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# Residential Normalcy in Later Life: A Life Course **Perspective**

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#### **ABSTRACT**

Housing preferences and well-being in later life are shaped by accumulated life experiences, yet the mechanisms underlying these connections remain insufficiently understood. This study applies the theoretical model of residential normalcy to explore how life course dynamics contribute to residential comfort and mastery in later life. Results from life story interviews with 30 adults aged 60+ indicate that several domains of housing characteristics contribute to residential comfort: the living environment, architectural design, home technology, basic housing quality, use of space, residential status, and personal objects. Residential mastery involves the same domains of housing characteristics, with the exception of personal objects, architectural design, and basic housing quality. Findings suggest that residential comfort is more rooted in past experiences, while residential mastery rather reflects future-oriented aspirations. Reflections on past housing, living conditions, and major life events shape individuals' current housing preferences. Understanding housing through a life course lens offers valuable insights to designing housing policies and environments that support aging well, whether oriented toward comfort or mastery.

### **KEYWORDS**

Residential normalcy; wellbeing; housing; housing characteristics; housing preferences

# Introduction

Housing plays a crucial role in the well-being of older adults, yet much of the existing research focuses on their current living conditions rather than the cumulative impact of past housing experiences. Studies provide insights into how older adults experience their housing situation 'at this moment'

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(Stone, 2020), the barriers they face (Weeks & LeBlanc, 2010), the influence of their current housing on their well-being and potential improvements (Burgess & Morrison, 2016). While valuable, these studies overlook housing's dynamic and individual nature over the life course (Coulter, 2023). Therefore, this paper employs a life course perspective to examine housing and well-being in later life.

A life course perspective highlights how early life events and environmental conditions shape well-being in later life (Dannefer, 2003; Walsh et al., 2020). Major life events such as financial difficulties, bereavement, or divorce impact well-being (Vanhoutte et al., 2017) and are often linked to housing. Staying in a familiar home can offer stability (Stones & Gullifer, 2016), while events such as marriage or divorce frequently prompt residential moves (Franco et al., 2021; Vanhoutte et al., 2017). In this regard, Vanhoutte et al. (2017) introduce the concept of "timing", indicating that it is not just the events themselves that matter in relation to well-being, but also the timing of these events. For instance, "unfavorable timing" can trigger a "cascade of knock-on effects" (Vanhoutte et al., 2017, p. 229). For example, Mikolai et al. (2019) found that after divorce, less-educated individuals are more likely to remain homeowners.

In contrast to Clapham's (2005) 'housing pathway' framework which is relatively static and linear, a life course perspective highlights how individuals' perceptions and attitudes toward housing continuously evolve (Coulter, 2023; Sohaimi et al., 2017). From this perspective, past experiences significantly influence what individuals value in their homes as they grow older, ultimately enhancing their well-being. While literature highlights the added value of a life course perspective in housing research (e.g. Coulter, 2023; Feijten & Mulder, 2005; Vanhoutte et al., 2017), there is a lack of research on which specific housing characteristics, considered important in later life, are shaped by the life course. Therefore, this study aims to explore which domains of housing characteristics, that are influenced by the life course, contribute to older adults' well-being. Additionally, while acknowledging that various factors affect housing characteristics, this paper seeks to understand how the life course shapes one's preferences for certain housing characteristics in later life.

First, to operationalize housing characteristics, this paper builds on six domains of housing characteristics outlined in the systematic review by Van Campfort et al. (in preparation):



| Table 1. | Six domains of | housing | characteristics | influencing | well-being | in older adults. |
|----------|----------------|---------|-----------------|-------------|------------|------------------|
|          |                |         |                 |             |            |                  |

| Housing characteristic          | Description   | Source   |
|---------------------------------|---|--|
| Living environment              | The garden, the availability of shops and services (e.g., pharmacies and grocery stores), public spaces (e.g., parks), and infrastructure (e.g., roads, public transportation), the perceived safety of the neighborhood, social networks in the environment, local community engagement. | Phillips et al., 2005; Tomaszewski,<br>2013; Tsuchiya-Ito et al., 2019               |
| (interior) Architectural design | Interior environment (lighting, levels of crowding,<br>temperature, ventilation, noise, lighting public<br>spaces), hard floor and durable walls.   | Antczak & Zaidi, 2016; Phillips<br>et al., 2005                                      |
| Home technology                 | Technological advancements such as smart homes,<br>Home Based Technology (HBT) devices /<br>assistive technology  | Aggar et al., 2023; Matlabi et al.,<br>2011  |
| Basic housing quality           | Essential utilities (household facilities & housing problems), accessibility safety features (emergency assistance, alarm system, presence of an elevator).   | Bahnini et al., 2022;<br>Kim et al., 2021; Oswald et al.,<br>2007; Wahl et al., 2009 |
| Use of space                    | Size of the residence, crowding, the number of rooms, the usability within the dwelling.  | Herbers & Mulder, 2017; Oswald<br>et al., 2007; Swanson & Ferrari,<br>2022;          |
| Residential status              | Type of residence, home ownership, length of stay, the age of the building.   | Antczak & Zaidi, 2016; Costa-Font<br>2013; Kim et al., 2021; Tran &<br>Van Vu, 2018  |

Second, this paper approaches well-being through the lens of Golant's theoretical model of residential normalcy. According to Golant (2011, 2015a, 2015b), older adults achieve residential normalcy when they inhabit residential settings that are congruent with their needs and goals. People achieve residential normalcy when they are both in their residential comfort and mastery zone. Residential comfort indicates whether a person experiences their living environment as pleasant, attractive, enjoyable and trouble-free and whether it evokes positive memories. When in their residential mastery zone, they reside in a setting where they experience the ability to carry out daily activities independently and with confidence. They feel competent and in control (Golant, 2011, 2015a, 2015b, 2024). Golant also expands this framework by mentioning the different coping strategies older people apply to achieve residential normalcy when they find themselves in incongruent environments - out of their residential comfort or mastery zones (Golant, 2011, 2015a). Here the role of the life course is already described. According to Golant (2015b), more positive life experiences and successful past coping efforts, can enhance self-esteem in one's coping abilities. While the role of one's life course is mentioned here, a life course perspective is not yet incorporated into the first part of the theoretical framework. Research on residential normalcy has primarily focused on aspects of the theory that concentrates on 'coping', as well as on residential reasoning (Chen & Lou, 2023; Granbom et al., 2014; Johnson, 2022; Stafford, 2017). By emphasizing only the present housing situation,

previous studies may underestimate the cumulative and dynamic nature of housing experiences over the life course.

Conclusively, while housing is a key determinant for well-being in older adults, housing is not merely a static backdrop but a dynamic context that evolves alongside individuals' life courses, shaping and being shaped by past experiences, social networks, and environmental conditions. Understanding how these cumulative interactions influence older adults' well-being is crucial for designing age-friendly living environments. Using the theory of residential normalcy to frame our data, this paper aims to explore the following research questions:

- 1. Which life course-influenced domains of housing characteristics contribute to older adults' feelings of residential comfort and mastery nowadays?
- 2. How do life course experiences shape housing preferences in later life?

# Methodology

This study is part of the broader HOUSE project (2021–2025), an inter-disciplinary collaboration among three institutions: Hasselt University (Faculty of Architecture and Arts), Vrije Universiteit Brussel (Society & Aging Research Lab), and PXL University of Applied Sciences and Arts (Smart ICT). The project brings together expertise from architecture, social sciences, and technology to address complex issues related to innovative housing concepts and the subjective well-being of older adults (aged 60 and over).

This study takes a qualitative, life course-oriented approach to explore older adults' experiences and preferences related to housing. Rather than aiming for statistical generalizability, the research seeks to obtain in-depth, contextualized insights into how residential comfort and mastery are shaped across the life span. The focus is on the meanings individuals assign to their housing experiences, grounded in a purposive sample designed to reflect diversity in housing situations, financial backgrounds, and life trajectories. In line with qualitative research standards, the study emphasizes credibility, transferability, and interpretive depth over representativeness or replicability (Kivunja & Kuyini, 2017). The HOUSE project was approved by the Ethical Committee of Hasselt University (REC/SMEC/2021-22/28). We followed the EQUATOR COnsolidated criteria for REporting Qualitative research checklist guidance to report the method of our study (Tong et al., 2007).

## Data collection

Housing life story interviews were conducted with 30 older adults (aged 60+), collected between January and November of 2023, from both urban and semi-rural areas in the Flemish region of Belgium.

To recruit participants, the project coordinator issued an open call during the 'Flemish Older Adults Week' through a radio interview on a Flemish station, inviting older adults to share their housing stories. Interested individuals could sign up via the HOUSE project website. From these applications, a preliminary selection was made using predefined inclusion criteria such as age, gender, and income-meaning that not all applicants were eligible for participation. Selected individuals were contacted via email to confirm their participation. Following this open call, additional recruitment strategies were implemented to enhance sample diversity. For this, the researchers worked together with a social rental agency, community support organizations and architect-led housing projects. All these organizations are also part of the societal steering and advisory group of the HOUSE-project. The partners initially contacted potential respondents themselves, and after obtaining approval, the research team followed up with these potential respondents via email.

The final sample included 18 men and 12 women, with 16 in social rental housing, 4 in private rental housing and 10 homeowners (see Table 2). Twothirds lived with someone, while one-third lived alone. Half were financially resilient, while the other half faced financial precarity (i.e. having it difficult to make ends meet, or having an income below the poverty line in Belgium).

Respondents were contacted via email with an information letter detailing the HOUSE project and interview process. A date was arranged in advance, and participants received a reminder the day before. At the start, each participant signed an informed consent form where the structure and purpose of the interview were discussed. We explained how life story interviews revisited past and current periods, acknowledging potential distress. Respondents were informed of their voluntary participation and right to refuse questions.

A second researcher or master's student could be present during interviews with prior consent. Though not conducting the interview, they took notes or posed clarifying questions. Sometimes, participants' partners were present, but only the participant responded to questions. Audio recordings were used for data collection, with interviews averaging 2 hours and 30 minutes.

Four PhD researchers from the HOUSE project conducted the interviews: two social scientists (AVB, AS) and two architects (MC, SL), with an equal gender distribution. A training day was organized by the research coordinator to prepare interviewers, ensuring experience in working with older adults.

**Table 2.** Sample characteristics (total N = 30).

| Socio-demographic information of respondents                           |        |
|--|--------|
| Age  |        |
| 60–69  | n = 19 |
| 70+  | n = 11 |
| Gender   |        |
| Man  | n = 18 |
| Woman  | n = 12 |
| Residential status   |        |
| Homeowner  | n = 10 |
| Renter private housing   | n = 4  |
| Renter social housing  | n = 16 |
| Household composition  |        |
| Single household   | n = 10 |
| Living together  | n = 20 |
| Financial status (based on the poverty threshold in Flanders, Belgium) |        |
| Financially precarious   | n = 15 |
| Financially resilient  | n = 15 |
| Country of birth   |        |
| Belgium  | n = 30 |
| Municipalities' residential densities <sup>a</sup>                     |        |
| Rural  | n = 0  |
| Semi-rural   | n=3    |
| Semi-urban   | n=3    |
| Urban  | n = 24 |
| Ciban  | 21     |
| Methodological characteristics   |        |
| Recruitment strategy   |        |
| Open call on a regional radio station                                  | n = 12 |
| Social rental office   | n = 10 |
| Through a neighborhood organization                                    | n = 4  |
| Housing projects chosen by architects                                  | n = 4  |
| Interview duration (minutes)   |        |
| Range  | 67-232 |
| Interview language   |        |
| Dutch  | n = 30 |

<sup>&</sup>lt;sup>a</sup>Municipalities' residential densities were obtained from the Study Service of the Flemish Government: Municipalities were categorized as rural (residential density ≤ 150 inhabitants/km²), semi-rural (150–300 inhabitants/km²), semi-urban (300–600 inhabitants/km²) and urban (>600 inhabitants/km²).

# Interview guide

The interview guide was adapted from McAdams life-story interview scheme (2008) which aims to gain a deep understanding of an individual's life-story, including significant life events, challenges, and transitions.

The original life-story interview consists of seven steps: Life Chapters, Key Scenes in the Life Story, Future Script, Challenges, Personal Ideology, Life Theme, and a final open-ended question ("What else should I know to understand your life story?"). This study focused specifically on the first two steps, adapting the questions to the central theme of housing:

 Life Chapters: Respondents divided their housing history into chapters, describing key phases and experiences. Various questions were asked to assess their feelings of residential normalcy: e.g. Do you feel comfortable



- in your dwelling? Do you feel that you can do all the activities you want to do in your dwelling?
- 2. Key Scenes: Respondents were asked to identify their most and least favorite dwelling in their housing history, where similar questions as in step one were asked. Through a walk-along in the house, respondents guided the researcher to their favorite place in or around the dwelling to capture their sensory experiences, focusing on what they saw, heard, felt.

While the general interview set-up of HOUSE did include the third step—where respondents reflected on their future housing chapter—this part was not analyzed for the purposes of this study.

# Data analysis

All interviews were transcribed verbatim in Dutch. Personal data was pseudonymized. To answer our research questions, domains of housing characteristics, feelings of residential normalcy and interviewees' life course explanations were connected and analyzed as one cohesive narrative. Tables 3 and 4 present thematic labels related to the concepts of the residential comfort and residential mastery zone. Each theme and sub-theme is illustrated with representative quotes included in the tables, some of which are referenced in the results section.

The analysis followed several steps:

First, we identified fragments related to residential normalcy, focusing on respondents' feelings. These were analyzed through deductive thematic analysis using two predefined labels from the theoretical model of residential normalcy (Golant, 2011): feelings regarding 'residential comfort' and 'residential mastery'.

Second, we examined the specific housing characteristics that triggered these feelings of residential comfort or residential mastery in the present day. These characteristics were analyzed through deductive thematic analysis using the six domains of housing characteristics mentioned in Table 1 as leading codes. These domains were derived from a systematic literature review conducted as part of the HOUSE project. The review investigated the domains of housing characteristics that significantly influenced subjective well-being in later life Van Campfort et al. (in preparation). In the data analysis, we only labeled housing characteristics shaped by the life course that is, those accompanied by an explicit explanation linked to past experiences were selected for analysis. Responses accompanied by a different type of explanation or no explanation at all were excluded from the analysis.

In the third step, we inductively labeled the life course explanations without applying any predefined labels. The analysis was primarily conducted

| comfort zone. |
|---------------|
| residential   |
| list –        |
| label         |
| Thematic      |
| Table 3.      |

| eristic Residential comfort Life course explanation | ith my "It's pleasant. It's nice when you meet good neighbors. If anything was needed, you someone, and they say hello. You feel could get help."  "Because we came from a house with incredibly good neighbors. If anything was needed, you appreciated. You feel integrated."  "Because as a child I was used to playing and fishing by the water and infal,"  "That's an important factor for me. It helps "Because as a child I was used to playing and fishing and flowing. By the water and that started growing and growing. So, I wenter to fishing school. My mother's brother also sailed." | "Yes, I like that. It keeps me young<br>somehow."                                | "It gives me a warm feeling." "That also gives me a peace of mind. It"Th | gives me space. And that also gives<br>me a sense of creativity."      | cameras." "Oh, do I feel more at ease? Yes, yes, "That is important because I don't ever want to see absolutely. It gives me a sense of experienced that when my wife was still alive. She woke up and heard someone coming from the garden." | "I feel at home here." "Be<br>ngs are<br>bed."   | ing room. "And that creates a negative uh "Sometimes I get a bit emotional about that, but I influence in your home. It's not cozy. think I got that from my dad. He also sensed s one Cold isn't cozy, is it? It's something I can such things. And I inherited that emotionality from my father." |
|---|---|--|--|--|---|--|---|
| Housing characteristic                              | "Getting along well with my<br>neighbors"<br>"The view of the water, with the<br>nearby boats and sails."   | "That we live at the backside of<br>a school, hearing the noise<br>of children." | "The smell of the wooden floor<br>here."<br>"Lots of windows and lots of | light."  | "Security systems and cameras."   | "I am not really missing<br>anything. The big things are<br>there. I have a warm bed." | "The area near the dining room. That's a cold spot. It's strange, but there is one place in the house that I can  |
| Domain of housing Theme characteristics             | Theme 1: Living environment Social contact with people in the neighborhood Resident's view of the outdoors  | Facilities present in the neighborhood   | Sensory account of the presence of materials The presence of natural     | light, the use of colors, choice of materials Theme 3: Home technology | Security cameras  | Theme 4: Basic housing quality<br>All what is needed is<br>present                     | Ability to keep out the cold  |

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| Theme                              | Domain of housing characteristics                               | Housing characteristic   | Residential comfort   | Life course explanation  |
|------------------------------------|---|--|---|--|
|                                    | The absence of stairs and doors                                 | warm, even though the<br>heating is on."<br>"A house with as few doors as<br>possible."                                | "That's barrier-free living for me. A door is<br>a barrier, and that's a limitation,<br>isn't it?"  | "We lived in Germany for a long time. And there we lived in a house where we stayed on the ground floor. It comes from the German living comfort we got used to."  |
| Theme 5: Use of space<br>Having sı | e of space<br>Having sufficient space                           | "A space where you have room, room so that the furniture doesn't (makes explosion sound) have to be crammed together." | "Where you don't get a suffocating feeling.<br>Where you can say: 'Phew, yes, I feel<br>somewhat relaxed here. I can breathe a<br>bit in here.' That, to me, is a beautiful<br>space."  | "Because the previous house, that was small, you know. You live there, and you have people next to you, on your left and right. It was way too small, way too restricted. You can't do your own thing."  |
|                                    | Availability of small rooms                                     | "I want a small bathroom where you just have to turn on the heating for a moment, and it's warm."                      | "I really like that better."  | "Because it was the same back then (parental home). It was a very small bathroom. And it would warm up quickly and nicely. And it also ties in a bit with the stories about my mother. In the evenings after playing outside, all dirty, we had to line up with six of us. I can still see myself sitting there on the ground. That's what I remember: why have a big bathroom?" |
| Theme 6: Re                        | Theme 6: Residential status<br>Owning a house                   | "Buying this dwelling"   | "It is because I bought this dwelling that I<br>feel at home. It's my little home."   | "From the moment I was back in Belgium, up to<br>this house, it was all different things. Nothing<br>was truly yours. That's why we really<br>experienced this house as ours."   |
| New treate                         | new tneme 7: Personal objects<br>Objects that evoke<br>memories | "The paintings in this room."  | "That's so lovely. You look back on all the things that have passed. They are also a piece of memory. You must remember, I turned 82. You think about the situation at home and then about the old days. Surely that is fantastic, so yes, a formidable feeling." | "These are some paintings here from people I<br>know. Some things are also gifts. For example, I<br>got this here from the board of an association."   |

| y zone.                         |
|---------------------------------|
| mastery                         |
| <ul> <li>residential</li> </ul> |
| list -                          |
| label                           |
| Thematic label                  |
| Table 4.                        |

| 2000                              | יים ווסר וכסומכוונומו   | الطعندا إلى حمالات  |   |  |
|-----------------------------------|---|---|---|--|
| Theme                             | Domain of housing characteristics   | Housing<br>characteristic   | Residential mastery   | Life course explanation)   |
| Theme 1: Living environment       | Having a private<br>garden  | "Having a private<br>garden."   | "Yes, I feel that way. It's not really our property,<br>but it somehow feels like it's ours. It's your<br>garden, and you do what you want in your<br>garden."  | "You do what you want in your own garden, and<br>I've never been able to do that before. Now this<br>will be the first year that it's possible."   |
| Theme 2: Home technology          | ogy<br>The use of security<br>cameras   | "Security cameras.  | Interviewer: "What feeling does this give you?"<br>Respondent: "That it's my domain. That's mine.<br>No one has to go there. My children don't have<br>a say yet. I am independent."  | "That is important because I don't ever want to see someone standing by my bed again. We experienced that when my wife was still alive. She woke up and heard someone coming from the garden."   |
| Theme 3: Use of Space             | Being able to make<br>decisions about<br>my home                                | "I decorate it as I<br>want."   | "That may sound a bit selfish but now it has just become my place. It's not my property, but my mind is really here."   | "That comes from the past. My stepmother couldn't tolerate any mess, so you were never even allowed to leave a small book lying around. My tenmother had to arrange eventhing".  |
|                                   | Being able to see<br>what I built in<br>my house<br>Having a room for<br>myself | "Take the garden,<br>for example. I put<br>it together all by<br>myself."<br>"My own crafting<br>room." | "I feel independent. Looking at that garden and knowing that you created it entirely on your own—that's amazing."  "No one else is allowed to come in, this is my little place. When you have your own space, you can make the decisions, that's when creativity comes to me. It get calm here."      | "It also comes from the influence my father had on<br>me. Also from my landlord: I was manipulated<br>by him. And in all the homes I rented in the<br>past, I did everything myself, even painting."<br>"I think that also has to do with my past. Uhm, I'm<br>the oldest of four. At home, I never had my own<br>space either. I had to share my room with my<br>sister." |
| Theme 4: Residential status<br>Ov | ıtus<br>Owning a home   | "The dwelling is<br>mine."  | "It is like something that I achieved, something I worked really hard for. It is somewhat a source of mide"   | "Because we had nothing in the past, we were in such financial difficulty."  |
|                                   | Renting a home<br>Living in the same<br>home for an<br>extended period          | "We are renters." "I moved here in 2000, so that's already 23 years."                                   | "I don't have to worry anymore: what do I have to pay for this, what do I have to pay for that?" "I notice that I've really become attached to this house now. Like, uh, the day I leave here, which I will, definitely going to affect me because, in the meantime, this has truly become my place." | "Because we used to own a house, and you really<br>had that (the worries) there."<br>"Because I rented for 11 years before this."  |

by the first author, with regular in-between discussions with AS and LDD, and feedback from the other authors to ensure reliability. This way of working allowed to view the housing characteristic, the related feeling of residential normalcy and the life course explanation side by side, making it possible to construct and to analyze as a cohesive narrative. Referring to Table 3 and 4, data from the first two columns was utilized to address the first research question, while the third column was used to address the second research question. Quotes were used within the result section to increase voicing of individual experiences.

### Results

# RQ1: Domains of housing characteristics influenced by the life course, contributing to older adults' feelings of residential comfort and mastery nowadays

Older adults associated residential comfort to housing characteristics that evoked positive emotions (e.g. 'feeling good', 'intimate', 'positive', 'calm', 'safety', 'warmth, but also negative emotions such as 'loneliness', "depression" and "feeling trapped"), esthetic appeal (e.g. 'ideal' space that is 'beautiful', has a 'pleasant atmosphere', and provides 'ample space'), and personal expression ('creativity', 'healing', 'gives life' and 'energy').

In contrast, respondents used fewer terms to describe residential mastery. Common themes included 'feeling independent' and 'being my own boss', highlighting a strong desire for autonomy and control over one's living space. Additionally, words like 'freedom' and 'feeling proud' suggest that mastery is not only about independence but also linked to personal achievements and a sense of ownership.

The following sections explore what specific domains of housing characteristics contribute to feelings of residential comfort and residential mastery.

Domains of housing characteristics contributing to older adults' feelings of residential comfort nowadays

Our analysis confirmed the six preexisting domains of housing characteristics contributing to well-being. However, an additional, previously unrecognized domain—personal objects—was identified in the data. This domain encompasses items that evoke nostalgia and emotional attachment, reinforcing one's sense of home.

First, regarding living environment, analyses showed that social contacts with people in the neighborhood play an important role in experiencing residential comfort. Furthermore, the resident's view of the outdoors was frequently mentioned. Also, the data show that certain neighborhood facilities play an important role in making people feel good. For example, a respondent (61, woman, social renter) perceived the presence of a school as an added value, appreciating the sounds of children playing and associating it with a sense of youthfulness and memories of a time when life in the neighborhood was more communal and centered around outdoor interactions.

Housing characteristics related to the architectural design consisted of both tangible and intangible housing characteristics. The latter consists of sensory experiences of materials, e.g. how the walls feel when they touch it, how certain materials smell to them. Tangible housing characteristics, on the other hand, represent issues such as the presence of natural light, the use of colors and the choice of materials. One respondent (63, woman, owner) described how an abundance of windows and natural light contributed to a sense of peace, personal space, and creativity, evoking memories of a happy childhood spent in open, rural surroundings.

Within the domain of home technology, 'security cameras' were mentioned as contributing to a sense of security. One respondent (84, man, owner) emphasized their importance by recalling a past traumatic experience in which an intruder entered their home, highlighting how such technology helps prevent similar incidents and provides him of a sense of security.

Regarding basic housing quality, three issues were highlighted: 'all what I need is present', 'the ability to keep out the cold', and 'the absence of stairs and doors'. One respondent explained how it makes her feel at ease to have everything she needs within her home. She reflected on her past financial struggles as part of this experience, noting that having the essentials—like a warm bed and a place that feels like home—feels especially meaningful given a past where she lacked financial education.

In terms of use of space, respondents mentioned two key points: having sufficient space is important, however these spaces should not be excessively large. Rather, having enough space to organize their belongings, creates a sense of freedom for many respondents. In contrast, a lack of space can create a 'feeling of being locked up' for some respondents and can make it 'difficult to adjust to the dwelling'. Some respondents mentioned that they do like certain rooms to be small. For example, one respondent (67, woman, owner) explained how she preferred a small bathroom because it heats up more quickly, reminding her of memories of their childhood home, where a similarly sized bathroom was associated with warmth and family routines.

Whitin the domain of residential status, 'owning a house' was described as something of great value. More specifically, buying a dwelling gave respondents 'a sense of home'.

Lastly, during the analysis, the domain of personal objects was identified, referring specifically to items that evoke nostalgia, often objects from the past, that remind individuals of earlier times. For instance, a particular item might remind them of people or events, emphasizing the emotional connection rather than the physical object. Here, all respondents associated positive feelings of residential comfort when reflecting about these personal objects. Even when the object triggered memories that were linked with negative experiences. For example, one respondent lost three sons. She described her garden as one of her favorite places in her living environment, mainly because of the statues in her garden that symbolize her three sons. Seeing these statues allows her to feel her emotions, allowing her to cry.

Domains of housing characteristics contributing to older adults' feelings of residential mastery nowadays

First, fewer domains of housing characteristics, came up than domains of housing characteristics contributing to feelings of residential comfort. This does not indicate that housing characteristics contributing to residential mastery are less important. Rather, it suggests that these features are less often rooted in past experiences and more closely tied to future expectations. For example, one respondent (76, woman, owner) expressed appreciation for the absence of stairs in her current dwelling, explaining that it gives her a sense of control and reassurance about maintaining independence as her mobility may decline in the future.

Four domains of housing characteristics contributed to older adults' feelings of residential mastery nowadays: 1 - living environment 2 - home technology 3 – use of space 4 – residential status.

In the domain of living environment, respondents emphasized the importance of having their 'private garden' as a key element contributing to feelings of residential mastery. This was the case with two respondents who were renting within the social housing stock. Even though they did not own the property, they found that the presence of a private garden, gave them 'a sense of ownership and control'.

In the domain of home technology, only one respondent mentioned the use of security cameras. It gave the respondent the feeling of 'being independent'. Installing security cameras was a way for him to establish a sense of ownership over his space. Notably, the same housing characteristic security cameras—contributed to feelings of both residential 'comfort' and 'mastery' for that same respondent. This suggests that a housing characteristic can evoke both feelings of residential mastery and comfort.

Housing characteristics related to use of space were mentioned frequently in relation to 'mastery'. Here, most housing characteristics were related to being in control over what happened in a room. The ability to make

decisions about their home—such as decorating rooms to reflect their preferences or deciding who could and could not enter—was emphasized as particularly important, even among respondents renting their homes. This contributed to feelings of privacy, autonomy, and freedom. Additionally, respondents highlighted that seeing things in their living environment that they had built themselves made them 'feel independent. Respondents also emphasized the importance of having a room to themselves. One participant shared that having her own small crafting room gave her a sense of autonomy, which in turn stimulated her creativity and provided a feeling of calm, showing again, that feelings of residential mastery can also trigger feelings of residential comfort.

Within the domain of residential status, owning a home was not only linked to positive feelings of residential comfort, it gave respondents positive feelings of residential mastery too, such as feelings of 'achievement' or 'pride'. Renting, however, brought up both positive and negative feelings of residential mastery. Respondents mentioned that renting was hard, because it felt like always needing to compromise, while other respondents mentioned that renting came with fewer worries. Besides, 'living in the same home for an extended period of time' made respondents feel like they owned the dwelling, even though they rented the property.

# RQ2: Influence of the life course on preferences of housing characteristics in later life

Our inductive analysis identified three primary ways in which the life course shapes housing preferences in later life: (1) past housing situations, (2) past living circumstances, and (3) major life events.

First, respondents appraised the housing characteristics by reflecting on their past housing situations. This encompasses the range of previous dwellings, including those from both the distant past, such as childhood homes, and more recent dwellings. Respondents often assessed their current homes in comparison to past residences. When their current dwelling included features, they previously lacked, they perceived it as an upgrade. Conversely, when they missed elements, they once had, they saw it as a downgrade. For instance, one respondent reflected on how her past neighborhood fostered greater social interaction and was better maintained compared to her current living situation:

Yeah, it's not like it used to be, right? There are houses that are standing empty, yeah. Uh, it's just not the same living as, let's say, 20 years ago. Yeah, 20 years ago, everyone was happy with where they lived. We talked to this person, to that person. It was like one big family. Now, you don't have that anymore. There are houses standing empty in the neighborhood.

Alternatively, they might be accustomed to certain housing characteristics over the course of time. Secondly, respondents evaluated housing characteristics by reflecting on their past living circumstances. For many respondents, specific elements—such as "water" remained central to their identity across the life course, shaping hobbies, careers, and ultimately housing choices. For instance, one respondent mentioned that living by the sea brings him great joy, since 'water' (apparently) was always of great importance in his life trajectory. In this context, 'water' contributes to his feelings of residential comfort today.

Living by the sea gives me joy. I'm crazy about all that water. I was always by the water, you know, always at the beach. I was always by the water, and it's like-I don't know-it just kept growing and growing. The only thing that mattered to me was sailing on the water. Then I went to fishing school, and after fishing school, I started sailing. So yes, the water.

Respondents also often reflected on how they were raised during their childhood and its impact on their current housing preferences. For example, for the respondent, 'being able to make her own decisions' has become an important issue contributing to her feelings of residential mastery nowadays, as a reaction to her restrictive childhood:

No one stands in my way or tells me, 'You have to get up.' I sleep until I feel like getting up. This also gives me a great sense of freedom. Because I was raised very strictly in the past—I spent weekdays in boarding school and was basically confined to the house on weekends. So, I actually had quite a strict and restrictive childhood.

Third, major life events played a crucial role in shaping housing preferences. Housing choices are often linked to key turning points, such as divorce or bereavement, where their housing environment become a symbol of resilience or new beginnings. One respondent shared how moving to a new dwelling helped her navigate a challenging period in her life. Following her divorce a few years ago, she experienced a prolonged sense of isolation. However, her current home includes features that have positively influenced those feelings:

That really did me good. After that dark period, it felt great to be able to wake up every morning, eat, and look out the window. I never really felt alone. I didn't feel like I was by myself here. I've never felt trapped here, and that's, of course, very pleasant. I live next to a bike path, and you can cycle right in the middle of the road here. You don't have to worry about someone crashing into you, so the environment now, with the bike street and all, is really very enjoyable.

### Discussion

This study elaborates on Golant's model of residential normalcy (2011, 2015a) through a life course perspective and addresses two research objectives: first, to explore which domains of housing characteristics, influenced by life course, contribute to older adults' feelings of residential comfort and mastery; second, to examine how life course influences preferences for these housing characteristics in later life.

Interviews highlight several domains of housing characteristics contributing to residential comfort: living environment, architectural design, home technology, basic housing quality, use of space, and residential status. These domains of housing characteristics are also recognized in other studies as contributing to well-being related to comfort experiences. For instance, Masoumi et al. (2021) explored how the size of a home (which here belongs to the domain of use of space) affects older adults' mobility and their sense of comfort within their living environment. According to this study, the size of the home shapes how residents use their space and how "at home" they feel. According to the author, for older adults experiencing financial difficulties, the size of their home can be particularly important, as they tend to spend more time at home. This provides them with a sense of comfort and control in their daily lives. Miao and Wu (2023) also discuss the domain of residential status, noting that homeownership can enhance individuals' sense of security and belonging.

Analyses also reveal an additional domain: 'personal objects', valued not for material worth but for evoking memories. Rowles (1983) describes this as "autobiographical insideness," where place becomes a landscape of memories shaping identity. Golant (2011) acknowledges that memories influence home perceptions, even if they evoke pain. Interestingly, the interviews reveal that even when objects triggered memories associated with painful experiences—such as the case of a woman who had lost three children they still offer a sense of solace and connection. The presence of personal objects ensured that she had (a) space to grieve, stressing the complex interplay between life course and sense of belonging within one's living environment. Annink and Van Hees's (2023) work supports this, showing how objects contribute to residential happiness through personal narratives. Additionally, housing characteristics like home technology, living environment, use of space, and residential status contribute to residential mastery. Some characteristics evoke both mastery and comfort, affirming Golant's (2011) assertion that these zones are not always distinct. Here, we also observe similarities with the existing literature. For instance, in the domain of use of space, Knight et al. (2010) conducted a longitudinal experiment in which residents participated in decisions about the decor of a new care facility. Their study demonstrated that involving residents in environmental decision-making had a positive effect on their sense of autonomy.

Fewer domains of housing characteristics associated with the residential mastery zone came up in the interviews compared with those related to

one's residential comfort zone. This does not imply that housing characteristics related to the mastery zone are less important to older adults; rather, it highlights a distinction in how these zones are perhaps anchored in time. The comfort zone is rooted in past experiences, including feelings of safety, familiarity, and emotional ties to the home, which are often shaped by long-term lived experience (Golant, 2011, 2015a, 2015b; Sohaimi et al., 2017). In contrast, the residential mastery zone relates more to control, autonomy, and the ability to manage one's living environment. It is more future-oriented, often becoming relevant when older adults start anticipating future vulnerabilities such as physical frailty, reduced mobility, or cognitive decline (Dury et al., 2017; Phlix et al., 2022; Stones & Gullifer, 2016). In other words, mastery is an emerging concern, not always yet experienced, and thus less grounded in memory or current lived experience.

Regarding the second research question, we identify three key themes: past housing situations, past living circumstances, and major life events. These shape older adults' perceptions of their current homes and influence housing decision-making in later life. Older adults often frame their current dwelling as an 'upgrade' when it includes features they previously lacked, or as a 'downgrade' when they miss certain aspects of past homes. These subjective perspectives underscore the importance of considering personal housing trajectories when studying aging and housing transitions (Clapham, 2005; Coulter, 2023). Understanding these experiences offers valuable insights into the how decision making in relation to housing is shaped in later life.

Additionally, reflections on living situations go beyond housing, touching on broader themes. Research on the housing pathways of financially vulnerable older adults (Vanbellinghen et al., 2024) highlights the deep connection between housing and other aspects of life, such as income, relationships, and work. The results highlight how a single element, like water, consistently shapes an individual's life in various ways. Think of the respondent who enjoyed sailing as a child, attended fishing school, and eventually chooses to live near water. This recurring theme illustrates how certain elements can remain significant throughout one's life course. Additionally, childhood upbringing significantly influences how individuals make housing decisions later in life (Vanbellinghen et al., 2024).

Finally, major life events play a critical role in shaping housing preferences. Certain housing characteristics can have symbolic significance as markers of resilience, representing the end of challenging life stages. This aligns with research showing that major life events significantly affect well-being (Vanhoutte et al., 2017). It also correspondents with "the principle of life span development", which asserts that "lives are continuously unfolding, that important life events can occur at any age and that such events can have long-lasting consequences" (Elder et al., 2003, in Coulter, 2023, p.37).

# Limitations and paths for further research

First, this paper primarily focuses on the micro-level aspects of the life course, such as personal preferences and life events. However, as Coulter (2023) argues housing preferences are shaped by the interplay of individual experiences (micro-level), places (meso-level), and broader societal factors (macro-level). Housing preferences do not develop in isolation but are influenced by the ways social, spatial and historical contexts shape residential behavior over the course of a lifetime (Elder et al., 2003). Future research could adopt a multi-level approach, integrating these dimensions to better understand how structural factors interact with individual life courses.

Second, while our sample includes older adults experiencing financial precarity, this study does not explicitly focus on their experiences. Given that these groups are more frequently confronted with housing insecurities (Bates et al., 2019, 2020; Kantz et al., 2023), further research should explore how economic constraints shape residential normalcy and whether housing experiences differ across socioeconomic backgrounds (Koss & Ekerdt, 2017).

Third, although the study had limited number of participants, the research seeked to obtain in-depth, contextualized insights into how residential comfort and mastery are shaped across the life span. However, future research that aimes on statistical generalizability and reprensentativeness could conduct research with more participants.

## Conclusion

This study highlights the relationship between housing characteristics and older adults' feelings of residential comfort and mastery, emphasizing how the life course shapes these perceptions. Findings reveal that residential comfort is more deeply tied to past experiences than residential mastery. Additionally, reflections on past housing situations, living circumstances, and major life events shape individuals' housing preferences, reinforcing the importance of a life course perspective in housing research. By addressing these questions, this study contributes to the field of environmental gerontology, and provides insights that can inform the design of housing policies and environments that better support older adults' evolving needs over the life course, either as *comfort-focused* vs. *mastery-focused*. Given these findings, policymakers should recognize that housing needs evolve over time and ensure that housing strategies take a longitudinal approach rather than solely addressing immediate concerns.

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