COOPERATIVE LIVING IN RETIREMENT: A NARRATIVE INQUIRY
EXPLORING INNOVATIVE RETIREMENT LIVING ARRANGEMENTS

by

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Abstract

In 2008, the United States witnessed the largest group of individuals in history become eligible for retirement. While a large amount of research has been devoted to understanding the impact of this large group in the area of social security, the research has been limited in the area of living options. Choices in retirement living include living alone, with family, in retirement housing, or in a nursing home. One other nontraditional option is taking root in the United States and abroad: cooperative living, or sharing a home with one or more people. This qualitative narrative inquiry explored the factors that influence individuals seeking non-traditional cooperative living arrangements in retirement. The stories of 18 individuals throughout the United States living cooperatively in the later years of life were explored. Factors associated with aging, including biological, psychological, social, and economic elements, were analyzed for recurring and emerging themes. While economic factors influenced the decision to live cooperatively, social interaction through friendship and activity was the primary driving force for seeking this type of alternative living scenario. At a time when economic solvency was uncertain, this inquiry explored an alternative, cooperative living environment that satisfied both financial necessity and personal needs for interaction and socialization in the later years of life.
Dedication

This work is dedicated to my companion of 12 years, Raymond, for his insistence that I continue to expand my mind. You supported me through the learning process without complaint and spoke my name with pride. Each time I thought I might not be able to continue, you offered every reason why I should keep going. You never doubted my abilities. Thank you.
Acknowledgments

'**To develop a complete mind: study the science of art; study the art of science.**

*Learn how to see. Realize that everything connects to everything else.*

*Leonardo da Vinci (1452-1519)*

To Dr. Toni Greif, your inspiration is unsurpassed. You have helped me through every part of the dissertation process. I would not have accomplished this without you. You are my mentor and my friend and I thank you for everything.

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To Marion, thank you for your spiritual guidance and introduction to the light. Your enlightenment kept me grounded.

To my mother, I know if you were here today, you would be hosting a parade down Main Street, celebrating my accomplishment! I love you and I miss you.
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CHAPTER 1. INTRODUCTION

Background of the Study

The time has come for the first wave of baby boomers to think about retirement. In 2008, the oldest baby boomers were eligible for social security benefits (Munnell, 2007). The nature of retirement decisions takes on a new perspective as options for living expand beyond the typical husband/wife relationship, to innovative choices such as cooperative living arrangements between friends. The average person’s life span has increased by 20 years (Dailey, 1998) and retirees now live full, active lives well into their eighties. Industries devoted entirely to retirement offer more options than ever for adventure, health, and living that move retirement beyond the prior stereotypes of aging, into an abundant life of satisfaction, provided the financial resources exist to afford these new options.

As the population ages, societal views of retirement have evolved regarding the aging process. The concept of retirement is no longer viewed as a death sentence, but as an opportunity to embrace life (Duay & Bryan, 2006). Active lifestyles enable independent living scenarios wherein retirees enjoy life in the later years, as long as they have planned effectively for their retirement. In contrast, those individuals who have not planned for retirement efficiently and lack the funds to live comfortably may postpone retirement due to any number of circumstances, such as divorce, death, or a lack of planning during the working years.
Financial needs for retirees are projected to change (Munnell, 2007). As the cost of living increases, individuals reaching retirement age may need to continue working in order to meet expenses. Approximately one third of retirees will rely on social security benefits to survive in retirement (Munnell, Golub-Sass, Perun, & Webb, 2007), forcing them either to live without some of the basic necessities of life or to find alternative ways to survive in their retirement years. The focus of this narrative research was to seek the factors that influence individuals seeking non-traditional cooperative living arrangements in retirement.

Statement of the Problem

The process of planning for retirement includes career decisions and financial planning, as well as relationships. Although men have planned for retirement since the early part of the 20th century (Munnell, 2007), women must work to catch up on retirement planning efforts. Marketable skills and jobs have a direct effect on the type of retirement planning options available in an age-focused society (Kloep & Hendry, 2006). Lower income jobs throughout a career create limited retirement options for both men and women. Choices to stay home and care for a family also limit options in retirement, especially if divorce or death severs a marital relationship and the associated financial or emotional stability of the relationship.

Even as social security benefits offer compensation during retirement years, some retirees have opted for innovative living arrangements where they share a home cooperatively (Mahoney, 2007) with one or more individuals in order to reduce the financial burden of retirement. Although the idea of sharing a home during the younger
years, as in college roommates, is an accepted practice in American society, the same tradition in retirement years is still a relatively unusual concept. Cooperative living arrangements may enable individuals to pool their resources for more comfortable living options in retirement, offering opportunity, discovery, and exploration into the planning efforts and retirement decisions that lead to this type of living scenario.

Purpose of the Study

The purpose of this study was to explore the factors that influence individuals seeking non-traditional cooperative living arrangements in retirement. Three theories associated with aging were explored: activity theory (Havighurst & Albrecht, 1953), which suggests that active lifestyles are linked to successful aging in retirement; disengagement theory (Cumming & Henry, 1961), which suggests that as people age they separate themselves from the environment; and needs theory (Maslow, 1971; Orr, 1979), which suggests that as needs change, adjustments to life situations are necessary to meet new needs.

Four factors of aging were explored: (a) biological factors, which explore physical abilities in retirement; (b) psychological factors, which investigate behaviors, moods, and feelings in retirement; (c) social factors, which examine relationships prior to and during retirement; and (d) economic factors, which are influenced by financial conditions in retirement. The four factors were examined to understand the temporal elements of retirement planning and decisions made in retirement, including economic situations that may lead to cooperative retirement living arrangements. This inquiry focused on
individual retirement decisions of unmarried persons who elected to live in cooperative living arrangements in their retirement.

Figure 1 Theories and factors in living arrangements

Research Questions

The research questions focused on the two theories and four factors of aging. Each of the research questions was designed to address the four factors of aging—biological, psychological, social, and economic—that influence individuals seeking non-traditional cooperative living arrangements in retirement.

1. Why do individuals choose cooperative living arrangements?
2. How do individuals create cooperative living arrangements?
3. What are the advantages and disadvantages of cooperative living arrangements?

Question 1, Why do individuals choose cooperative living arrangements, sets the foundation for the how and why of cooperative living. The answers provided by the
participants offer a greater understanding of cooperative living in retirement, itself. It also supports the need to explore all the factors of aging, including biological (Gems, 2003), psychological (Daily, 1998; Munson, 1999), social (Martina & Stevens, 2006; Monsour, 2002) and economic (Munnell, 2007) by encouraging information about when the participant began planning for retirement.

Question 2, How do individuals create cooperative living arrangements, provides the framework for exploration into the living arrangements and addresses when and where, as well as the psychological (Daily, 1998; Munson, 1999) and social (Martina & Stevens, 2006; Monsour, 2002) factors of aging.

Question 3, What are the advantages and disadvantages of cooperative living arrangements, explores the participants’ current views of the situation, which serves to explore psychological (Daily, 1998; Munson, 1999), social (Martina & Stevens, 2006; Monsour, 2002), and economic (Munnell, 2007) factors.

Nature of the Study

This narrative inquiry study was evolving in nature (Creswell, 2003), meaning that data was analyzed several times to make sense of the information by identifying emerging themes and patterns from the words of the participants. The research explored the factors that influence decisions made for retirement; the study was designed to answer the questions of why, when, where, and how. As themes and patterns emerged, the study explored the factors that influence retirement decisions through the lenses of (a) biological, (b) psychological, (c) social, (d) economic, and (e) temporal elements experienced by the participants in terms of retirement preparation. The framework was
designed to investigate the variables that influence individuals seeking non-traditional cooperative living arrangements in retirement. The research questions were designed to encourage interaction between researcher and participant (Chase, 1995) as participants recalled their lived experiences.

Significance of the Study

The idea of aging is one concept that all people share. Society promotes youth, while reality brings age (Levinson, 2003). While adequate retirement planning offers security both physically and psychologically, social interaction may provide an additional method of securing a comfortable retirement. As society witnesses baby boomers retiring, the insights unveiled in this study may offer valuable information on how to adequately plan for the retirement years and how living cooperatively may offer insight into how future generations plan for their retirement.

Definition of Terms

Activity theory. Focuses on social engagement in activities in retirement years and suggests that a link exists between self-perception and life satisfaction in the retirement years (Havighurst & Albrecht, 1953).

Assisted living. A living environment that is regulated by the state, requires licensing, and provides full care for the individual. Nearly all individuals living in this environment are elderly, and physical capabilities determine the need.

Biological aging. One of four components of aging that explore the health and behavioral factors associated with the aging process (Gems, 2003).
*Co-housing.* A new trend in retirement housing where a group of individuals purchases land and builds houses to create a community that shares responsibilities and care for its members (Durrett, 2005).

*Cooperative living.* Living arrangements consisting of two or more unmarried persons living under the same roof and sharing living expenses in an independent living environment (Mahoney, 2007).

*Disengagement theory.* As people age, they become less active in the world surrounding them, leading to withdrawal in preparation for death (Cumming & Henry, 1961).

*Economic factors.* Financial considerations in both retirement planning and current living conditions (Munnell, 2007).

*Independent living.* People in these circumstances are capable of caring for themselves without the assistance of a formalized care provider.

*Psychological factors.* One of four components of the aging process that explore the mental, cognitive, and interpersonal factors of aging (Munson, 1999).

*Retirement community.* A living environment including houses, apartments, condominiums, or duplexes where individuals share commonalities such as age and are no longer focused on career goals as they seek retirement opportunities such as leisure.

*Retirement planning.* The process of preparing for retirement years through financial planning, career planning, and relationships.

*Social factors.* One of four components of the aging process that explore social interaction between individuals (Monsour, 2002).
Successful aging. A term used in several studies suggesting high levels of self-perception and satisfaction within the retirement years (Torres, 2002).

Temporal elements. A combination of biological, psychological, social, and economic factors that influence timely retirement decisions.

Assumptions and Limitations

This study explored the factors that influence individuals seeking non-traditional cooperative living arrangements in retirement. Several assumptions merit disclosure. Research on retirement has gained in popularity; however, the audience for this study was limited. While the phenomenon of cooperative living arrangements had grown, the population may be small, making it difficult to locate participants willing to disclose their personal stories. The researcher assumed that retirement planning decisions are related to the current living arrangements and are not all-inclusive, understanding that the study explored only a small sample of the population of retirees and may have limited generalizability (Miles & Huberman, 1994).

In the realm of narrative inquiry, the researcher sought to understand the voices (Chase, 1995) of the participants, which may not typify or be applicable to the entire populace. The researcher realized that narrative inquiry assumes that themes and patterns (Denzin, 1989) would emerge as data was collected and analyzed. Another assumption was that the participants would offer honest answers to the research questions, even though the events recalled may not be wholly accurate (Festinger, 1957), because memories fade and change with time. The research was limited by the accuracy of the answers, which according to Creswell (1994), restricts the nature of the study and creates
boundaries. Although the researcher took every precautionary measure to avoid bias, researcher perceptions of the descriptions and responses by the participants may have been a factor.
CHAPTER 2. LITERATURE REVIEW

The purpose of this study was to explore the factors that influence retirement decisions to seek out cooperative living arrangements. A review of the relevant literature set the foundation for a theoretical framework that guided the study (Denzin & Lincoln, 1994) into a narrative exploration of the nature of successful aging through retirement decision making. Within the framework of retirement planning, the biological, psychological, social, and economic factors of aging presented a platform for narrative exploration into cooperative living arrangements in the retirement years. The idea of successful aging (Torres, 2002) takes on a variety of subjective meanings related to physical and mental health, financial success, and social interaction (Rowe & Kahn, 1998) that provided a foundation for exploration in terms of decisions regarding living arrangements after retirement.

Aging

Aging, itself, is a broad term suggesting both positive and negative connotations depending on the use of the word. The biological assumption that human aging is simply the process of getting old lacks depth and understanding. Human aging includes biological (Gems, 2003), psychological (Dailey, 1998), social (Martina & Stevens, 2006), and economic factors (Munnell, 2007) that when combined, create the temporal elements that influence decisions and life choices in retirement (Ebersole & Hess, 1998). Different
views of aging give reason for exploration to appreciate the true nature of aging in terms of how and why some individuals decide to live cooperatively in retirement. One factor that may warrant exploration is how the aging process differs between men and women. Gee and Baille (1999) examined four modes of aging experienced by seniors, including transition, new beginning, continuity, and imposed disruption. The researchers argued that women experience retirement differently than men do, based on their experiences in the work force, and they face more difficulties in the retirement years. Some of the difficulties are based on the fact that women tend to take time away from work to have children and care for families. It should be noted that when the data was analyzed, Gee and Baille found no significant differences in the expectations of retirement for the genders. A significant finding was that both genders perceived retirement as a new beginning. Although the research offered a glance into how men and women age, participants were not encouraged to think beyond the questions; rather they were encouraged to focus on the structure of the question when offering answers.

Data from the U.S. Census Bureau (2005) shows a 100 to 70 ratio for women to men, meaning that for every 100 women living past the age of 65, there are only 70 men. At the age of 85, the ratio drops drastically, showing that for every 100 women living, only 40 men are still alive. Historically, women tend to outlive men (Munnell, 2007), suggesting that lifetime experiences could lead to retirement options based on separation due to death or divorce. A surviving spouse may have limited options due to inadequate retirement planning. Cooperative living arrangements could offer one solution to this type of dilemma (Calasanti & Kiecolt, 2007); however, because the concept is relatively new, the implications of cohabitation are open for exploration.
Two competing views of aging that explore these factors include the activity theory (Havighurst & Albrecht, 1953) and the disengagement theory (Cumming & Henry, 1961). Both of these theories explore different factors in the aging process, such as biological aging, psychological aging, and social aging, to determine how people grow older (Atchley, 2000). An exploration into these theories applicable to aging is necessary to understand the factors that lead to decisions in retirement.

The activity theory (Havighurst & Albrecht, 1953) suggests that increased engagement in activities in retirement years links directly to satisfaction and self-perception. Activity in this realm focuses on mental exercise and social interaction. The subject of study in both quantitative and qualitative research, activity theory offers a mechanism for understanding how people age successfully. For example, Lawton (1994) suggested that personality plays a role in the activity theory and that in terms of personality traits, emotionally driven high-affective versus low-affective personalities would respond differently to activities. Lawton found that high participators in activity related to individuals measuring high in affectivity. Although this finding may appear to be an indicator of successful aging, it is purely subjective in nature and merits continued research on the activity theory. In contrast to studies of this nature, McKee, Harrison, and Lee (1999) investigated the relationships between friendships of older persons through the lens of the activity theory. Focusing on both casual and good friendships, the researchers explored these friendships to determine a relationship between friendship and psychological well-being of retired persons. Activity was shown to be a predominant factor in the creation of friendships and satisfaction in the retirement environment.
Lampinen, Heikkinen, Kauppinen, and Heikkinen (2006) explored the activity theory in the areas of physical activity and leisure activity in older adults as a predictor of mental well-being. The researchers hypothesized that higher levels of both physical and leisure activity produced greater levels of mental well-being, such as mental vigor and meaning of life. The results of the study indicated that both leisure and physical activity had an indirect relationship to mental well-being; however, there were differences in the levels between the genders. Although the activity theory suggests motivation, it does not offer a complete understanding into how individuals plan for retirement, nor does it provide a complete framework for why people opt for cooperative living arrangements in retirement.

Within the lens of the activity theory, social interaction theory (Carstensen, 1991; North, McCullagh, & Tran, 1990; Roeckelein, 1998) suggests that as people grow older, they seek out social relationships based on higher standards as well as how they see themselves within the situation. Friendships are based on preconceived expectations such as gender, education, and cultural similarities. Once the relationship is established, social interaction serves as the catalyst for increased activity while the individuals exchange roles depending on their situational needs. Depending on the need of the individual, he or she may take on the role of listener one day and communicator the next. Essentially, roles change as needs change. Social interaction also satisfies friendship needs offered by Maslow (1971) and may offer insight as to why some individuals seek out cooperative living arrangements.

In contrast to the activity theory, the disengagement theory (Cumming & Henry, 1961) suggests that as individuals grow older they become less active in the world
surrounding them through withdrawal. Cumming and Henry found that the process of withdrawal consists of decreased social interaction and increased attention to the self. Consistent with the findings in the 1961 study, Geis and Klein (1989) noted the same results in terms of disengagement in the elderly. Their study found that the participants naturally became disengaged and became less affected by social changes. Although the theory offers one explanation of behavior in aging, Blau (1973) argued that the theory is related to the socially accepted views in a time when the elderly were disposable (Barrow, 1996).

Ben-Sira (1991) posited that disengagement is an intrinsically motivated process for the individuals. This means that an individual focuses his or her actions based on experienced feelings and moods. The outside world views it as the process of becoming incompetent and lumps all the elderly into one group, without taking into account socio-economic factors (Thorson, 1995). The disengagement theory suggests that when people grow old, they are not affected by social activities because they have accepted the idea that with age comes death. Typical stereotypes associated with aging, such as death, disease, downhill spiral, and dependent care, support the disengagement theory. Luken and Vaughan (2003) explored the transition of seniors into retirement housing through an ethnographic study of the words and story of one woman’s life and journey into a retirement community built and marketed in the early 1960s. The concept of both activity and disengagement theory were explored with regard to these communities, where these individuals did not necessarily want to go, but moved because it was expected, confirming the negative views of aging throughout the 20th century.
Chen’s (2003) research focused on life satisfaction in the elderly through an analytical approach. The study empirically tested the perceptions and influence of social changes in Taiwanese senior citizens and found that these individuals were subject to less stress in relation to life and social changes in their elderly years, supporting the ideas behind disengagement theory. The theory then would not support social changes and interactions (Chen, 2003) as a means for successful aging, nor would it alone provide a reasonable assumption of how aging may lead to cooperative living.

One additional area to be addressed is that of needs. As individuals age, their needs change as part of a natural human desire to reach self-actualization (Maslow, 1971; Orr, 1979) which is the highest level of satisfaction with life events. Needs theory has long been accepted as a viable tool for understanding basic human behavior. Maslow’s five-tier hierarchy of needs begins with the fulfillment of basic needs (physiological) such as food and shelter, and continues to climb in an upward movement to satisfy safety needs, relationship needs (belonging), and esteem needs, until a person attains the ultimate need of self-actualization, which is equivalent to complete satisfaction with life. An individual who reaches this tier has the freedom to pursue those desires beyond survival, such as artistic endeavors (Green & Burke, 2007). Needs, however, continually ascend and descend the hierarchy as life situations change. For example, as a contributing member of the workplace, an individual may be working to reach the top goal of actualization; however, once he or she enters retirement, the individual may find that the planning was not as effective as assumed. The level of need may drop back to the basic physiological need for adequate food and shelter.
To reestablish the natural climb back up the hierarchy, a senior may opt to work past retirement or part time in order to have the needed security. The individual may also opt for living arrangements that allow the freedom to pursue actualization desires, such as a cooperative living arrangement. Wallace (1991) suggested that all five levels of needs are applicable to retirement. Fenton and Mitchell (2002) posited that dignity (self-esteem) needs play dominant roles in seniors. In contrast, Majercsik (2004) suggested that Maslow’s theory does not apply to elderly individuals because these people are aware of what faces them in their later years. However, he noted that motivation of self-actualization does play a role in the lives of seniors. The number of differing opinions and findings offers a platform for continued research of needs as they pertain to the elderly and retirement decisions. Needs, along with activity and disengagement, may offer understanding of the biological (Gems, 2003), psychological (Dailey, 1998), social (Martina & Stevens, 2006), and economic factors (Munnell, 2007) of aging and planning for retirement.

Another area of aging focuses on the generational perspectives and differences of individuals preparing for retirement. Retirees today number approximately 300 million, and by the year 2050 are expected to grow to 404 million, compared to 151 million in 1950 and only 76 million at the turn of the century (Greenblatt, 2007). Individuals preparing for retirement today have a broader view of the retirement process than previous generations had. Current trends in retirement focus on active lifestyles that include travel, volunteerism, continued work life, and opportunities that did not exist in previous generations. Communities devoted entirely to retirement life exist throughout the country, with large populations centered in Florida and Arizona. Munnell (2007)
found that planning and investing have increased wealth and allowed many retirees the option of comfortable living in retirement. Previous generations had limited options due to shorter life spans, fewer financial resources, and negative views on aging. As a whole, retirees today are wealthier than ever before, with assets such as real estate that determine a large part of overall worth. However, the portion of retirees owning valuable assets is small compared to the retired population as a whole. Many baby boomers may find it necessary to continue planning and working through their retirement years because of their limited resources (Greenblatt, 2007; Munnell, 2007).

Biological Factors

In the literal sense, human aging entails a process where the biological functions begin to deteriorate, leading to health issues and eventual death, creating debate on whether aging causes death or the symptoms of aging cause death (Curtis, 1972). Biological aging refers to issues that affect the body as a whole, such as reduced capacity to perform physical movements, loss of memory or mental capacity, disability, or illness due to aging. Access to health benefits or lack thereof in the area of physical aging may provide a perspective on how people embrace age in their later years. Given the advances in technology and health care, the biological factors of aging take on a new perspective in the area of successful aging. Aches and pains can be reduced or eliminated through exercise, medication, and surgery, extending longevity for the average person. Intelligent life choices such as healthy diet, abstinence from smoking and excessive drinking, and physical activity all play a role in extending the human life span. The available alternatives that exist to decrease health problems and prolong life (Gems, 2003) present
a new area for discovery in terms of retirement planning, such as health care coverage. The health care system in the U.S. offers numerous options, depending on the financial capabilities of the insured. Caveat emptor in healthcare subjects the insured to a standard of care based on income. Whereas some retirees are able to access health care due to career choices, others rely on the availability of options dependent on their income, while others rely on government-subsidized care.

As the aging process continues and more conditions present themselves, health care choices diminish, even for those who can afford a good health plan. As the physical process of aging advances, living arrangements such as assisted living or in-home care become a consideration for both the individual and the family. Decreased ability to care for oneself presents another concern in retirement living. Hemmert and Nussbaum (2001) pointed out that in the area of care receiving, there is limited research available to understand the effects on the elderly of receiving care; rather, the focus is on the burden suffered by the caregivers. When the physical aspects of aging present disabilities that require care, living conditions may have a direct link to feelings of depression, helplessness, and lower morale. For those who have opted to live in a cooperative arrangement, medical and living decisions may change based on different physical needs, opening up a new question pertaining to health decisions. The elderly must decide who will be responsible for implementing the decisions, and the role of the retiree may be reversed from independent to dependent. Surgical procedures offer new options for the aging population. Bone replacements enable continued mobility well into the later years and transplants prolong life. For individuals who remain healthy and capable of work and activity, physical appearance may play a role in perceptions of successful aging.
Application of the theories to the biological factors of aging presents additional information connected to this research. Activity theory (Havighurst & Albrecht, 1953) suggests that as long as the individuals remain active, they can increase their healthy years both physically and mentally. The assumption is that healthy active persons continually set goals and make plans for the future, including plans for living arrangements. However, activity theory does not account for what will happen once those capacities are diminished and how that would affect the living situation. Disengagement theory (Chen, 2003; Cumming & Henry, 1961; Kloep & Hendry, 2006) supports the biological factors of aging in terms of health and mental capacity, because the individuals separate themselves from social interaction in preparation for death. It does not offer a logical application to cooperative living arrangements. Needs theory (Maslow, 1971) suggests a change in the level of need, depending on the improvement or deterioration in health, and may support the idea that as needs change, so do the retirement options, such as living cooperatively (Fenton & Mitchell, 2002; Wallace, 1991).

Psychological Factors

Psychological aging refers to the sensory processes of personality, ability, emotions, and perception because of aging. The cognitive, emotional, and interpersonal components of aging call for exploration as baby boomers reach retirement age (Munson, 1999). The average life expectancy has increased (Dailey, 1998), opening up a new area of discovery in terms of the psychological effects of successful aging and retirement, especially in the realm of sufficient retirement planning to accommodate longer life spans. Oliver (2006) posited that a relationship exists between retirement savings
practices and self-efficacy and suggested that differences in perceived self-efficacy for planning, saving, and investing for retirement across ethnic groups indicated that in order to save for retirement, people must believe that they are capable of retirement planning. Harper (2005) studied the retirement characteristics of self-efficacy and situation. The research surveyed over 200 retirees to examine if relationships existed between retirement role modeling and (a) self-efficacy and (b) life satisfaction. The empirical study confirmed a connection between finances and self-efficacy in retirement in terms of past planning and current planning.

Duay and Bryan (2006) indicated that successful retirement requires social relationships, the ability to change, maintaining a healthy lifestyle, and solid financial conditions. In the continuing study on aging, titled “Growing Older in America,” (GOA) the health and retirement study conducted by the National Institute on Aging, National Institutes of Health, and the U.S. Department of Health and Human Services (2006) examined the effects of retirement in the areas of health, family, and financial concerns. The study, which began in 1992 and continues today, presents several outlooks on retirement patterns, including the circumstances that may lead to specific life decisions. The data suggested that lonely individuals tend to retire earlier than do those in committed relationships.

Kloep and Hendry (2006) found that the psychological factors associated with retirement range from positive outlooks to alienation and fear of the future, depending on how individuals enter retirement. This qualitative study exploring the adjustments to retirement suggested that the underlying causes of forced retirement, such as health and social pressures, produced fear and resistance related to self-perceptions of old age and
worthlessness. Elective retirement, however, based on a gradual work reduction related to higher levels of self-efficacy in retirement, offered three patterns related to retirement. The patterns include “there is life beyond work; work as a lifestyle; and there is not much left to live for” (p. 575). These three patterns related directly to the emotional, cognitive, and interpersonal components of each retiree. For example, retirees who related their careers to their identity and who were forced into retirement may have suffered negative emotional states when forced into retirement because of social pressures. However, given the option to phase out the career gradually, a retiree’s identity may change goals by taking classes, exploring new career possibilities, or embracing the idea of retirement.

Societal views of aging seem to be taking on a new perspective and consumerism plays a role in the appearance of youth, affecting the psychological components of aging and retirement. Cultural attitudes towards aging promote the effort to look and feel younger through mechanisms such as cosmetic surgery, specialized diets, and hair restoration, to name a few (Levinson, 2003). Cosmetic surgery options offer the choice to reduce the aesthetic appearance of aging for those in a financial position to purchase these types of procedures. Products abound that offer testimonials on how to reduce the signs of aging through surgery, cosmetics, and physical equipment that conform to societies’ assumption that if we look young, we will be accepted. Ironically, the desire to look younger is not focused entirely on women; men are jumping on the cosmetic bandwagon as well (Friedman, 2005). These trends in surgery are marketed continually in the media through testimonials and programs geared entirely to makeovers. Implants, reductions, liposuction, tucks, and lifts offer the magic cure-all for the effects of aging; they open the door for exploration of the psychological aspects of aging.
The pressure to conform may have an effect on the emotional elements of successful aging, particularly for women. The media play a large role in the societal views of aging. Media portrayal of older women casts a negative light on aging, as found in Signorielli’s (2004) study on prime time television messages relating to gender, race, and occupation. The study was based on the cultivation theory to understand the effects of television views on societal attitudes in terms of aging characters portrayed in the media. Despite the fact that the number of elderly characters in prime time is increasing, the percentage compared to the industry as a whole is less than 2%. The images portrayed in regard to aging characters showed older men as gracefully graying individuals with younger female partners. Aging female characters were portrayed less often and in menial roles. In the small percentage of strong female characters, the patterns of elderly women working outside of the home suggests that the jobs held are glamorous and unrealistic, in contrast to society. This media representation of the elderly suggests that women age faster than men, and the small percentage of elderly characters in prime time media indicates that while the population of elderly is increasing, the representation of aging remains minimal.

Cognitive components such as intellect and education appear to have a link to the aging processes as well. The GOA study (National Institute on Aging, 2006) found that individuals who possess a college degree intend to continue working beyond the standard retirement ages, well into their 70s. August and Quintero (2001) found that education played a significant role in the number of opportunities available late in life. However, the demands of the career also played a role in opportunities. For example, occupations
that require physical demands, such as nursing, offer fewer options than careers based on intellectual requirements, such as counseling or teaching.

In the area of retirement planning, education appears to have an impact on the type of planning. According to the Social Security Administration (Muller, 2002), advanced education influences the type of planning for retirement. An individual possessing a college degree is more apt to participate in complex financial planning for retirement. These same individuals are also more likely to take advantage of financial planning courses and seminars. The increased cognitive exercise in retirement may offer clues to successful aging in terms of psychological factors.

Both activity and disengagement theory support the idea of psychological aging. Active individuals tend to be happier and more self-sufficient, whereas inactive persons may begin to withdraw from their environment (Chen, 2003; Kloep & Hendry, 2006). Within the needs theory, safety, belongingness, and esteem needs fit the concept of psychological aging (Maslow, 1971). Safety and belongingness could offer a platform to explore why people opt to live cooperatively in their retirement years, whereas esteem may explain the need to remain independent as long as possible. Needs theory also supports the psychological component of aging, because no matter what the scenario, the level of need must adjust to satisfy the psychological mental state (Fenton & Mitchell, 2002; Wallace, 1991).

Social Factors

Social aging refers to the interaction in relationships, values, beliefs, and self-image as a result of aging. Martina and Stevens (2006) explored friendships and social
activities and posited that a link exists directly to self-esteem, life satisfaction, and positive and negative affect, which improve functioning in senior citizens. They suggested that although there was a decrease in loneliness in the experimental group, the intimacy of friendship requires time to develop and is dependent on situational factors such as opportunity. In terms of relationships, the GOA study (National Institute on Aging, 2006) found that unmarried women were more likely to be depressed and suffer mental health problems, and although those who opt to live cooperatively function better, they still fall into the lowest level of functioning in terms of physical, cognitive, and emotional well-being.

The literature on the nature of friendships in retirement is limited; however, Monsour (2002) offered a detailed exploration into the nature of cross-sexual friendships. The nature of friendships changes as people age, especially in the area of platonic relationships. Monsour’s 3-year qualitative study explored friendships in different periods of life, birth to 6 years of age, 7 to 11 years of age, 12 to 17 years of age, 18 to 64 years of age, and 65 years of age and up. Each group was observed using the same three themes: the first theme explored social networks in friendships, the second theme explored structural and social barriers, and the third theme explored the social construction of self through each life cycle (Gergen, 1980), examining the openness to changes throughout a persons’ life. The exploration found that early life nonromantic relationships (i.e., platonic) begin as playful, unobtrusive interaction and as social networks. As a child moves into adolescence, these same relationships become the basis for self-exploration and eventually romantic relationships, continuing through middle age. The increasing number of individuals obtaining education and professions during
this lifecycle produces an increase in professional as well as romantic relationships; however, the sexual nature of flirtation remains predominant during this stage. As people mature into their late years, the romantic aspect of relationships moves back to the social construct of friendship and support. After the age of 65, factors such as disability and death interrupt friendship networks, causing individuals to change the nature of their social circles (Monsour, 2002). Some seek to continue their social interaction by making new friends through different means, such as volunteering or joining community organizations, while others may opt for seclusion for fear of losing new friends.

Price (1996) explored the transitions of retirement in 14 women between the ages of 64-82 and analyzed stages of retirement planning, including the decision to retire, the loss of identity, order, and life after retirement. The data suggested that retirement decisions including financial and health considerations, the loss of professional identity, and social contacts, affect the decision to retire. The need to reestablish order after retirement relies on increased involvement in community in order to expand the postretirement roles to increase self-efficacy. In essence, the social interaction after retirement replaces the pre-retirement interactions and fulfills the needs for interaction and identity after retirement.

Miller, Kim, and Schofield-Tomschin (1998) studied the effects of social activity on elderly individuals living in rural communities. The study compared and measured the differences in consumer behavior between two groups: middle-aged consumers and elderly consumers. The assumption of the study suggested that consumer behavior in the elderly groups relies on community interaction and relationships (social activity), which influence the buying patterns of retired adults. The first group of participants consisted of
individuals ages 50-64 and the second group consisted of individuals ages 65 and older. Data focused on demographic and behavioral information to determine the presence of three dimensions: individual motivation, community membership, and consumer behavior in the community. The findings supported the hypothesis that differences were present in consumer behavior between the two groups, and that those levels of social activity played an instrumental role in the purchasing decisions of retired adults living in rural communities. Since the Miller et al. study focused on rural communities, it might not be representative of retired adults in larger community settings or in larger metropolitan areas.

Activity theory supports the social factors of aging, suggesting that the more active the seniors, the more apt they are to continue planning during retirement. Activity theory may also explain why some individuals work far beyond retirement age, when others choose to retire early (Huntington, 2007). Social interactions through friendship and companionship late in life support the premise that activity encourages continued goal setting and attainment (Duay & Bryan, 2006; Miller et al., 1998) and aligns with the idea of continued planning in the area of living arrangements, such as cooperative living. Needs theory also supports this factor in aging through belongingness and suggests that when this need is met, seniors continue to strive to create and attain new goals (Wallace, 1991). Disengagement theory, however, does not support the idea, because it focuses primarily on preparation for death and withdrawal from relationships that expand beyond family and close friends (Chen, 2003).
Economic Factors

Whereas retirement planning presents one aspect of senior living, the economic factors of aging represent an expanded look into the cost of retirement. The costs of retirement associated with income and health insurance may be encouraging baby boomers to work longer (Mermin, Johnson, & Murphy, 2007) in order to save more money for retirement. Social security benefits account for only a portion of the funds needed to live comfortably in retirement; however, additional elements such as healthcare and rising living costs need to be considered (Munnell, 2007).

In 2007, the premiums paid for Medicare insurance were indexed according to income. Those with higher incomes would begin paying higher premiums for Medicare part B. Although Medicaid investigates programs for lower income persons, the focus is on those who live in nursing homes. Independent seniors are subjected to the same costs as higher income seniors, and those who have saved for retirement lose benefits based on the amount of money in their portfolios. Social security benefits are meant to supplement these costs, and the average retiree who depends on benefits for a comfortable retirement is faced with increased cost of living expenses (Munnell, 2007).

Butrica (2007) analyzed the Social Security Administration’s Model of Income in the Near Term (MINT) with data from the U.S. Census Bureau’s Survey of Income and Program Participation (SIPP) to assess the long-term outlook for retirees 67 to 80 years old. The focus of the analysis was to assess the long-term economic outlook for retirees based on retirement resources and well-being at age 67, when by 80, most had stopped working. Butrica found that conditions in lower income communities showed higher levels of chronic health problems and a 44% decline in wealth, while higher income
communities experienced lower levels of chronic health problems and a 24% decline in income (p. 7). Death and divorce also had a substantial effect on the decrease of wealth in retirees, because of lost pension and social security benefits.

According to the 2007 Annual Report of the SSI Program (U.S. Social Security Administration, 2007), two types of income are considered in determining retirement benefits: earned and unearned. Earned income consists of wages from net income, self-employment, royalties, and liquid assets. Unearned income includes retirement benefits, investments, rents, unemployment benefits, and VA benefits. The combined value of an individual's resources is considered in determining social security benefits. In essence, the higher the income or overall value of the assets, the lower are the social security benefits. The annual report estimated that over the next 75 years, there will be a major shortfall in social security funding (Munnell, 2007), promoting an older retirement age through incentives such as the Delayed Retirement Credit (DRC). The DRC applies from the normal retirement age until age 70 (Friedberg, 2007) and suggests that other financial planning efforts should be considered by future retirees.

The National Retirement Risk Index (NRRI) presented by the Center for Retirement Research at Boston College suggests that over 43% of retirement households will not be able to maintain their current standards of living (Munnell, Golub-Sass, Perun, & Webb, 2007) and are considered at-risk, based on the Federal Reserve’s 2006 Survey of Consumer Finances. The risks associated with the group range from the necessity to cut back on some basic conveniences to living without essential requirements. Of the projected 43% in danger, the top third will still be able to live comfortably, the middle third may need to make some adjustments such as working part time to supplement their
needs, and the bottom third will live below the poverty level, relying entirely on their social security benefits.

Application of the theories is a bit more difficult in the economic realm. Activity theory (Havighurst & Albrecht, 1953) would suggest that if the seniors were active, then they would naturally want to continue increasing their wealth through work or investment. Economic planning would also apply to living arrangements. Cooperative living scenarios could offer individuals the freedom to enjoy retirement by reducing economic stress through shared resources. Disengagement theory (Cumming & Henry, 1961) would imply no continued need for planning because the result would inevitably be death. In the disengagement scenario, individuals focus on closure, such as funeral arrangements. Economic necessity could suggest a means for cooperative living and the nature of disengagement suggests that individuals withdraw from relationships beyond immediate family (Chen, 2003). Needs theory (Maslow, 1971), however, may be applicable in the economic arena, given that as new goals are set towards attainment of self-actualization, methods of obtaining the necessary funds would be pursued at the same time (Wallace, 1991). Shared resources offer a means for people to pursue goals that are more artistic and that align with self-actualization, such as travel, music, art, and learning.

Temporal Elements: Retirement Planning

The outcomes of biological, psychological, social, and economic factors link to decisions made in retirement. Retirement planning entails the decisions and actions by individuals for the specific purpose of retirement, including financial arrangements,
career decisions, and relationships. Studies (Mermin et al., 2007; Muller, 2002; Munnell, 2007; Munnell et al., 2007) on how people plan for retirement offer perspectives on the differences in how men and women plan for their retirement years. In the early part of the 20th century, the primary providers for the majority of the households were men. As diversity in the job market changed in the second half of the 20th century, more women had the responsibility for retirement planning decisions. For example, Borstorff, Thomas, and Hearn (2007) found that women were in danger of inadequate retirement planning, when comparing the retirement practices of men and women. They suggested that women were less likely to prepare for retirement sufficiently due to uncertainty and a lack of knowledge in retirement planning. In situations where people may not have planned formally for retirement, cooperative living arrangements may offer an option for increasing comfort in the retirement years.

Career abilities in both men and women may have a direct effect on the comforts of retirement living. Individuals with less-marketable skills and lower-income jobs face obstacles in their retirement years (Dailey, 1998), including insufficient funds for comfortable living that may force them to make alternative decisions. Options might include continuing work after retirement or finding alternative living arrangements, such as moving in with a child or sharing a dwelling with other retirees. The decision to retire later is another option for those retirees who lack the resources to live comfortably. Despite changes in laws meant to protect jobs for individuals who are aging, in Western society (Kloep & Hendry, 2006) retirement options are based on age rather than abilities, making the choice to continue a career a limited option. After a certain age, work choices may be reduced to simpler jobs that lack the autonomy related to persons’ earlier careers.
The GOA (National Institute on Aging, 2006) study noted that the American retirement system is changing as baby boomers reach retirement age. The focus on forced retirement is evolving to an extended worklife as individuals age. The Social Security Administration began to make changes in 2000 when it eliminated the retirement earnings test for individuals reaching retirement age (“You Can Work,” 2007). Although the changes did not force individuals at retirement age to continue working, the results supported increasing and expanding horizons. Whereas only decades ago retirement was mandatory, the current emphasis on expansion of working years requires access to new abilities and skills that coincide with new technology. Individuals who are unable or unwilling to learn new skills may be eased out of the workforce, forcing them to seek job opportunities that may not be equivalent to their customary career experience (Huntington, 2007).

Taylor-Carter, Cook, and Weinberg (1997) explored the transitions into retirement living through informal planning and participation in retirement planning seminars. The researchers hypothesized that a combination of both formal and informal retirement planning would have positive effects on levels of self-efficacy, financial positioning, and overall satisfaction in retirement. Anticipated retirement satisfaction and self-efficacy were measured through (a) a Retirement Descriptive Index to explore financial planning abilities and (b) a self-rating instrument to measure levels of self-efficacy. Demographic information was collected in addition. The participants then attended a 2-day retirement planning seminar presented on social security and financial planning. While sample size in this study was small and may not be representative of the
entire community of those individuals planning for retirement, the findings suggested that even informal planning increases self-efficacy.

Gibler, Lumpkin, and Moschis (1998) explored the decision-making processes that influence seniors to move into retirement housing. The researchers focused on decision making in the area of retirement living, such as when the respondents initially gathered information on retirement housing, who was involved in the decision (i.e., family), how long they had lived in the retirement housing, and what their living arrangements were prior to moving. The most common reason for moving into retirement housing was financial, resulting from reduced income after retirement, followed by health issues such as decreased abilities to perform physical tasks related to upkeep in the home. In the area of decision-making, children played a large role in gathering information regarding retirement alternatives.

Wicks (2006) studied retirement through social contexts and experiences in the area of successful aging. Through a conceptual model of occupational science, the researcher sought to generate knowledge applicable to aging. Using a hermeneutic approach of words, he investigated the experiences of the participants to examine occupations, experiences, and relationships in successful aging. Throughout the interview process, participants were encouraged to recall and reflect on events and scenarios pertaining to their occupational histories, leading up to and including retirement. According to the findings reflected in data, women tend to build occupational strategies early in their lives through the creation of social constructs, using persona, capacity, and personal goals to guide them in making specific career choices. Essentially, according to Wicks’s research, career choices may lead to successful aging. As the author indicated,
the findings were not intended to develop theory, but simply to explore the nature of retirement through the lens of occupational science.

Temporal elements offer a means to understand how and why individuals choose different living scenarios in their retirement years. Whereas cooperative living arrangements are the focus of this research, additional living arrangements warrant explanation.

Choices for Living in Retirement

The concept of retirement living is relatively new, presenting itself in the 20th century. Up until this time, the average person succumbed well before he or she reached an age that would require care (Clemmitt, 2006), and family was the logical provider for care. Even today, as the population ages, options for living in retirement are limited. Individuals who have not prepared adequately for retirement need to become impoverished before the government steps in with assistance (Greenblatt, 2007). Long-term care options are high on the agenda of political candidates. The present focus and the subject of this research is what the current retirees are going to do to live comfortably in retirement. Those who are physically, mentally, and financially able may opt to live alone, while others may be able to live with family members. Retirement communities and nursing homes also offer choices for retirement living. One additional choice is to live cooperatively with one or more other individuals facing the same decisions in retirement.
Living Alone

The longer a senior can live on his or her own, the better it is for both the senior and the society. Those who have the physical, mental, and financial ability to care for themselves use fewer government funds, such as Medicaid’s home nursing care (Greenblatt, 2007). As biological factors increase the health problems in the senior, the personal independence and control of the individual diminishes. Quite often family members assume many of the responsibilities, such as financial decisions. As mental faculties decline, family members may find it necessary to limit some activities, such as driving and shopping, both of which are measures of independence in the senior. Loss of these types of privileges may lead to withdrawal and eventual full-time care for the senior through family or professional services.

Wealth has long been connected to the ownership of property. Those seniors who retain mental and physical capacity and want to remain in their home can take advantage of options such as a reverse mortgage. This option is a loan against the equity on a home that does not have to be repaid as long as the individual remains in the home (Timmerman, 2006) or until the senior dies, moves, or sells the property. For those people who do not own a home, or do not have enough equity in their property, this is not a viable option.

Familiarity with home and environment is an area of aging that should not be overlooked. Andrews, Kearns, and Wilson (2006) explored the concept of emplacement and identity through historical family, community, and social relationships. The nature of the study focused on geographical stories and oral histories of 12 individuals living in Great Britain during the time of World War II. Oral history was used to explore the topic
of aging through a framework of placement. The idea was intended to gather information on the geographical aspects of the participants’ lives. The findings suggested that attachments to possessions serve to preserve memories and personal histories. For the aging, home is considered the one place where people have control over their lives, especially during times when physical abilities begin to decline.

Living with Family

Referred to as the “sandwich generation” (Huang, Hammer, Neal, & Perrin, 2004), the responsibility of those persons caring for both their parents and their children lies with the middle generation. The family may opt either to have the senior move in with them or to move into the senior’s home to provide full-time care. This creates an economic advantage, as the cost for a nursing home is suspended when a senior lives with family. As long as the senior is mobile and self-sufficient within the living situation, the arrangement is a logical option. In 2004, it was estimated that over 20 million families in the U.S. provided care for a senior family member (Owens, 2004). Family, however, may not have the space, time, or desire to help care for the senior. For those families who offer this option, as the physical and mental capacities of the senior decrease, the stress on the family increases. What initially may have been a minor change to the living situation becomes a major change for all family members. Even the most humble and caring family member may have second thoughts about the decision to care for a senior. The decision to live with family requires planning and discussion. In the communal aspect of living with family, the decision may be easy; but as the senior continues to age, the burden on family expands as additional care is required (Owen, 2004). As long as the
senior retains his or her mental and physical capacity, living with a family member is both logical and viable.

*Living in a Retirement Community*

As baby boomers reach retirement age, the growth in the population of retirement communities is rising. Unlike nursing homes, retirement communities are designed to create an atmosphere of social interaction that caters to the senior at a hefty price. The living arrangements include condominium spaces, community, sometimes 5-star dining, travel, and group activities. Comfortable and active living arrangements of this type are attractive (Anderson, Michelman, Johnson, & Quick, 2008) and are perfect for seniors who have planned well for their retirement and have the nest egg necessary to afford the luxury offered by these types of institutions. For those seniors who have not planned sufficiently or do not have family that can pay the costs, this type of living situation is not an economic option (Munnell, 2007).

A less expensive alternative to a planned retirement community is to seek out neighborhoods that are specifically organized around retirees and seniors. Quite often, these types of neighborhoods can be found in mobile home villages, where covenants restrict the entrance of families with children or persons under a certain age. These communities offer affordable homes where the community consists of seniors. There are no planned activities or meals, and the social structure enables the neighbors to interact while at the same time maintain their independence. The initial move may be stressful for some seniors as late life changes force them into new living scenarios. The option to maintain independence eventually creates acceptance (Hansen-Kyle, 2006).
Living in a Nursing Home

Long considered the final step before death, nursing homes also offer a living option for the elderly. For the fully independent senior who remains active, the option is not as practical. Nursing homes are intended to care for those seniors who are unable to care for themselves. The negative stigma attached to nursing homes has been greatly reduced due to expanded regulation and legislation (Clemmitt, 2006). This expensive option should be considered a last choice, usually made by family members when the senior is incapable of even simple self-care.

The cost of a nursing home relies on the finances or lack of finances of the individual. If Medicaid is needed, the retiree must be financially insolvent with no assets or savings (Munnell, 2007). The assisted living provided by nursing homes is intended to help those seniors suffering from diminished mental and physical faculties and may not be a viable option for an independent and active senior (Timmerman, 2006).

Cooperative and Co-housing Living Arrangements

The current state of the economy and housing problems are another reason that retirees may seek alternative living arrangements. Speculations that baby boomers have not planned adequately for their retirement needs suggest that many people reaching retirement age will continue to work (Korczyk, 2001; McGinn & Ehrenfeld, 2008). For some individuals, cooperative living arrangements may provide the independence and security to retire comfortably.

Cooperative living arrangements are home-sharing situations in which two or more individuals (male or female) cohabitate under the same roof and share expenses and responsibilities, without sharing a romantic or marital relationship (Calasanti & Kiecolt,
The nature of the living arrangement is independent, meaning that individuals are able to care for themselves without the assistance of a caregiver, it is paid for entirely by private funds, and no state licensing or regulations apply to the arrangement. These living arrangements include dwellings such as houses, duplexes, apartments, and condominiums. In some situations, the living scenario may be within a retirement community that would fall under the category of independent living. This research explored the factors that influence individuals to seek these non-traditional cooperative living arrangements in retirement.

Co-housing focuses on community arrangements where individuals plan and live in a situation where they maintain their personal living space (i.e., apartment, house, condo) but choose to live with a group of seniors similar in age and interests. Some of the communities are built by the owners specifically for this purpose, or in some cases, the individuals move to a community focused on retirement, as explained above in retirement communities (Durrett, 2005). The community focus is meant to create camaraderie, activity, and companionship during the aging process. These individuals remain responsible for their own living arrangement, and the communal focus supports both activity (Havighurst & Albrecht, 1953) and needs (Maslow, 1971) theories.

Summary

The factors associated with aging present a basis for exploration of retirement decision making through activity, disengagement, and needs (Cumming & Henry, 1961; Havighurst & Albrecht, 1953; Maslow, 1971). Biological factors explore the health issues; psychological factors explore the mental, cognitive, and interpersonal
components; social factors explore the relationships and activities in retirement; and
economic factors explore the financial aspects associated with retirement decisions and
living arrangements. A combination of these factors sets the stage for retirement
planning, or the temporal elements. Planning in this sense may be structured or
unstructured; throughout a lifespan some retirement planning is formal (i.e., savings and
investment) whereas other planning may be informal (i.e., economic necessity or
opportunity).
CHAPTER 3. METHODOLOGY

Researcher’s Philosophic View

The purpose of this study was to establish, through narrative inquiry, a greater understanding of retired individuals who have opted to live in a cooperative fashion with other people in their retirement years. The researcher sought to understand the factors that influence individuals to seek non-traditional, cooperative living arrangements in retirement.

Qualitative Research through Narrative Inquiry

This qualitative study used narrative inquiry (Denzin & Lincoln, 1994), investigating the insights of participants in accordance with a constructivist paradigm, which explores relativism and gains meaning through a hermeneutic interpretation of dialogue and observation. A hermeneutic dialectic focuses on lived experiences (Guba & Lincoln, 1989) and attempts to answer questions through discovery and inquiry. Qualitative research offers knowledge of an exploratory nature about an individual case or a small number of related cases (Robson, 2005), while narrative inquiry builds a picture through storytelling. Within the constructivist paradigm (Berger & Luckman 1966), multiple realities exist where the researcher serves as an instrument (Atkinson & Hammersley, 1994). A link exists between researcher and participant (Guba & Lincoln, 1989) in the current study: imparting knowledge about retirement living to understand the
biological, psychological, social, economic, and temporal elements leading to nontraditional, cooperative living arrangements. This study took a metaphoric journey (Clandinin & Huber, 2002) into the memories and lives of individual participants through their stories, which became the elements of analysis (DeMarrais & Lapan, 2004).

Qualitative research interprets words through inquiry in which the researcher constructs a picture through observation, conversation, and analysis (Creswell, 1998). The importance of dialogue is overlooked in positivist research all too often (Chase, 1995), whereas it is embraced in narrative inquiry. In narrative inquiry, words and actions offer answers as to why and how something came to be by encouraging participants to tell their stories while listening to the words, the body language, and the emotions associated with the narrative. Language coupled with emotions and reflections become essential elements to understanding through interpretation (Chase, 1995). To create an accurate representation, data is collected through inquiry into the lives of participants and organized to build the picture (Miles & Huberman, 1994), wherein the researcher becomes part of the bounds of the environment. The choice of narrative inquiry within the constructivist paradigm offers a holistic approach that enables a researcher to uncover themes and patterns (Creswell, 1998; Miles & Huberman, 1994) through coding and reflection (Denzin & Lincoln, 2000), which may result in subtle changes in the dialogue between researcher and participant during the data collection process. Research in this context seeks to understand and describe rather than to empirically test or predict.
Research Questions

Baby boomers are retiring, and in 2008, the first wave was eligible for social security benefits. As the number of retirees grows larger, the outlook for social security and Medicare benefits increases geometrically. Radner (1998) suggested that retiring baby boomers would not be able to maintain the level of comfort they have become accustomed to during their working years. For example, individuals who did not plan effectively for retirement may be subject to poorer living conditions in the retirement years. For women, death of a spouse or divorce later in life may change living options in the retirement years. The level of poverty for unmarried women remains high. In 2004, over 17% of single women 65 or older lived below the poverty line. This decline was attributed to factors such as lower levels of education, which equates to lower levels of income, and subsequently poorer health conditions (Munnell, 2007).

Whereas factors such as death, divorce, or choice account for the growing number of single men and women of retirement age, a disadvantage based on earnings exists in the U.S. retirement system. Lower wages and fewer years in the workforce for women have led to lower social security wages and pension benefits in retirement. This same phenomenon applies to widows whose social security and pension benefits are often cut by one third to one half upon the death of a spouse (Munnell, 2007). The number of divorced women reaching retirement age is also increasing (Butrica & Iams, 2000) and reliance on their own work-related benefits and retirement planning efforts is essential for long-term retirement survival.

People are living longer lives, and the average 65-year-old woman can expect to live to age 85 due to improved health technology and healthier life choices (Dailey,
1998). The average lifespan for men has increased to 78 years, and longer if he has a partner or companion in retirement. Essentially, women outlive their partners and are at risk of losing up to half of their retirement security upon the death of a spouse. According to the Women’s Institute for Secure Retirement (2007), one in four women will depend entirely on social security as the only source of income in retirement. Increased numbers of single females retiring and smaller retirement nest eggs are leading single women to seek alternative sources of comfortable retirement living, such as cooperative living arrangements. Despite the fact that retirement benefits tend to be higher for men, cooperative living for men may also offer a means for increased longevity and satisfaction through cooperative living and its social interactional benefits. With these factors in mind, this study explored the following research questions pertaining to retired persons living cooperatively:

1. Why do individuals choose cooperative living arrangements?
2. How do individuals create cooperative living arrangements?
3. What are the advantages and disadvantages of cooperative living arrangements?

Theoretical Framework

The framework that guided this narrative study viewed aging through the eyes of the participants to explore the factors that lead to retirement decisions. Two predominant theories of aging, activity theory (Havighurst & Albrecht, 1953) and disengagement theory (Cumming & Henry, 1961), along with one additional theory, Maslow’s needs theory (1971), provided a basis for interpreting views of aging in retirement (see Figure 2).
Beyond the theoretical views of aging lie four factors that relate to current living arrangements after retirement: biological factors, psychological factors, social factors, and economic factors (Atchley, 2000). Activity theory, disengagement theory, and needs theory shape the foundation for understanding the components of biological, psychological, social, and economic aging in terms of temporal elements or retirement decision making and living arrangements. The factors associated with aging presented a foundation for...
exploration of retirement decision making. Biological factors explore physical and health issues; psychological factors explore mental, cognitive, and interpersonal components; social factors explore relationships and activities in retirement; and economic factors explore financial circumstances associated with retirement decisions and living arrangements. In combination, the four factors relate to the temporal elements, which explore retirement planning.

The theoretical framework evolved throughout the study and focused on understanding the experiences of the participants through a constructive paradigm using narrative inquiry (Guba & Lincoln, 1989). Narrative inquiry in this study served to understand and interpret the stories told by the participants to determine how and why they opted to live cooperatively. The researcher examined human experience through interaction and inquiry (Chase, 1995) while encouraging participants to reflect on life experiences. Interpretation went beyond words; it included actions, vocal expressions, and emotions, all of which relied on the abilities of the researcher as a participant to understand (Atkinson & Hammersley, 1994). This form of inquiry attempted to discover the meanings people placed on their lived experiences (Van Maanen, 1982). In order to address the research questions as the narrative unfolded, statements were selectively coded (Creswell, 1998) as descriptive, consequential, evaluative, and transformational (Riley & Hawe, 2004). As data were collected and analyzed, the statements fell into categories to inform the research questions, and as data were coded and themes emerge, these categories were expanded with the intent of making sense of the statements (Geertz, 1973).
Selection of Qualitative Research Methodology

In hermeneutic practice, the speaker and listener engage in the activity of language, inquiry, and meaning prompted through the engagement of conversation between the researcher and participant. The events and characters of the narrative become the cultural variants that shape the components of the picture (Bruner, 2004). The participant takes on the role of narrator and the researcher takes on the role of active listener. The result of the process is narrative exploration.

The current qualitative study used narrative inquiry to offer insight into how and why retired people enter into cooperative living situations to explore the factors that influence individuals who seek non-traditional cooperative living arrangements in retirement. Narrative inquiry delved into the development of the situation (Ezzy, 2002) and looked at changes over time, as well as the experiences and interactions of the participants that led to certain situations or places in time. In essence, this type of inquiry helped to understand the temporal transition, which is the past, present, and future of the circumstances (Clandinin, Pushor, & Orr, 2007) through dialogue between researcher and participant. The process began through the lens of narration and prompted the researcher to interpret the data into thoughts and values of the participants (Riley & Hawe, 2004) as they evolved into themes and patterns (Denzin & Lincoln, 2000).

Narrative inquiry presented a cast of characters that entered and exited as participants. It studied the statements and words of the participant, which included the independent life scenarios (Denzin, 1989) to answer the questions of how and why (Glover, 2004). Through the selection and organization of events (DeMarraais & Lapan, 2004), the researcher unfolded the storyline and added meaning and interpretation. The
data offered a sequence of events that painted the picture for the researcher (Glover, 2004) while leaving room for discovery and rhetoric as the participant recalled circumstances that may have been previously forgotten, but that related causally to the current situation.

Research Design

Narrative inquiry embraces the premise that while the participants tell a story, the accuracy of the story is not the primary goal. The meaning behind the story, or what the participant wants to convey to the researcher, is the catalyst for interpretation and is accomplished through interaction between researcher and participant (Chase, 1995; Guba & Lincoln, 1994). The researcher is challenged to move beyond positivist thinking into a holistic approach to interpret data in meaningful terms (Creswell, 1994). The research design is guided through steps offered by Guba and Lincoln (1989) that include identification of the problem and purpose, identification of the participants, full disclosure, or intent of the research, assured confidentiality of the participants, a methodology through narrative inquiry with emphasis on storytelling, and a detailed description of data collection methods.

Research Setting

Research was conducted within the United States and access to participants included retirement communities where potential participants were contacted through local associations and gatherings. The retirement communities were independent living communities that offered comfortable living and amenities to retirees in apartment or
condominium units, or simple family residences that catered specifically to retirees; these facilities were paid for entirely by private funds. They did not offer health care nor were they licensed or regulated. These communities typically consisted of individuals who shared interests and desired social interaction with others over 55 years of age. Local associations included community centers such as the Don Bosco Senior Center (http://www.donbosco.org) that offers entertainment ranging from local events to world travel specifically focused to retirees. Potential participants living in private homes with no association to retirement communities but know to be living in cooperative living scenarios were also contacted by letter to take part in this study.

Instrumentation and Measures

In a qualitative study, the researcher assumes the roles of reviewer and instrument (Denzin & Lincoln, 2000). In this study, the qualitative methods of data collection were observation and interviews (Atkinson & Hamersley, 1994) to explore subjective meanings in statements made by the participants. The reviewer must continually analyze data to ensure that the interpretation is consistent. This was accomplished by reviewing the data several times to identify themes and patterns. As an instrument, the researcher was a participant/observer seeking clarification through feedback, discussion, and review by multiple sources (Creswell, 1994), including the participants in the study. As reviewer and instrument, the researcher followed the IRB process in conjunction with rules and regulations outlined by Capella University.
Data Collection

Data was collected through several sources. A purposeful sample of individuals was selected based on retirement status, age, and living situation. As individuals were selected, they suggested additional people who also met the interview requirements. The snowball sample (Krackhardt & Porter, 1986) began with two people living cooperatively in a co-housing environment and grew larger as the researcher was introduced to new participants who fell into similar categories (retired persons living cooperatively), as the initial participants recommended new candidates (Creswell, 2005). Proponents of activity theory posited that successful aging relies on factors such as activity and social relationships in retirement (Cumming & Henry, 1961; Lemon, Bengtson, & Peterson, 1972; Longino & Kart, 1982). These social relationships established a foundation for the snowball effect, and suggested new study participants who were uncovered through their social relationships with other retired persons living cooperatively.

Internet Sources

An additional source of participants was found on retirement message boards and Internet chat rooms that catered specifically to retired individuals. As technology advances, communication resources make new forms of interpersonal contact available via the World Wide Web. A Web log (blog), similar to a diary, is a common tool that individuals use to interact with others on the Internet, consisting of message boards and chat rooms. For example, within the Yahoo.com search engine, the “Groups” section offers a selection of chat rooms dedicated to specific topics. One of the chat rooms is titled “Retirement” and is intended for discussions pertaining to retirement issues such as planning and living. The site is secure, meaning that in order to participate in the chat,
users must register and then be approved by the chat room administrators. Once the user is approved, participants can post comments and questions.

Jones (2007) used a mixed methodology to study the use of blogs in a pedagogical setting to determine their use in academics and found a positive correlation between blogging and critical thinking skills. Her findings were consistent with previous research, suggesting that the use of Internet technology may prove helpful in reaching additional participants for this research. Additional chat rooms included www.SeniorNet.org, www.discuss50plus.com, www.craigslist.com, and www.overfifties.com, which were used to help source study participants. These chat rooms are intended for individuals over the age of 55 to use as a forum for discussion of topics relating to retirement.

The chat rooms and blogs were used in the current study as a screening process to contact potential participants, after which an interview and meeting were scheduled for data collection. An initial post provided the preliminary information regarding the research. Interested participants responded to the initial post with basic information, including age range and current living scenario, indicating they were in a cooperative living arrangement. The potential participant was contacted privately via email, which was not kept on the host server, with a letter of introduction. Arrangements to discuss the study over the telephone were made to confirm eligibility of the participant. A consent form was sent to the participant via U.S. Postal Service, email, or fax to read, sign, and return. Upon receipt of the signed consent form, the potential participant was contacted to arrange an interview time.

The researcher placed ads in several newspapers, as well as on the Web sites directed to senior citizens. In addition to the ads, letters were sent to several individuals
who had been featured in magazines and newspapers, including the AARP magazine, The Boston
Globe, and Readers Digest, and who were already known to be in a cooperative living arrangement. These combined methods were used to interview 18 participants for this research project.

Whereas quantitative research allows the researcher to code answers, qualitative research requires coding of ideas (Miles & Huberman, 1994). Methods of data collection used in this research included observation, open-ended questions, and semi-structured interviews to seek out repeating patterns and themes (Denzin, 1989) that emerged during the study and determine any deviations from the discovered patterns.

Direct Observation

Direct observation enables researcher to observe people inside their own cultural comfort zones. Fieldwork conducted through direct observation offers data that explain the real life scenarios of the participants and assists in understanding activities and interactions. Narrative inquiry placed the researcher within the group being researched, assuming a role within the study to understand the experiences of the participants through dialogue and description of life events (DeMarrais & Lapan, 2004). The reason for the study and the role of the researcher as participant and observer were made clear from the onset (Guba & Lincoln, 1989).

Through direct observation, the researcher uncovered descriptive, consequential, evaluative, and transformative statements (Riley & Hawe, 2004; Young, 1984). An event-listing matrix (Miles & Huberman, 1994) arranged the statements into chronological ordering. Descriptive statements set the stage and offered a platform to begin or change the direction of the inquiry. Consequential statements offered causal
meanings that connected categories. Evaluative statements were explored as they offered insights into the thoughts and attitudes of the participant. Transformative statements showed the participant’s ability to change as he or she remembered certain events or experiences an epiphany (Creswell, 1994) while telling the story. The researcher played the role of audience member, watching the plot unfold and encouraging the participant to recall events.

By far the most difficult method of data collection (Miles & Huberman, 1994), observation is in the eye of the beholder and is subject to great scrutiny by the positivist community. What one sees through his or her own eyes or hears through her own ears may be completely opposite of what someone else sees, setting the stage for the largest possibility of skewed results. Observation required detailed note taking as well as the use of digital recorders. Coding of observations required organization, because as the researcher was observing statements, she was also observing vocal tones, body movement, actions, and facial expressions. Digital recording and proper coding reduced cultural misunderstandings and researcher bias. Direct observation in face-to-face interviews was possible with only two participants, although observation of vocal mannerisms and inflections was applied in the telephone interviews of remaining participants.

*Interviews*

Narratives were collected throughout the country via face-to-face (where possible), telephone, and e-mail interviewing, in which the interviewer and participant created meaning from the questions and answers as they interacted through language (Creswell, 1994; DeMarrais & Lapan, 2004). Dialogue offered the researcher information
through verbal exchange with participants. Each person was asked a series of open-ended and semi-structured questions to gain a perspective on the factors that led to the current cooperative retirement living arrangements. Whereas the majority of the questions were open-ended, specific topics such as financial management, decision-making, occupation, relationships, and conditions prior to the cooperative living arrangements were addressed through semi-structured questioning.

Interviews were conducted using an interview guide (Appendix A) that contained questions that could be modified as the story unfolds (Chase, 1995) and enabled the researcher to focus on the events that led up to the current cooperative living environment. The interview guide offered a point to begin interaction between researcher and participant. Because each participant was unique, the flexibility of semi-structured interviews aligned with narrative inquiry, as questions were reworded when life events were discussed and recorded in order to understand the historical accounts of the participants (Rubin & Rubin, 1995). Additional questions could be added through this process as events unfolded (DeMarrais & Lapan, 2004) during the interview process, refocusing the questions to examine issues that explore the research questions. Semi-structured interviews required researcher observation and assumptions (Miles & Huberman, 1994). For this reason, the interviews were digitally recorded using an Olympus™ digital voice recorder that downloaded directly to a personal computer for text transcription. The use of this type of equipment helped to reduce researcher bias.

Data Analysis and Management

*Field Notes*
Digital recordings of the interviews provided a means for accurate field notes for data analysis (Van Maanen, 1982). In conjunction with the digital recordings, the researcher took notes through observation of expressions, gestures, and reactions during the face-to-face interviews. Telephone interviews entailed listening to the words while also listening for vocal fluctuations and tones. Field notes included descriptive notes, such as the environment under which the interview occurred. Memoing offered a mechanism to record thoughts and impressions that related to the theoretical assumptions and concepts of the study (Miles & Huberman, 1994).

**Qualitative Software**

Qualitative research has been subject to scrutiny in terms of validity, leading to the development of methods such as computer software to ensure reliability (Lincoln & Guba, 1990; Morse, Barrett, Mayan, Olson, & Spiers, 2002). Continual coding of the data has been found to reduce the time involved in preparation for matrices as themes emerge; verification of data is necessary to eliminate bias and flawed information. In addition, the use of NVivo8 specialized software, from QSR International Software, offered several timesaving methods for analyzing data. The use of NVivo8 software reduced time by offering the researcher a means to identify themes through diagrams and charts (Creswell, 1994). Data that could be overlooked in traditional non-computerized coding was revealed through this program. Recorded data was transcribed by a transcriptionist, who signed a confidentiality agreement. Data was then analyzed for patterns and themes using the NVivo8 software.
Data Displays

Variable-oriented strategies focused on themes and patterns that are identified across cases (Miles & Huberman, 1994). Throughout the research process, coding of variables created a picture of the themes. These tactics, illustrated in a partially ordered matrix, offered a complete picture of the data. A thematic analysis of the stories was recorded and analyzed in the four main categories of biological, psychological, social, and economic factors. It is important to note here that within the constructivist paradigm, evolving themes make it necessary to adjust data displays and analysis to account for new data that may not have been considered initially.

Four initial factors, biological, psychological, social, and economic (Atchley, 2000; Austrian, 2002), were coded in terms of temporal elements or retirement planning (see Appendix B). Biological factors referred to issues that affect the body as a whole, such as decreased capacity to perform physical movements, loss of memory or mental capacity, disability, or illness due to aging. Psychological factors referred to the sensory processes of personality, ability, emotions, and perception due to aging. Social factors referred to the interaction in relationships, values, beliefs, and self-image due to aging. Economic factors referred to the financial considerations, savings, career, and investing for the purpose of retirement. Temporal elements combined the biological, psychological, social, and economic factors leading to the choice to live in a cooperative living arrangement in retirement. The statements in each category were coded as a type of statement (Riley & Hawe, 2004; Young, 1984), including descriptive, consequential, evaluative, and transformative statements.
Clustering began with the four primary factors of biological, psychological, social, and economic (see Figure 3). The primary factors were subcategorized into retirement decisions to live alone, live with family, cooperative living, retirement facility, and nursing home. Meaningful data was inductively clustered within the categories (Miles & Huberman, 1994), and as data was collected, clusters were added or eliminated if they were determined to be inconsequential outliers.

The use of data displays and coding offered a way to understand the statements of the participants. As the participant recalled events, the data was compiled and coded for analysis into the five primary categories (see Figure 4). In some instances of narrative inquiry, the memories of the participants were not provided chronologically, leaving the researcher to organize the data. As the data was organized and analyzed, additional
clusters were added or eliminated as themes and patterns emerged in words, statements, phrases, and metaphors (Glaser, 1978; Strauss & Corbin, 1990) through a line-by-line review of transcribed text.

**Validity and Reliability**

Qualitative research requires construct validity, internal validity, external validity, and reliability (Yin, 1994) within the constructivist paradigm. Validation is accomplished through credibility, transferability, dependability, and confirmability (Guba & Lincoln, 1981). To create credible research, sound data collection through digital recording and transcribing in conjunction with field notes provided the foundation for credible qualitative research. Transferability required the researcher to maintain a reality check on the generalizability of the research as a constant reminder of the context and assumptions that supported the study (Miles & Huberman, 1994). To strive for dependability, the researcher considered the nature of the study itself and the possibility of replication by other researchers. Constant review of the notes and data offered confirmability of the research. The researcher adapted to changes while maintaining a standard of trust.

Research is validated during and after the data collection process, requiring a predetermined set of standards for the researcher. Validity and reliability are attained through coding and memoing (Guba & Lincoln, 1981; Hammersley, 1992), and according to Morse et al. (2002), should be built into the research design through a system of checks and balances by making corrections throughout the research process. For example, interpretation of participant reality required the researcher to determine the meaning of statements through questioning and observation; as Guba and Lincoln (1981) posited, through the lenses of post-positivist or interactive methods, constructivist or
trustworthy and credible methods, and critical influence and reflection (Creswell, 1994). Validity was ensured through the proper formation of research questions, appropriate sampling, and the development of new questions during the research process (Morse et al., 2002), coupled with a logical theoretical framework.

Limitations

There were several limitations to this research project. Challenges existed in finding participants living in cooperative retirement living environments. The small number of participants living cooperatively in retirement presented a challenge in the sample needed for the study. The researcher scanned the potential sources of participants to attempt to identify 20 participants for involvement in the narrative inquiry. Interpretations of the data gathered in narrative study were limited due to the subjective nature of open-ended and non-structured questions. Where positivism holds the assumption that the theory of truth requires mapping, interpretivism holds that truth is intentional fulfillment, requiring the researcher to interpret and analyze data carefully. If the questions asked did not solicit the appropriate information and measures, the results could be skewed. Glaser and Strauss (1967) cautioned researchers that explanations come from the data itself and not from the assumptions of the researcher. Within narrative inquiry, the participants recalled events that occurred during their lifetimes, and it was up to the researcher to verify the meanings of the recollections. Honest recollections may be skewed by time or through their telling.

Riessman (1993) posited that stories are not meant to be an exact chronological record of a person’s life; rather they serve to offer the point of view of the participant.
The researcher recognized that the story may not offer every perspective or piece of information applicable to the study, but instead created the cases within the study for comparison. The researcher was limited by the ability of the participant to recall specific events accurately, as memories change with the passage of time. Finally, the constructivist paradigm is a difficult model to adopt (Guba & Lincoln, 1989) due to continual modification as new data was collected and new themes emerged. The role of the researcher required immersion within the research environment that could result in bias.

Researcher Bias

Descriptive validity ensures that the data collected and situation described is accurate (Maxwell, 1992) in content. The researcher took preventative measures to create descriptive validity using critical thinking to view data and solid documentation processes such as digital recordings. Interpretive validity, unlike descriptive validity, falls entirely in the eye of the beholder. The meaning of what the researcher observes needs to be accurate and representational to avoid misinterpretation. Underlying assumptions and preconceived notions about the participants must be taken into account before any observations take place. Theoretical validity moves a step beyond description and interpretation by determining if the theory reasonably fits within the scope of the scientific community in terms of semantics and application to a specific phenomenon (Miles & Huberman, 1994). A risk of bias exists in a qualitative study, which is a concern that was monitored on an ongoing basis.
Ethics

The qualitative research in this study used narrative inquiry, which relied on the participation of the researcher as both observer and analyst (Creswell, 1994). Ethical considerations in qualitative research included participant confidentiality, informed consent, and honesty regarding the nature of the study. Protecting the anonymity of the participants entailed assigning aliases or numerical titles rather than using the actual participant name in the research. Participants were asked to take part in the study voluntarily and to sign a consent form that provided a detailed description of the research and procedures. Honesty regarding the nature of study required full disclosure of the purpose and procedures prior to undertaking the research (Creswell, 1994). The researcher presented copies of the transcribed data to the participants for input and corrections to eliminate researcher bias and misunderstandings. According to Chase (1995), participant review of data offers authentication of the data while strengthening the bond between researcher and participant. The researcher was sensitive to individual decision-making while remaining non–judgmental and supportive. The research setting promoted rapport between researcher and participants through kindness and caring sensitive to ideas.
CHAPTER 4. DATA COLLECTION

Introduction

A discussion of data collection and analysis provides an overview of the participant demographics and personal profiles followed by an analysis of the data. The three research questions are addressed through the analysis of the data that follows the conceptual framework. Each question is broken down into the three theories of aging, disengagement, activity, and needs theories and the four factors of aging, biological, psychological, social, and economic.

Data was collected from June to September of 2008 through interviews with participants. Interviews were transcribed and returned to the participants for final approval before being entered into NVivo8 software for analysis. The software enabled certain pieces of data to be coded in terms of attributes or demographics. Eighteen participants agreed to take part in the study. Fifteen participants were women and three were men. While the researcher sought to interview an equal proportion of male and female participants, fewer male participants were found to be living in cooperative living scenarios that were willing to take part in the research. The demographic profiles of the participants include age (see Figure 4), education (see Figure 5), working status, and marital status prior to living cooperatively (see Figure 6).
Figure 4 Participant ages

Figure 5 Participant education
Currently, 8 participants were completely retired; 3 were retired but work part time by choice or to supplement their retirement income; and 5 worked full time because their retirement benefits are insufficient to live comfortably. Beyond the demographic attributes, the software allowed for memo coding based on the participant responses during the interview. Each of the participants was asked a series of questions that pertained to cooperative living. Data was analyzed for recurring phrases and trends within the four factors, and coded in terms of temporal elements to address the three research questions. While some of the participants embraced the interview process, others were a bit more reluctant in their willingness to open up. Each interview was a unique experience. Wherever possible, if the cohabitants met the participant criteria, the researcher tried to interview each person living in the home. While the intent was to code responses into descriptive, consequential, evaluative, and transformative statements (Riley & Hawe, 2004; Young, 1984), this proved to be too difficult because the majority
of the interviews took place over the telephone. Vocal tones were difficult to determine and were subject to researcher assumption and ultimate bias. For this reason, coding took place within the three theories of aging and the four factors associated with cooperative living arrangements. A brief overview of the participants follows.

Participant Profiles

Christine

Christine is a 59-year-old professional living and working in the movie industry in California who has shared her home with two younger roommates for the past 8 years. Christine works as an instructor and is highly educated, possessing both teaching credentials and a law degree. Her participation in the study was solicited on the women’s board found on the Website Craigslist.com. She initially invited her roommates to share her home as a means to help them out: one was going through a divorce, and the other needed financial assistance. Christine was comfortable discussing her life and explained that although she was close to retirement age, she did not foresee retiring soon. Rather, she planned to change her vocation from working with younger clients to working with older clients as she aged. She stressed that the nature of her work was cognitive and would allow her to remain active in life. While she consistently saved and invested for retirement, she had done so as a means to live her later years comfortably. Work, however, was an important element in her desire to remain active.

Edith and Adair

These two women decided to pursue the living arrangement because of the close friendship they shared over the years. This relationship was also based on artistic
pursuits. Both women were comfortable opening up during the interview and revealed deeper feelings about both their friendship and the living situation.

Adair is a 52-year-old freelance writer and shares her home in Massachusetts with Edith, a 57-year-old graphic artist. The two have been friends for 15 years and have shared a home for the last 2 years. While Adair had the financial means to retire and did not need to work, she had opted to work part time as a writer and did not foresee retiring in her immediate future. Highly educated, she possessed a degree in marketing and had done some postgraduate work. Writing was a passion to Adair, who stressed that following a high-stress career in marketing, her only real fulltime job was being a mother and wife. Adair embraced writing as cognitive activity that allowed her to remain active and in touch with the world. Social interaction with other women was also an important aspect of Adair’s life.

After an unpleasant divorce, Edith’s rent nearly doubled, putting her in a financial situation to seek help. Edith was college educated, owned her own graphic design business, and worked out of a studio that she owned in Massachusetts. She described her studio as a place to both work and remove herself from the stress of the outside world. While retirement was certainly a consideration in Edith’s life, she did not have the financial means to stop working and she looked at her life as a day-to-day survival. She accepted Adair’s offer to share her home and paid a monthly fee that covered rent and utilities. While financial needs prompted Edith’s decision to live cooperatively, social interaction was also an important part of her needs. As a graphic designer, she stressed that it was easy to become a recluse and social activity was vital to survival as an older single woman.
Betty and Janet G

Betty was a 65-year-old retired superintendent of schools and had opted to work part-time as an educational management consultant, sharing a home with Janet, a 69-year-old retired superintendent of schools in Massachusetts. Both women were highly educated and possessed graduate level degrees in education. They met in the education industry and had remained friends for over 30 years. Neither married or had families but focused on their careers as the priorities in their lives. Both women planned effectively for retirement through savings and investing in the Massachusetts school system.

In 1992, they purchased a vacation home that they each used for over 10 years. Each had wanted to build her own home for retirement, but realized that if they pooled their resources, they could build a much nicer home together than either could afford alone. They sold the vacation home, along with their own homes, and built a large house that they have shared since 2003. Both women realized that if they pooled their finances, for about $350,000 each, not including the in-ground pool in the backyard, they could build an elegant home that each one could not afford on her own (Sege, 2007). Because of this, the two women have been able to afford to travel around the world and enjoy the comforts of life.

Judy and Janet D

Friends and business partners for over 20 years, the two women had shared a home for the past 18 years. Judy was 69 years old and Janet D was 71 years old. They were retired teachers and shared a home in the Kansas City area. While both were retired from education, they rolled their retirement nest eggs into a new business, purchasing, renovating, and renting homes in Kansas and Missouri. For this reason, they continued to
work and did not foresee retiring anytime soon. They made a comfortable living through the rents they collected on their properties, which they split equally. Both embraced active lifestyles and shared activities such as hiking, bike riding, and travel. They also shared a passion for writing and each was working towards publishing her work.

Janet and Judy were business partners before making a decision to share a home. The cooperative environment was prompted by a situation when a disgruntled tenant broke into Judy’s home and vandalized her vehicle. They decided to stay together for a couple of weeks until the problem was resolved and realized that they were comfortable sharing a home. They each sold their own home and purchased a bigger and nicer home, which neither could afford individually. While their ability to work together as business partners enabled them to live comfortably, they stressed the importance of their friendship and social interaction as being the factor that allowed them to share a home cooperatively for such a long time.

*Elaine, Carmen, and Joann*

Elaine was a 62-year-old retired X-ray technician, Carmen was a 66-year-old retired X-ray technician, and Joann was a 71-year-old retired doctor in internal medicine. The three women shared a home in the state of Maine. The women met through their careers in the medical field. After Elaine divorced her husband, she found herself living alone in a large home and invited Carmen to share the home after her divorce. The two had lived together for over 20 years. Joann moved into the home after her own divorce and had lived there for 17 years. The three women found a common bond in their desire to help military men and women after the events of 9/11 and they were well known for their commitment to the military and for their service and support of enlisted soldiers.
both at home and overseas. Retirement savings enabled the three women to live together and focus on their passions of volunteering.

**Bonnie**

Bonnie was a 65-year-old part-time freelance market consultant and shared her home with two younger roommates. Her decision to bring roommates into the home was based on financial necessity. A victim of mass layoffs, Bonnie lost her job the same year she was diagnosed with Parkinson’s disease, forcing her into an early retirement. While she participated in a 401k throughout her tenure with the company, this was not enough to live comfortably in retirement. Rather than focusing on friends or family, Bonnie relied on Interfaith Housing, an organization that matches individuals who want to share homes in the state of Illinois. Her living companions pay a monthly rent, which helps her cover the home’s overhead.

**Richard and Max**

Richard, an 87-year-old retired electrician, and Max, an 88-year-old retired plumber, had shared a home in North Carolina since 2004. Both had lost their wives of over 50 years. The two met at the local senior center and established a close friendship. Max had lived with his son in North Carolina when the two men met. Their decision to move in together came about when Max’s son was offered a job in Baltimore, and Max did not want to relocate because of recent surgeries he had undergone. With the help of Richard’s daughter, Max moved into to Richard’s home. The two men spend the majority of their time together, including travels, activities, and meals.

**Annemarie and Pam**
Annemarie was a 59-year-old government worker who shared her California home with Pam, a 55-year-old worker for the county, and two younger roommates. Annemarie had initially retired from her government position to care for an ailing sister. Realizing that her monthly retirement payout was not enough to live comfortably, she decided to reinstate her job with the government in order to increase her retirement savings. This also prompted her decision to bring in roommates. She advertised for roommates on a Web site called Craig’s List and experimented with several scenarios until she found her current tenants. Pam replied to Annemarie’s advertisement because of a recent separation and financial needs. As a government worker, Pam was saving for retirement through a 457 plan offered through government retirement programs, but had not accumulated enough savings to retire. Pam and Annemarie had not known each other previously and had shared a home for the past year.

Joyce

Joyce was a 65-year-old government worker who shared her home with three grown daughters in California. While one of the three was disabled and required lifetime care, the other two were professionals working to fulfill career goals and had a financial need. Each paid rent and shared in the household responsibilities. Joyce had contributed to a government retirement plan that was vested at 5 years, but realized that she still did not have enough accumulated to retire comfortably. She extended her retirement date to the year 2010 in order to increase her vestment to 10 years, which would increase her monthly income to a point that she felt would be comfortable.

Ray
Ray was a 60-year-old graphic designer who has shared his home with one younger roommate in the Kansas City area for 10 years. Ray had been self-employed most of his adult life, and his views of retirement were simple. He wanted to work until the day he died. However, for him, this meant working when he wanted to work and playing when he wanted to play. He was invested heavily in the stock market and used his income from his business to pay his overhead. He decided to share his home to supplement his income and reduce expenses, which allowed him to do the things in life that he liked, such as travel and collecting.

Claire

Claire was a 62-year-old receptionist who shared her family home with one tenant and several older family members in the Boston area. She was investing in a 401k and planned to retire officially within the next 3 years. The three-story home was large enough to accommodate several families and was built with multi-family living in mind. While the tenant and family members paid rent to offset expenses, the living scenario was based predominately on a desire to be socially active due to cultural beliefs. Claire had suffered from severe medical conditions, including a brain aneurism and cancer, but remains employed in order to accumulate a sufficient retirement income.

Analysis of the Data

Through the lenses of biological, psychological, social, and economic factors, the temporal elements experienced by the participants in terms of cooperative living arrangements were explored. The framework was designed to look at the factors that influenced individuals seeking non-traditional cooperative living arrangements in retirement. The research questions were designed to encourage interaction between
researcher and participants (Chase, 1995) as they recalled their lived experiences. Data was gathered from the interviews, interpreted, and coded through the researcher as an instrument (Guba & Lincoln, 1989). The three research questions focused on the two theories and four factors of aging. While every effort was made to code statements by factor, it should be noted that some of the situations overlapped between factors.

Research Question 1

Research question 1, Why do individuals choose cooperative living arrangements, was intended to provide a foundation for understanding how and why individuals opt for cooperative living. The answers provided by the participants offered an understanding of cooperative living in retirement. Each of the four factors were explored, including biological (Gems, 2003), psychological (Daily, 1998; Munson, 1999), social (Martina & Stevens, 2006; Monsour, 2002) and economic (Munnell, 2007). The results are presented through the coding matrix below, which offers a visual representation of the participant responses for each of the factors. Each of the four factors is discussed in detail, including the participant responses applicable to how the four factors applied to the research question.

Table 1 Participant Responses to Factors Influencing Research Question 1

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Biological factors. Biological factors explore the health and behavioral factors associated with the aging process (Gems, 2003). The factors entailed health-related issues that may have prompted participants to enter into a cooperative living arrangement. Biological factors accounted for some of the reasons for cooperative living arrangements.

Adair, Edith, Bonnie, and Christine each indicated that they medicated due to clinical depression. While depression could be considered a psychological factor, it was coded a biological and related to health issues.

Edith and Adair discussed their battles with depression.

“I’ve had episodic depression; I guess I was really diagnosed with that in 1997. I medicate for it off and on; then I have therapy, which is very important if you’re prone to depression, to get through the day. And also with health issues, mental health issues, and things can get very hairy” (Adair).

“I would say that I am an upbeat person, I have worked extremely hard. I had a depressed mother, Norwegian decent, and they can really be dark. I worked hard not to fall into depression in my life. That’s been my quest, to stay spiritually and emotionally
centered. I also have a bipolar sister that has been in and out of mental hospitals. That’s why I really strive for balance” (Edith).

For Christine, the battle with depression is situational, which she controls with the periodic use of anti-depressants. “But I am also on Paxil. I take about a quarter each day, but I am weaning myself off of that. After a breakup two years ago, I was pretty down. They help me for a while and then I can wean off of them. They are for situational depression. I am not a depressed person. I am pretty much too happy for my friends” (Christine).

Bonnie experienced episodes of depression due to other physical ailments brought on by Parkinson’s disease. “I rode the commuter ell into Chicago every morning. And one morning I showed up a little bit later than usual and the woman at the coffee shop there said to me, “God, you look awful.” And I said, “Well, thank you very much.” And she said, “No, you really do. What’s going on?” It was just all the pressures of life that made me stop and reconsider what I was doing and how much longer I had left, and it wasn’t very long as I had to do it by myself. One of the reasons I started renting on a more permanent basis was that I had Parkinson’s disease in 2002. I think I’m in a pretty decent mood most of the time. Parkinson’s has a lot of depression that goes with it and I do take an anti-depressant, but I’m looking a lot more positive than I have for awhile“ (Bonnie).

Other biological factors applied to two of the participants. For Claire, a battle with both a brain aneurism and cancer prompted her to remain in a cooperative living scenario. “I had a brain aneurism and I had a cancer. I’m doing fine now. I spent 21 days in intensive care. Two weeks later I went back to work. (Claire).
For Max, a series of surgeries to replace his knees prompted him to move in with Richard. The first surgery created more problems than solutions because he developed a staph infection and the knee had to be removed, forcing him to have a second surgery. When his son was offered a job in another state, Max did not want to move because he was still recovering from the last surgery and did not want to start a new life at his age. Richard explained, “Max was due to have a knee replacement and he didn’t want to go to Baltimore with his son because he already had the knee replacement all set up and ready to go. So I picked him up at the hospital to come stay with me after he got out of the hospital from the knee surgery. They had to take the knee out because it would have killed him, they said. So they took it out.” (Richard).

**Psychological factors.** Psychological factors explore the mental, cognitive, and interpersonal factors of aging (Munson, 1999). Psychological factors in research question 1 examine mental issues that may have prompted a cooperative living arrangement. While this area is subject to research assumption, factors such as depression are not included here, but rather have been coded under biological factors. Psychological coding for the purpose of this research focused on feelings of the participants.

For Annemarie, her decision to ask strangers to live in her home was a huge risk because she felt that she was facing the unknown. “Basically I took a big risk. I met the teacher in San Diego, and he put down three months rent, even though, without moving here from San Diego, he was teaching at a school down there, and then he got a job up here in Auburn teaching in the Auburn School District. And so, again, I took a risk, but I decided to go with my gut feeling” (Annemarie).

For Elaine, years of work in the medical field had created uncertainty and
frustration. “When you’re in the medical field, you can get burned out. It’s like you want to cheer everybody, and yet you can’t. You want everything to be filled with compassion, yet you deal with doctors and administrators and all of that kind of stuff. And their first priority is not compassion. You’re struggling all your life with them. And I just didn’t want to struggle anymore and I couldn’t deal with the patients not getting what I thought they deserved” (Elaine).

While Max’s biological factors played a role, he faced uncertainties in the psychological arena as well. At the age of 88, the prospect of relocating to a new city and reestablishing friendships was a psychological burden. “My son had this job waiting in Baltimore, he had the tickets. He was moving there and I didn’t know if I could go around with a bad knee, it was too painful. To make new arrangements—moving from one place to another is not pleasant. I had no stomach to move to Baltimore and start all over again. It just wasn’t in me” (Max).

Social factors. Social factors explore social interaction between individuals (Monsour, 2002). Social factors applicable to research question 1 focus on relationships and friendships of the participants. Some of the participants stressed the importance of living with a friend and were, in fact, longtime friends before deciding to live cooperatively. Others developed friendships because of cooperative living arrangements. Social factors appear to have had the largest influence on why the participants created cooperative living scenarios.

For Christine, the social factors are the reason she continues to live in a cooperative scenario. “What started as a work arrangement turned into a cooperative living arrangement and the guy is still living with me. We are friends now. Now he just
helps me maintain the house in exchange for rent. I also have another person living with me, and what prompted her living with me is that she went through a divorce. At that point, my boy was having trouble and she had raised a troubled child. I brought her into my home, to help me with my boy. And also, because she was going through a divorce” (Christine).

Claire explained the cultural aspects of cooperative living and the importance of social interaction in the living environment. “I’ve never known anything else, because before my aunt was here and my uncle was here, so there’s always been family. The whole neighborhood was brought up on multi-level families in the house. Irish are like that” (Claire).

Although the economic advantages prompted the scenario, together, Elaine, Carmen, and JoAnn have devoted their lives to volunteering activities. “Actually, it all happened because of divorces. Carmen got a divorce and needed help, and I was, like, I have a pretty big house, I’ve got room. And she came. And Joann was going through a divorce, and it was like, it’s still plenty big enough, and she came. And we’ve all just done very well together” (Elaine).

“I was divorced at the time, yes. We always had a friendship prior to that anyway. So she was well aware I was going through a divorce. What are you going to do? The house is big, so why don’t you just come on over, so to speak” (Carmen). “It was my divorce that prompted me to move in and our connections through the medical field” (JoAnn).

Elaine, Carmen, and JoAnn emphasized their social interaction and its importance to their volunteering and commitment to the military. “We speak at schools, we speak to
different groups and charge for nothing that we do” (Elaine). “We were made honorary members of the Maine Historical Society, so we do some things with them. But most of the things that we have, that we are involved with in one way or another, are interactive with our primary mission. This is our life. It has been really a great blessing, because we’ve been able to interact and touch so many peoples’ lives in very positive ways. It would be hard to find that degree of satisfaction doing anything else. (Carmen).

For Edith and Adair, the friendship was the most important factor prompting them to share a home. “I lived in the house with more space than I had to do with it, and it seemed like a natural fit to help out my friend and have help with the mortgage and expense. And I made the offer. I guess the most relevant thing was that it was the right time and things fell into place” (Adair). ”The companionship was a big part of the reason I moved in. Living alone is unnatural for me” (Edith).

Security and friendship prompted Janet D and Judy to move in together. “A guy was not paying us for a house he bought, so we sued him. Before the case was settled, I woke up one morning and went out to the garage, and in the garage, four of my tires were slashed. So Janet offered to stay the night that night, and we both got spooked that night. So we packed up and went to her house and I never went back to the house. It turned out that we really liked it so much. And then a house became available that was a tremendous deal and would accommodate both of us, so she sold her house and I sold my house and we moved in together. We worked together buying and selling houses before we moved in together” (Judy). “She moved in with me because people were slashing her tires and she was fearful. We think an angry worker was harassing her. She moved in with me for the security” (Janet D).
A longtime friendship and professional relationship brought Betty and Janet G together. “In 1992 we purchased a house in Venice, MA to build equity and also to play with—a vacation house, if you will. She and I had been friends for 55 years, and the two of us went from 1992 until 2003, it was a house that we rented for vacation and while on vacation. We had homes in Newton, MA and together we owned the home in Venice. In 2002-2003, we sold all three homes and financed the building of this home. We didn’t buy a house. We shopped for a house that would be what we thought we would need and we couldn’t find what we thought we’d need, so we banded together and built this house” (Betty). “Well, we had known each other ever since we met and we had mutual friends. And I think that our background in terms of family values was mutual. We loved to travel; we loved to play. And we thought it would make a great deal of sense if we combined the mutual efforts and do all the things we enjoy doing and do them in a more cooperative form” (Janet G).

Economic factors. Economic factors explore the financial considerations in both retirement planning and current living conditions (Munnell, 2007). Economic factors applicable to question 1 focus on financial needs that prompted the decision to live cooperatively.

When Annemarie decided to reenter the workforce, she realized that having roommates would allow her to cover her monthly overhead more efficiently. “I decided to bring in roommates so I could make the payment on a condominium” (Annemarie).

Pam’s recent separation and pending divorce placed her in an economic position of finding a home in California that was affordable. “When I met Annemarie, she was so nice, and I saw the house. It’s spotless and just real comfortable. Actually, I found it on
Craig’s List. I don’t know if you know what that is. And, you know, it was just great. Everything just fell in place. We get along real well. We’re not best buddies or anything, but it’s a good business arrangement” (Pam).

Edith no longer had the financial means to pay her rent and accepted Adair’s offer to move into her home. “After my last divorce I landed pretty hard. For me, it’s more survival level, month-to-month. I don’t really have the means to retire. I plan to keep working” (Edith).

While Judy and Janet D had a well-established friendship, their decision to flip houses required each of them to commit her retirement savings to the purchase of real estate. Although they came together because of their friendship, economic necessity became a strong priority as they started their business. “I was in a teachers’ union for retirement, but I spent all of my retirement on buying houses. Who knows? I think terrible things are going to happen with the economy, no question” (Janet D). “I have always supported myself. Even when I was married, my husband couldn’t support us. I made the money and he spent it” (Judy).

Both Richard and Max had saved effectively for retirement and did not move in together due to economic necessity. However, economic solvency allowed them to create the situation comfortably. “I retired when I was 81 years old. Sold it all, lock, stock, and barrel, including my home, and I went to live with my boy. My last paycheck was when I was 81 years old. I decided, without my wife, there was no reason to work. My wife died and that prompted me to retire” (Max). “I worked in the union in Indianapolis and I lived there for 41 years. Around 1975 or so, they had a very bad time and they had an awful lot of layoffs and I was one of the layoffs, so I decided to go ahead and retire” (Richard).
For Ray, investment was as much a part of his working life as work itself. The logical act of finding a roommate allowed him to reduce his expenses so he did not have to tap into his stock portfolio. “I was looking for a way to live affordably so I could pursue my hobbies. We became pretty good friends though” (Ray).

Research Question 2

Research Question 2, How do individuals create cooperative living arrangements, provided a framework for exploration into the when and where of living arrangements. All of the four factors were explored, including biological (Gems, 2003), psychological (Daily, 1998; Munson, 1999), social (Martina & Stevens, 2006; Monsour, 2002) and economic (Munnell, 2007). The results are presented through the coding matrix, which offers a visual representation of the participant responses for each of the factors. Each factor is discussed in detail, including how the four factors applied to question 2.

Table 2 Participant Responses to Factors Influencing Research Question 2

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**Biological factors.** Biological factors explore the health and behavioral factors associated with the aging process (Gems, 2003). The biological factors did not appear to be a feature in how cooperative living arrangements were created. Only one case was applicable in this area. Max and Richard arranged to care for Max while he recovered from his multiple knew replacement surgeries. However, throughout the main portion of the recovery, Max lived in a nursing home. After recovery, Max moved in with Richard fulltime.

**Psychological factors.** Psychological factors explore the mental, cognitive, and interpersonal factors of aging (Munson, 1999). While psychological factors applied to why some of the participants entered into a cooperative living arrangement, in the area of creating the scenario focused on addressing the second research question, these factors were limited.

For Adair and Edith, an artistic connection along with their established friendship offered some psychological factors. Adair explained that while she liked the social interaction, she valued her privacy as well. “Well, there are periods of my life when I’m very introverted and alone, but I have places to go, even if it’s something like every other week, reading; it’s social interaction. So I feel kind of exposed because I can’t really, you know, I don’t have the privacy space that I need” (Adair).
“Then you work alone all day and you go home and nobody’s there and it can really be scary. I mean, what keeps you from drinking the whole bottle of wine instead of sharing it with somebody? I really had to face the dark side, and that’s where I decided to make all of these changes to living with someone, joining a church, and becoming more active socially. It’s worked and I feel better” (Edith).

For Annemarie, it was the ability to understand a predisposition to separate herself from the world that added to her decision to create a cooperative living arrangement. “I’d say, just because I’m kind of a hermit, I prefer living alone. I’d prefer a cabin way up in Yosemite. So I’d say my satisfaction level is 68% because I’d rather be alone, but if I have to, I couldn’t have found better people. I thought I was going to become a nun, so I gave up all of my worldly possessions, clothes for sale, and everything when I was 32 and I joined the Sisters of Social Charity and I lived in Los Angeles” (Annamarie).

*Social factors.* Social factors explore social interaction between individuals (Monsour, 2002). Social factors appeared to have the greatest influence in answering the second research question. Several of the participants relied on existing friendships to create their current living scenario.

For Edith and Adair, a strong friendship was the logical catalyst for creating the living scenario. “It’s important for me to do a lot, because it makes me feel like I am home. I love gardening. I kind of took over. She needed a lot of help and I was able to do that. I am the oldest of six kids and it’s kind of natural for me. Living alone is unnatural for me” (Edith). “There’s definitely an artistic connection between the two of us. There’s almost subconscious belief that the artists don’t make a regular living. So there’s
certainly insecurity for both of us in that. Our artistic endeavors and things actually end up providing the financial support we need” (Adair).

The social interactions between Elaine, Carmen, and JoAnn extend beyond their friendships, but allow them to volunteer full time. The three work together 24 hours a day, focusing on their mutual desires to support the military. “We do a lot of things for our veterans and we do a lot of things for our Maine boys. We started doing this because of the events of 9/11” (Elaine).

While economic factors enabled the living scenario for both Annemarie and Pam, they both recognize that social interaction is fast becoming a part of the arrangement. “I took the first one that put the money down, the teacher, and then I decided I wanted a woman in the house because I’d had men all the time before, and so I got the lady who works for the County” (Annemarie). “I’m her age–Annemarie is 59 and I’m 55. And we have a 40-year-old there and a 19-year-old. So we’re all different, but I think that’s why we all get along” (Pam).

Betty and Janet G both realized that while the economic advantage allowed them to create the scenario, the friendship laid the foundation. “It was a combination of how well we got along and financial considerations. That was at least 40% of the reason, maybe 50%. Socialization and companionship was the other 50%, friendship, communication” (Betty). “For the most part, I think, because of our careers, our lives are fairly structured. We can’t quit doing that. It’s a habit. It’s kind of a piece of both of us, and Jane as well. Sometimes it’s nice not to have to do that. We just kind of play it as it comes. It’s wonderful. It’s wonderful” (Janet G).
Economic factors. Economic factors explore the financial considerations in both retirement planning and current living conditions (Munnell, 2007). Economic factors also appeared to have an impact in addressing the second research question. Several of the participants indicated that financial considerations led them to a cooperative arrangement.

Annemarie and Pam had a financial need. For Annemarie, it was the need to cover the mortgage payment while she worked to increase her retirement savings. “I retired at age 52, I had accrued about $1,500 per month in retirement benefits. By going back to work, I have doubled my retirement and will accrue about $3000 per month when I retire again” (Annemarie).

For Pam it was a need to survive day to day. “We get along real well. We’re not best buddies or anything, but it’s a good business arrangement. I just pay her by the month. I pay her what is reasonable and I do a little bit of cleaning around there. She only rents it for $500. And I have the master room and my own bathroom” (Pam).

Joyce was concerned with her overall financial outlook. “There are moments at night when I worry about finances. Because I’m a single mom and now, you know, I think just trying to get my house in order…. I recently created a revocable trust in order to organize my financial life. This was a great comfort to me, to get my house in order” (Joyce).

For Richard and Max, efficient retirement planning provided the money to live comfortably in retirement. “I had a retirement plan through the union. I had prescription insurance that paid my prescription and I have a health policy equivalent to Blue Cross Blue Shield. They take a premium out of my pension checks and I still have a little left over from that. I have a pension with the National Electrical Benefits, which is with the
Electrical Contractors Association. They pay into retirement and I get a check from them. I also get another check from the International Brotherhood of Washington, D.C. It helps me to live more comfortably” (Richard). When Max retired, the sale of his business created the nest egg he needed for a comfortable retirement. “Selling out the company helped me with my retirement. I put it in a savings account” (Max).

Ray’s outlook focuses on easing the financial burden. The logical step was to share expenses with another person. “I invest and make a decent living in art, but the income helps supplement the bills” (Ray).

Research Question 3

Research question 3, What are the advantages and disadvantages of cooperative living arrangements, explored the participants’ current views of the living scenario. Each of the four factors were explored, including biological (Gems, 2003), psychological (Daily, 1998; Munson, 1999), social (Martina & Stevens, 2006; Monsour, 2002) and economic (Munnell, 2007). The results are presented through the coding matrix, which offers a visual representation of the participant responses for each of the factors. Each of the factors is discussed in detail, including the participant responses applicable to how the factors applied to the research question (see Table 3).

Biological factors. Biological factors explore the health and behavioral factors associated with the aging process (Gems, 2003). Biological factors applicable to research question 3, were limited, but did apply to some of the participants.

Table 3 Participant Responses to Factors Influencing Research Question 3
Elaine shared a compelling story about her friendship with JoAnn and Carmen.

“About six months ago I slipped and I had tendon surgery. Obviously, when you are the recovering patient, you’re only half hearing it, if you’re hearing it at all. Or sometimes, you’re likely to let yourself suffer because you don’t want to bother somebody. When someone cares about you, they won’t let anything happen. They’re going to make sure you’re as comfortable as you can be, that you’re getting the best care possible, best care available. If somebody has to speak up and ask for it, they speak up and ask for it on your behalf. That’s what Joann did while I was there. She was at the hospital by my side 24/7, while Carmen held down the house” (Elaine).
Psychological factors. Psychological factors explore the mental, cognitive, and interpersonal factors of aging (Munson, 1999). Psychological factors applicable to research question 3 focused on how satisfied the participants feel in their current living arrangements.

Edith and Adair both expressed advantages and disadvantages associated with sharing a home. “It’s put a strain on the relationship, and we’ve had a few blow-ups. Whatever choices we make has been guided by circumstance, but it’s not going to repair the friendship. So it’s just been kind of hard” (Adair).

“I would say it’s 85% good. Overall, it’s good. It has worked for me. The 15% goes both ways. Sometimes I feel that she could be more grateful for what I do around the place. I could learn to be more accepting of her stuff. It’s not like we both moved in at the same time; she already lived here. I moved into her space and her style is very different than mine and I’ve had to let go of a lot. Thank goodness, I have a big gorgeous studio. So I have myself in my studio, but in the home, it is really her. I have my own room upstairs (it’s small) but I like to think that I am spiritual enough to not be too attached to things” (Edith).

Betty and Janet G expressed complete satisfaction with the cooperative living arrangement. “I do tend to be happy most of the time. I make it my business to be happy most of the time. I am a very happy person. I enjoy life. I don’t have any major regrets. I don’t have any major dissatisfactions. I just enjoy life. I feel lucky to be alive. Some people aren’t at my age. I feel lucky to have good friends. I feel lucky to have a good house” (Betty). “And you’re now open to the kinds of things that other people and other situations bring to it. I wouldn’t have done anything else. I loved every day. The whole
This is just a joy” (Janet G).

Bonnie expressed an overall satisfaction with the cooperative living arrangement. “I think I’m in a pretty decent mood most of the time. Parkinson’s has a lot of depression that goes with it and I do take an anti-depressant, but I’m looking a lot more positive than I have for a while. I just enjoy” (Bonnie).

Christine’s view of the living situation was positive. “It completely works. We know when each other needs privacy; we all have spaces of our own to go to. It works really well, and it’s odd because I’m not an easy person to live with and really can’t stand to be around people that much” (Christine).

Janet D and Judy expressed a positive overview of the cooperative arrangement. “I am excited about life. I am pretty happy most of the time and I am happy in this situation. We share a lot in common, like our desire to write. We also, swim, ride bikes, and go to movies together” (Janet D).

“It’s great, I don’t have to answer to anybody, yet we share. She cooks, I clean. We seem to complement each other. I don’t like to be interrupted during my quiet time. I have a lesson, a spiritual time that I get into for about an hour and then about ten o’clock I start to work. I am a pretty intense person and I keep going until I get done. I am pretty laid back after that” (Judy).

Companionship in their later years appeared to be the important factor for both Richard and Max. They spend most of their time together, including meals, activities, and travel. “We get along very, very well and I’m very satisfied with the arrangement. Max didn’t want to go live with his son because he wanted to live with people his own age.
He’s a year and a half older than me. Some people call us brothers. I think my life is pretty happy most of the time, because his family more or less adopted me” (Richard).

“It’s what you make out of it. You have to give and take. Richard gives and I take. When Richard offered me a room, I took it and our friendship grew. You know, when you move in with a stranger, your eating habits different. We have a common background. We were both bachelors, but we get along very well. We go out at least twice a week. We do lunch at the senior center. I’m satisfied. I’m satisfied. A man proposes and God disposes” (Max).

While Annemarie stressed the advantages of cooperative living, her preference would be to live alone. I’d say my satisfaction level is 68% because I’d rather be alone, but if I have to, I couldn’t have found better people. This little group is really, really good” (Annemarie).

Pam explained the advantage of getting out of her marriage and moving into a cooperative living environment. “You know, I’m a lot more happy being single. My husband hurt himself, so he was, like, in chronic pain, so I was depressed a lot. But being by myself, I am stress-free. I would rate it high, because she does rent to three–two other people–there’s four of us in the house and we’re hardly ever home and we’re all different ages” (Pam).

Social factors. Social factors explore social interaction between individuals (Monsour, 2002). Social factors appeared to have a large influence in the third research question.

Annemarie did not express an opinion of the advantages or disadvantages of social interaction in the current living scenario, but Pam offered the following: “I’ve
always been married or had a boyfriend. Always. This is so new for me. I’m lonely, but I
don’t find that it depression to me. It’s more of a sad thing, but I’m not depressed. I used
to sleep a lot and I don’t do that anymore. I don’t hide in my bed all the time like I used
to. Everyone says you’ve got to change my lifestyle, which is what I am in the process of
doing” (Pam).

The social aspect for both Adair and Edith is important because of their long-
established friendship. “There’s definitely an artistic connection between the two of us
and there is certainly insecurity for both of us. My group of female friends has remained
consistent. None of my romantic relationships have lasted. I’ve decided that friendships
are a lot better than romances” (Adair).

“I like being active; I would say that I am young for my age. I am having a good
life. In the evenings, I might visit people or have a date. I like to go to the movies and the
theatre. I like to stay active. I find that the isolation of being an artist… I really need the
balance socially. It’s wonderful working in my studio, but it can also be tremendously
isolating and I faced that when my son went off to college, and didn’t even come home
this summer. That’s where I decided to make all of these changes to living with
someone, joining a church, and becoming more active socially. It’s worked and I feel
better” (Edith).

Christine expressed a positive overview of the social aspect of sharing her home.
“I would say that if we measured this on a 1 to 10, then I am an 8 happy, pretty much
happy all of the time. I do wish that I had a significant other at this time, but I do have a
lot of men friends that I hang out with” (Christine).
Betty and Janet G share their views of the social advantages of cooperative living. “We share most of everything. We’ve belonged to a church for almost five years and we do most of everything together. We haven’t really gotten into the retirement crowd since we moved down here. We socialize—actually know other single people and we socialize together. Janet’s brother lives down here and we socialize with him. We like to go out to eat occasionally” (Betty).

“You know, it’s like—if we make a plan in the evening or in the afternoon for what we’re going to do tomorrow, we just kind of look at each other and you know that something’s going to occur and something else is going to happen. So there’s no such thing as an average day. We just take it as it comes and that’s the beauty of it. You can. And as I say, it’s kind of like you’re in charge of your own life but you’re not. And you’re now open to the kinds of things that other people and other situations bring to it” (Janet G).

While Bonnie’s arrangement was created with strangers, she expressed the positive aspects of the advantages social interaction. “I liked the idea of having someone near me because of my Parkinson’s disease. Simple things, like opening a can, can be very difficult to do, and having someone around to help is a huge advantage. I didn’t know how to go about taking someone into my home. I wasn’t prepared to do background checks or anything like that. Interfaith housing, the organization that helped match me to renters, helped in this area. The one gentleman living with me now is the best I’ve ever had” (Bonnie).

Elaine, Carmen, and JoAnn agreed on the advantages of social interaction in their cooperative arrangement. “I have absolutely no complaints. I think I just lucked out. I
wish everyone else had the same support system. You might think you like living alone, but, you know, that loneliness stuff just goes so far. You need that human element in your life to make you feel really alive” (Elaine).

“I can’t imagine it could be better, really. You know, it sounds strange after being married for 30 years with a couple of kids, but this is a much more pleasant relationship. Things are much more evenly balanced and divided than in a marital relationship” (Carmen).

The volunteering that the three women do is a vital part of their living arrangement. “It’s very good. What I do with Carmen and Elaine takes up a lot of time, from the packages and everything that we send to our troops on top of that” (JoAnn). Our volunteer work began because of the events of 9/11. I looked at Carmen and Joann and asked them if they would commit a year to volunteering on Tuesdays. This September it will have been 7 years” (Elaine).

“But most of the things that we have, that we are involved with in one way or another, or inter-reactive with our primary mission. This is our life. It has been really a great blessing, because we’ve been able touch so many peoples’ lives in very positive ways. It would be hard to find that degree of satisfaction doing anything else” (Carmen).

Claire stressed both the community and cultural aspects of social interaction. “We have a community group just up the street. We do email each other. We do clean-up. We do leaves around the trees, the light posts at Christmas, we have a block party, and basically that’s–most of it’s because we work in Boston, we work long hours, we’re too pooped at night” (Clair).
Economic factors. Economic factors explore the financial considerations in both retirement planning and current living conditions (Munnell, 2007). The economic advantages of cooperative living were expressed by the majority of participants.

Both Annemarie and Pam expressed the economic advantages of living cooperatively. “They pay a monthly fee and that covers their portion. I have had a couple of bad experiences with my renters, but this group is good. This last time I had fabulous results” (Annemarie). “I have money to save now, although I do tend to spend as well” (Pam).

For Betty and Janet G, the economic advantages are a large part of the reason they created the living arrangement. “An equal amount into a checking account every month and all the house bills are taken out of that. And we put a certain amount into a food account, food expense and food and other household supplies. Then in going out to eat situations, we contribute half and eat. The advantages are divided; it’s a combination of how well we got along and financial considerations.” (Betty).

“We share everything 50/50. We love to travel; we love to play. And we thought it would make a great deal of sense if we combined the mutual efforts and finances to do all the things we enjoy doing and do them in a more cooperative form.” (Janet G).

Economic advantages for Elaine, Carmen, and JoAnn are as simple as splitting the bills and making large purchases as a group. “We split the bills in thirds. For big purchases we sit down, discuss, and decide whether we want to do that particular thing, and if we say yes, we just divide it three ways. We decide how expensive it is, and if it’s too expensive, we have a discussion about it. For example, if we were buying a washer and dryer, usually the three of us go and we decide which one is going to suit our
purposes” (Carmen). “We pretty much divide three into it. The major bills, you just divide three into it. A lot of times you go shopping and there’s something you want, you just pick it up. We don’t worry that somebody’s paid a dollar more than somebody else. It all evens itself out. You know, it’s just–on the major things, we all just, oh, here’s the bill and we all just put the money into the thing. But a lot of things, when you’re out and you see something, you just pick it up” (Elaine). “We divide everything. It’s pretty straightforward” (JoAnn).

Claire explained that everyone pays a portion of the overhead. It’s simply the way it is done. “Everyone gets a bill. I buy the food while everyone has a designated list of obligations or bills to pay. We found our renter through a real estate agent and he pays a monthly rent We were very, very lucky to find a great tenant” (Claire).

For Adair, the economic advantage was not a high priority, although it did help her to justify remodeling on her home. “I had recently bought a condo, from a larger house, downsized to a condo, and to increase the value of the condo I finished off the third floor, both for the eventual sale of the condo and because my son, who was living with me, had a bedroom, but I wanted to make it into a suite. We established a rent and we decided that it should be very businesslike; this wasn’t a charity thing. It wasn’t just helping a friend in need. At the first of the month, she came up with the rent and we just stuck to that. And that’s worked out. Even when she didn’t know how she was going to get the rent, she did” (Adair). For Edith, however, the economic advantage was a priority in living cooperatively. “I pay rent. It covers utilities, etc. For me it’s more of a survival level, month to month” (Edith).
Janet D and Judy simply split all of the expenses. Because they both live and work together, this applies to both the business and household overhead. “We share all of the costs on house, food, entertainment. Our own clothes and cars, we buy” (Janet D). “We have a pot. When she goes to the grocery store, she takes the pot, but then if I want to go buy a new blouse, I buy it out of my money. When we flip a house, we split the income right down the middle” (Judy).

Both Richard and Max have retirement nest eggs that would enable them to live comfortably together or alone. While economic advantages were not the highest priority, the act of splitting expenses was still expressed as an advantage. “He pays my daughter a fee for renting a room to help on the mortgage, and he helps me. We split all the groceries and everything” (Richard).

Ray expressed the economic advantages as being the predominant factor in living cooperatively. “When you can reduce your overhead by 50% it’s just a no-brainer. Everyone should try sharing a home. It’s a great way to make a good friend and an even better way to go out and do what you want to do in life” (Ray).

Findings

The three theories of aging, activity theory (Havighurst & Albrecht, 1953), disengagement theory (Cumming & Henry, 1961), and needs theory (Maslow, 1971; Orr, 1979) were explored to see if a connection exists to the four factors. The three research questions were coded using the four factors (biological, psychological, social, and economic) to determine the temporal factors leading to cooperative living arrangements.
As indicated in the literature review, willing participants for this research consisted primarily of women and supported the suggestion that lifetime experiences could lead to retirement options, based on separation due to death or divorce. The majority of the participants had been married and were either divorced or widowed, leading to the ultimate decision to enter into a cooperative living arrangement. The four factors played a part in the cooperative living scenarios; however, in many of the cases, the four factors overlapped, suggesting that no single factor played the dominant role in determining why people enter this type of living scenario.

Disengagement theory suggests that as people age, they become less active in the world surrounding them, leading to withdrawal in preparation for death (Cumming & Henry, 1961). Disengagement did not appear to play a part in the decisions to enter into cooperative living arrangements. While some of the participants experienced biological problems, the overall tone was not one of disengagement, but rather hope and excitement about life.

Both activity and needs theories appeared to apply. The activity theory (Havighurst & Albrecht, 1953) suggests that increased engagement in activities in retirement years links directly to satisfaction and self-perception. Activity in this realm focuses on mental exercise and social interaction. From memberships at the local gym, to engagement in activities such as travel, volunteering, attending church, and gardening, most participants indicated that activity played an important part in their daily lives.

Needs theory also appeared to play a dominant role in cooperative living arrangements. Separations due to divorce or death left several of the participants in situations where they needed help simply satisfying the lower level physiological needs.
of subsistence requirements. Esteem and ego needs may have been satisfied through social interactions and relationships within the cooperative living arrangements (Maslow, 1971; Orr, 1979).

Each participant had personal reasons for opting to live in a cooperative arrangement, wherein both economic and social factors appeared to play the largest parts. Biological and psychological factors were mixed in addressing the three research questions:

1. Why do individuals choose cooperative living arrangements?
2. How do individuals create cooperative living arrangements?
3. What are the advantages and disadvantages of cooperative living arrangements?

While some of the participants experienced biological factors, such as Max’s knee surgeries and Bonnie’s Parkinson’s disease, overall, biological factors were limited in applying to the three research questions. Psychological factors appeared in some of the cases, but again were limited in their application to the three research questions. Social and economic factors showed the greatest applicability in answering research question 1, which was indicated in the majority of the participant responses (see Figure 7). Although some of the participants did not have an established relationship with their living companions, social factors applicable to research question 1 on why individuals create cooperative living arrangements were high.
Figure 7. Factors reported for research question 1

Research question 2, How do individuals create cooperative living arrangements, proved the most difficult to address (see Figure 8). This may have been due to the nature of the question, suggesting that it may have been too subjective in nature to be answered through the four factors. Determining how participants created the living scenario ranged from placing ads on Web sites to asking friends to move into the home. The aspect of how cooperative living scenarios are created might have been addressed more effectively on a technical level, including what steps are involved in determining how to create the environment, such as living space, division of chores, and division of expenses. The question is too vague to answer substantively, which may account for the difficulty in coding answers that address this question.
Figure 8. Factors reported for research question 2

Three of the four factors were applicable to addressing research question 3, What are the advantages and disadvantages of cooperative living arrangements? Psychological factors focused on the satisfaction with the living scenario, where social and economic factors focused on the friendships and financial advantages of the environment (see Figure 9).

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Each of the research questions was coded using NVivo8 software. Participant responses were coded in conjunction with the four factors: biological, psychological, social, and economic. Every attempt was made to ensure that the responses were coded logically. Emerging patterns and themes were identified, showing that social and economic factors were applicable to questions 1 and 3, whereas factors applicable to question 2 were limited.

While social and economic factors demonstrated, the largest application in the decision to live cooperatively, these findings may be limited by the small number of participants and are subject to continued research. Based on the information, the theoretical framework could be revised as shown in Figure 10.

Figure 10. Revised theoretical framework
Activity theory could be applicable to social factors, which suggested a desire to interact with other individuals prior to and during retirement. This could satisfy the social factors associated with cooperative living arrangements. Participants also indicated that while social factors make up an important part of their lives, personal time was also necessary to creating successful cooperative living arrangements. Each participant explained that they had their own space where they had the privacy they needed time spent alone. The majority of the participants had established relationships with their living companions prior to making the decision to live cooperatively. These relationships formed a foundation to pursue alternative living environments. The social factors applicable to activity theory include existing friendships and work relationships. The few participants who pursued cooperative living arrangements with strangers established friendships through the living environment.

Whether the relationships were established prior to or during the cooperative living arrangements, the social factors associated with the scenario were positive, suggesting that the environment satisfies social and activity needs. Needs theory could be applicable to both social and economic factors, depending on the circumstances leading to the cooperative living arrangement. For example, financial needs based on divorce, death, or layoffs can be satisfied by entering a cooperative living arrangement and creating a life of dignity (Fenton & Mitchell, 2002). Other needs, which may initially focus on physiological needs, once satisfied, set the foundation for a new set of needs based on esteem and social interaction (Majercisk, 2005), which is confirmed in the responses coded in this study. A significant change in life leads to new types of living arrangements, such as cooperative living.
Summary

This study explored factors that influence individuals seeking non-traditional cooperative living arrangements in retirement. Participants shared their homes cooperatively in non-romantic relationships. The four factors, biological, psychological, social, and economic, were explored to answer the three research questions:

1. Why do individuals choose cooperative living arrangements?
2. How do individuals create cooperative living arrangements?
3. What are the advantages and disadvantages of cooperative living arrangements?

Biological factors explored the health and behavioral factors associated with the aging process. While some of the participants experienced biological problems associated with health, these factors were limited in their applicability to answering the three research questions. While question 1 showed the greatest number of biological responses, whether these factors can be attributed solely to the decision to seek cooperative living arrangements is subjective. The responses seemed to indicate that the living arrangements would have been pursued with or without biological factors in play.

Psychological factors explored the mental, cognitive, and interpersonal factors of aging. Psychological factors were difficult to determine within the scope of this research. A fine line exists between mental disabilities and feelings. While several of the responses were coded as psychological, without proper medical research, these factors could not be explored adequately. In terms of feelings, most of the participants expressed positive
views of the living scenarios, and overall happiness with choosing a cooperative living arrangement.

Social factors explored re social interaction between individuals and appeared to play a dominant role in cooperative living. Most of the participants suggested that social factors played a role in pursuing cooperative living arrangements and were applicable to questions 1 and 3; however, applicability to question 2 was limited. Social factors were expressed by most of the participants, whether the relationships began prior to the arrangement or as a result of the arrangement. Friendships appeared to grow stronger because of cooperative living.

Economic factors explored financial considerations in both retirement planning and current living conditions financial planning, career planning, and relationships. These factors also appeared to play a dominant role in cooperative living arrangements. While some of the participants initially pursued the living arrangement based on financial need, social factors appeared to take over as the arrangements continued.
CHAPTER 5: DISCUSSION

Discussion of the Study

The purpose of this study was to explore the factors that influence individuals seeking nontraditional cooperative living arrangements in retirement. While not all of the participants were completely retired, each shared a common theme of preparing for retirement in conjunction with living cooperatively. Through the lens of narrative inquiry, the researcher interviewed participants with the intention of understanding not only the responses, but also the feelings of the participants through conversation and observation (Chase, 1995). Interviews were completed in person or by telephone, were transcribed, and were returned to the participants for additional input or corrections. Upon completion of the transcripts, the data was entered into a computer using NVivo8 software to be analyzed and to search for recurring and emerging themes.

Data was analyzed using the three theories and four factors of aging. Three theories associated with aging were explored: activity theory (Havighurst & Albrecht, 1953), which suggests that active lifestyles are linked to successful aging in retirement; disengagement theory (Cumming & Henry, 1961), which suggests that as people age, they separate themselves from the environment; and needs theory (Maslow, 1971; Orr, 1979), which suggests that as needs change, adjustments to life situations are necessary to meet new needs.
Four factors of aging were explored: (a) biological factors, which explore physical abilities in retirement; (b) psychological factors, which explore behaviors, moods, and feelings in retirement; (c) social factors, which examine relationships prior to and during retirement; and (d) economic factors, which are influenced by financial conditions in retirement. The factors were examined to understand the temporal elements of retirement planning and decisions made prior to and during retirement, including economic situations that may lead to cooperative retirement living arrangements.

Biological aging refers to issues that affect the body as a whole, such as reduced capacity to perform physical movements, loss of memory or mental capacity, disability, or illness due to aging (Gems, 2003). Three of the participants experienced clinical depression requiring medication, one had Parkinson’s disease, and two had undergone recent surgeries. While these participants experienced biological factors, these factors did not appear to have a significant influence on their living arrangements in terms of cooperative living.

Psychological aging refers to the sensory processes of personality, ability, emotions, and perception because of aging. Kloep and Hendy (2006) found that the psychological factors associated with retirement range from positive outlooks to alienation and fear of the future, depending on how individuals enter retirement. Every participant indicated being happy with the current living arrangement, supporting a positive view of aging. The educational levels of the participants were above average, with all but three possessing a college degree, which supports the August & Quintero (2001) findings that education plays a significant role in the number of opportunities available late in life including the decision to live cooperatively.
In the area of retirement planning, psychological factors did not appear to be applicable to the living scenarios. The findings support that both activity and disengagement theory are applicable in the area of psychological aging. Active individuals tend to be happier and more self-sufficient, whereas inactive persons may begin to withdraw from their environment (Chen, 2003; Kloep & Hendy, 2006). All participants indicated that they were active in their lives, from daily exercise to fulltime volunteering.

In the area of needs, safety, belongingness, and esteem fit the concept of psychological aging (Maslow, 1971). All of the participants indicated their needs were the catalyst for creating their living arrangements. Some of the needs were emotional, such as the desire to be close to friends, whereas others were economic, with the need created out of financial necessity. Psychological factors had the greatest impact in addressing the advantages of living cooperatively: 12 of the participants indicated that the emotional bond they shared with their living companions was high. The findings did not support the GOA study (National Institute on Aging, 2006), which suggested that unmarried women were more likely to be depressed and suffer mental health problems. The findings did not support the idea that even women who opt to live cooperatively function better, they still fall into the lowest level of functioning in terms of physical, cognitive, and emotional well-being. Only one of the participants indicated a lower level of emotional well-being, which may have been a result of her recent separation from her husband of over 30 years. Social interaction through a cooperative living scenario can also restore dignity, which in terms of needs is a natural method for establishing the climb back up the hierarchy (Fenton, 2002).
Social aging refers to the interaction in relationships, values, beliefs, and self-image as a result of aging (Martina & Stevens, 2006). Social factors had the greatest impact on cooperative living in this study. Price (1996) suggested that retirement decisions are influenced by the loss of professional identity and social contacts. The findings did not support this idea. The desire to create or develop social interactions was indicated by each of the participants and was applicable both in cases where the individuals already had relationships prior to their living scenario and where they established relationships after entering into the cooperative living arrangement.

Activity theory also supported the social factors of aging, suggesting that the more active the senior, the more apt they are to continue planning during retirement. Each participant indicated a desire to remain active socially. Travel, volunteering, and daily exercise were most frequently cited by the participants, supporting the idea that social interactions through friendship and companionship later in life support the premise that activity encourages continued goal setting and attainment (Duay & Bryan, 2006; Miller et al., 1998). Disengagement theory was not supported through the findings, and no indication focusing on preparation for death or withdrawal from relationships (Chen, 2003) was found in any of the participant responses.

Economic factors of aging represent an expanded look into the cost of retirement. With only one exception, all of the participants had a retirement plan through investment programs such as a 401k, or they had saved and invested on their own in order to retire. The costs of retirement associated with income and health insurance may be encouraging baby boomers to work longer (Mermin et al., 2007). Four of the participants indicated that they had opted to continue working fulltime in order to increase their retirement
savings. Three of the participants indicated that they wanted to continue working for the pleasure of working. While social security benefits are meant to supplement retirement income (Munnell, 2007), none of the participants expressed a need or desire to rely on social security to ensure financial comfort in retirement. Activity theory (Havighurst & Albrecht, 1953) supports the idea that active seniors continue to increase their wealth through work or investing. Continued work or investing was indicated by each of the participants, all of whom had an active interest in increasing personal wealth. Needs theory was also applicable in the economic arena, suggesting that the shared resources offered through cooperative living created a means for the participants to pursue goals that were more artistic and that aligned with self-actualization, such as travel, music, art, spiritual growth, and learning. These factors showed a significant impact on the cooperative living arrangements. For example, two of the participants have spent the majority of their free time traveling around the world allowing them to fulfill their needs for knowledge and information. Three of the participants volunteer fulltime because of a passion for making a difference in the lives of military men and women. Church membership for four of the participants was a means for increasing their spiritual growth and understanding of the world.

This inquiry narrowed its scope, focusing on individual retirement decisions of unmarried persons who have elected to live in cooperative living arrangements either in retirement or in preparation for retirement. The findings in this study support some of the research discussed in the literature review. For example, based on the responses and the number of female participants willing to take part in the study, women experienced retirement differently than men did, based on their participation in the workforce. Most of
the female participants had been married, raised families, and experienced less time in the workforce than men had (Gee & Baille, 1999). However, all of the female participants also had professional careers. Four had careers in academics, three had careers in the medical field, three had careers in marketing, four worked for the government, and one worked in the movie industry. The three men that participated in the study all owned their own businesses. The findings also concur with the data retrieved from the 2005 Census Bureau, showing a larger ratio of women compared to men opt for cooperative living arrangements in retirement (Munnell, 2007). The lack of romantic relationships after the age of 65 found in Mounsour’s (2002) research was also supported in the findings, suggesting that as people mature into their later years, the romantic aspect of relationships reverts to the social construct of friendship. Only two of the participants indicated a desire to have a romantic relationship, indicating that after the age of 65, individuals may change the nature of their social circles.

In the area of activity, all of the participants indicated a desire to remain active through both social and mental activities. Lawton’s (1994) research complements the current findings, suggesting that personality plays a role in the activity theory. Direct observation through conversation and listening allowed the researcher to observe vocal tones and expressions during the interviews. With the exception of two of the participants, personalities were upbeat and positive. Both physical and mental activity played an important role in the lives of all of the participants. Bike riding, swimming, exercise, walking, hiking, reading, writing, traveling, and volunteering kept participants active in their current living situations.
Lee’s (1999) suggestion that activity is a predominant factor in the creation of friendships is supported by the findings in this study. Ten of the participants spent the majority of their time in active engagement with their living companions, which supports the ideas of Lampinen et al. (2006) that leisure activity in older adults could be a predictor of mental well-being. North et al. (1990) suggested that as people age, they look for social relationships based on gender, education, and cultural similarities. This appears to be supported by the results. Participants appeared to be attracted to individuals who shared their ideas and views. Three of the participants spent all of their spare time volunteering, two spent their spare time traveling together, two spent their days together in activities through a senior center, and two worked together buying and selling real estate. These activities indicate that cooperative living arrangements are a way to seek social interaction with people of like mind.

The findings did not support the literature that focused on the disengagement theory (Cumming & Henry, 1961). Disengagement suggests that as people age, they naturally withdraw from their surroundings in preparation for death. Particular interest in the area of disengagement was paid to the four participants over the age of 70. Geis and Klein (1989) posited that in terms of disengagement, the elderly naturally disengage from their surroundings, becoming less affected by social changes. None of the two females and two males over the age of 70 who participated in the study indicated a desire to disengage, but rather appeared to embrace their current living arrangements. The two oldest participants, aged 87 and 88, spent all of their time together, worked out at the gym every day, travelled, and enjoyed their lives. Vaughan’s (2003) assertion that the elderly disengaged because it was expected was not supported by any of the responses. The two
oldest participants had close relationships with their children, and they indicated no desire to disengage. Biological factors associated with aging also did not support the idea of disengagement. Six of the participants experienced biological problems associated with aging, including clinical depression, Parkinson’s disease, knee replacement surgery, colon surgery, and cancer. While it could easily be assumed that these biological factors associated with aging could lead to disengagement, on the contrary, the participants appeared to focus on activity and friendships to create a positive living environment.

Needs theory (Maslow, 1971; Orr, 1979) appeared to be supported through the study. Basic needs such as shelter presented a foundation for why some of the participants opted to live cooperatively. Several of the participants indicated that the initial reason to pursue a cooperative living arrangement was to satisfy the basic needs. Twelve of the participants, all female, sought the living arrangement because of divorce. Cooperative living was a means to satisfy basic needs created by financial necessity. Once basic needs are satisfied, social factors came into play, supporting Green and Burke’s (2007) assertion that after these needs are satisfied, individuals reestablish the natural climb back up the hierarchy. Several of the participants worked either full time or part time, which, along with cooperative living arrangements, allowed them to satisfy physiological and security needs (Wallace, 1991) by reducing expenses while they continued to work.

In the area of retirement planning, the results were mixed. While some of the participants had planned for retirement through savings and investing, others relied on the sale of assets. Only one had insufficient retirement savings. There appeared to be no pattern supporting retirement planning and cooperative living arrangements. However, it
should be noted that while the majority of the participants were female, the small number of men who took part in the study indicated having retirement planning and savings prior to retirement, supporting the idea that men and women plan differently for retirement (Mermin et al., 2007; Muller, 2002; Munnell, 2007; Munnell et al., 2007).

While different options were available to the participants in terms of living arrangements, cooperative living appeared to be a natural choice. Although most participants had established friendships prior to making the move, one recurring theme in the area of social interaction was noted. Each of the participants indicated a desire to be around other people who shared their interests, such as travel, work, or volunteering. These findings support the idea that individuals have a need to reestablish social interaction and identity after retirement (Price, 1996). While economic factors apply here as well, social considerations, such as the loss of professional identity, and social contacts affect the decision to retire. The need to reestablish order after retirement relies on increased involvement in community in order to expand the post-retirement roles to increase self-efficacy. In essence, the social interaction offered through cooperative living replaces the pre-retirement interactions and fulfills the needs for interaction and identity after retirement.

Activity theory also supports the recurring theme in the area of social factors, suggesting that the more active the senior, the more apt they are to continue planning during retirement. As stated in the literature review, activity theory may also explain why some individuals work far beyond retirement age, while others choose to retire early (Huntington, 2007). Social interactions through friendship and companionship late in life support the premise that activity encourages continued goal setting and attainment (Duay
& Bryan, 2006; Miller et al., 1998) and aligns with the idea of continued planning in the area of living arrangements, such as cooperative living. Needs theory supports this factor in aging through belongingness and suggests that when this need is met, seniors continue to strive to create and attain new goals (Wallace, 1991).

Summary and Conclusions

The purpose of this study was to explore the factors that influence individuals who seek non-traditional cooperative living arrangements in retirement. Three theories of aging were explored, of which two may influence why and how people enter into and maintain cooperative living arrangements. Activity theory (Havighurst & Albrecht, 1953), suggests that active lifestyles are linked to successful aging in retirement. The majority of the participants stressed that activity was an important part of their lives. Needs theory (Maslow, 1971; Orr, 1979) offers a better understanding of why the participants entered into cooperative living arrangements. In most of the cases, economic and social needs were the underlying drivers that created the living situation. The majority of the participants were already friends when they decided to share a home. In the few cases where friendships were not the motivating factor for the initial decision to live cooperatively, friendships developed as a result of the living arrangement.

The four factors of biological, psychological, social, and economic, were explored to address the three research questions:

1. Why do individuals choose cooperative living arrangements?
2. How do individuals create cooperative living arrangements?
3. What are the advantages and disadvantages of cooperative living arrangements?

Social and economic factors were found to be associated most closely in questions 1 and 3, and the factors associated with question 2 were limited. Of the four factors, economic and social were shown to have the greatest impact on why people pursue cooperative living arrangements (see Figure 11).

Figure 11. Relationships of research questions, factors, and temporal elements

Implications

As the number of eligible retirees grows, cooperative living arrangements offer a way to retire comfortably. The social security outlook for women suggests that over 28%
of female retirees will live at or below the poverty level in their retirement years (Munnell, 2007). Retirees today number approximately 300 million, and by the year 2050, are expected to grow to 404 million (Greenblatt, 2007). Individuals preparing for retirement today have a broader outlook on the retirement process than did previous generations. Alternative living arrangements such as cooperative living may be one way to reduce the burden of poverty in retirement. Not limited entirely to women, men seek cooperative living arrangements in retirement, as well.

While economic factors certainly play a role in the decision to share a home, social interaction appears to be equally important in the decision to pursue and maintain cooperative living arrangements. Friendships offer a means to create a cooperative living scenario where an existing bond is already established. Martina and Stevens (2006) asserted that as people age, loneliness is triggered by environmental factors such as divorce, death, separation, and preparation for retirement. Close friendships replace the feelings of loneliness and serve as a channel to expand activities and satisfy needs for interaction. Friendships reduce loneliness and increase self-esteem, which leads to greater life satisfaction and improved mental well-being. The nature of the friendships can be existing, or newly established. The findings in this study support the need for friendships as people age and suggest that cooperative living arrangements may be a method for decreasing loneliness in retirement.

The small number of men that participated in this research suggests that there may be a difference in the way men form friendships as opposed to how women form friendships in terms of cooperative living. While Martina and Stevens (2006) indicate that loneliness is the driving force for establishing relationships, the three male
participants were mixed in their reasoning for establishing the cooperative living scenario. One of the three male participants specifically indicated that the reasoning was financial, although he could have aptly supported himself without a roommate. The other two created the scenario because of convenience or being in the right place at the right time. None of the three male participants indicated a need to establish the living environment and each could have comfortably supported himself with our without a cooperative living companion. This may indicate a difference in the way males and females form cooperative living.

Organizations are forming specifically with cooperative living in mind. For example, organizations such as Interfaith Housing, in Chicago, offer home sharing programs for individuals unable to afford the cost of living and in need of companionship due to illness or other necessity (http://www.interfaithhousingcenter.org). These types of organizations undertake an interview process to match homeowners to prospective tenants. Some states are also getting involved in the home sharing process. In Missouri, a community college system offers a nonprofit home-sharing program by matching elderly individuals in order to avoid placing them in nursing homes (http://mcckc.edu/home.asp). Web sites are also being created to match seniors for cooperative living scenarios, such as www.Retiredroomates.com.

In whichever manner a cooperative living arrangement is pursued, the advantages of sharing a home in retirement are numerous in the areas of economic and social factors. Through the course of this research, social and economic advantage was a recurring theme. Economic advantage enables individuals to improve their financial independence through the sharing of resources. Financial independence reduces stress related to fear
and uncertainty associated with retirement, especially for individuals who were unable to contribute to a retirement fund or who have limited retirement resources (Dailey, 1998; Taylor-Carter et al., 1997). Financial benefits allow individuals to live more comfortably while reducing economic stress. Social advantages are created by increased interaction, which reduces the effects of loneliness in the retirement years (Martina & Stevens, 2006) and increases both physical and mental activity. Social benefits allow individuals to interact with others in similar situations, and in some cases, establish relationships and friendships. These friendships provide a common ground for retirees to become active mentally, physically, and socially, leading to greater satisfaction with life.

Recommendations for Future Research

This research was unique in its approach for gathering data on living choices in retirement. While this study showed that cooperative living is a viable choice for retirement, no other research is available to compare or contrast the results. Future research focusing on a larger population could add to the body of knowledge in this untapped growing population. While finding seniors to participate in this research was difficult, there is evidence that cooperative living arrangements exist. Cooperative living scenarios offer a way to satisfy needs related to economic and social factors. Future research in the area of cooperative living can offer additional insight into this option for retirement living.

As the number of individuals reaching retirement age grows, different residence options may need to be pursued in order to live comfortably in retirement. Choices such as living with family or living alone may not be viable due to financial inability or
geographic differences. Retirement communities may not be a financial option, and nursing homes often base their occupancy on medical need. Cooperative living arrangements offer home-sharing situations in which two or more individuals (male or female) can cohabitate under the same roof and share expenses and responsibilities (Calasanti & Kiecolt, 2007). Society is beginning to embrace cooperative living, which is evident in the number of agencies available to help with this type of arrangement. On the Internet, a simple search using the words “retirement” and “roommates” offered over 10 pages of results focused on people over the age of 55 in search of a roommate for cooperative living. While the current study showed social factors to be predominant in the decision to pursue cooperative living arrangements, economic factors may become more important in the future.

Men and women are living longer due to advances in medical knowledge and healthy lifestyles. While women still outlive men (Munnell, 2007), the average lifespan for both sexes has lengthened, with the average healthy male living to age 78 and females living past the age of 88 (Women’s Institute for Secure Retirement, 2007), presenting new challenges for retirement living options. Research in the area of increased lifespan in relation to cooperative living could expand the knowledge on retirement living options.

In terms of gender, a more accurate representation of males and females living cooperatively could provide a more detailed understanding of the differences between genders in planning for retirement. While both men and women participated in this study, men were underrepresented. A more balanced distribution of men and women participants may yield additional information on cooperative living. Additional research focusing on the differences between male-male friendships and female-female
friendships could offer additional information on the foundations required to create cooperative living environments. If there is a difference in these relationships, this could also explain the discrepancy in the number of men found to be living cooperatively in this study. In addition, it could be important to establish whether non-romantic relationships between males and females living cooperatively might produce similar benefits to those noted by this study’s participants. Another area that may warrant further inquiry is whether the social security system will be able to support the growing number of retirees in the next two decades (Munnell, 2007). Approximately 25% of all retirees rely entirely on social security benefits, a number that is expected to rise to 33% in the next two decades (Munnell et al., 2007). Individuals that may not have saved adequately for retirement, or may have lost a large portion of their retirement investments in an economic downturn may have to rely on social security benefits for survival. A combination of cooperative living and social security may offer a means for simple survival for future retirees.

With the exception of one participant who was suffering from Parkinson’s disease, all of the participants maintained healthy, active lifestyles. Proactive healthcare is another area that may merit research. Advances in the healthcare industry are changing the way people age (Gems, 2003). While this study examined individuals ranging in age from 52–88, a more detailed study focusing on how individuals live cooperatively when their health is failing may offer additional information on types of cooperative living scenarios.
Limitations

Willing participants for the study were more difficult to obtain than expected; the proposed snowball sample (Krackhardt & Porter, 1986) was successful in only two cases. Two of the initial participants were afraid to discuss their retirement needs and opted out of the research. Three of the initial participants who agreed to be interviewed decided against participation in the research for the same reasons. This fear was spurred by several recent frauds focused towards the elderly, making the research process a bit more difficult than anticipated. According to the Federal Bureau of Investigation (2008), senior frauds take several forms, including health insurance frauds, telemarketing frauds, Internet fraud, and investment schemes. Participants were particularly cautious when the interview focused on retirement savings, and in four of the cases, the interview was stopped by the participant to reexamine the nature of the study.

All but two of the interviews were conducted over the telephone, limiting the ability of the researcher to employ direct visual observation of the participants. The two interviews conducted in person lasted longer than the telephone interviews and offered additional input to the narrative process, such as the demeanor of the participants through facial expression and body (Chase, 1995). While the additional information was insightful, no significant difference was noticed in the responses recorded in person versus the responses recorded over the telephone.

In the area of narrative inquiry, a relationship develops between participant and researcher. Although the researcher took every precautionary measure to avoid bias, such as having the participants review their responses for accuracy, researcher perceptions of the descriptions and responses by the participants may be a factor (Miles & Huberman,
1994) in the analysis of the data. Additionally, while the researcher made a sincere effort to understand the voices of the participants (Chase, 1995), the responses may not typify or be applicable to the entire population.

An equal distribution of gender was not presented in this research. Only 3 of the participants were male and 15 of the participants were female. This may not be an accurate depiction of how the genders enter into and maintain cooperative living arrangements. While responses appeared to be similar, there was a difference in the retirement planning undertaken between the genders. Future studies focused on how men and women differ in cooperative living may provide more substantive information.

The educational levels of the participants in this research were high, with all but three of the participants possessing a bachelor’s degree or higher. The higher levels of education may have had an influence on the types of participants who agreed to participate in the project. They may also be reflective of different personality traits necessary to form and maintain a cooperative living arrangement.

Conclusion

It appears that when opting for cooperative living arrangements, participants were prompted by social and economic factors. People who feel comfortable with existing friendships are most apt to create an alternative living arrangement. Economic factors also prompt people to seek out cooperative living arrangements. This research study focused on alternative methods of living in retirement beyond the typical scenarios such as living alone, with family, in a retirement community, or nursing home. While cooperative living may be a new concept for the elderly, it does exist and may offer a
way for future retirees to live effectively and comfortably in their retirement years. Real world application of cooperative living offers alternatives to traditional living environment by creating social, intellectual, and cultural benefits that could enhance the quality of living in retirement. Social and intellectual benefits are formed through increased physical and mental activity prompted by social interaction, which supports the ideas presented in activity theory. Cultural changes are shaped through the living environment as individuals learn to restructure their beliefs and habits to conform to a cooperative living scenario, supporting both activity and needs theory (Maslow, 1972; Fenton, 2002). Research in the area of economics related to retirement (Munnell, 2007) has focused on retirement planning and social security as a means for successful retirement. This study adds to the body of knowledge in economics through cooperative living as a means to afford a comfortable retirement. In addition, research on aging through activity theory (Havighurst & Albrecht, 1953) and disengagement theory (Cumming & Henry, 1961) offers a vast amount of information on how people age through active engagement or disengagement from their surroundings. This research offers additional knowledge to the activity theory of aging by focusing on cooperative living as a mechanism for successful aging in retirement.

At a time when the economy is uncertain and the number of retirees eligible for social security is at an all-time high and growing, cooperative living is a viable option. While established relationships prove fruitful for creating a successful cooperative living arrangement, this may not be available for all retirees. Both for-profit and nonprofit organizations are being created specifically to match individuals in search of alternative living environments.
At the conclusion of this study, the economy is questionable and millions of individuals are wondering about their financial futures. Individuals who have relied on the equity of their homes to provide them a retirement nest egg may not have the options they had initially planned (Munnell, 2007). Drops in the stock market and housing market have created unexpected retirement savings losses that have been equated to the stock market crash of 1929. People are afraid about the future and unsure about what to do. The number of eligible retirees is growing at the fastest rate in history, with over 300 million people ready to retire today (Greenblatt, 2007). These individuals wonder if they will be able to retire comfortably or even retire at all. Those who cannot afford to retire wonder what options will be available to remain in the workforce or to seek a living arrangement that allows them to live within their means. Fear is high and the future remains uncertain. Retirees may need to rethink how they plan to retire by seeking alternative retirement arrangements in order to live out their years comfortably. Cooperative living offers an alternative environment where expenses are reduced and social interaction is increased, two factors that, based on this research, are considered most important to retirees today.
REFERENCES


APPENDIX A. INTERVIEW GUIDE

A. Demographic Background

1. Age range
2. Marital status pre-retirement
3. Children’s ages / Grandchildren’s ages
4. Education

B. Retirement Planning

1. Are you currently employed? Tell me about your career.
2. When did you retire or when do you plan to retire?
3. If retired, how old were you when you retired?
4. If retired, what prompted your retirement was it voluntary? (i.e., age, health, opportunity, etc.)
5. Did you plan financially for your retirement? (i.e., savings, investing, retirement plan.)
6. Did your company offer a retirement savings plan?
7. Did you ever take classes or attend seminars on retirement savings?
8. Did you ever meet with a financial advisor?

C. Cooperative Retirement Living

1. How long have you lived in a cooperative arrangement?
2. What prompted you to share a home with another person?

3. How would you describe your level of satisfaction in your current living situation?

4. How do you divide the financial obligations in the current living situation?

5. How do you divide other obligations such as cleaning, shopping, lawn care, etc.?

6. Describe your social life, i.e. dating, friends, organizations, volunteering, etc.

D. Additional Questions

1. Tell me about an average day in your life.

2. How would you describe yourself in terms of moods, i.e. happy most of the time, sad most of the time, neither happy nor sad?

3. Tell me about your family.

4. What other living scenarios have you experienced since your retirement? i.e. living with family, retirement community, alone, etc.

1. Are you finding a benefit economically, living in a cooperative living situation?

2. Is there anything else about living in a cooperative living arrangement that you think might be helpful for me to know?
APPENDIX B. CODING GUIDE

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*Note.* DE = Descriptive. CV = Consecutive. CL = Consequential. EV = Evaluative. TR = Transformative.