood since
Doris no longer needed the house to host her aunt.

Decision of Moving into Northwood

Initially Doris heard of Northwood from her friend in Ames during the 1970s when
Northwood just started its operation. Doris remembered that she came to Ames for the
Veisha weekend. She and her friend drove by Northwood and thought it was a queer-looking
place. Over the years, she heard about Northwood more and more from people she knew.
After she moved back to Ames, she came to the open house at Northwood. One of her
friends moved into Northwood and showed Doris the facility in more detail. Doris liked the
place and became more interested in planning to move in the future.

Yet Doris did nothing about her plan. Not until her aunt moved into a nursing home
in Des Moines did Doris sign up for the waiting list of Northwood. My interpretation for her
decision was that she wanted to keep the house as long as her aunt was able to visit her.
Since her aunt was in a nursing home, Doris decided that it was about time for her to sign up. Doris' aunt died not long after Doris put her name on the waiting list. At some point during the four and a half years waiting period, Northwood notified Doris that an apartment was available. It was during the wintertime and Doris did not want to move in the cold weather. Finally in the summer of 1996, Doris got the apartment she liked and decided to move.

Doris did not mention her health condition in detail. She only noted that she had arthritis, which could be quite bothersome. She appeared to be relatively healthy when I interviewed her. Nevertheless, she was concerned about a possible future health decline as she emphasized the importance of on-site health care.

**Doris's Apartment**

Doris's apartment is on the first floor with her balcony facing one of the public gardens of Northwood. She chose this location because she likes gardening. Living on the first floor is easier for her to bring her gardening tools in and out. By the time I interviewed her, she had not only volunteered to manage the garden outside of her apartment, she also rented another piece of garden plot that Northwood prepares for the residents. I interviewed Doris in the spring and early summer. The garden outside of her apartment was blooming with spring flowers, tulips, and crocuses, just to name a few. Later I saw peonies and roses. It was quite a pleasant sight. This garden plot can be spotted from different hallways of Northwood. I happened to hear other residents comment on how beautiful the flowers were when I walked by a number of times. Doris walked with me to the entrance a couple of times, and the residents who knew her would thank her for making the garden so nice. Doris's apartment is facing east with a view of the public garden plot she manages. I usually interviewed her in the morning when the sunshine was right on her garden. The view
was beautiful. There are several pieces of antiques passed down from her family in her apartment. An array of glassworks Doris inherited from her aunt is displayed near the floor window. A painting she inherited from another relative is hung above the sofa. Obviously Doris takes good care of them because they are all in very good condition. My impression about Doris is her interest in preserving the past. She is interested in genealogy. She collected letters and newspaper clips related to prominent figures with whom she used to work. Her most important collection is probably the historical photos of her hometown. The biggest complaint from Doris about Northwood is the shortage of storage space. She said that she still has many things that she does not know where to put.

Summary

As a group, the participants are quite homogenous in race, education, and social and economic status. Nevertheless, the participants show a great deal of variation in personal traits and past life experiences. In the midst of the differences, I found themes that show commonality of the participants’ experiences. I articulate these themes in more detail in the next chapter. On the other hand, the themes that emerge from the stories in this chapter are briefly summarized as follows.

Although the backgrounds and past life experiences of the informants in the study were different, the reasons for their moving into a CCRC were similar. The reasons included the desires (1) to maintain independence, (2) to be close to family members, and (3) to maintain life styles with which they were familiar. The participants’ desire to maintain independence was greatly influenced by their experiences of being caregivers and residential experiences of caring for their loved ones. Their experiences of caregiving were traumatic or
distressful. Moreover, all the participants had health concerns. They all wanted to have a sense of security, knowing someone would take care of them. Therefore, they would remain independent instead of becoming burdens to their families. These experiences reinforced the participants' decisions to move into Northwood.

Family support played a major role in their decision to move. All but one chose to live in Northwood because their family members were close by. This finding is consistent with most of the literature that American families are well-connected (Troll, 1994). The participants developed close kin relationships throughout their lives and they intended to maintain the relationships by moving close to their families. On the other hand, the support the participants received from their families helped them to settle into Northwood and relieve the stress due to residential change. This detail is elaborated in the next chapter.

The participants' desire to maintain familiar life styles was apparent in their accounts. Life styles include activities, habits and routines. Increasing frailty threatened the participants' life styles. Moving to Northwood allowed the participants to maintain certain aspects of their life styles.

It is important to note here that the participants' decisions to move were voluntary. As discussed in the next chapter, this voluntary nature is crucial to participants' adaptation to Northwood and their sense of satisfaction. They chose to move because they felt they were ready for a change. The sense of readiness prepared the participants to accept the challenges due to residential change, which in turn resulted in greater satisfaction with their new living environment.
CHAPTER FIVE. FINDINGS AND DISCUSSION

In this chapter, I present the findings from the analysis of the data obtained from this study. Discussion of existing literature and theory related to the findings is included. The analysis of data reveals four emergent themes—“the past is present,” “the point of departure,” “the process of adaptation,” and “the journey continues.” The four themes are organized in a quasi-timeline fashion to represent the participants’ experiences from a life course perspective, beginning with their early life experiences to their later experiences of moving to Northwood.

The first theme, “the past is present,” focuses on the influence of past life experiences on the participants’ decisions to move to Northwood. “The point of departure” explains the various contexts in which the participants made their decisions to move and how the contexts affected their adaptation later. “The process of adaptation” illustrates different stages of transition experienced by the participants. The final theme, “the journey continues,” explains the outcomes of adaptation.

Theme 1: The Past is Present—The Influence of Past Life Experiences

The impact of the participants’ past life experiences was evident in the study. The past life experiences permeated every aspect of the participants’ undertaking of moving and adapting to a new living environment. I asked the women why they decided to move to Northwood at the time they did. Most of them cited their decisions to move as being a result of a recent stressful life event. Nevertheless, the analysis of the data revealed that earlier life events were as influential as the more recent ones. The women’s past experiences had
planted a seed inside their minds. Over the years the women's ongoing life experiences kept watering the seed. When the time was right, the seed grew into a plant and bloomed.

Patty's experience is an example. Her experience of taking care of her mother-in-law early in her life planted her decision to move into a retirement home when she got old. Later her own mother chose to move to a nursing home voluntarily. Patty was very relieved. As a result, Patty's idea of moving to a retirement home was reinforced by the experience with her mother's voluntary move. The seed was nurtured by this event. When her husband became frail, a recent source of stress, she and her husband realized that it was the time for them to move. The plant bloomed. In other words, her experiences of caring for her elderly parents reinforced her notion of moving when a similar stress occurred in her life.

In this study, there were two major categories of experience that had great influence on the women's decisions to move: the experience of being caregivers for aging parents and past residential experiences.

Experiences as Caregivers

Among these various experiences, the experience of being the primary caregivers for their ailing parents affected the participants significantly. Four out of the five women were the caregivers for their frail parents or relatives. Maureen took care of her mother for years before putting her in a nursing home. Similarly, Patty was the caregiver for her mother-in-law before admitting her to a nursing home. Jean lived with her mother until her mother died; Doris lived with her father until his death. Although the situations were not the same, the women's perceptions of their experiences were all negative, ranging from "traumatic," to "stressful," to "inconvenient." Maureen recalled her traumatic experience of caring for her mother:
[My mother] was senile. And she would forget what she was doing. She would follow me all day long. I had to get somebody to stay with her. And the worst thing was that every night she would wake up in the middle of night. Get up and put clothes on. Take her cane and walk up the hall and say, “It’s time to get up. What are you all doing?” It’s 2:30 o’clock. And you had to take her back to her room and get her into her nightclothes. Get her back into bed. And that gets very old after a few years. I couldn’t go to the bathroom without her coming to see what I was doing, where I was. She just, she was just like a child. . . . That was at the time when I had two teenagers that demanded much time and attention. My husband had had four operations for his kidney that was injured when he was in college. And I was teaching full-time and it was not a happy time to remember. I think I went off the bend for awhile, though. But I just had too much on my plate at once. . . . [As] I grow older I think, “I wish I had known [what it is like to be old], then I could have understood better what [my mother] was going through,” and then I blame myself for not having known those things and that’s a stupid way to be.

Patty shared a similar experience when her mother-in-law became demented:

[Don’s mother] would run away. And she would do things that were just, you know, she just needed watching. All the time. Because she would do things that just weren’t right for her to be doing. . . . If [Don’s sister] hadn’t have been [taking turns with me], I don’t know, it would really have been hard. . . . [A similar situation] happened to [our neighbor]. And I know we had a cousin had the same thing. And so they told us, they said, “Don’t try to take care of them because it’ll just ruin your family.” And it got to [the point that] we just couldn’t [continue to take care of her].
And she didn’t realize what was going on, you know. She didn’t know our names.

[She knew that] Don was a nice boy, and I was a good cook. That’s the way she identified us, you know. . . . She was just like a little child, really.

Jean’s and Doris’s experiences as caregivers were not traumatic but they were burdensome. Jean perceived the time she lived with her mother as unhappy, while Doris recalled the time she lived with her father as inconvenient. Although all four women perceived their experiences as negative, they never questioned their responsibilities despite their own needs and freedom being interrupted. While Jean expressed her discontentment of not having a “normal life” because of her mother’s presence, she rejected the idea of taking her mother to a nursing home. “You wouldn’t want [your parents] in nursing homes unless you had to. I was always thankful [that my mother] didn’t have to go to a nursing home,” Jean stated.

Maureen and Patty were not as fortunate as Jean, whose mother was relatively healthy all her life. Maureen and Patty eventually had to give up taking care of their parents whose health deteriorated to the point of needing 24-hour care. Despite the fact that they were no longer able to be caregivers for their ailing parents, Maureen and Patty struggled over the notion of sending them to nursing homes. Forty years after her mother’s death, Maureen still felt guilty about admitting her mother to a nursing home. Patty strove to justify the decision of putting her mother-in-law in a home but felt as if she were an immoral daughter-in-law who failed to carry out her obligation.

Why did Jean continue to sacrifice her own happiness to care for her mother? Why did Maureen experience guilt even when she knew that she was unable to manage her mother’s deterioration and the demands from her family? Gilligan (1982) argued that
women often view the problem of care and responsibility not only as a moral but also a relationship problem. Maureen took care of her mother not only because of her sense of moral responsibility, but also because of her love for her mother. Failing to respond to her mother's needs is not only considered irresponsible or selfish but also immoral. Equating goodness with self-sacrifice, many women choose others' needs over their own as Jean and Maureen did.

From the sociological perspective, women's sense of responsibility and perceptions of social roles are the result of socialization (Aronson, 1992; Furman, 1997). Women are socialized to be responsible for others, especially family members. This socialization creates a "coercive expectation" that demands all women do the same (Furman, 1997, p. 146), regardless of whether they are willing to or able to. This expectation is so deeply rooted in women's perception that they use it to judge their behaviors as caregivers. To be self-centered is thus interpreted as illegitimate behavior due to the socialization. When they choose their own needs over the needs of their loved ones, they become guilt-ridden, like Maureen.

As stated previously, the nature of women's moral development compounds the effect of socialization. Due to the nature of their own moral development, women tend to endorse the dominant norm regarding their gender role and take on the responsibility of caring for elderly family members. One of the effects of the compound forces is that women are more vulnerable to the pain resulting from their experiences as caregivers. Maureen, Jean, and Patty are the case in point.

The dilemma that the women in this study faced in having to make the choice for their parents and the conflict they felt between taking the responsibility for their parents and
meeting their own needs helped the women to make a more definite choice when facing their future. They all wanted their children or relatives to avoid the difficult situation they had experienced. As a result, they chose to move into a care facility voluntarily. Patty's mother was an example of a voluntary move, which led Patty to feel much relief:

...after Dad passed away, [my mother] tried to live alone. She wanted to live alone, but she just couldn't do it. I thought it was so nice. I didn't have to make the decision and say that you can't do this. She called me one day, and she said, "I just can't live alone." And she said that she wanted to go to the nursing home. So that was a real nice decision. I mean, I'm glad. That's what she needed to do. But she made her own decision.

Claire's experience as a caregiver was different from the rest of the women. While other women's experiences involved taking care of elderly relatives, Claire's experience was related to her own nuclear family. While her husband pursued a doctoral degree, Claire worked to support her husband. In addition to her work, she was also responsible for taking care of her children and the housework. Unaware of her husband's mental illness, Claire lived under the shadow of her abusive husband and still tried to be a devoted wife and mother.

I needed to go to work in order to help my husband. I worked at the Iowa State Library in the Reference Room. And it was very boring and I hated it. . . . I decided I couldn't do that, and I got a job at a dress shop here. During the time, people knew me and knew that I was interested in interior design, so people started calling me and asking me. These are people who were friends. And if you were good or your husband were good at fixing someone's plumbing and your friends called and said,
"Would you come and help me with this?" You would go. I would go, believe me. I am a real ding-a-ling. . . . But it used to make my husband so furious—that for me to help people. . . . He said, "You ought to be earning money. And you're not making enough with what you're doing." And I glibly said, "OK, well, I'll look around and see if I can find a job as an interior designer." So I went to [a furniture shop]. [Over the years] I have developed a good size of customers who follow me. That way he would shut up and not harass me because I was just throwing away. But it wasn't that he gave a damn. And I should have seen that. But I was so naïve. . . . I did not see it as a symptom [of mental illness].

Having a successful career did not make Claire's life easier. Like other women in this study, Claire felt guilty for leaving her children in others' care as she pursued her career. Making her experience as a caregiver even more dreadful was her marriage to an abusive husband.

When my children were in nursery school, I would go and see my interior design clients. I felt so guilty. I felt so guilty, because I thought, "Gosh, I'm just not spending enough time with my children," and those were days when women didn't really work. The psychiatrist said that he was emotionally abusive of me. And he always put me down. I didn't know that. . . . At any rate, I pursued my career. . . . And I did all of the cooking, all of the cleaning, all of the child care, all of everything. But I thought it was important to do that, because he was finishing his Ph.D. And I wasn't even complaining about it, because I was doing what I thought was the right thing. . . . I had worked like a dog, raised our children and enabled him to get a Ph.D., but he was very mean.
Claire's frightful experience reinforced her belief in independence. Being educated and employed, Claire was able to survive the divorce by supporting herself. Her life experience had taught her to believe that women should be independent, at least financially. Being financially independent provides secure assets that women can depend on all their lives, no matter what situations they are faced with.

As I have grown older, I can see that people, notably women, are very handicapped all their life without education and opportunity to work. . . . I helped people in the assault center. . . . I had a large exposure to the plight and horror that you and I would feel if we found ourselves trapped in that situation. And education is the only way to climb up because you are employable, and you don't have to live with the abusive husband in order to survive. . . . So everything in my life points me to this fact. It's not just one thing. Each turn of the road brings me more focus to this belief.

Like other women in the group, Claire's decision to move to Northwood was largely influenced by her life experience. After being through a bad marriage and exhausted from the responsibility of taking care of a family, Claire valued freedom and independence. When her children asked Claire to live with them, Claire rejected the invitation, insisting on maintaining her independence.

I'm saying, "thank you very much. . . . I do not want to live with you. I do not want to be dependent on you." But you can see my pattern. I don't ever want to be dependent on anybody again. Real or imagined.

Although the participants did not share exactly the same experiences as caregivers, they all shared the same consequence—their voluntary decision to move into a CCRC. The voluntary nature of the participants' decision to move tended to affect their adjustment later.
All the women said that they were pleased about their choice because they made their own decisions to move rather than having the decision be their children's or relatives'. Related literature has shown that the greater choice and control the elderly movers have, the less adverse the effects of relocation tend to be (Pastalan, 1983). The women in this study reflect this finding. They exercised control over their decisions to move and their choices of a CCRC. As a result, they all experienced a sense of satisfaction about their lives in Northwood.

Past Residential Experiences

The effect of past residential experience was evident in the participants' preference for Northwood. To understand how the past residential experiences influenced the participants' choice, we need to understand the relationship between the participants and the environments in which they previously resided. According to Ley (1983), an environment has both subjective and objective dimensions. The objective dimension refers to the physical environment, whereas the subjective dimension refers to individuals' perceptions of the environment or the meanings they assign to the place. The key to understanding the relationship between people and place is to understand the interplay between subjective and objective dimensions of an environment (Ley, 1983; Wheeler, 1995).

Doris's account of moving to Northwood illustrated the effect of subjective and objective dimensions of her past residential environments on her decision to move. Doris's past residential experiences included a series of rooming house experiences. Lack of privacy and convenience in the rooming house tired Doris. Consumed by the inconvenience, Doris decided to move back to her hometown and live with her father after her mother died. After her father's death, she bought her first and only house in Ames and lived in the house before
she moved to Northwood. For Doris, a house was a private retreat where she could enjoy herself at home with all the conveniences. Doris’s house had three bedrooms, a complete basement, and a large yard. She obviously enjoyed taking care of the house and living in her own space with her own path. For a single person, her three-bedroom house was spacious to her with appropriate room to store the goods she needed for her hobbies of gardening and genealogy.

The objective arrangement of Doris’s house allowed Doris to have privacy and enjoy her hobbies, which in turn constructed the subjective meanings she assigned to the house. The meanings were privacy and leisure. When deciding where to move, Doris looked for a place that could still provide these for her. She noted why she chose Northwood:

I had really wanted a town home here, but they said that there just wouldn’t be a chance of those because nobody left them. There weren’t that many [town homes] at that time, and I said probably an apartment. Well, I just thought that I would be wanting [a retirement community that is] smaller and something with the health care. . . . And also a lot of us have liked Northwood because of the way it’s arranged—close to the outside with the walkways and all that sort of thing. And the possibility of gardening if you are interested in that. And I didn’t want to move into a high-rise apartment building, whether it was retirement or otherwise.

Having a town house meant having more privacy and storage space for Doris. Unable to get a town house, Doris compromised her wish and took an apartment. Later she found that an apartment was not what she really expected. First, the storage space was too small. “That was the hardest part—a much smaller place with very little space,” she realized. Second, unable to have an attached garage like the residents living in town houses, Doris had
trouble getting her tools for gardening, which was quite a nuisance as gardening was an important part of her life. Third, living in an apartment complex gave Doris a sense of privacy loss.

When you go out of the apartment there's some [hallway] . . . it still seems queer. I had never lived in an apartment, you see. That was my trouble. Here I am with my own furniture, [but] I don't own the place where my furniture is. I opened my front door and instead of going outside, there is this hallway, this atrium. Yet that doesn't belong to me, you know, where other people are and all.

The unexpected inconvenience caused by the objective environment affected Doris's sense of satisfaction with her life in Northwood, especially at the beginning. She was neither able to retain privacy nor to enjoy her hobbies fully. Although she had adapted to Northwood better since she moved in and felt contented generally, she still felt unsettled. At the time of the study, she was still in a process of arranging her apartment—decorating, shifting her furniture, and of course, looking for space to store her belongings.

For Patty, the physical environment of Northwood was congruent with her past residential experience. Growing up as a farm girl, Patty described herself as an outdoor person. She remembered her life on the farm when her health still permitted her to do things she loved:

It was a huge house that Don's parents had built. It was two-story and it had four bedrooms and a large front porch. We just loved the porch swing. . . . I always loved to work outside in the garden and the lawns, and I helped Don with the [farm]. I could drive a tractor. And so I helped him, when it was planting time, if he needed it, you know. And then I would help unload the corn. And I don't know. . . . I just
loved outside work. I loved the whole thing about the farm. I had good health, and so I could just do almost everything that I like to do. And then in the wintertime I liked to do handwork. I liked to read. I never lacked anything to do. I mean things that I liked to do.

Patty was happy about her new life in Northwood largely because she maintained most of her hobbies after she moved. She liked the physical layout of Northwood where she could take a walk outside and inside Northwood. In the summer time, she walked with her daughter outside around Northwood. When weather got cold, she walked inside in the evening. Gardening was Patty’s beloved hobby when she lived on the farm. In Northwood, she was able to continue gardening, which provided her great enjoyment:

I was an outdoor person. I loved to work in the yard and the flowers and all and I miss that. But I do have a garden here. . . . It’s nice we go down [to the gardening plot] usually early in the morning and then we go down usually late at night, just to do something and see how things are going. It just gives you something, an accomplishment in seeing that.

Unlike Doris and Patty who focused on the physical arrangement of Northwood, Jean emphasized the activities provided by the environment inside and outside of Northwood. Jean’s life in Iowa City centered on the sports events at the University of Iowa. She attended all sorts of events in Iowa City and attended luncheons with coaches. When there was a football Saturday, friends and relatives would stay at her place and go to the games.

The sports not only provided Jean appreciation for social gatherings and enjoyment but also an identity. She identified herself as a hard-core Hawkeye fan. She lived with her collection of Hawkeye memorabilia. Keeping all her collection visible in Northwood
revealed her intention to maintain her identity. For Jean, life in Iowa City is associated with fun, social gatherings, and a sense of belonging. Jean repeatedly told me about her reluctance to leave Iowa City and her beloved sports activities. Yet she was determined to move to Northwood. Caught in the dilemma, she had ambivalent feelings toward her relocation. In almost every interview, she expressed her split emotions similar to the following account:

I sure hated to leave Iowa City. I was active in the church and the athletics. Went to all the women's basketball games and athletics and had good friends. I've lived there since '54. So I really was very reluctant to leave. But I did. I did come. I mean I've enjoyed it here cuz I knew I was making the right decision.

The main reason Jean chose to move to Northwood was to be with her relatives. Although Jean's passion toward the university sports did not directly affect her decision to move, it certainly had great impact on her life in Northwood. Jean met a few Cyclone fans and went with them to Cyclone sports. Although going to the Cyclone sports was not what Jean had expected when she moved to Northwood, she was delighted to cheer for a different team. "I miss Iowa City. . . . I miss the University activities, but I'm doing the best I can by going to Iowa State activities, which fulfill me like it did when I went to the Iowa things," she said. In addition, Jean volunteered to deliver groceries for the residents in Northwood who were unable to shop. The activities available in this new environment enabled Jean to maintain continuity, which helped make her transition easier.

Maureen's residential experiences are quite different from the other women in this study. Unlike other women who stayed in a place for years, Maureen used to move a great deal. Changing residences was part of Maureen's life and she was proud of her experiences
of living in different places. From Idaho, to Texas, to Iowa, and even to Europe, she enjoyed being a "tramp." Each environment enriched Maureen's life. Each move was treated as a life transition, which provided developmental opportunities for Maureen to look inside and redefine herself. "I think everywhere I have moved... I had to re-identify myself. I have had to redefine myself," she stated.

Having moved 55 times in her life, Maureen had no difficulty adapting to her most recent home, Northwood. Maureen's past residential experiences had trained her to be a well-adapted sojourner. This time she reinvented herself as an accommodating woman in a congregate living environment. The image she created for herself is quite different from what she used to be—a snob and a loner, as she described herself. She intended to be agreeable in social gatherings:

Most [residents] ... come out here knowing each other at least or knowing about each other because most of them really are from Ames. Sometimes it gets a little odd when you're sitting at the supper table and there are six people at the table and five of them are talking about ... things I don't know anything about. Because when you get to be my age you're either talking about your past life and friends of the past life or your aches and pains or the ISU athletics. Well, I don't intend to talk about my aches and pains ... and I don't know any of these people [they talked about]... And I don't give a damn about the athletics. So I sit and smile and eat my supper...I am a one-on-one person or a one with just a few intimate friends. Then I can come alive. But in a big crowd I'd just as soon sit back and watch and think about. "What are you doing here? What do you mean when you say that? That's a stupid thing to say."

And think my own thoughts.
Like Jean, Maureen directed her focus on the activities the environment had to offer when choosing among retirement homes. The cultural activities in the college town where Northwood is located agreed with Maureen's intellectual interests. Maureen could have chosen a retirement home near her daughter in Texas. However, she would depend on her daughter to take her to the cultural events because none of them were available at short distance. The accessibility to the cultural events was important for Maureen, as she desired to continue her activities. She explained why she chose Northwood:

This town was much more convenient and the ambiance, not only the surroundings, the town itself. Being a university town with all that it has to offer with their concerts and the plays and all those things. . . . [My daughter] would not have been able to come [to the retirement home] and take me to the things that [I'm interested in]. I couldn’t have gone out to see them. I would have been stuck in one room or one small apartment. And become a recluse and sit and cry in my beer and I didn’t want to sit and watch soap operas and cry in my beer.

With Wheeler (1995), I found continuity theory useful in examining the connection between the participants' past residential experience and their preference to choose Northwood. Choosing Northwood reflected the influence of past residential experiences. The importance of maintaining habits and lifestyles is evident in the participants' decisions. In summary, the participants' life experiences are not just events in the past. Rather, the experiences re-emerged in the midst of the participants' decisions. The cumulative effects of the past experiences constitute a base for the women when they plan for their future residence. The women's past experiences also serve as an indicator of how the women adapt to Northwood and their sense of satisfaction.
Theme 2: The Point of Departure—The Contexts of Moving

All human experiences are context-dependent (Clark & Wilson, 1991). Context is defined as "the interpersonal and social setting where the life event occurred, was experienced, and interpreted" (M. Lee, 1999, p. 196). To understand and interpret the participants' experiences of moving, we need to understand the contexts in which the participants made their decisions to move.

As stated earlier, the impact of participants' experiences as caregivers is long lasting. Negative experiences launched the participants' plans to prevent themselves from becoming a burden on their families. While the early life experiences set the stage for the participants to plan for future moving, more recent stressful life events created a personal context in which the participants made the actual relocation. None of the participants in this study planned to move into Northwood at the time they registered for a vacancy. Instead, most of the participants waited until they encountered more recent stressful life events that propelled them to make the final decision to move. The stress felt by the participants resulted from (1) increasing frailty and (2) the loss of loved ones. These events shaped a personal context that precipitated the participants to move in order to resolve their anguish.

In addition to the personal contexts, the social and cultural contexts are crucial for explaining the participants' decision to move. When I interviewed the women in this study and those in my pilot study, I heard repeatedly about their fear of becoming a burden on their family as they aged, regardless of whether they had the experience of caring for their parents. Being an outsider in this society, I was captivated by their remarks concerning the importance of maintaining independence. I wondered why staying independent at an old age was so pivotal to the participants.
My initial response to the question was to reflect on how independence in later life is treated in my culture. The culture I am from basically centers around Confucian philosophy. In Confucianism, ancestor worship and filial piety provide a moral foundation for guiding people’s behavior (Olson, 1990). Honoring and taking care of the elderly is the children’s indisputable obligation (Chang, 1995). Although the ideal is difficult to live up to due to urbanization, the value is still deeply rooted in the mentality of the general public. A survey showed that 90% of elderly people in Taiwan would prefer to be looked after at home (Chang, 1995). Independence is not an important value to older people in Taiwan. Indeed, abandonment, loneliness, and misfortune are the common expressions used in my society for characterizing the elderly who are not cared for by their families. Although Taiwan has undergone remarkable social changes and many people have changed their perceptions about elderly care, pursuing independence in late life is still a disliked concept among the majority of elderly in Taiwan under the influence of traditional family values.

The social and cultural differences led me to examine the concept of independence in Western society. According to M. Lee (1999), the context where an experience is constructed and interpreted is culturally shaped. How the concept of independence, a commonly shared cultural value in the U.S., shaped the context in which the participants in this study decided to move was a focus of the investigation. I argue that the emphasis on independence in this society formulates a context in which the participants were encouraged to seek formalized help such as moving to a CCRC. Accepting help from a family member is frowned upon because the behavior is not compatible with the prevailing cultural value in Western society. Aspiring to be independent is not only the older people’s personal goal, but also a goal that the society expects them to achieve.
In the following section, I discuss the two separate types of context. I categorize the predicaments that propelled the participants to move as the personal contexts. The asserted concept of independence was the cultural context in which the participants embraced the norm of pursuing independent living.

**Personal Contexts of Moving**

Personal contexts referred to the situations that the participants faced that led to their move. They moved because they needed to respond to specific situations. The situations identified in this study included increasing frailty and loss of loved ones.

The increasing frailty of Patty and her husband was the main reason that pressed them to leave their family farm. The situation was perceived as stressful as maintaining the property became a challenge for both Patty and Don. Patty described the difficult task she and Don faced to keep up their property:

> We were renting out the hog confinement to [our neighbor]. We didn’t have hogs, but we had to take care of it. We had to see that the water works was always running because, with hogs, you couldn’t do without water. . . . We had too many responsibilities. We had a beautiful [lawn]. We had about 4 acres of lawn that we mowed. When you can’t do that anymore, you don’t want to live in a place that looks terrible. And so we just decided we just couldn’t take care of this anymore. It’s just too much for us.

Patty and Don’s increasing frailty resulted in the situation that Kahana and Kahana (1996) described as person-environment incongruence. The farm environment that once fit Patty and Don’s needs was no longer congruent with their health conditions. They were unable to keep up with the demands of maintaining a large property and the once beloved environment
now became a burden. According to Kahana (1982), the strategy that one uses to cope with the
distress caused by person-environment misfit is to change environments or activities. Patty and
Don's decision to move to Northwood was an example.

Jean was also aware of her need to relinquish the responsibility of maintaining a house
due to advanced age and increasing frailty:

We all came [to Northwood] for the reason. I mean, to be taken care of if need to be.
And not have to worry about shoveling or getting someone to shovel or mow or fix up
the house or things like that. You don't especially want to be bothered with that stuff
when you get old.

Yet, the main reason Jean moved to Northwood at the time she did was because of
her pet's death. Because Jean was very fond of her Springer Spaniel, the decision to move
was deferred till her dog's death. Losing her beloved pets was a painful experience for Jean
as they were her long-time companions.

I had to wait for Mollie to leave me. I can't have pets here. I didn't want to come
while I had Mollie for company. So that's really why I came when I came. I had to
put Mollie to sleep in January, and then I moved the following September to here.

Doris also experienced person-environment misfit. Taking care of her property
became a hassle for Doris as her age advanced. In conjunction with that problem, her aunt's
death also prompted Doris to move to Northwood. She no longer needed the house for her
aunt to visit; thus, she decided that it was time for her to give up her house. "When the
people are not living there, when the family is not there, then, I found that the house doesn't
mean so much to a person anyway," she noted.
Maureen lived in Missouri before she moved to Northwood. As noted in the previous chapter, the event that initiated the idea of moving to Northwood was her son’s visit. Her son’s family was inconvenienced by a storm in Missouri while visiting Maureen. This event finally compelled Maureen to decide to move to Northwood in order to save her son the necessity of trips to visit her. The event was stressful for both Maureen and her son’s family. Neither of them wanted it to happen again. Therefore, Maureen decided that it was time to move to be closer to her son.

In summary, stressful life events encouraged the participants to move at the time they did. The loss of their loved ones marked the end of a relationship and set a stage for the participants to make a change. The frailty felt by the participants made the environment with which they were once familiar challenging. The responsibility of maintaining a property became undesirable. Moreover, the participants anticipated further health decline, which created a need for security. They wanted to be sure that someone would take care of them in the future, thus they chose to move to Northwood where health care would be available when they needed it.

Social and Cultural Contexts of Moving: Independence

As stated previously, I was fascinated by the participants’ repeated remarks about their pivotal goal to maintain independence in later life. The following are some of their accounts regarding independence:

We would have been dependent on [my daughter had we lived together]. . . . I wouldn’t have wanted to kept on living with my children—Patty.
I didn’t want to be a burden on anyone. Even if I were married and had kids, it would be the same thing. I didn’t want to be a burden on my sister or on my nephew or anybody. That’s why I came [to Northwood]—Jean.

I wouldn’t have been able to afford [Northwood] if [the government] hadn’t [raised my pension]. . . . I knew that my son and daughter would help me to make it, but I didn’t want them to have anything to do with taking care of me. I’ve always been independent. I expect to be independent to the end. I never asked anybody for anything—Maureen.

I am not going to [live with my daughters]. Period. The end. I told them that right from the beginning. Up front. I really love you and when I’m alive and well, hey, I’ll come see you and do whatever I can do. And it’ll be great fun. But I do not want you to have to take care of me. I want you to have your own life and I want to be a part of it, but I do not want to live with you. . . . I don’t want my children to wreck their lives to take care of me—Claire.

According to Green (1993), the most obvious values in Western society are youth, independence, and economic productivity. These core values marginalize the elderly population. The people who are no longer youthful and who are usually retired from the work force tend to be viewed as dependents on their families and the society. Lack of independence indicates failure to be physically self-controlled and economically self-
supporting (Green, 1993). An understanding of the value that old people invest in maintaining independence is important to appreciate the essence of late life (Pickard, 1995).

The participants' statements reflected their perceptions of growing old in this culture. They wanted to be independent because they saw themselves as a burden. They saw themselves as a burden because society regards the old as a burden. "The condition of being a burden actually means being placed in a social status lacking in role-reciprocity—socially defined as having nothing of value to provide others in exchange for one's care" (Clark, 1969, p. 65). The meaning of something valuable to exchange is culturally defined. In some cultures, the old are vital in education and preserving tradition (Clark, 1969; Myerhoff, 1992). Clark (1969) argued that the old in American society are treated as invalids:

... old people are not intrinsically useful, but sometimes make-work can be found for them, if younger adults want to take the time and make the effort to exercise their altruism and do so. But from our cultural perspective we don't need them, and we actually are convinced that our complex technology and economy might, in fact, operate more efficiently if we don't have the "problem of the aged." (p. 67)

She further pointed out another characteristic of American culture that also casts old people into "non-reciprocal roles" (p. 65). She maintained that the American culture is strongly future and present-oriented. The past contributions and services given by the old do not oblige the recipient to honor requests for reciprocity for long. The society tends to view reciprocity mostly as a short-term exchange rather than in the context of one's whole life. Therefore, the parents who have helped their children tend to consider it inappropriate to receive their children's help in their late lives (Pickard, 1995). In contrast, in my culture
parents are appreciated for their past contributions, and a strong obligation felt by the children to support their parents persists in the present and into the future.

Growing old in the U.S. cultural context, the participants were afraid of becoming a burden on their families as they anticipated health decline in the future and possible financial depletion. To avoid being dependent on their family’s assistance, the participants chose to move to Northwood where professional care would be available for them. Using formalized help is a means of preserving a sense of control over one’s environment and one’s relationship without succumbing to a state of powerlessness, characteristic of the state of childhood (Pickard, 1995). Given the Western culture’s definition of crisis or transitional stages as time-limited periods, old age is an excuse for dependency only if it is of relatively short duration.

In addition to the cultural value that encouraged the notion of independence, the social change that occurred during the participants’ courses of life also contributed to their ability to chose their preferred lifestyles. The influence of the women’s movement and transformation of the economy in the U.S. created an environment for women to participate in the labor force. Four out of five participants in this study worked outside of the home. Although numerous studies showed a gender inequality in the division of labor (Calasanti, 1996; Calasanti & Bailey, 1991), it is reasonable to conclude that the participants who had incomes did have greater control over their lives than their counterparts in previous generations. The labor participation set the social context in which the participants were able to afford the price of maintaining independence.

The implications of the two contexts are similar to what Taylor (1994) described as the context of readiness. The participants were mentally ready when they decided to move to
The participants embarked on their journey of adapting to new life in Northwood right after they decided to move. The process of adaptation, extending over time, was characterized by four stages: the planning stage, the preparing stage, the moving-in stage and the negotiating stage. The participants moved from one stage to another in a linear fashion.

Planning Stage

Every participant visited other retirement facilities before they made their final choice. While some deliberately visited various places, some happened to visit the places where their acquaintances were residents of the facilities. Jean visited one facility in Iowa City while her friends were residents of the facility. She did not like the set-up. "It's just like a motel," she commented. Doris visited the nursing home where her aunt stayed. She was not impressed by the facility. "It's too institutional," she said. She also checked out several facilities in the nearby area, but none of them was as amiable as Northwood.

Patty deliberately visited several retirement facilities in different areas where their friends or relatives were residents of the facilities. She and her husband registered on the
waiting lists of these retirement centers. Maureen and Claire checked out the retirement 
facilities in the areas where their children lived.

The reasons the participants chose Northwood over other CCRCs can be grouped into 
three main categories—(1) family reasons, (2) locale factors, and (3) past residential 
experiences. All the participants have close relationships with their family members. They 
chose Northwood because they wanted to be with their family who either lived in Northwood or 
in neighboring areas. Some participants were long-time residents in the college town where 
Northwood is located. Unwilling to interrupt their established support network and social 
activities, the participants chose Northwood in order to maintain a sense of familiarity.

The third category, past residential experiences, reflected that the participants sought a 
new living environment that was congruent with their past residential experiences. The unique 
arquitectura of Northwood divides a three-story building into six atria. Each atrium consists of 
six apartments. The atrium system promotes interactions among residents and creates a homey 
atmosphere. The structure of Northwood, which yields a generous outdoor space, makes it 
stand out from other high-rise and motel-like CCRCs. These attributes were appealing to most 
of the residents who came from small towns or were accustomed to spacious living 
environments.

The reasons that the participants chose Northwood seemed to relate to the participants’ 
desire to maintain external continuity (Atchley, 1988) by establishing a coherence of their 
support networks, social activities, and residential environment. This sense of continuity is 
critical because it results in a sense of satisfaction and well-being (Wheeler, 1995).
Preparing Stage

The major task for the participants in this stage was to deal with their property and possessions. Some participants perceived the task as an enormous and taxing job, while some did not consider it a challenge. How the participants viewed the task depended on (1) whether they had physical help, (2) how soon they needed to take care of the task, and (3) how strongly they were attached to their properties and possessions. The more physical help the women had, the easier the task became. Seemingly, the participants perceived the task to be less wearisome if they were not rushed to deal with their properties and possessions. The stronger the participants' emotional attachment to their possessions, the harder it was for them to part with their belongings.

All participants said they needed physical help to pack and move their possessions. The major source of the help was from the participants' families. Other than Doris, everyone said that their families provided adequate help. Being an only child and single, Doris wished that she had had more adequate help.

Most of the participants had sufficient time to take care of their properties and possessions before they moved. Patty and Don sold their farm and went to stay with their daughter in New York for six months. They did not perceive the task as being difficult. “I can't remember that it was hard on either one of us because we had time to do it. It wasn't just a month-thing,” she noted. Jean had time to take care of her property as well. She sold her property and spent the summer by the lake before she moved to Northwood in the fall. Maureen and Claire did not perceive that they were rushed either.

Doris was the only participant who complained about not having enough time to prepare for moving. She only had one month to sell her house and get ready to move:
I'd never been so exhausted, rushed, and tired in my life. When I was getting ready to move from my house [in Minnesota to Ames,] I had several months during the time I moved. But [this time] I couldn't start packing because of showing the house. I couldn't have a mess for the real estate people to show it. And also when you're moving in here, there's a committee of three that comes to your house to have a visit with you. I didn't want it looking too bad when they saw it. Then my house went on the market on a Tuesday after Labor Day. The people who bought my house wanted it the middle of October but still I needed until the end of October. Then I decided that I could get ready by the middle of October, and I realized that they would like to get moved in before the weather got bad. It was just too much.

Dealing with personal belongings and household possessions was the most physically and mentally demanding task for the participants at this stage. There were many items to sift through and choose from in order to fit into the smaller space in Northwood. Many of the items were of sentimental value; these were belongings that the participants had appreciated for years.

When deciding what items to bring to Northwood, most of the participants prioritized their personal belongings by considering the spatial dimensions of the setting and the usefulness of items (Kalymun, 1985). They brought the items that they would use and that would also fit into the smaller space. I asked all participants whether it was stressful to relinquish their possessions due to the fact of limited space, especially those items with sentimental value. Most of them said yes. Nevertheless, all participants unanimously said that they gave away the more valuable items mainly to their family members. Keeping the
valuables in the families relieved the stress of having to part with their possessions. Maureen said:

Yes, [it was stressful]. Some of it was; what I was really attached to. When I was getting ready to move into this smaller apartment, I had given [my daughter] a lot of furniture. Since I knew it was going to members of my household and my family, it wasn’t really shattering. And when I went to see [my daughter] and I used to go very often, there was my furniture; it was being taken care of. So it was good.

Claire shared a view similar to Maureen’s when I asked her whether giving away her possessions was stressful:

True. But since I was willing to have my daughters and their children go through my stuff and if there was something they liked they took it. And I was just delighted for it to go to someone who wanted it and who enjoyed it. So, no, I didn’t feel badly about that at all. . . . I was so happy for friends in my church to take things and to use these things that I had acquired. And have them be a benefit to their family.

Patty was glad to share her possessions with her children. “I kept them, and I enjoy them. [But] it’s fun to give them to [my children] and see how much enjoyment they get from them, too,” she remarked. Similarly, sharing her beloved farm with someone who would cherish it like she did made the transaction easier:

The family that bought [the farm] was a young family with three little girls. They just loved it, because . . . when they drove in the yard they said, “this is it.” So that made me think that they just loved it and weren’t going to tear the house down. Destroy it. When [the family] bought it just for the acreage that made it easy.
After taking care of their properties and possessions, Patty and Jean decided to take a break. Patty went to New York to be with her daughter for six months, while Jean spent a summer in her cabin by the lake. The trips were viewed as a stage setter for the actual move. Patty said the trip made the transition easier:

It was that stay at [my daughter’s] that made the transition easier. We lived with [my daughter] for six months. So we were used to being in smaller places. It wasn’t just like moving from a great, huge house right into this one. We were used to living out of our suitcases. . . . We were weaned right from the first. I mean we just didn’t move from a great, big, nine-room house into this. . . . It was wonderful because I think if we would have just have moved from home right into this, it would have been harder.

Before moving to Northwood in September, Jean spent the summer by the lake as she had been doing in previous years. She then went back to Iowa City to prepare for moving. She said she could not move to Northwood without going back to Iowa City first. Unlike Patty who enjoyed the trip, Jean said she suffered.

During the summer before I moved, I’d already sold my duplex in May and was up by the lake all summer knowing I was going to move. That’s when I did most of my suffering. . . . Most of my unhappiness [about leaving Iowa City] was before I ever moved in here because in the first place I didn’t want to come and I knew I should. . . . I sold [the duplex] but I wanted to keep it; I wanted to go back there and move from Iowa City here. I didn’t want to go to the lake and then have to come directly here. I could possibly not go back to Iowa City or [the lake] and then come here. I didn’t want to do it that way.
In summary, preparing to move and giving up their possessions due to moving were stressful for the participants. Yet they were determined to do so because their priority was to move to Northwood. Having a transitional period before the actual relocation helped some participants to relax and mentally prepare for the task of moving into a new environment.

Moving-in Stage

The major task faced by the participants at this stage was similar to the challenge at the preparing stage. Again they had to deal with their belongings after they moved into Northwood. Unpacking boxes of household and personal items, arranging the apartment, and buying new things for the new apartment proved to be physically exhausting for most of the participants, except Patty.

Patty did not perceive moving as an unpleasant task. After selling the family farm and packing their belongings for storage, Patty and Don went to New York. Having not seen her possessions for a year, Patty said she enjoyed unpacking the boxes of items. She also enjoyed meeting her new neighbors in Northwood right away.

It was real nice. It was fun. We've kind of forgotten what all we had. We had a moving van move our furniture out of storage, and when we came, why it was all piled up in boxes here. I hadn't seen the boxes for a year... so it was fun. And the neighbors kept coming in. We just had someone coming in and telling us who they were and bringing cookies. . . . You got the friendly feeling right then. It made you feel like you weren't moving up here alone and being alone. . . . I think from the very start, we had that feeling that it was going to be nice here, and we liked the apartment.

The task at this stage for Jean was to move and unpack her possessions and make her apartment function like a home for her. Although she had sufficient help from her family,
she still felt the task was very physically challenging. She recalled the first week after she moved into Northwood:

Horrible. When you move there are all these boxes of your belongings and furniture and all that stuff. I was lucky because [my sister and her husband] came over and helped me. And we'd unpack a box and it was china, we'd wash it and then try to figure out where to put it. I had to get some new furniture because I had to have some place to put my dishes. I had to get a new chair . . . and I had to get a new television. But it was pretty tiring because we tried to unpack all this stuff that came . . . .

Anyway that first week was very tiring. In fact I really spent nights over at my sister's and then we'd come over here and work all day. They had been tremendous help.

Chaos and confusion were the major themes that appeared in Maureen's account about her first week in Northwood.

I was unpacking stuff and getting my telephone arranged, getting my banks set up. Really I was too busy to know what was going on. . . . It was when the woman [who was in the welcome committee] came to see me and I found out about how to use the laundry or how to get hold of a lady who would do my laundry for me. You see, I was too busy to think about that. Am I making adjustments? I was too busy making adjustments to worry about it. You don't just sit down and wait for somebody to come and do things for you. You have to get out and find out.

Despite her expertise with regard to interior design, Claire also agreed that moving is chaotic, "It was very frantic to try to get moved in. I mean moving is not the number one easy, light weight thing, but I had made the decision to do this."
Doris was the one who reported experiencing the most chaotic situation while trying to move into Northwood. Her seemingly hectic situation was attributed to her lack of time, planning, and physical help. She gave a detailed account about her experience of moving:

Until I gave possession of my house the middle of October I was making sometimes three trips a day or so bringing things over here besides what came in the moving van. And boxing up things, taking, unloading boxes here. . . . It was very exhausting. It was a hard job and hurrying to it. And then it didn’t just end there the middle of October when I got everything over here either, because those were here but they weren’t organized; they’re still not completely organized. . . . And I didn’t have a locker right at first and I didn’t have a garage space right at first either, so I had things sitting here. . . . Somebody outside my door said that she’d like to see my apartment and I said, “well, you can just come in and take a look. I can’t even ask you to sit down because you can’t get near the chairs.”

In summary, the tasks faced by the participants at the moving-in stage were similar to those at the preparing stage. The enormous job of moving brought great physical challenge to the participants. Those who had sufficient physical help reported relatively less stress. Doris who seemed to be overwhelmed by the undertaking of moving was the one who had limited support.

In the midst of the chaos and confusion, almost every participant started to adjust to the new environment. They used various human resources they had to help them navigate the new environment. The resources included written material provided by Northwood, staff of Northwood, fellow residents, and friends and family living in Northwood. For those who had friends and family in Northwood, they used the family help first. “Having family here
sure helped a lot with things like moving. If I'd been by myself, not knowing anybody it
would have been a little harder,” Jean noted. Doris, who did not have any family or close
friends in Northwood, used more formal resources. She described how she went around to
gather information she needed:

I think what Northwood counts on in that way is the fact that all six apartments are
around an atrium, and you have an atrium meeting every month. You become better
acquainted with the people here in the atrium than you do with other people. You
have a chance to ask questions, not only in that meeting, other times too, of these
people who live around your atrium. If it isn’t something that can’t be answered by
the people here in atrium either in a meeting or otherwise.... They also gave you a
notebook when you moved in that has a lot of information about Northwood.

The participants also started adapting themselves to their new lives in Northwood.
Some participants were more proactive then others in engaging themselves in the new
environment. They participated in social activities and meeting other residents. Jean was
one of the proactive participants:

I started out doing their activities. You know we get those things every week
showing the activities and whatnot. I came in the fall, I came in September so I
would go over to my sister's quite a bit and watch football games with her. I went to
all the activities here and right away I started going swimming and to the luncheons.

Maureen also began her new life in Northwood by joining in the social activities and
meeting new people:

When I came they have a welcoming committee that made you feel at home.... And
several of the women from this atrium came to see me the day after I moved in and
they would have been glad to help me get settled. I felt like, "Well this is a new life now. You got to start like you’re starting from scratch." Then I was getting better acquainted with people and I went to the coffees every Tuesday morning and met people. The people down in the office were very good. They are very kind to everybody and they enjoy visiting with the residents.

Overall, most of the participants in this study had a satisfactory start in the midst of exhaustion and confusion. They were able to utilize the resources around them, which made moving and transition less difficult.

Settling-in Stage

After moving into Northwood, the participants began settling into their new residence. I asked them what their lives were like during the first month. While some said they had pretty much settled in by that time, some were still busy navigating their new place. Maureen was one of the participants who had settled in soon after she moved into Northwood:

By the end of the first month I felt like I was pretty well settled in. I had everything that I needed and what I didn’t need I could tell my daughter-in-law about and we could go and find and get it. I was getting better acquainted with people and I went to the coffees every Tuesday morning and met people.

Like Maureen, Patty said she settled into the life in Northwood by the first month. She said she and her husband were satisfied with their new life:

By the first month, we were still happy and content. And then having [my daughter] here, too. And then we've got a grandson and his wife and 2 great-grandchildren here, so. We're just not here in Ames with no family. . . . I don't think we had to
work too hard [to adapt to Northwood]. It just seemed like that everything fell into place. I don’t think it was stressful.

Jean said she surprised her sister by showing her speedy adaptation:

I adjusted here much faster than my family thought I would because I’d been so reluctant to come. They thought when I came I wouldn’t like it, but I adjusted right away. But I’d been trying to get into the flow of the activities.

The common trait of the participants who felt settled in soon was that they all had family and close friends who either lived in Northwood or nearby communities. The family or friends provided time, energy, and information to the participants. The received social support eased the participants’ transition and helped them settle into the environment that was new to them.

Not every resident settled into Northwood as smoothly. Several problems emerged while the participants tried to establish themselves in Northwood. The areas of concern included (1) limited storage space, (2) availability of a garage, (3) public laundry, (4) concern for privacy, and (5) conformity issues.

For Jean, settling down meant getting her apartment organized. The first thing that came to her attention when she tried to get her apartment organized was the lack of storage space. The limited space in Jean’s apartment prolonged the time it took to get herself established:

Took me most of the year to get really settled and even now there’s some things I don’t know what to do with. Gosh. I don’t really have very much closet space here. I figured I would have room, but I didn’t have much room. . . . And of course getting
settled and getting furniture and getting drapes made; I mean all those things take
time.

Like Jean, Doris felt displaced before she completed the task of arranging her
apartment. Limited space also caused problems for Doris as she tried to put her furniture and
other possessions in place. I asked her what her life was like during the first month of living
in Northwood. She said:

Exhausted and still hunting for pieces of furniture and getting the drapery, and getting
settled and moving, shifting furniture around, putting smaller things at one place and
decided that wasn’t the right place. And I am still doing that . . . so it’s a constant
doing.

In addition to the problem of space shortage, these new residents also experienced
other problems and inconveniences at this early stage of their life in Northwood. The most
common difficulty cited by the participants was the availability of a garage. None of the
participants had a garage when they first moved into Northwood. Generally they waited for
several months before having their own garages. Without a garage, it was difficult for
participants to go out in the winter time. The fact that the garage was separated from the
main building also created a problem for grocery shopping. Most of the participants had a
cart for hauling the groceries back to their apartments.

The public laundry in the basement was another area of inconvenience. The
apartments are not equipped with washers and driers. Due to the limited number of washers
and driers, the residents have to sign up to use the machines once a week. Their inability to
do the laundry whenever they wanted to was a nuisance for some participants. In addition,
hauling a load of laundry down to the basement was difficult for those who have trouble carrying heavy objects. Doris was one of the participants who was troubled by the situation:

I am bothered by having to take the laundry downstairs to do and instead of having my own laundry and then the garage, to bring the groceries in so far from the garage. . .

. . . [These things] take more time and energy than they did when I was at the house. . .

. . . I do more laundry by hand here in the apartment. So those things are hard. . . . Now I stay downstairs [in the laundry] an hour and a half or more. Doing everything at one time down there and taking the heavy laundry back and forth in the car.

Like Doris, Jean also felt the inconvenience:

What's a little difficult being on the third floor is if you have heavy sacks and groceries, so I got a cart. I noticed a lot of people had carts. I got a little cart that helped some. But it's sort of a little jaunt from here to the garage if you're carrying something very heavy. It's always so tiring, much more difficult than when I had an attached garage and could just carry groceries right in the kitchen from the garage.

Same way with laundry. It's sort of difficult getting all the stuff down in the basement and back up again. Use a cart for that, too. So some of these things are a little tiring.

While some participants were discontented about the garage and public laundry, Claire was positive about the situations. I asked her whether she felt inconvenienced about the situations. She answered:

It was nice when I had an attached garage but that's no problem [that I don't have one now]. I still have a garage. I mean people have to be flexible. And people who think there's only one way to do things are tragically impaired.
The privacy issue was a concern for some participants. There are two dimensions pertaining to the issue—space and time. Space refers to the physical environment of Northwood, particularly the atrium design of Northwood; and time refers to the time allocated to social events in Northwood.

The most impressive feature of Northwood is its atrium system facilitated by its unique architecture. Each atrium is composed of six apartments centered around a small lounge. The doors of each apartment in the atrium are uniquely designed, so they do not face each other. The purpose of the design is to encourage social interaction among the residents in each atrium while limiting intrusion. Although the design was intended to balance privacy and social interaction, a feature which almost every participant acknowledged and appreciated, the concern for privacy was likely to occur in the congregated living environment. Jean chose the third floor because she believed that the location was more secluded than the ground floor, even though she had to carry her groceries a greater distance.

While social interaction is important, too much of it could be a problem. The opportunity for social interaction is plenty in Northwood, both formal social events and informal personal contact. Nevertheless, not every opportunity was appreciated by the participants. On the whole the participants enjoyed the social gatherings. Yet some participants felt pressured to join in the activities. I asked Patty about her most difficult experience related to living in Northwood. She described her dilemma pertaining to her participation in Northwood:

I guess what I feel the worst about is that we don’t participate more in the activities that go on here. . . . I wish we would, but we just don’t. We missed some of the coffee socials and other things. . . . But we’re just too content here [in our apartment].
If I get tired of working on a puzzle or if I don’t have anything I want to do, I can always go in and play the organ. I sometimes play that quite a while. As long as I can do that, I’ll continue to do that.

The coffee social mentioned in Patty’s account is one of the major social events in Northwood. Every Tuesday each atrium took a turn hosting the coffee social. The purpose is to provide an opportunity for all residents to get acquainted. Usually the event draws a huge crowd since it was a symbolic custom of Northwood. Patty’s personality and past life style directed her to stay in her apartment and enjoy herself, while the new life style of congregated living pressed her to join the group and be part of the culture. Her absence in the social activity caused her self-imposed stress. Patty was not the only participant who experienced the dilemma. Doris also expressed uneasiness about the nature and frequency of social activities.

There’s what I call “togetherness” here, which in some ways is nice and in some way that people know an awful lot of what goes on here about each other. If you have something you don’t want them to know, you better not tell it to one person even. It’s natural that it would be that way. . . . I didn’t realize there would be so much togetherness. . . . I suppose I should have realized that people know quite a bit about what’s going on with other people here.

Conformity was another issue worthy of attention. Some participants observed certain behaviors and customs that were commonly practiced among the residents of Northwood and felt the pressure to conform. One of the observations that seemed to cause uneasiness was the dress norm. Although the residents did not “dress to impress” (Kinoshita & Kiefer, 1992, p. 184), they did take care of their appearance and make sure they had proper
images in public places. Most of the women residents wore make-up and accessories. This dress culture seemed to trouble Patty somewhat. Patty said she usually dressed for comfort:

We dress differently than we did in the daytime. [Don] used to go in his work clothes and I guess I did, too, because we were out and in so much especially in the wintertime. [Does dressing differently bother you?] Yes. I guess because I dress for comfort and I just never felt as comfortable, I guess, dressing up more than we used to. In the summertime I used to wear my shorts and I just don’t do that here.

Doris was also aware of the dress norm in Northwood. She said the dress norm was a little tiring for her:

One thing that I have to laugh about is that even to take the garbage out I look in the mirror to probably comb my hair. I laugh about how that I didn’t have to do that at the house. And I have to well keep a little bit more dressed up here. I dress up a lot for here around the apartment. . . . It gets kind of tiresome in a way, but you have to go out.

Unlike Doris, Maureen was not troubled by the dress norm in Northwood. On the contrary, she considered dressing up modestly was a good habit. "Otherwise you get into that awfully sloppy habit," she remarked.

Although conformity was an issue for some participants, some were not bothered. Claire described herself as “an enigma,” who was different from the rest of the residents. Compared with other residents, Claire was apparently different in two ways—she was younger and still working. She had relatively less time to engage in social activities in Northwood such as coffee socials and playing bridge. Nevertheless, she was not concerned about being different. In fact she was pleased that she was different:
I like what I do. It's not as though work was hideous. But I am not a good bridge player. And I think for an educated woman—I'm not trying to be judgmental, and there are a lot of people who don't agree with me, and I really wouldn't go into this with them—as long as I am able and can make a contribution with my work and help people. . . . Why should I stop doing that if that is my talent and my gift? And sitting around and twiddle my thumbs and do nothing? See I couldn't stand that.

While the difficulties experienced in the first two stages were over when the participants moved into Northwood, the challenges in the settling stage took a longer time to manage. By now, the reality of living in a new place had set in and the participants found themselves faced with several issues that caused a certain degree of inconvenience or concern. Most of the participants managed to resolve the problems as they adapted to the new environment gradually.

Personal disposition seemed to play a role in the participants' perceptions of new situations. While some perceived a situation as difficult, others did not seem to be bothered. Claire was the one who always kept a positive attitude. She said, "It all takes attitude and determination to [face change]."

Doris's personality seemed to affect her adaptation greatly, at least during the first several months after she moved. While the other four participants settled in to their new life at Northwood in a couple of months, Doris said that she still felt unsettled even at the time I interviewed her. Doris was the most private and reserved person among all the participants. She seemed to be the most bothered by the setting of congregated living. She told me she even considered moving out of Northwood when she was overwhelmed by the new way of living:

When I moved in, I wondered where else I could go. I was about to move out the first week or two. Especially on the cleaning. I didn’t realize that somebody would
be opening my microwave and my refrigerator and clean everything. . . . If you are in your house, you have cleaning women and you can tell them what to clean. Here it was what Northwood told them to do.

The new way of living caused great stress for Doris. For several months after she moved into Northwood, she could not even walk out the door of her apartment without being self-conscious. She noted, “I could hardly step out of my door. . . . Like I say going out my door and finding that isn’t a door going outside; it’s a door here are other people. I had never been in an apartment before.”

It took Doris about three months to get used to going out in the hallway to get her mail. She described the event that helped her to step out of her door and begin to participate in more activities:

I realized that it was the first Christmas. One of the women here had a lot of Christmas decorations including a rather good-sized artificial tree and I helped her decorate that. . . . I offered my help when I knew she had things [to decorate the tree]. And just doing things and being in the atrium helped me to get used to the atrium. And I turn on the lamp there and turn it off at night. Right now she isn’t able to, so I’m taking care of the notices on the bulletin board out there. I’ll be going to the resident council meeting in her place. It’s actually quite interesting going to that meeting. . . . So there are things like that that you gradually get more used to this type of living.

Helping the woman decorate the Christmas tree was a big start for Doris in considering Northwood as a home. She gradually accepted the atrium, the hallway, and eventually other residents, as parts of her new life. Later she noted, “I enjoy being in the apartment like home. I don’t mind now going out here and going down to get my mail. And it’s nice to have people to
say hello to." She started involving herself in one activity and one led to another. She became more involved and finally well adapted.

Doris's situation illustrated the endeavors in which the participants engaged to adapt to the new environment. Accidentally as well as intentionally, Doris gradually participated in more activities in Northwood and adapted to the change in her life. She learned to use a cart to carry groceries and laundry. She observed the dress norm and learned the behavior. Other participants also demonstrated similar patterns in adapting to their new lives in Northwood. They observed, participated in activities, and eventually developed new skills and behaviors in order to adapt to the changes.

The endeavors that the participants started at this stage were similar to what Taylor (1994) identified as behavioral learning strategies. These strategies are categorized into three roles: (1) observer, (2) participant, and (3) friend (Taylor, 1994). At this stage, the participants had used the first two learning strategies. As observers, the participants dealt with their new experiences in Northwood by observing other residents and the customs. The information collected through observation was used to adjust their behaviors accordingly. As participants, the women participated in activities, socialized with other residents and adjusted their dress to fit the norm. This strategy helped the participants become more competent at settling into the life in Northwood. At this stage, the participants had not identified other residents as "friends." The participants perceived their relationships with other residents as cordial and friendly, more like acquaintances than friends.

In summary, the settling stage was a time for the participants to organize their new living space and familiarize themselves with the environment. They continued to face new physical challenges that were not present before they moved to Northwood. The challenges
include carrying heavy laundry and groceries. In addition, they were confronted by more subtle issues such as maintaining privacy. These problems were the reality of congregated living that the participants came to face after they moved into Northwood. To live in Northwood comfortably meant to negotiate this reality; to negotiate this reality meant to develop new skills or change/modify old behaviors.

In this study, the participants used the behavioral learning strategies to negotiate their reality. They observed and learned to develop new skills or change/modify their behaviors. The learning and negotiation started at this stage and continued until they reached a comfort level with the reality of their new life.

Theme 4: The Journey Continues—Successful Adaptation

At the time I interviewed the participants, they had lived in Northwood for more than one and a half years. By then their daily lives had settled into routines. They all gave me detailed accounts of their daily lives. This section covers three subjects: (1) old and new routines, (2) successful adaptation, and (3) learning.

Old and New Routines

There were old as well as new routines in their lives. Most of the participants maintained their old daily routines, such as preparing food, gardening, and other leisure activities. Claire said that her life had not changed much, “I’m basically doing all the same things. I just live in a different location.”

Most of the new routines involved social activities in Northwood. For those who moved from out of town to Northwood, new routines also included establishing new ties with
the local community, such as going to a new church and joining social groups. Generally the participants felt satisfied with their new activities and human contacts.

Engaging in some kind of physical exercise appeared in almost every participant’s routine. They reported that they usually exercised with friends or family. It seemed that the participants benefited from exercising in two ways—maintaining health and human contacts as well.

**Successful Adaptation**

Although some participants had various concerns in the process of settling down, they perceived that they had adapted to the life in Northwood successfully and expressed satisfaction with their new lives. As stated earlier, the participants began to adapt to changes in their lives right after they moved into Northwood. To start their adaptation, they participated in activities and developed new skills/behaviors. At this point, they had tackled changes successfully. Furthermore, they accepted changes as part of their new lives. Their successful adaptation was noticeable in the way they dealt with the issues with which they were most concerned.

For example, Jean loved sports and firmly identified herself as a Hawkeye fan. Moving to Northwood where the residents are predominately Cyclone fans presented a challenge to her fan status. Yet she shifted her focus from identification with a specific team to the sports in general when she met fellow residents who shared the same interests in sports events:

I would say that finding people here who have the same interests that I do and have been willing to take me along to the activities which I enjoy so much. Like the women’s basketball games and I’ve been, they’ve taken me to the football banquet,
the men’s basketball banquet and women’s basketball banquet. And then each Tuesday I go to the Cyclone Lunches with these friends. So that’s probably what I’ve been most interested in. . . . I still miss the University [of Iowa] activities. But I’m doing the best I can by going to Iowa State activities.

As stated earlier, Doris had a difficult time adjusting to changes when she moved into Northwood. She loved gardening and was frustrated with the garage situation which made gardening harder for her. She also had a hard time adjusting to congregated living. At the time I interviewed her, she had maneuvered to garden without an attached garage. She accepted the change which in turn helped her adjust to her new life. She said:

I don’t have a vegetable garden, but I can have these flowers out here and the people enjoy them so much. And I enjoy seeing them myself too. Again it was like last summer when I could hardly step out of my door. But people would say how much they were enjoying the flowers that I had. Then it’s true again this spring that I just almost always heard somebody talking about [my flowers] as I walked down for the mail or something here.

Two of Maureen’s major identities were writer and loner. She liked to be left alone, so she could write. When she moved to Northwood, she had to face the part of her that was not good at socializing. Nevertheless, people in Northwood turned out to be Maureen’s most enjoyable experience in terms of living in Northwood. Like Doris, Maureen had accepted other residents as part of her daily life:

[Making friends and meeting people] is something that takes a lot of doing for somebody that’s always been pretty much of a loner. I haven’t been extremely outgoing and friendly to people because I was teaching. I didn’t have time to visit
around with people as I would have liked to. With my writing I really wanted to be left alone so that I could get my writing done. But here they have been very much concerned. They don't make themselves a nuisance. If my door is open, they know that I'm in here and would be glad to have company. And if it's closed, they know that I want to be left alone. . . . I enjoy getting out and meeting with other women here.

I asked the participants how they felt about their lives now when I had the last interview with each of them. Life satisfaction was the common theme in their answers. They were happy about who they were and where they were. Patty noted:

I think we did the right thing. I think it's what we should do and we have both said often how glad we are that we made this decision when we did. Because I don't know how we would have been. I don't want to go to a nursing home because we can still look out for ourselves. So this is what's really nice. There are not too many places like this that has a health care center in connection with apartments. I think we'll just keep on being content like we are and accept whatever happens to us.

Doris noted that Northwood might not meet her needs perfectly. Yet, like Patty, she felt that moving to Northwood was the right choice for her because of the on-site health care center.

[Northwood] was not an ideal place [for me] in the first year. . . . Right now you might say I'm contented. I feel that I don't know any place that would be better for me to be. Partly I guess a number one reason is the availability of the health care center. I'm glad I moved to Northwood as far as that goes. I still think it was the thing to do. I'm just glad I'm where there's life care because I didn't want to go to
any nursing home that I knew of. I feel as if I need to go to the health care center that I would prefer this way. Jean also gave a similar account that stressed the availability of the on-site care center:

Every other place I was so unhappy for a while and wished I hadn’t moved. But I never had that feeling here for some reasons, because I knew that was what I should do for one thing. I came because [Northwood] had a health care center. I didn’t want to get sick and be a burden on anyone. . . . Here in the health care center, you can have your own bed and your own furniture. I just figured out that it’s better than other arrangements I saw. . . . So I didn’t have that [unhappy feeling]. . . . I mean I’ve enjoyed it here because I knew I was making the right decision.

The participants’ ultimate goal was to maintain independence, a dominating value in the U.S. culture. Moving to Northwood where the health care center was available realized the participants’ goal. The meaning of residence at this stage of the participants’ life meant “independence” because they knew that they would not become a burden to their families. Northwood also meant “security” for the participants (Wheeler, 1995) because they knew they would be cared for by Northwood no matter what would happen to their health in the future. Moving to Northwood enhanced the participants’ senses of independence and security, which in turn enhanced their sense of life satisfaction.

Indeed the participants’ expectations for their future lives all revolved around their health. They all wished to continue to do what they did as long as their health permitted. Patty represented the participants in her statement, again emphasizing the sense of security:
We just want to continue like we are for as long as possible. You never know what’s going to happen to our health. But we feel that whatever happens to our health, it can be taken care of here the way we want it to be . . . and hope everything will continue.

Learning

Maureen’s answer for the same question was different from the rest of the group. In addition to the health issue, Maureen’s answer about her expectation for her future life shed light on how she engaged in critical reflection on her experience at Northwood, an important component in Mezirow’s perspective transformation theory. The following is my dialogue with Maureen:

Researcher: What are your expectations for your future life at this point?

Maureen: Well I’m going to enjoy myself. I’m going to write as long as I can. I’m going to try to be more conscious of the needs of people around me.

Researcher: Why would you say that?

Maureen: I think reaching out and showing your interest in people and touching people is very important. I want to make a difference in somebody’s life day by day.

Researcher: Are you doing that now?

Maureen: I’m trying to by being interested in them and not just treating them like so many paper dolls which really has been my besetting sin because I lived in so many different places when I was growing up that I never had any really close girlfriends. My sister did. She was able to make friends wherever we went, but I was very shy and I didn’t make
friends easily. So people were just like paper dolls I played with. Then when I left and went to the next town, I put them in the book and then along to another bunch of paper dolls.

Researcher: Could you give me an example of what you just described to make a difference in touching people? Do you have anyone here that you want to make a difference in his or her lives?

Maureen: There are several women that are so much worse off than I am physically that need to know that people like them and care for them. There are a couple that use walkers and eat usually when I do and I feel like saying they're quite old but my heavens I'm sure I'm older than either of them. I don't know why I have the feeling; I wish everybody did. But even though I'm old in one way I still am not as old as some of them that are older than I am.

Researcher: Psychologically and mentally.

Maureen: Yes. And they need to know that people do care for them. Most of the people up here have relatives living either in Ames or nearby. They have people that care for them. There is one or two that I know of that have nobody and that's sad. So I think that I need really to take part in more of the activities that are offered here. I want to keep up that contact because it's good... You need to get out as much as you can. I can't do it when I'm trying to write and to me that's a priority, so I don't go to everything. . . . But I am going to try. I have tried since I've been here to be more outgoing and friendly.
Researcher: Are you happy about your effort?

Maureen: Yes I am. I’m as happy as it is possible for me to be.

Mezirow (1991) defined reflection as “the process of critically assessing the content, process, or premise(s) of our efforts to interpret and give meaning to an experience” (p. 104). Reflection on content refers to examining the description of a problem. Reflection on process focuses on assessing the problem-solving strategies. Finally reflection on premise happens when the validity or basic premise of the problem is questioned. Mezirow (1991) contended that it is premise reflection that leads to perspective transformation. The transformed meaning perspectives are “more inclusive, discriminating, permeable (open), and integrative of experience” (p. 111).

Using Mezirow’s three forms of reflection as an analytical framework, Maureen’s narrative provided an example of how her new experience at Northwood was critically reflected. The problem that Maureen saw was the frail fellow residents who needed compassion and she wanted to offer hers. She reflected on the problem-solving strategy and identified that maintaining contact with people, befriending them, and showing them her compassion was the appropriate approach.

The premise of the problem lay in Maureen’s self-concept. She critically reflected on herself as a loner who was unable to establish long-term, committed friendships. She called her flaw a “besetting sin” because she treated people like “paper dolls” which could be disposed of anytime. She also reflected on her past experience and the presupposition she had for herself. She concluded that the reason she could not make friends easily was her constant relocation in her early life and her shy personality. The result of her reflection was a
new perspective on herself. She believed that she was still the loner she knew, but she realized that she was willing and able to try to be affable and helpful.

Mezirow’s transformative learning theory provided an explanation for Maureen’s experience of moving to a retirement home. As mentioned earlier, the ten phases of perspective transformation are:

1. A disorienting dilemma
2. Self-examination with feelings of guilt or shame
3. A critical assessment of epistemic, sociocultural, or psychic assumptions
4. Recognition that one’s discontent and the process of transformation are shared and that others have negotiated a similar change
5. Exploration of options for new roles, relationships, and actions
6. Planning of a course of action
7. Acquisition of knowledge and skills for implementing one’s plans
8. Provisional trying of new roles
9. Building of competence and self-confidence in new roles and relationships; and
10. A reintegration into one’s life on the basis of conditions dictated by one’s new perspective (Mezirow, 1991, pp. 168-169).

Maureen’s process of perspective transformation started with her recognition of the problem. She felt guilty that she was unable to help others in her earlier life. She critically reflected on her past experience and her personality and decided to try a new role as a sociable person who also wants to help others. She was satisfied with her new role and new relationships with other residents. Finally she integrated her new perspective as part of her new life at Northwood as she continued to try her new role. A true transformative learning
cannot happen if one’s behavior does not change according to his/her new understanding of an experience. Maureen appeared to have acted on her new meaning perspective because she continued to use her new self-concept and felt pleased about her effort to try her new role.

Like Maureen, some participants also reflected on their experience of moving to Northwood by comparing themselves with other residents, mainly the frail ones. Living among the frail residents brought the participants closer to the reality that their health could decline just like their fellow residents. Consequently they gained a different perspective on themselves and their lives. Yet none of the reflection led to transformative learning because no action was taken to act on the new perspective. Doris was one of the examples. When I asked her whether her perspective on life changed after she moved to Northwood, she answered:

Maybe there’s one thing. Because you’re closer to people that aren’t able to walk well anymore and if you go down to the Health Care Center it’s like any nursing home to visit where you realize that you’re around other people that don’t even know just what’s going on. And you think, “well it can happen to anybody too.” Even though I have visited friends in nursing homes a lot and my aunt was in a nursing home when she broke her hip, it still doesn’t bring you closer to the people that are using walkers everyday. I guess for one thing it makes me feel as if I’m one of the younger ones here; as if I should be more energetic probably than I am because I’m one of the younger ones.

Doris’s reflection is limited only to content—reflection on what she perceived, thought and felt (Mezirow, 1991). She had no reflection on how she would act upon and why she had the perception. Thus, no transformative learning occurred. Her reflection
appeared to be evolving at the time I interviewed her. Unfortunately, the information of whether she integrated her new perspective into her life and developed new behaviors was not available at the time of this study.

Other than transformative learning, the participants continued to engage in behavioral learning as stated earlier. They continued to observe and participate. Moreover some of them did not only “meet people,” they had made friends. For the participants, close friends were those they knew a long time. Nearly none of their close friends lived in Northwood at the time I interviewed them. Yet the participants were able to develop a new kind of close friendship that was similar to what Kaufman (1986) observed. Kaufman found that friends for elderly people at their late stage of life are defined as those who share life style and interests. For the participants, their friends in Northwood suited this definition. Jean was an example. She felt she was fortunate to make friends in Northwood who shared similar interests with her. Her friends took her to sports events, to a local swimming pool, and restaurants. The companionship that Jean’s friends offered appeared to enrich Jean’s experience at Northwood.

As stated earlier, the participants were satisfied with their experiences at Northwood. The difficulties/inconveniences they encountered in the process of moving and adaptation were not detrimental to their overall satisfaction. They moved into Northwood because of their needs for independence and security. As these needs were fulfilled, their efforts to relocate appeared to be worthwhile to them.

At the time I interviewed them, all participants believed that they had settled down. Nevertheless, they appeared to continue to develop their relatively new life at Northwood. Evidently, learning was a part of their adaptation and later development. They continued to
interact with the environment by using various learning strategies. They continued to use behavioral learning strategies by participating in activities, observing, and making acquaintances. Moreover, transformative learning had evidently happened in Maureen's interpretation of her experience at Northwood. Doris's narrative indicated a possibly evolving perspective transformation. Like Patty said, "after we'd been here, we just kind of grew. It just continued to grow and stay that way and get better all the time." The women's journeys of life continue in Northwood.

Summary

This chapter presents the findings from the analysis of the data obtained from the study. The four emergent themes are "the past is present," "the point of departure," "the process of adaptation," and "the journey continues." The four themes are organized in a quasi-timeline fashion to delineate the participants' experiences from a life course perspective.

The participants' early life experiences were presented in the first theme, "the past is present." The focus was discussion of the influence of past life experiences on the participants' decisions to move to Northwood. The findings show that the past experiences have cumulative effects on the participants' decisions for their future residence. The women's past experiences also serve as an indicator of how the women adapt to Northwood and their sense of satisfaction.

The personal and cultural contexts in which the participants made their decision to move were discussed in the second theme, "the point of departure." Central to the discussion was how the two contexts affected their decision and their adaptation later. The implication
is similar to what Taylor (1994) described as the context of readiness. The participants were mentally ready when they decided to move to Northwood, an indicator of how well they would adapt to their new lives in Northwood.

The third theme, “the process of adaptation,” illustrates the four stages of transition. They are the planning stage, the preparing stage, the moving-in stage, and the settling-in stage. The tasks the participants faced at each stage varied. The participants who had social supports were able to tackle the tasks most successfully. Behavioral learning was found to be used by the participants in the process of adaptation.

The final theme, “the journey continues,” explains the outcomes of adaptation. The common thread in the participants’ narratives is an overall life satisfaction. They were pleased with their experiences at Northwood and felt secure about their decision to move to Northwood. The participants appeared to continue to learn and develop. Transformative learning was evident only in one participant.
CHAPTER SIX. CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

The major research questions that guided this study were:

1. What themes emerge from the life history narratives of elderly women?
2. How do elderly women’s past life experiences affect their decisions to move to a CCRC?
3. What are elderly women’s lives like in a CCRC?
4. How do they perceive their lives after moving to a CCRC?
5. What are the strategies the elderly residents used in the process of adaptation?
6. How does a perspective transformation, if any, take place in the process of adaptation?

The research purposes of this study include: (1) to gain insights into elderly women’s life experiences, (2) to portray elderly women’s lives in a CCRC, (3) to examine the involvement of learning in their adaptation processes, and (4) to explore transformation theory in the field of adult education as a means of explaining how elderly residents’ perspectives of the world change after moving to a CCRC.

This chapter is organized to address the research questions as well as to discuss the conclusions that emerged from the findings. The implications and recommendations for future research and practice are presented. The section of reflection is included to present my observations concerning the differences between US and Asian cultures in the area of elderly care. I also reflected on my social status and how it affected me in conducting the fieldwork.
Conclusions

Conclusion 1: The participants' past life experiences played an important role in their decision-making process as well as the outcomes of adaptation. Two groups of experiences were prominent in the participants' accounts—their experiences as caretakers and past residential experiences. The participants experienced both emotional and physical stress, which was consistent with the literature (Brody, 1990, C. Lee, 1999). Negative experiences as caretakers affected the participants' decision to move to a CCRC. Moving to a CCRC meant independence, a way to avoid having their families undergo the same difficulty they previously experienced as caregivers.

The voluntary nature of participants' decisions also affected their adjustment later. They exercised control over their decisions to move. They also had control over where they wanted to move. As a result, the participants made positive adjustments and felt satisfied about their lives in Northwood (Pastalan, 1983).

The effect of past residential experiences was apparent in the participants' preference in choosing Northwood. The participants wanted a place where they could maintain their activities, habits, routines, and lifestyles. Choosing Northwood allowed them to do so. Being able to maintain continuity in their lives contributed to the participants' sense of well-being.

Conclusion 2: The context of moving is an indicator of the participants' successful adaptation. Two groups of contexts, personal contexts and cultural context, were discussed in the study. Personal contexts refer to the recent stressful life events that prompted the participants to make the actual relocation. The events included (1) increasing
frailty and (2) the loss of loved ones. The participants chose to move to Northwood in order to resolve the stress they experienced from these events.

The cultural context refers to the cultural values that prevail in the society. The emphasis on independence at old age is the focus of the study. Growing old in this cultural context in which independence defines the value of the elderly, the participants were encouraged to move to a retirement facility where they would avoid being dependent on their families.

The two groups of contexts formed a “context of readiness” (Taylor, 1994) in which the participants were mentally prepared when they decided to move to Northwood. They were ready to adjust to the new life in Northwood, an indicator of their successful adaptation.

Conclusion 3: The participants used continuity as a strategy for adapting to residential change. The participants’ desire to maintain continuity was demonstrated in the reasons they chose Northwood. The reasons included establishing coherence of (1) their established support networks, (2) habits, routines, and life style, (3) and residential environment. This sense of continuity is essential because it provided the participants a sense of well-being.

Whether the participants were able to maintain continuity of their support networks was crucial when they decided where to move. They wanted to move to a place where their supports were available. Throughout the process of adaptation, the importance of social support was evident. The participants’ family, friends, and neighbors provided assistance that was critical to the participants’ successful adaptation. Those who had adequate family support reported the help they received reduced the stress of moving. The participants whose
families continued to offer support after they moved into Northwood seemed to be more satisfied with the process of settling down.

As stated previously, maintaining external continuity of the residential environment is a key factor in successful adaptation to residential change (Wheeler, 1995). The participants were able to continue their activities, habits, and life styles, which in turn contributed to their life satisfaction after moving to Northwood.

According to Atchley (1999), continuity is evolutionary in the sense that individuals are able to assimilate change and integrate change into new experiences. The approach the participants used to assimilate change was to develop new activities/habits and make them part of their experiences.

**Conclusion 4: Learning did occur in the process of adaptation.** The study explored the adaptation process of moving into a retirement community and the extent to which adult learning, especially transformative learning, was part of the process. The findings showed that learning was involved in the process of adaptation.

All the participants used behavioral learning strategies to negotiate the reality of living in Northwood. The behavioral learning strategies included being (1) observers, (2) participants, and (3) friends of other residents. All the participants were involved in social activities in Northwood. They observed and learned to develop new skills or change/modify their behaviors in order to reach the comfort level of living with the reality of Northwood.

While all participants used behavioral learning as a strategy for adapting to residential change, only Maureen's experience fitted the description of transformative learning. Maureen critically reflected on the problem she encountered in Northwood. She assessed the problem solving strategy. She also critically reflected on the premise of the problem, which
was rooted in her self-concept. The result of her critical reflection and her consequent action was a more integrated perspective on herself and her new life in Northwood. She determined that she could be a loner as well as an affable and helpful fellow resident. The new meaning of her living in Northwood was to make a difference in others' lives by showing her compassion and willingness to listen and help.

As stated previously, Doris's accounts indicated a possible evolving perspective transformation. It is possible that transformative learning was unable to be determined within the scope of the study and interviews. If I return to interview the participants periodically, more evidence of transformative learning might be found. A longitudinal study may reveal more information on transformative learning in the process of adapting to residential changes.

Conclusion 5: The findings suggest that residential change is not necessarily a source of disruption in life as indicated in past studies. Instead, moving into a CCRC provides a solution for a previously existing dilemma the participants encountered. The dilemma mainly refers to the participants' experiences of taking care of their loved ones. For the participants, moving into Northwood did not create a dilemma. Rather, it was a way to avoid having their family members experience a difficulty similar to the one they had experienced in their earlier stage of life. The environmental change signifies another stage of life that the participants in this study were ready to embrace.

Since the findings suggested that the moving itself was not a dilemma for the participants, it is explicable why transformative learning was not evident in the participants' experiences of moving. A dilemma or difficult experience is a catalyst for perspective transformation (Mezirow, 1991). Since the participants did not perceive residential change as a
dilemma, transformative learning was less likely to occur after they moved into Northwood. It was possible that the participants had experienced transformation while they encountered the dilemma of being caregivers. Unfortunately, this information was unavailable as the study did not focus on collecting information from those particular periods of the participants' lives.

Conclusion 6: This study again demonstrates that elderly people are dynamic individuals who constantly evaluate their changing needs (Wheeler, 1995). In this study, the participants were proactive in responding to their increasing needs for security, social support, and environmental consistency. They planned ahead and initiated the residential change that increased their personal control and life satisfaction (Kahana & Kahana, 1996). They also actively employed various types of learning to facilitate their adaptations. The result of their proactive adaptation in late life is the successful maintenance of continuity and a sense of well-being.

Implications

The major contribution of the study is the evidence of learning that the participants used in the process of adapting to residential change. This study has advanced our understanding of how the participants learned to adapt to residential change, which has not been done in the related literature. The findings illustrated the behavioral learning strategies that the participants used to help them adapt to their new lives in Northwood. The implication here is that the staff in CCRCs can use the information to design appropriate physical and social environments that promote learning, which in turn will help elderly residents to adapt to change.

Moreover, the study has expanded the application of Mezirow's transformative learning theory to the field of gerontology. The findings illustrate the process of one participant's
experience of perspective transformation and indicate another participant's possible emergent transformation. The study suggests that older adults are dynamic people who continue to develop as they age. A transition in later life such as residential change is a learning as well as a development opportunity for older adults. Adult educators who work with older learners can encourage the learners to critically reflect on their present life transitions and integrate their past and present experiences. By doing so, the older learners are allowed to interpret the change, which is essential for them to make better adjustments to change. As a result of the critical reflection, learners are likely to develop a more integrated worldview, one of the accomplishments of adult development.

The findings underlined the significance of past experiences in the participants' decision-making process. The participants' decisions to move to a CCRC were largely influenced by their past life experiences. Their role as caregivers was the most prominent factor that affected their decisions. The findings validated past studies concerning the negative effects of caregiving on women.

The influence of past residential experiences was evident in the participants' preferences for Northwood. They chose Northwood because they desired to maintain a certain degree of continuity in their living environment. The findings suggested that the life-course approach was essential for capturing and understanding older women's diverse experiences over their life spans. Only when we appreciate the participants' past experiences can we understand their present actions.

The findings highlighted the crucial role of social support, mainly family support, in this study. The participants' families provided support at different stages of moving. Before and during the actual move, the type of family support was mainly physical. The families helped
the participants to deal with possessions, moving, shopping, and arranging apartments. After
the participants moved into Northwood, the family continued to offer physical help such as
shopping as well as psychological support such as companionship.

The continual social support was a key factor that contributed to successful adaptation to
Northwood. Understanding the types of assistance the elderly need in the process of moving
and adaptation can guide practitioners in the field of gerontology and also family members in
providing appropriate support for the persons who decide to move to retirement facilities.

The study provided information regarding the problems/inconveniences that the
participants encountered at the settling-in stage. Although the problems were restricted to the
particular setting and they did not seem to cause extreme distress for the participants, the
information is beneficial for the staff of CCRCs and other similar facilities. The findings
suggest that the practitioners can approach new residents to gain information about their
concerns and difficulties pertaining to living in the facility. The practitioners can then use the
information to modify the environment or design programs/activities that would help new
residents to adapt to the new environment more efficiently.

I used transformative learning theory as a starting point to investigate older women's
experiences in a CCRC. In the process of analysis, I found continuity theory useful in
explaining the participants' successful adaptation. Both continuity theory and transformative
learning theory explained the participants' experiences of relocation and adaptation to some
degree.

Continuity theory pointed out the importance of past experiences on the decision to
change one's residence. These prior experiences created a context in which the participants
made their decisions in order to maintain external and internal continuity. Transformative
learning theory seemed to overlook the critical role of early life experiences in participants' decision-making and adaptation process. The participants were mentally ready for residential change and life transition, which in turn contributed to their successful adaptation.

Both theories recognized aspects of human adaptation. Continuity cannot be achieved if individuals fail to actively pursue it as they go through daily existence and interpret the circumstances with which they deal (Myerhoff, 1978). The contribution of continuity theory for this study was to identify the proactive aspect of adaptation—how participants looked for the environment that was congruent with their experiences in order to maximize their sense of well-being.

On the other hand, transformative learning theory focused more on the reactive aspect of adaptation—how the participants responded to the new environment by using learning as a strategy of adaptation. Transformative learning theory provided an insight into the process of how participants used learning strategies to adapt to a new living environment. It showed the step-by-step process of how one participant developed her new integrated self-concept.

The findings of the study indicate that continuity theory and transformative learning theory are both valid yet insufficient to explain the participants' experience of moving and adaptation. The findings suggested that older women's experiences of residential change and consequent adaptation cannot be explained by one single theory. Multiple theories across disciplines are needed for gaining insights into older women's aging experiences.

Recommendations

The following recommendations are based on the findings of the study. Two types of recommendations are presented. The first section focuses on the recommendations for future
research; the second section of recommendations is for practitioners in adult education and gerontology.

Future research

I interviewed new residents who had lived in a CCRC for less than two years. The duration of my interviewing was about five months. Information about how the participants continue to adjust to their lives in Northwood is absent. Whether deteriorating health conditions affect the participants’ experiences in Northwood is also unknown. In addition, the study identified one participant who showed signs of emergent transformation. It would be interesting to interview the participants continuously to understand the factors that continue to affect the participants’ adaptation. Repeating the study, but from a longitudinal perspective, would provide more comprehensive information of the older residents’ experiences of adaptation.

The study focused on older women’s experiences of moving. I only obtained data from the women’s perspective. Future study could include men’s accounts and investigate whether there are gender differences in terms of the styles of adaptation and the way the male and female residents interpret their experiences of relocation.

Thompson, Itzin, and Abendstern (1990) noted that how older adults develop the scope of their choice and how they exercise their choices depend on the resources they have built over their lives. “Partly this is a question of class” (p. 12). Free (1995) argued that maintaining continuity in a CCRC may be a privilege of affluent older adults who were able to exercise control over their housing preference. This study only investigated older middle-class women who generally have sufficient financial resources. The resources they have allow them to choose retirement facilities that fit their needs and preferences. Future research could study older women with limited resources who relocate to different senior housing from CCRCs. The
research could focus on whether continuity and transformative learning are still valid in explaining their experiences of residential change.

It would also be interesting to conduct a parallel study on those who can afford CCRCs but choose not to move. Finding out their needs and preferences could provide planners with information that is useful to design various residential facilities for older adults with different needs.

Additional research could examine the lives of older adults who relocate to places that are far away from their previous residences. Most of the participants in the study were either long time residents of the city where Northwood was located or from towns that are in the same state. Presumably the participants would experience a lesser degree of discontinuity than would those who move to other states or even foreign countries. To study individuals who relocate to other places than their previous states of residence would offer better understanding about continuity theory and transformative learning theory in the process of adapting to residential change.

The findings suggest that the problems/inconveniences that the participants face daily were most bothersome. Future research could center on the daily hassles and how the elderly solve those daily problems. From the perspective of adult education, the focus could be on the strategy the elderly use to cope with the problems, whether prior learning is a source of problem solving, and if it is, how the elderly integrate their prior learning with the new experiences. This information can add more insights about adult learning and aging.

An area of research that holds a strong personal interest is to explore the differences between Western and Eastern cultures. I argued that cultural context was a factor that influenced the participants’ decision to move to a retirement facility. How older adults in
Eastern cultural contexts make their decisions about living arrangements is worthy of exploration. If the elderly in Eastern cultures decide to move to a retirement facility, how do they adapt to the residential change? Would continuity and transformative learning theory hold true in explaining their experiences? This study could be repeated in a different cultural context to explore the cultural differences in relation to older adults’ experiences of adapting to life transitions.

Practitioners

The findings suggested the significance of family support at the difficult stages of moving and adaptation. Although the staff in CCRCs cannot offer the same help that family members can, such as selecting and packing possessions, they can offer assistance that is comparable to family support. Before moving, many CCRCs including Northwood, delegate welcome committees to correspond with the incoming residents. The members of welcome committees are usually current residents who are familiar with the environment. The committee can provide insiders’ tips for newcomers regarding moving to that particular CCRC. For example, the findings suggest dealing with possessions and moving are most stressful for the incoming residents. The committee can offer tips such as what types of possessions are useful or useless when living in that particular CCRC. The information may serve as a general guideline for incoming residents to prepare for moving.

The study identified some concerns/inconveniences that the participants experienced at the settling stage. Although the problems are limited to the setting of Northwood, the information indicated that the staff of CCRCs could address the problems by involving new residents. It is recommended that the staff in CCRCs collect information from the new residents
through a written survey or interviews. The information can be used to modify the environment or existing programs.

Most of the inconveniences reported by the participants, such as garage and laundry problems, were caused by the inappropriate design of the building. In the case of Northwood, the participants appeared to prefer having attached garages, or at least having garages that were closer to their apartments. Private, instead of public, laundry arrangements were preferred. The architects should consider elderly residents' needs and physical strength when they design housing for the elderly population.

The findings suggested that not every participant appreciated organized social activities. Some viewed unfavorably the frequency of social activities, while some valued the opportunity for socializing with fellow residents. Organized social activities are not the only means to build a sense of community among the residents. In fact, too many planned activities can deter residents from participating (Golant, 1994b). Some people prefer less structured activities. Other alternatives to promote community are needed. One suggestion would be to design an environment that encourages interaction among the residents, such as a common area that offers the residents a place to socialize with others casually.

As stated previously, life transition offers an opportunity for learning. Transformative learning seems to be especially plausible when change is disorienting. It allows individuals to interpret their experiences and make sense of their world. For the adult educators who work with older individuals experiencing change, fostering transformative learning can help the learners adjust to change in later life as well as promote continual adult development.

One approach the educator can use to foster transformative learning is the life story method. When I interviewed the participants, I perceived that the participants enjoyed telling
me their life stories. The educator can ask learners to review their life stories and share them with a group of fellow learners. The educator's role is to encourage the learners to ask critical questions that would help them to reflect on and interpret their life experiences. By doing so, the educator provides the learners with an opportunity to reconstruct their past and present experiences, a means to a more integrated perspective about themselves, their lives, and current change that they experience.

Journal writing is another way to deal with change and make it an opportunity for learning. The educator can ask the elderly learners to keep a journal about their thoughts and feelings. The educator can respond to the journal by asking critical questions that would induce critical reflection. In the case of residential change, the educator could ask questions such as: how do you resolve the problems/inconveniences you encounter in your new living environment? And, why do you use the particular approaches to solve the problems. Through critical reflection on the way they see and deal with problems, the learners may develop new perspectives on the situations and more constructive approaches to solve their problems.

**Reflections**

As stated earlier, my personal motivation for conducting this research stemmed from my negative experience of elderly care in my family. I witnessed my grandmother's illness and my mother's dilemma in caring for her. This study provided me with an opportunity to investigate elderly care in the United States. Using what I learned from the study, I wanted to reflect and gain insights into my own cultural assumptions regarding this issue.

What struck me most was the notion of independence. As discussed earlier, the participants' desire to remain independent was prominent in their accounts. Their sufficient
financial resources allowed them to enter a facility like Northwood and continue the life style they wished to maintain. In other words, independence comes with a price. I wonder whether the findings would have been different if I had interviewed elderly people with limited financial resources. My guess is that the findings would still be similar because the value of independence is very prevalent in this society. In addition, the society also encourages independent living. Government programs are available for the elderly, with or without sufficient financial resources.

As I reflected on the participants' experiences in this society, it became clear to me why maintaining independence in a retirement facility was not a popular idea among the elderly in Taiwan. First, the traditional family value of filial piety is still prevalent. Both the adult parents and children are less likely to cling to the idea of independent living.

Second, the traditional family value of filial piety is also prevalent at the governmental level. There is no public policy in Taiwan to encourage independent living. The government has not developed programs similar to social security, well-planned pension systems, or low-income housing. Only a few elderly, mainly older men, with affluent financial resources can afford independent retirement living. The older women in Taiwan are more likely to experience "double jeopardy." Most women in the older generation have never worked outside the home. They tend to have limited choices for their retirement living. Most of the elderly women have to live with their adult children because they lack financial independence.

There are advantages and disadvantages to living with adult children. Yet I perceive that traditional family values in Taiwan place too much emphasis on the structure of filial piety, while tending to neglect the essence of a quality parent-child relationship. For
example, traditional family values encourage, and sometimes impose, that adult children live with and care for their aging parents. Are they happy living together? What is the quality of their relationships?

My family's experience did not provide me with a positive impression of this type of living arrangement. Yet the myth is that those elderly persons who live independently or in nursing homes are sorry souls. Therefore, being a responsible child means caring for one's parents. The participants in this study provided me with a new perspective. They were happy and satisfied and they did not live with their children. As one of the participants told me, "Living with your children doesn't guarantee a good relationship. It's the quality of time you spend together, not the quantity of time."

Rereading the notes in my journal, I reflected upon my feelings and thoughts. One recurring note was my awareness of my status as an outsider doing research in a culture different from my own. Even before I entered the field, I asked myself a question: "How much can I, as a relatively young researcher from a foreign country, understand the elderly American women in my study?" In other words, would age, cultural, and educational differences affect what the participants would tell me and how I would interpret their experiences? Were these differences an advantage or disadvantage? I believe that this kind of self-reflexivity is important because it shows my responsibility to my research and the participants.

The first thing I noticed was the age difference. Age difference made it difficult for me to understand some of the experiences, such as the Depression. I had to ask more questions and sometimes use my imagination. Yet, the age gap was not a barrier for me in terms of gaining access. In my study, my relative young age seemed to be an advantage in
developing friendly research relations. I was treated as a young friendly stranger who was
courteous and genuinely wanting to learn. I adopted a pupil role with the respondents as
teachers. Seen as a young and inexperienced woman, I was assisted by each informant in
every aspect of my research ranging from lending equipment to touring the retirement
community.

Although the age difference was present, the participants and I often shared the same
human experiences—marriage, taking care of frail family members, and death of loved ones.
We also shared the same emotions when we reflected on our experiences—joy, guilt, and
pain. The participants were not afraid to show their emotions to me. There were moments
we laughed and there were moments we shed tears. I am grateful to have had open and
trusting participants who allowed me to enter their world.

I also noticed that cultural difference was an advantage for me in conducting the
study. I tried to use my own cultural lense to relate to the participants' experiences, which
often provided a different perspective. Yet I had to remind myself not to let the lense twist
the reality, the reality from the participants' point of view.

My educational level did not create any power imbalance in the researcher-participant
relationship, most of the time. Four out of the five participants had a college degree and put
me on an equal footing with them. Patty was the only woman who did not have a college
degree. My higher educational status seemed to be a symbol of authority to her because she
was more concerned about whether she had answered my questions than the other
participants.

During the course of my research, I shared my analysis with the participants. Four of
them gave me their feedback. Three out of four participants gave me positive feedback and
re-affirmed my interpretation. The one participant who did not react positively was concerned about her anonymity. In her note to me, she requested that no one in Northwood read the report. I decided to follow her wish and prepared a synopsis for each participant. No name was used in the synopsis.

This incident reminded me of the power relationship between the researcher and the researched. I, as the researcher, in the scope of the pre-interview agreement with the participants, had the power to decide what information would be disclosed. I recognized my power and pondered how to deal with it in situations like this. After evaluating my goal and responsibility, I decided to share my power with the particular participant.

It was evident to me that I learned a great deal from conducting this research, both academically and personally. I was often inspired by the participants' stories. To me, they were the pioneers who had traveled the roads of life that I have not yet traveled. After I completed my interviews, I maintained friendly relationships with several participants. They have been supportive and caring regarding my academic pursuit and personal life as well.

Their life stories continue to inspire me. The husband of one of the participants in my pilot study died this past winter. She told me how she coped with the loss. She reconfirmed that her decision to move to Northwood was not only right but also essential. She was grateful that she and her husband were in Northwood when her husband was gravely ill, because Northwood provided good care for her husband. As the participants' life journey continues to unfold in Northwood, I wonder where my life journey will lead me.
APPENDIX A. INTERVIEW GUIDE

Background Information

1. How old are you?

2. Where did you live before moving to Northwood?

3. How long have you lived at Northwood?

Life History

1. Tell me about yourself and your life.

Areas of focus:
- Family background
- Education
- Work
- Marriage
- Family life
- Community life
- Friendship
- Retirement
- Widowhood
- Health
- Religion
- Moral values
- Historical events

Chronology
- Childhood
- Adolescence
- Young adulthood
- Midlife
- After retirement

2. What specific life event(s) can you recall which have great influences on what you have become now?

- When did it happen?
- Who else was involved in the event?
- How did you deal with it?
- What changes were brought by the event?
- What did you learn from the event?

Decision-making Process

1. When did you start thinking about moving from your residence?
2. What were your concerns then in deciding to move to a retirement community?

3. Why did you choose Northwood?

4. Did anyone help you make the decision? If so, how were they involved?

5. What did you think of Northwood and its residents prior to moving in?

Experiences of Living in Northwood

1. What is your daily life like after moving to Northwood? (Provide some typical experiences)

2. Describe your relationships with other residents in Northwood?

3. What was it like initially for you during the first week of moving into Northwood?

4. What was it like for you during the first month while living in Northwood?

5. Describe some of the more difficult experiences you have encountered after moving into Northwood?
   - How were you feeling during those experiences?
   - How did you change things, make things less difficult for you?
   - Did anyone help you to live through the difficulties? If so, how did he, she or they help?
   - What did you learn from the difficult experiences?

6. Has your life become easier?

7. When did your life become easier?

8. What made it easier?

9. What are the most enjoyable experiences of living at Northwood?

10. What habits and ways of living have you given up because of moving into Northwood?

11. What new habits and ways of living have you developed because of moving into Northwood?

12. How did you deal with your possessions before moving into Northwood?
Perspective Change

1. Describe how you feel about Northwood and its residents now. Did your feelings change after living in Northwood for a while?

2. How are you feeling about life now?

3. What are your expectations toward your future life?

4. What would you conclude about your life in general?
APPENDIX B. INFORMED CONSENT FORM

Ya-Fen Lo, a graduate student at Iowa State University, is doing her dissertation on elderly women's experiences of living in a retirement community. The focus of the study is on how women's lives and perspectives about the world change after moving to a retirement facility.

As a participant in this research, you will be asked to complete three to four interviews. Each interview is expected to last thirty minutes to one hour. The time and place of each interview will be at your convenience. The questions to be asked in the interviews include your life history, decision-making process of moving to Northwood Retirement Community and changes you have perceived after living at Northwood.

All interviews will be tape recorded and transcribed for later analysis. The information gathered from the interviews will be used only for this research purpose. To insure confidentiality, your name will neither be used during data collection nor in the written report. When the project has been completed, the recordings will be destroyed. You have the right to withdraw at anytime from the study, for any reason, and the data will be return to you upon request.

Your signature below will indicate your willingness to participate in this study and your permission for the researcher to use direct quote. Thank you very much.

Signed ______________________ Date __________________

Ya-Fen Lo
Graduate Student
Professional Studies in Education
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REFERENCES


