

RETIREMENT VILLAGES: AN ALTERNATIVE FORM OF HOUSING ON AN AGEING LANDSCAPE

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Abstract

Retirement villages are a relatively new form of housing to appear on the ageing landscape. The demand for this style of living by a small, but increasing, proportion of the older population suggests these places provide a viable alternative lifestyle to that in the broader community. This seems to be the case particularly for those older people who experience changing circumstances that detract from the quality of life to which they had been accustomed. What research is available suggests that these places can engender the feeling of community and provide the basis for, and a constructive way of, influencing an individual's social and psychological identification. However, retirement villages are not free from controversy, nor are they an antidote to ageing. Hence, we would do well to learn more about the way these places function as well as examine the experiences of the people who live there. Such information would be useful to inform future policy initiatives with regard to these age-segregated communities.

INTRODUCTION

The later years of life afford unique challenges and possibilities, but the choices are partially shaped by the demise of welfarism (due to economic and social restructuring) and living in a deregulated society. This places greater emphasis on individuals to figure out their own future by taking more, rather than less, responsibility for their lives. It is, therefore, not surprising that the salience of the home and community increases with age (Kellaher et al. 2004). Being able to choose the type of community in which to live may seem preferable, but as Giddens (1991) points out, where you have choice there is greater risk because you are confronting an open future. Furthermore, in many of the new risk situations there is often no historical experience with which to make well-informed calculations. This situation applies to increasing numbers of older people

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who for a variety of reasons (e.g. health status, lack of security, difficulty managing a large property, social isolation, poor public transport, loneliness, desire for alternative lifestyle) contemplate whether or not to “replace the community of their past with new identities which affirm a new stage in life” (Gilleard and Higgs 2005:20). In a sense, they are addressing the real as well as the perceived limitations of their current living arrangement, and some consider a retirement village is an attractive alternative. In this article I discuss how the emergence of retirement villages reflects a changing landscape, and how the villages have become an attractive option for an increasing proportion of the older population.

A PERSPECTIVE ON AGEING

As in other countries, the older (i.e. over 65 years) population is increasing. Currently in Aotearoa New Zealand this age group accounts for 475,000 (11.5%) of the population and is expected to number approximately 826,000 (19%) in 2025 and 1.2 million (25%) by 2050. Furthermore, the over-80-year-olds are the fastest-growing cohort (of any age group) and increasing at a rate of around 5% per annum (Ministry of Social Development 2001). It is evident the changing structure of the population along with the eventual doubling of the over-65 age group is going to have an unprecedented and significant impact on all aspects of society. This demographic change will have social and economic consequences for such things as the availability of resources, community services, pensions, health care, the work force and the provision of alternative housing for older people (United Nations 2002). It is, therefore, not surprising that the ageing population is attracting increasing attention from insurance brokers, politicians, entrepreneurs, researchers, multi-national companies and community groups. As more people live closer to the limits of their natural lifespan there is some anxiety, particularly at the political level, about how this will affect the economy of a country. Meanwhile, many of the social and cultural implications remain largely unexplored (Gilleard and Higgs 2005). But irrespective of the intentions and/or appropriateness of any developments, Neugarten (1982:27) cautions that although:

policies and programmes aimed at the old have been intended to compensate for inequalities and disadvantage, they could unintentionally lead to age segregation, or reinforcing the misrepresentation of the old as a problem and of stigmatising rather than liberating older people from the negative effects of the label old.

As part of planning for the changing demographic, the government commissioned a Prime Ministerial Task Force in 1997 to consult widely about the future needs of a society with a much greater proportion of older people. This resulted in the report *Facing the Future*, which raised ideas about what might be considered, and provided the foundation for the New Zealand Positive Ageing Strategy launched a few years later (Ministry of Social Development 2001). The purpose of the Strategy (which is in line with work

being undertaken in other countries) is to reposition ageing in the public and political arena so it becomes more noticeable, and find ways to dismantle the perception that old age is mostly about dependency and decline. It also aims to encourage government and non-government organisations to work in a more collective way towards creating communities in which all people feel they belong and can age with a greater sense of identity, belonging, freedom and independence. The strategy recognises the later years as a time to celebrate, rather than rue, the richness and diversity of the ageing experience. Thus ageing is seen not only as a fixed biological or chronological process but also as a complex open-ended subjective and socio-cultural experience. It is a time when an individual's perception of self is based not only on what society defines as old, but also on what is happening in their life.

In order to maximise opportunities for growth and development, the Positive Ageing Strategy highlights the need to overcome both real and perceived barriers that currently hinder the ageing experience. This includes addressing the person–environment fit and all forms of ageism that impact on the everyday experiences of older people. But as noted by the Prime Ministerial Task Force, achieving such a goal in the short term will be difficult. When discussing the challenges that confront such a mission, Thornton (2002) noted how the myths of ageing perpetuate false images of being old, and how stereotyping ageing individuals unwittingly works to “displace older people from their communities into situations of being undervalued, unproductive and dependent” (p.303). Older people have typically been placed on the margins of society and are generally aligned inappropriately with the degenerative process. In addition, the all-to-often pervasive negative images of ageing have infiltrated public opinion, thoughts about policy development, and the attitudes of young and old alike. According to Gilleard and Higgs (2005:143), the “specific interests of older people have been treated as benefits of social citizenship rather than issues of identity”. But in spite of this precarious position, older people are malleable and will go to great lengths to sustain a coherent sense of self and find ways to stay in touch with their community.

Increasing numbers of older people – and not only the well resourced – are making a transition to a new life rather than seeking a continuation of the old. They are bypassing and resisting the negative expectations and stereotypes of what growing older is supposedly about. In so doing, they revere self-reliance and rebuke the public negative perception about ageing as well as offering some resistance to ageing. People in later life wish to neither embrace nor choose the identity “old” (Vincent 2003). The preference for many is to embrace what Kaufmann (2000) refers to as the ageless self. Although altering stereotypes and images is an uphill battle, each act of identity establishes new possibilities of being. “None of us wants our age to subsume our entire identity. We don't want to be our age. We want to be ourselves” (Pogrebin, cited in Overall 2003:114). But with the prolonging of life, change is afoot with regard to the way older people are

able, as well as choosing, to live. For those with the means and inclination, this includes having more choice about the type of community and housing in which to spend their later years.

A PLACE TO LIVE IN THE LATER YEARS

No one type of housing, whether it is private or quasi-private, can satisfy the diversification and heterogeneity of the rapidly expanding older population. Nevertheless, the community in which an older person's home is located does matter because this has a profound effect on their day-to-day experiences and quality of life. Different places create specific patterns of being and the community in which one lives becomes increasingly central to identity and wellbeing in the later years (Howden-Chapman et al. 1999, Keeling 1999, Peace and Holland 2001). The place where one lives not only provides a connection to a geographic location but "emotionally binds us to that place as a function of its role as a setting for experience" (Rubinstein and Parmelee 1992:139). The significance of this increases with age as social roles are relinquished and one's identity is increasingly related to the space and place traversed as part of daily life (McHugh 2003). A community may lack tangible substance but, as Brett (2004) explains, where one lives possesses a gravitational pull, a magnetic existence that creates real effects through social relationships and mutual care.

Age-segregated housing was once the domain of the not-for-profit sector and designed primarily to support the frail and dependent older person. Although such places still exist and are essential for a small proportion of the older population, the retirement village of the 21st century is a completely different concept. Companies and entrepreneurs, who tend to disregard the boundaries often associated with ageing, have developed many of these places. These communities provide an alternative perspective on the notion of ageing in place and acknowledge that the lifestyle of older people in contemporary society is more fluid than that of their predecessors. Retirement villages are intended to be dynamic environments, advocating independent living and a good quality of life. In so doing, they have become a serious business venture designed specifically to make a profit from a turnover of the aged (Blaikie 1999).

Nevertheless, good-quality housing is an important determinant for good health in later life. If age-built environments are supportive and age-friendly, older people are more likely to remain independent even if their functional capacity does deteriorate (Bartlett and Peel 2005). Although the Positive Ageing Strategy does not recognise any particular form of housing, two of its goals are to "ensure appropriate and affordable housing" and to create environments in which "older people feel safe and secure and can age in place". Retirement villages may be a business venture, but they are intent on satisfying this intention for those who choose to age in an alternative place.

THE RETIREMENT VILLAGE

According to the New Zealand Law Commission (1999), a retirement village is a purpose-built complex of residential units with access to a range of ancillary facilities planned specifically for the comfort and convenience of the residents. As for any community, there should be a means or process whereby people have a right to influence and participate in decisions that affect them and have their views listened to and acted on (Lee 2003). Most retirement villages in New Zealand have between 40 and 170 homes (two-thirds have less than 80 homes) for independent living and the price depends on the quality and size of the building along with its location (Turner 2005). In 2004 it was estimated that approximately 5% (23,500 people) of the 65-years-plus population were living independent lives in a retirement village. The people who occupy these places are predominantly over 70 years of age, and the majority are widowed. Eighty per cent of residents have a licence-to-occupy agreement with the owners of the village, 10% own their homes outright, and the remainder share a variety of lease agreements. The villages are mostly located close to shopping and service areas, and described by Blaikie (1999) as designer landscapes that have a civilised, almost cosmetic look about them.

Each village is required to incorporate a variety of services for those who wish to “preserve as much independence as possible for a long time, and are desirous of remaining in a community of people of similar age” (Law Commission 1999:1). This is appropriate given older people are more prone to health-related concerns. By combining housing with readily available support, the residents are able to live in a secure environment that helps reaffirm their future and identity. In addition to independent housing, many of the villages provide serviced apartments for assisted living and, in some cases, hospitalised care. The overall intent is to ensure people are able to live out their lives in a positive and supportive environment that suits their individual needs, fosters self-preservation and enhances quality of life (Folts and Muir 2002, Ministry of Social Development 2001). It is important that older people, particularly women, are able to cope in a non-stressful way with resource deficits more commonly associated with later life (Antonucci et al. 2002). Of course, the ideal situation would be to ensure there is relationship between body and landscape, embodiment and emplacement, in the creation of identity and freedom (Laws 1997).

A CAUTIONARY NOTE FOR THE UNWARY CONSUMER

The promotional material used to attract buyer interest in retirement villages tends to symbolise a hassle-free leisure lifestyle in a clean, well-maintained, modern and secure environment. Furthermore, the people portrayed in the images are usually vibrant healthy individuals intended to communicate how the associated lifestyle allows one to age in a youthful way. The emphasis is on promoting an idyllic lifestyle that suggests there are endless opportunities for learning, developing and positively transforming

the residents' lives. This is something Blaikie (2005:169) suggests advocates "a form of privileged retreatism". It is, therefore, not surprising that these communities "can't be built fast enough to meet the demand of this billion dollar industry" (Greene 2004:17). Currently the demand for houses in retirement villages exceeds supply. Although this type of housing represents a changing trend in the housing market aimed primarily at the "middle class" sector of the older population, it is a misconception that these communities are only for the well off (Else and St John 1998, Gluckmann and Tagg 1995). After all, if one chooses to (or has to) change home in later life, the preference is to do so without becoming impoverished.

Because of the relative newness of retirement villages there is some concern that the unassuming older consumer could easily get caught up in the hype of the developers who are endeavouring to turn grey into gold (Sawchuk 1995). The perceptions of an idyllic lifestyle could inadvertently result in a person buying into a retirement community only to find this style of living restricts the possibilities to age positively on their own terms. After all, living in an age-segregated community is not for everyone; nor is it an antidote for ageing. In assisting the potential resident to decide whether or not to buy into a retirement village, the Consumer Institute of New Zealand (1998) published an article outlining how this type of housing differs to owning a home elsewhere in the city. Being aware of the differences is important because home and neighbourhood are critical determinants of quality of life. Recognising the apprehension associated with making what can be a difficult decision, Flint (2001) provides a more comprehensive guide for the discerning older consumer in a book titled *Lifestyle Retirement: A New Zealand Guide to the Retirement Village Option*.

Until recently there were only limited controls on how these communities should function and how resident rights should be protected. Hence, in recent years a number of controversies (e.g. confusion over contracts, injustices related to the monthly service fee) resulted in advocacy by groups such as Grey Power, Age Concern, *Fair Go* on television and the New Zealand Retirement Village Association. This eventually led to the government passing the Retirement Villages Act in October 2003. The legislation requires all villages to be registered with the Companies Office and comply with the newly created Occupation Rights Agreement. In addition, an accompanying Code of Practice helps to eradicate the worst problems in the industry. These actions will help to ensure consistency across all retirement villages and afford better levels of protection and rights for the residents (and management). However, there can never be a complete guarantee, so prospective residents are encouraged to pay special attention to the fine print on the contract prior to purchase. After all, it is better to decide in advance whether or not such a community could satisfy one's needs, and genuinely offer the trouble-free and idyllic lifestyle illustrated in the promotional material (Consumer Institute of New Zealand 1998, Flint 2001, Laws 1994, McHugh 2003, Stimson 2002, Streib and Metsch 2002).

CONTESTED LANDSCAPES

Retirement villages have been described as one of the ironies of postmodernity, in which the residents opt for a type of social class homogeneity where “sameness rather than diversity is of the essence, seeking individualism and freedom on the one hand and commitment to community on the other” (Blaikie 1999:178). But older people need to carve out a life for themselves, and for some there is comfort in being with others of similar situation, age and socio-economic background. Furthermore, many find solace living in a community with clearly defined socio-cultural boundaries, sameness in style of housing, and a place where there is a genuine sense of social connectedness. However, living in such a community does not exclude the residents from the rest of the world. This has been highlighted in a number of studies in different countries about older people who choose to live in a place that overcomes some of the adversities associated with ageing (e.g. Biggs et al. 2000, Graham and Tuffin 2004, Jenkins et al. 2002, Kestin van den Hoonaard 2002, Siegenthaler and Vaughan 1998, Stimson 2002).

In one respect retirement villages are like any other community: they are constantly evolving and therefore neither instant nor static (Phillips et al 2001). Although sometimes referred to as involving a form of exclusivity, they do provide an environment that provides ongoing support as well as encouraging residents to express their independence and dignity (Hansen 2001). However, the degree to which this occurs in an age-segregated community has been challenged. For example, Friedan (1993) questions what could be gained by older people voluntarily putting themselves into what she calls an aged ghetto away from the rest of society. In a similar tone, Gauchat (1999) argues that these housing environments represent a warehousing of older people that contributes to the negative stereotypes of ageing.

An alternative perspective put forward by Blaikie (1999:99) suggests that, in a consumer society, retirement communities are an example of product differentiation in which “new landscapes have been created to house ageing bodies and these landscapes are clearly profitable”. But retirement villages are more than physical spaces and money-making ventures. They are also designed to be a safe and secure place that positively affects the lifestyle, behaviour and consumption practices of the residents. As noted by Clapham et al. (1993), it is through house and home that people are connected to their place and, depending on one’s personal circumstances, this could be either constraining or liberating.

Retirement villages are not places where older people are herded together to pass the time of day or be occupied in a way to eliminate personal problems and worries (Kestin van den Hoonaard 2002). On the contrary, there is considerable support for the notion that these age-segregated communities challenge the negative perspectives of ageing, while positively influencing the health and wellbeing of those who live

there (e.g. Appleton 2002, Biggs et al. 2000, Graham and Tuffin 2004, Jenkins et al. 2002, Peace and Holland 2001). Although uncertain how this phenomenon unfolds, it seems to be partially dependent on the efforts of the individual and the adaptability of the retirement community as a whole to ensure a good quality of life for all residents (Bernard et al. 2004, Howden-Chapman et al. 1999, Kestin van den Hoonaard 2002, Laws 1994, Riley and Riley 1999). It is, therefore, important to understand the degree of compatibility between the way these communities function and the interests, identity and experiences of those who live there.

A COMMENT ABOUT LIFE ON THE "INSIDE"

To date little research has been conducted on the lifestyle of those living in a retirement village in New Zealand (e.g. Bell 2003, Graham and Tuffin 2004, Grant 2004). Nevertheless, given the similarity in intention of these communities, it is reasonable to extrapolate from these studies and the few done in other countries about life on the "inside". Overall, the studies found these places to provide a haven of opportunities for growth and development. Although a person's initial thoughts about moving into such a community were sometimes filled with trepidation, this tended to be a reflection of negative stereotypes about ageing and age-segregated communities and/or resistance from family and friends (Blaikie 1999, Bytheway 1995, Featherstone and Hepworth 1995, Gilleard and Higgs 2005, Grant 2004, Thornton 2002, Vincent 2003). Residents were conscious of this stigma, and aware that who you are in later life is partially related to where you live (McHugh 2003). Consequently, this could cause what Erikson et al. (1986) refers to as a tension between identity and despair. However, despite residents' concerns prior to relocating, once settled they tended to find their retirement village a source of inspiration and many questioned why they had not moved earlier.

The success of an individual's adjustment to life in a retirement community depends partly on their efforts to fit into the village and on the adaptability of other residents (Biggs et al. 2000, Graham and Tuffin 2004, Grant 2004, Howden-Chapman et al. 1999, Kestin van den Hoonaard 2002, Laws 1994, Riley and Riley 1999, Stimson 2002). They understood the need for give and take in establishing a "new" identity against the culturally held values of their village. To suggest retirement villages offer a harmonious environment oversimplifies the reality of the way social relationships are negotiated within these places. It takes time to develop a genuine feeling of belonging to a place where no particular set of ideas can dominate and differences must be accepted. Irrespective of how this occurs, the residents found "a relatively stable social identity can be maintained" in a way that allowed them to create "a secure and convincing narrative for identity in later life" (Biggs et al. 2000:653).

Some research has considered how the day-to-day experiences unfold, but this should be interpreted with caution because the residents may have a positive bias in justifying

their choice to live in such a community. However, many residents talked about a sense of rejuvenation and a new lease on life. Their success in achieving a comfortable and stable lifestyle was attributed to a number of factors. First, it is claimed retirement communities genuinely nurture and value warm and accepting relationships. Residents placed considerable importance on social networks, as they saw the resulting interaction as an important resource for successful ageing. The nurturing quality of the village was enhanced by both giving and receiving support as needed (e.g. Bell 2003, McHugh 2003, Stimson 2002). Second, having the freedom to pursue the types of activities and relationships that matter helped ensure independence, privacy and autonomy (e.g. Biggs et al. 2000, Graham and Tuffin 2004, Grant 2004, Peace and Holland 2001, Stimson et al. 2002). Third, it was important to continue with one's social, intellectual and physical activities, both within and beyond the village, as they made a significant contribution to wellbeing and life satisfaction (e.g. Bell 2003, Folts and Muir 2002, Grant 2004, Russell 1999, Seeman and Crimmins 2001, Siegenthaler and Vaughan 1998). Finally, the residents took responsibility for making their community a vibrant and dynamic place to live by participating in residents' committees, social clubs and leisure activities, and being a programme leader. Taking charge of what happens in their retirement village was an example of empowerment by the aged for the aged (e.g. Graham and Tuffin 2004, Grant 2004, Kellaher et al. 2004, McHugh 2003, Phillips et al. 2001, Russell 1999).

Although unable to substantiate with certainty the causes for high levels of resident satisfaction, Bell (2003) argues that living in a secure, supportive and socially dynamic environment are important factors. In essence, the residents live their lives in an uncomplicated way. Likewise, Longino et al. (2002) argue that this is one reason why increasing numbers seek to live in this alternative form of community. However, it is important not to overlook the reality of what these age-segregated communities are about. For example, being aged-based as well as gendered (the majority of residents are women) makes these places distinct from other communities within a city. They are clearly "communities of identity" (Gilleard and Higgs 2005:118), where the residents are primarily responsible for, and have to work at, preserving a spirit of harmony and co-operation to ensure their village provides the quality of life they desire.

The residents also have to maintain positive relationships with the owner-managers, given these communities are as much about economic as social capital. Many decisions about the way each retirement community functions ultimately involve amicable negotiations among the residents themselves as well as with the owner-managers. According to the research (e.g. Stimson 2002, Streib and Metsch 2002), the only issues with the potential to make a serious impact on the positive and harmonious atmosphere that tends to prevail in these places are those related to monetary matters. However, as the Australian Consumers' Association (1998:28) says:

Buying into a retirement village is very different from buying a home or unit. You have to live in a community that includes other residents, management and staff of the village... It involves buying into a new lifestyle. For some this will create a sense of community and security, but others may feel a loss of privacy and autonomy. While it's possible to enhance your sense of independence, there can be limitations.

CONCLUDING REMARKS

Changing the place in which one lives in later life can be stressful. Nevertheless, it seems that increasing numbers of older people want to escape the hassles associated with owning a home and/or the loneliness that can occur when living in the wider community. As Reed et al. (2004) suggest, there is little value in having a front door of your own and living an independent life only to become a prisoner in your own home. By moving to a retirement village it appears many of the residents seek (and find) lifestyle continuity and coherence better suited to their needs. They have a desire to age in a new place. After all, they understand their distinctive personal circumstances and become instrumental in ensuring what happens within their village creates opportunities for the development of self (and others). This is important for the context in which an older person's home is located, and along with a feeling of security and safety is a significant contributory factor to quality of life (Appleton 2002, Vincent 2003, Walker and Hennessy 2004). In these communities looking out for your neighbours is an inherent part of the social network and something highly desirable for good health in old age (Bartlett and Peel 2005, Peace and Holland 2001).

Given the right conditions it is evident retirement villages can engender a feeling of community, at least in a symbolic sense, and in so doing help reduce the likelihood of social isolation. They also provide a basis for, and a constructive way of, influencing an individual's social and psychological identification (Folts and Muir 2002, Graham and Tuffin 2004, Peace and Holland 2001). In essence, these places combine what Biggs et al. (2000:659) describe as the "positive attributes of living in the wider community with the protection afforded by a formal residential community". This is demonstrated by the way residents are seemingly united through values of neighbourly support, reciprocity and the willingness to contribute to a community "where everybody is old and nobody is old" (McHugh 2003:181). The residents find comfort knowing that in a retirement village they can depend on others who share similar values as well as be depended on – they become somebody.

If the notion of community development, broadly conceived, is about the enhancement of the potential for people to emancipate themselves (Kingsbury 2004), then it can be argued that retirement villages satisfy such criteria. It also seems that living in these places challenges the myths of ageing while encouraging people to remain relatively independent and actively engaged in a lifestyle of their choice. This is something

endorsed by the Positive Ageing Strategy. However, there is a cautionary note. In this case it is not to construct an overly romanticised view of retirement communities as the ideal or desirable place for all older people to live or as a place to halt the ageing process. But in noting this, these places are an emerging reality on the ageing landscape. However, it is unlikely that one legislative Act will suffice as increasing numbers of older people begin to search for more diverse places to live. Therefore, the more grounded our understanding about these places, as well as the experiences of those who live in age-segregated communities, the better informed any future policy development.

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