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**American Residential Retirement Communities: a
model for the United Kingdom?**

Intentions:

Residential retirement communities have been an enduring feature of American life since the 1950s. As demographic changes will see an extraordinary growth in the number of over 65s in the UK over the next two decades, I was interested in exploring whether American style retirement communities could work in a British context, and whether large scale independent living communities for seniors could offer options for retirement living which went beyond the choice of staying in one's own home or moving into a nursing home.

I also wanted to see whether Residential Retirement Communities were still fit for the purpose which had been envisaged for them more than half a century ago.

Was retirement living in dedicated communities as popular in the United States as it had been, or were retirees preferring to look at other options as they came to plan their retirement?

What new types of retirement communities were growing up in response to the changing needs and wishes of retirees and how were the retirement communities which had been established in the 1950s faring in the 21st century?

Itinerary:

My research was scheduled between mid October and mid December 2008. I planned an itinerary which allowed me to visit a number of different kinds of retirement communities in two different states. Florida has been a destination for American retirees for more than a century. As early as the end of the 19th century, Americans from chilly northern states retired there, attracted by balmy weather, low costs and a high standard of living. The first residential retirement community in the country opened in Florida in 1913 and is still in business. Florida's reputation as a destination for retirees is famous throughout the United States, though more recently other states have attempted to get a piece of the Florida retirement market. According to figures released by the Florida Department of Elder Affairs, retirees make up 4.1 million of Florida's 18 million population.

In contrast, New Mexico's reputation as a destination for retiring seniors dates from the 1980s, when an influx of Californian seniors relocated in search of a cheaper standard of living, and an all year round temperate climate. The state government in New Mexico has identified retirees as a growth market, and has tailored some of its state taxes to make it more appealing to retirees. At time of writing New Mexico has a tax exemption for pharmaceutical prescriptions, and exemption from Income Tax for retirees. These fiscal incentives, combined with the climate, and the low cost of property have already boosted the number of seniors in New Mexico from 20% in 2000 to nearly 35% today.

The communities I visited were chosen to reflect as wide a range of Residential Retirement experience as possible. I wanted to visit well established centres, and more recently established ones. I wanted to visit those that were thriving, and those that were struggling. I wanted to visit ones that were united by an ethos, whether religious, educational or attitudenal, and ones which allowed their residents to pursue their own interests and pursuits without too much control or programming from the centre.

I also wanted to speak to experts who would help me contextualise the information I was gathering. Accordingly, along my route, which lead from the North of New Mexico to the far south, and from the north of Florida to almost the southern tip, I supplemented my visits to residential communities with interviews with academics, researchers and other interested parties.

Research methodology.

Most of the centres I visited had well established outreach programmes which aimed to sell the attractions of living in the centre to visitors, in the hope that they might become resident, or to the family and friends of existing residents. In those centres which were run as commercial concerns, residents themselves were often on hand to speak about the experience of living in the community.

The same principle held in those centres which were run as co-operatives, or came under the wing of educational institutions.

In addition to the official tours which I was taken on, I was able to conduct a number of one-on-one interviews with residents. These interviews ranged widely, covering their day to day experiences of living in the communities in question but also the issue of when they made the decision to retire, why they had chosen to retire to the centre they had chosen, which other centres they had considered and which factors (locale, proximity to family and friends, proximity to the area where they had raised family or to where family were now living, ethos the community considered) had played into their decisions.

All interviews were audio recorded on minidisc.

Visiting Schedule.

My first visit was to the Eldergrace Community in Santa Fe, New Mexico where I was hosted by Karin Roth and her husband Dick who had lived there for nearly a decade.

Dick was a particularly keen participant in Senior Sports and took great pleasure in showing me the medals had won for running in state and interstate competitions.

The Roths were also keenly involved in campaigning for Barack Obama, and anxiously scanned the opinion polls in New Mexico for signs of shifts in opinion which might effect the outcome of the Presidential election.

The Eldergrace community was a communally owned co-operative which was based around a series of interlocking, privately owned spaces which shared communal cooking and eating facilities but also allowed residents to have privacy and private space.



Eldergrace had adapted the vision of American architect Charles Durrett, who had visited Denmark and taken Danish senior co-housing as a basis for an American version.

The Economic downturn had impacted on the applicability of Durrett's model.

Though advertised as a community purely for the over 55s, Eldergrace had responded to the number of properties which remained unsold by allowing young families to move in. This had caused some tension with existing members of the community who preferred the community to remain child free, and who complained at the presence of children's toys or children's noise after dark.

Co-operation also posed other challenges. In Eldergrace key housekeeping tasks were shared, and conducted with carting degrees of enthusiasm and thoroughness, which had led to tensions.

One of the most fascinating residents I met at Eldergrace was the psychologist Alice Ladas. Dr Ladas was the co-author of the best selling book *The G-Spot* and though in her 80s, she still practised her own model of psycho-sexual counselling, with a range of clients from the area.

The economic impact on senior housing became clearer when I went to visit Marty Carroll, one of a group of volunteers who were in the process of setting up a new spiritually based community in Santa Fe. Though their plan had been progressing for some years, when I visited she described it as "stalled"; temporarily halted by inter-group tensions, bureaucratic grid-lock and the economic downturn. A year earlier the group had a steering committee of fourteen, had identified land to base their community on, and had applied to the state for the relevant licenses. In 2008 as the economy had taken a turn for the worse, the financial backers for the plan had withdrawn and the committee had split over tactics, with some leaving the project altogether. From the conversation with Marty Carroll it was clear that major challenges in getting an elder community off the ground lay in the earliest stages, and that the level of financial commitment and enthusiasm required to make such a project work was very high. The co-operative



nature of communities like Eldergrace, and the other proposed community also posed challenges; all decisions were consensual, which meant that groups could be slow to form consensus and take key strategic decisions, and that even groups which began with clear shared goals were prone to schism and disagreement. When founder member moved on, became unable to participate fully in group decisions, or died, the dynamic changed, and new arrivals could often struggle to fit into to existing power dynamics.

From the two communities I had explored in Santa Fe I drove to Las Cruces, in the far South of New Mexico for an appointment with Dr Bill Glenn who was the professional liason between the Dona Ana Community College and the Academy of Learning in Retirement, an innovative educational programme which drew on the resources of the college town of La Cruces to present an educational programme intended for the town's retirees.

Las Cruces is the base for one of the most active campuses of the New Mexico State University. From the early 1990s onwards, academics at the University in Las Cruces have devised a seasonal semester intended for a very dedicated group of students who are 50 years of age or older.

Initially begun by retired academics who did not want to lose contact with their disciplines or with teaching altogether, the Academy of Learning in Retirement has become not only an invaluable resource for the residents of Las Cruces but an institution which has been imitated and emulated in a number of US towns which have high numbers of retirees and retired academic staff.

I was able to meet with the governing board of the college before one of their committee meetings. They told me that the most successful recent lecture series had been on the US nuclear weapons programme at Los Alamos, presented by a retired Physics Professor at the University who was slightly daunted to discover that he was lecturing to a class which contained three retired technicians who had worked under Robert Oppenheimer on devising the bombs which fell on Nagasaki and Hiroshima.

Other recent successes had been a ten part series on the bible and literature and a series on the political importance of water, a key issue in the parched South West, and of particular significance with regard to relations with Mexico. The committee emphasised that the planning, commitment and research necessary to deliver a lecture series to a



group of seniors was very demanding. Demanding too were the kinds of questions routinely asked by the class, who had none of the reticence of undergraduates when it came to putting their professors on the spot.

Visiting Schedule part 2 - Florida.

Of all the retirement communities I was able to visit on my research trip, Sun City Center came closest to my mental picture of the ideal American retirement community: blue skies, well manicured lawns, an oasis for retirees where teenagers were banned and where OAPs travelled around in golf carts on specially-built roads with 10 mph speed limits.

But despite its orderly, sedate appearance Sun City Center owed its existence to a man who had cut his teeth on Sin City.

The developer Del Webb had built the Las Vegas Flamingo Hotel for mobster Bugsy Siegel before applying the model of mass leisure to retirement communities as well as holiday complexes.

In 1948 in Tucson Arizona, Webb was contracted to build 600 houses and a shopping centre for retirees in a development called



Pueblo Gardens. This retirement community was followed by the construction of Sun City Arizona which was launched on January 1st 1960 with unprecedented on site facilities - a shopping centre, five golf courses and a recreation centre. When it first opened 100,000 Americans showed up to see it, and it ended up on the cover of Time Magazine, billed as "The Future of Retirement."

Sun City Center in Florida opened its doors in 1961. From the beginning it was intended to be the premier retirement community in Florida and it came replete with all the recreational diversions that 1950s America could dream of: shuffleboard courts, swimming pools, basket-weaving classes, bridge evenings, and of course golf.

Webb was so keen on golf that he tended to build all his retirement communities around the golf course, and golf buggies became the preferred mode of getting around. The serried ranks of golf buggies in the special car parking spaces of the local pharmacist were the first sign that Sun City Centre was nearby. You do not need a driving license to drive a golf buggy, and this became increasingly clear.

Today the community of Sun City Centre is home to 16,000 residents, and is the biggest retirement community in Florida. It has its own ZIP code, its firebrigade, policeforce and medical services are supplemented by a 1,350-member volunteer security patrol and servicing the community's leisure requirements takes professional chefs, cleaners, golf coaches, swimming instructors and aerobics trainers. Sun City is



a major employer in the area, and staying here is comparatively pricey. Webb's condo style housing costs up to \$300,000, though monthly amenity fees are low at \$140.

Once inside residents can take up to 200 different classes or clubs, ranging from language classes, woodworking, and inevitably, golf. Webb's legacy survives in the 126 holes available to Sun City residents.

John Bowker and his wife Linda showed me around. The Bowkers are ebullient and enthusiastic historians of Sun City Centre. John is a former Radio announcer who since retirement has devoted himself to finding out all he can about the past of Sun City, and help sell it to those who are passing through.

I interviewed Sun City's President Paul Wheat who told me that Sun City's finances were secure despite the downturn, and that he expected the centre would continue well

into the coming century. But despite its signs of good health, Sun City did seem to have been transplanted from the 1950s. Its ranch style houses looked over even green lawns and its white tee shirted residents seemed to have stepped out of a cookie-cutter world which seemed to have come from more than six decades ago.

The next stop on my trip would allow me to explore the fact that one size retirement does not suit everyone.

Just a short drive from Sun City Centre, the Palms of Manesota retirement community bills itself as the first Gay and Lesbian retirement community in America. Based on a fifty acre site, the homes which made up the community were not that different from the style of the ones in Sun City, but the ethos behind the community could not have been more different. Created by a retired college professor called Bill Laing, Palms of Manesota was an attempt to allow gay and lesbian couples to retire without having to enter a mainstream retirement complex.

The argument in favour of Palms of Manesota were that many gay and lesbian people describe feeling disapproved of when they enter mainstream retirement communities. "We are the generation who fought to be accepted in the workplace, and to come out in our private lives. Why would I want to go back into the closet now I have retired?" One resident asked me. The debate about where gay seniors would grow old was a lively one in the gay community. "The issue isn't that old people don't like gay people," one gay male resident told me, "it's that gay people don't like old people much. We don't have a tradition of looking after our old people, and because fewer gay people have children we can't rely on them to look out for us. Many gay and lesbian people are very isolated and communities like this one are a chance to hopefully remedy that fact."



"This isn't just a gay issue," said Terry Cox, the President and Trustee of Palms of Manesota. "Every baby boomer coming up for retirement wants to live a retirement life which preserves the freedoms that were gained, sometimes painfully, during their working life. So the gay men and women who want to come here don't want to move into a retirement community where they can't share a house, or feel disapproved of. We are at the vanguard of a whole new generation of retirement options where retirement keeps the best bits of the pre retirement life."

Demographics should be on the side of gay retirement homes like the Palms of Manesota. Gay people are estimated to make up between 7 and 10 per cent of the generation approaching retirement. With a high disposable income to spend in their retirement years, gay retirement communities should be viable businesses.

But though the ethos seemed to fit the mood of many baby boomers, whether gay or straight, and demographic change seemed to be on the side of Palms of Manesota and other retirement facilities like it, the economy seemed to be taking a toll on the dreams of Bill Laing. More than a half of the villas on the site were sitting empty, with residents expressing concerns about the security implications of condos sitting unoccupied for long periods of time.

The final dedicated retirement community I wanted to visit was shaped by a different kind of ethos. But first I wanted to get a perspective on what academic research was being done in Florida on the large number of older people who were living in the state, and its impact on the Sunshine State.

The Aging Studies Department of the University of South Florida at Tampa is one of the few multidisciplinary Aging Studies Departments in the US, pulling together researchers working as sociologists, psychologists, social policy experts, medical researchers, gerontologists, and experts on other aspects of aging.

For four enormously stimulating days I was hosted by Dr Kathy Hyer, and Dr Larry Polivska and conducted a number of field interviews with academics and researchers working in a variety of different areas related to aging and aging policy.

My discussions included:

- An update on the most recent research into the likelihood of developing or delaying the onset of Alzheimer's disease.

- The efficacy or otherwise of "brain games" which are designed to keep aging brains nimble and arrest cognitive decline.

- A conversation with a researcher working on the connections between Down's Syndrome and dementia.

- Policy issues surrounding sexuality and relationships amongst older people in retirement communities.

- Economic issues surrounding Medicare, Medicaid, and proposals for reforms to the healthcare budget.

The extent to which the large number of retirees in Florida have effected the state's budget and policy outlook.

My time spent with the Aging Studies Department also included an enormously stimulating session with the staff of the Hospice of the Suncoast, which is the largest hospice in the America, where we discussed end of life issues and rights.

The Aging Studies Department also provided a very useful introduction to the final residential community which I visited - The University Village in Tampa.

As its name suggested, the University Village was a residential community connected to Tampa University, and, as expected from a community with connections to a University which is art the forefront of research into successful aging, it applied some of the academic research to aging to its own practice.

The University Village participated in a programme called Masterpiece Living (c) which was based on the findings of a ten year programme of research by the McArthur Foundation which established the role which goal setting, challenge and responsibility had on the physical and mental health of seniors. The decade long research programme which was longitudinal and based on in depth interviews lead to a series of conclusions about the behaviours which lead to successful aging. These academic findings were codified into a few "rules," or normative statements which residents of the community bought into -

- * Use it or lose it. We must use our physical and mental abilities, in order to prevent deterioration over time.

- * Loneliness hurts - involvement heals. Loneliness and isolation are among the most serious threats to older adults. Social engagement is key to staying healthy and independent.

- * There are no age limits. We can continue to be productive and grow as long as we live. It's never too late to improve our lives and the lives of those around us.

- * I can make a difference. Whether we are residents or associates of a community, helping each other is key to personal fulfillment and community success.

I interviewed Tim Parker, the Executive Director of the University Village who arranged for me to interview two of the residents and the co-ordinator of the Masterpiece living programme. All reported that the programme was highly successful, gathered high degrees of support within the community, and that, whilst not compulsory for residents, had lead to a far more motivated and positive attitude within those who had taken part.

I met people at the University Village who were learning languages, taking part in Amateur Dramatics, singing, sewing, and participating more widely in community activities than they had before they retired. Anecdotally, many described themselves as more positive and involved than they had been when they were involved in the world of work.

Without further interviews it would be impossible to give anything like a final word on the impact which the programme actually had. Masterpiece Living was essentially a codification of the practices which those judged to be “successful seniors” followed - positivity, “can do,” social engagement, not being restricted by expectations of “age appropriate” or “age limited” behaviour.

After leaving the University Village I returned to New York. I wanted to speak to a group of old people who had decided to age in place, in the city where they had lived, worked and brought up their families, so I volunteered for a few days of teaching and leading discussions at the Caring Community, the largest nonprofit agency for seniors in Greenwich Village.

In discussions, few of the group of regulars at the Caring Community hankered after a retirement life in the sunbelt. Their preference was to remain in their own homes, enjoying the opportunities afforded by life in New York City, and the voluntary associations of the Caring Community drop in centre. “I’ve lived here all my life,” said one woman in her 80s. “It is a privilege to live in this city and want to die here. I’m too old to make new friends and besides I’m happy with the neighbours and friends I have here already.”

It was a useful reminder that migrating across the country is not a form of retirement which appeals to all Americans and that many take the view that the best place to enjoy old age is the place where they enjoyed their adult lives.

Issues raised by my research trip:

The fiscal and governmental context of retiree migration. What can states do to boost their number of retirees?

The individual facilities offered by retirement communities, along with their location, and their cost, are key factors when it comes to making the decision where to live in retirement. But there are other factors which fall more into the realm of government and fiscal policy. Fiscal incentives are key, and it is not surprising that many states, particularly in the Sun Belt, (Arizona, New Mexico, the Carolinas, Georgia, Florida) have made efforts to tailor their tax regimes specifically to attract retirees.

With the demographic bulge of retiring baby boomers coming through, it’s not surprising that individual US states are now targeting retirees with dedicated facilities, services and tailored tax regimes. The reasons why they have done this are interesting. Despite an assumption, sometimes articulated and more often implicit, that old people are a “drain” on government resources, and constitute a non-dynamic, or passive, part of the economy, retirees are generally recognised in the United States as beneficial for state

economies. Whilst retirees cost states money for Medicaid, they generally draw less in state and local services. Generally, retirees provide \$4 in revenue for every \$3 they cost in government services.

Florida in particular is anxious about neighbouring states introducing reforms which target the elderly.

In Georgia, plans are afoot to change the tax code so that the first \$35,000 in retirement income will be exempt from the tax. In Tennessee, the state's economic development department has a new initiative called "Retire Tennessee." The state is also proactively targeting the retirement market by sending representatives to retirement-related trade shows nationwide and is placing adverts and advertorials in *Southern Living*, a retirement magazine which is sold nationwide and read by seniors who are trying to decide where to live post retirement.

North and South Carolina have upwards of 50 planned retirement communities in development. The two states are working together to target their shared natural resources and coastline to attract retirees who find the Florida climate too hot. This targeting is not limited to US seniors. South Carolina in particular has seen a large number of Canadian "snow birds" who fly South for the winter to escape the bracing Canadian chills.

There are signs that these reforms are having an impact on the flow of retirees to Florida. Until 2006, Florida had led the nation in the "net migration" of people 56 and older. However, in 2006 Florida fell to fourth in the nation in the net migration of seniors, after Texas, Georgia and North Carolina.

Whether the efforts of other states to attract retirees was a key factor here is unclear: perhaps just as likely is that the spate of hurricanes Florida suffered from 2005 onwards has put potential retirees off. (Paul Wheat, the President of Sun City Centre observed to me in interview that many friends of his teased him about the dangers posed by hurricanes in Florida)

On the other hand, the Florida housing economy also collapsed in 2008 meaning that there is now a glut of luxury retirement housing on the market in seaside towns like Naples, available at low cost. Even leaving aside the attempts by rival states to lure retirees, and the uncertainties of the weather which Florida once traded on, the appeal of Florida seems far from exhausted.

How applicable are the lessons of the American experience to the United Kingdom?

One of the issues I wanted to explore through my research was whether the experience of the elderly in the United States had any direct lessons for the United Kingdom. The answer proved to be rather more complicated than I had expected.

Migration:

The phenomenon of elderly people migrating from one state to another on their retirement is a well established one in the United States. Since the 1950s Americans have moved from chilly northern states to sunny southern ones when they have finished work. Often the moves are seasonal. The ease and relatively low cost of air travel in the United States has encouraged the phenomenon of “snow birds” who migrate south in the winter and north in the summer. As observed above, the migration of retirees is a key economic force, impacting on local economies, the prices of airline tickets, and the retiree market is now aggressively targeted by competing US states.

In addition to this major north to south inter-state migration there is another factor at work, namely movement within states, which we could term “intra-state migration.” A growing factor in the American retirement market has been for retirees to move from larger cities in their states to smaller ones with lower costs and more compact amenities. The ideal for many American retirees is now to move within their state to a medium size college town. Bookshops, cultural activities, cheap places to eat, relatively inexpensive housing, and even a demographically mixed community are all appealing prospects.

Migration within the UK has historically been more limited in scope and scale. Traditionally most British retirees prefer to remain in the area where they have worked and brought up their families. (This may also reflect generally more limited migration: if someone does not move around the United Kingdom during their working life they are statistically less likely to move when their working life is over.) The smaller scale of the United Kingdom and the more minor climactic benefits that migration within the country offers has, perhaps paradoxically encouraged people to avoid the larger scale moves that are relatively common in North America (though a move from Michigan or Illinois to Florida might more accurately be compared to a British retiree relocating to the South of Spain in search of sun and a cheaper way of life, and that trend has been growing for the last two decades)

That is not to say that Britain does not have its Florida. As even a brief visit to Eastbourne, Bournemouth and the other towns of the English Riviera can show, British people can, and do, move in search of a balmy climate, a quieter way of life, and facilities which suit their changing needs as the age. That these migrations impact on the economy of the areas where they occur is also attested to by news reports that politicians and Chambers of Commerce along the English Riviera are becoming concerned at the large number of retirees who relocate there, and worry that they are creating an over dependent and under dynamic sector of their economy.

The American experience suggests that there are benefits as well as costs: some companies have done extremely well in high density retirement areas by targeting retirees and offering them benefits which are not available to those who are still in work. Motels and restaurants also benefit, either by directly targeting the elderly or offering deals which benefit the family who come to visit them. Leisure activities (golf, pottery

classes, shuffleboard, singing lessons, art classes) are in high demand and have an economic benefit. In the United Kingdom where provision for the needs of the retired is essentially state provision, the idea that the elderly are a “drain” on the economic vitality of an area is perhaps more marked than in the United States where provision is largely private, or supported by company and private pensions accumulated over a working life. In the US, while the elderly are clearly heavy consumers of some products (health, welfare, in-home help) the costs are not born directly by the local or national tax payer. States with a high density of the elderly in their population tend therefore to cast the fact in more positive terms (a peaceful, low crime community, a resource of expertise which can be shared within the retirement community itself or with the wider community.)

Whether the rate of migration within the United Kingdom is likely to rise as the percentage of the elderly within the population rises is a moot point. The figures for migration within the EU has certainly been steadily rising for over the last decade and half, and has been accelerated by social security and pension integration of the EU and of the banking sector, making it possible now to draw a British pension in Spain or pay the mortgage on a French property to a British lender. In the United States there are no barriers of language, custom or law to exert an inhibiting force on those who are contemplating moving several thousand of miles to retire.

But even those who do migrate within or beyond Britain on their retirement are very different from Americans in one respect. Interestingly, British people who move on retirement to France or Spain do not seek out large custom-built retirement communities to move to. The large 1950s style American retirement community does not have its direct equivalent in the UK or Europe. Retired British people may drive around on golf carts, but they tend to restrict that to the golf course. It may be that some enterprising retirement company starts to build such facilities in the parts of Britain, and Europe, which are popular with British retirees, but at the moment it seems unlikely.

Timing and Transition:

One of the issues I was keen to ask my interviewees about was when they had started to discuss and consider the retirement options which were available to them. The most common transition point was retirement from full-time work. Giving up work was a trigger for reassessing where, and how, they wanted to live, and given that for many retirement was an anticipated event rather than an unexpected one, many individuals and couples structured their decisions around the date of their retirement from full or part time work.

But retirement from paid employment wasn't the only trigger point: others reported that they decided to retire after their children left home for college, or they suffered serious illness, divorce or bereavement.

The anecdotal impression which I gathered from my interviewees was that American retirees started to plan their retirement much earlier than British people. There may be a number of different reasons for this.

The group I spoke to may simply have been self-selected. I was speaking to people in the environment of dedicated retirement communities, and they had chosen to live there. I didn't have access to retirees who had decided to stay in the states where they had worked, so the group I was interviewing had already chosen to move. In addition, many of the people whom I interviewed had either volunteered or been put forward as spokespeople for the group, so they were likely to be advocates for the way of life that they had chosen.

There was also perhaps another factor working on decisions to retire, and that is the influence of peer groups. Most of the people whom I interviewed were self-identified "Baby Boomers." Many described the baby boomers as people who had moved as an identifiable generation through American society, benefitting along the way from high employment, low housing costs, economic and social possibilities, including lifestyle possibilities which were not available to earlier generations. The retirement of the Baby Boomers was widely discussed in the media and amongst those whom I interviewed. There were a number of different issues to be drawn from the Baby Boomer retirement issue. One was that the approaching retirement age had been so widely telegraphed in the media, that it encouraged early planning in the people whom I had interviewed. But there was more to the issue than that: the Baby Boomer generation was described to me by more than one interviewee as a generation which had been able to reshape American society as it moved through it, to carve out new ways of living, and to benefit from, while creating, increased and diverse opportunities for living in ways and in places, that would not have been possible in earlier generations. This fuelled the desire of many Baby Boomers to carry the opportunities which had been available to them in their earlier lives into their retirement lives and encouraged them to be innovative in the choices which they made about their retirements.

Old People's Communities and diversity.

In one sense retirement communities are the very model of community without diversity: they are made up of older people and there are often strict rules about the presence of younger people. (The general rule is that no-one younger than 40 can live in a retirement community, and there tend to be strict rules about how many nights teenage grandchildren can stay during a calendar year.)

But whilst retirement communities are in one sense intrinsically, one might even say by definition, un-diverse, the extent to which they can embrace diversity in other senses is a hotly contested issue. As above, many retiring baby boomers guard the social freedoms they have been able to gain during their working lives fiercely. For them the

model of a 1950s style retirement community with neatly trimmed lawns and hedges and row upon row of largely identical homes is intrinsically unappealing.

As explored above, the homogenous nature of the stereotyped retirement community is of course even less appealing to those who for whatever reason see themselves as coming from a minority group. From my unscientific research, by far the majority of retirees in organised retirement communities are white, and the culture tends to be homogenous rather than diverse.

Interestingly even the gay retirees whom I spoke to wanted a homogenous culture in their retirement community: a gay homogeneity. Whilst many spoke about the challenges they had faced “coming out” sometimes decades before, and expressed the desire that they shouldn’t be “forced back into the closet” on retiring, the community they had formed was in one respect as lacking in diversity as the one they feared joining. Of course economics comes into this discussion too, and given the self selecting nature of the people whom I was interviewing and the communities they had joined, the lack of conspicuous diversity in their communities might even have been appealing. Working life tends to throw all sorts of people together. Perhaps retirement from working life is associated for some people with no longer having to rub shoulders with people whom they don’t get on with, for whatever reason. Diversity may not be seen as an attraction for many people. Perhaps retirement is a chance to spend time with people like you? There was a further challenging aspect to diversity in many of the communities I visited, and that was to do with tolerance of divergent lifestyles. In privately owned and run communities residents signed a contract which stated what they were allowed to do, or not to do. In informal or co-operative communities peer pressure or group decision often took the place of formal contracts, but nonetheless I heard about numerous examples of tension within communities which had been generated by personality clashes, behavior which others found objectionable (loudness of televisions, radios, music) or (surprisingly often) political disagreements. My visits were in late 2008 in the run up to and immediate aftermath of a hotly contested Presidential election, and I was in two states (Florida and New Mexico) which were battleground states, so politics may have simply been in the air. Nonetheless the extent of political disagreements, and the way in which they could poison the atmosphere of retirement communities was a recurrent theme.

Goals, aspirations and ambitions.

We often think of retirement as a time of life in which goals, aspirations and ambitions are surrendered in favour of less structured pursuits, leisure and relaxation. One lesson which came through very strongly from the conversations which I had with those in retirement communities was that for many whom I would identify as the most successful retirees, goals, aspirations and ambitions remained extremely important and in some cases had grown in importance during retirement. One interviewee expressed the view that “when I was working my goals were set for me. Now I’m retired I get to set my own.”

Another, in a different facility said “when I retired I got so depressed because I had nothing to do. Then I had a fall and moved into the University Village [the facility in Tampa which prioritised health, education and cultural goals.] Now every day is filled with activities. I do weights, act and learn french. I have never been so productive.”

The goals pursued by retirees were personal: some had fitness goals, to walk or swim a certain distance every day, or to work with weights. Others pursued educational goals, learned new languages, acted or sang.

Moving from the world of work to the world of retirement presents many challenges, not least in self image, and self perception as no longer being “useful.” The goals pursued in many of the most successful retirement communities counteracted those feelings. Surveys conducted at Tampa Centre for Gerontological research indicates that goal setting and pursuing is also a powerful tool in the battle against depression and the feelings of worthlessness which sometimes accompanies retirement.

Where goal setting seemed to work most effectively, it was encouraged and supported at an institutional level. The University Village was based on the principle that was uncovered by the decade long McArthur research project on successful aging, which identified factors like goal setting and the rest as the keys to successful living.

It’s not accurate to portray the difference between the old in Britain and the old in America as being purely one of aspiration, but it is striking that the American older people whom I encountered were strikingly positive, ambitious and forward looking in outlook. Many seemed to have the attitude that this final stage of life was one which was to be enjoyed rather than endured and have adopted the attitude that what they put into their retirement was what they would get out of it. That is one lesson that, despite the culture differences between the United Kingdom and North America, retirees in the UK could learn from those in North America.

Conclusion.

The pattern of American retirement is in crucial respects very different from retirement in the United Kingdom. As explored above, British retirees tend to relocate shorter distances than their American peers on retirement, anecdotally tend to plan their retirement later, and the belief that retirement should exhibit the range and diversity of pre retirement life has not caught hold in the United Kingdom as it has in North America. Some of this is cultural, some is attitudinal, some is economic and some is historical. It is hard to foresee a situation where British retirees will routinely move thousands of miles in search of warmer climes and lower taxes and move into dedicated retirement communities where they will live in age exclusive enclaves. But there are some things which undoubtedly could be learned from the American experience.

Demographics suggest that over the next few decades the percentage of people over the retirement age will continue to rise, with an increasing emphasis on choice and range within retirement. Already in the UK there are a greater number of options available within residential care than ever before.

But perhaps the most challenging change is the attitudinal one. I concluded my research with a keen sense of the role that autonomy, self actualisation, challenge, education, diversity had in successful aging. My research has left me with the very strong idea that even the final stage of life should contain challenge and growth.

I would like to thank the Winston Churchill Memorial Trust for supporting my research and facilitating a journey which was enormously stimulating, challenging and rewarding.

David Stenhouse
30th March 2010.

Links

Eldergrace residential community in Santa Fe New Mexico

<http://www.eldergrace.org/>

The Academy of Learning in Retirement - Las Cruces New Mexico

<http://dabcc.nmsu.edu/comed/ALR/>

Sun City Center Florida

<http://www.suncitycenter.org/>

University Village Tampa

<http://www.universityvillage.net/>

Masterpiece Living at the University Village

<http://www.universityvillage.net/Why-Us/Masterpiece-Living.aspx>

The Aging Studies Department at the University of South Florida

<http://agingstudies.usf.edu/>

Palms of Manesota -the United States first Gay Retirement Community

<http://www.palmsofmanasota.com/>

The Hospice of the Seacoast

<http://www.thehospice.org/>

The Caring Community New York

<http://www.thecaringcommunity.org/>