Buying into 'the good life': The making of Gerotopia

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ABSTRACT: Baby Boomers constitute a significant percentage of the global population and as they enter retirement their lifestyle preferences are beginning to have substantial impacts on housing landscapes. This paper examines the emergence of Active Adult Lifestyle Communities (AALCs) drawing on literature from Australian, USA and New Zealand. AALCs are planned, designed, developed and marketed to a targeted and limited cohort (aged 55-74) and these, frequently gated, estates embody very particular and specific ideas of the good life. The aim of the paper is to investigate the planning impacts of these types of developments. The significance of the project lies primarily in providing critical insights into the planning and provision of housing for an aging population in doing advance knowledge of housing for older people.

Keywords: Active adult lifestyle communities; Planning; Housing; Baby boomers

Introduction: A grey agenda

The first wave of baby boomers are in their 60s and a recent report suggest that 'there's no indication they'll slow down. Instead, their young-minded demands and massive buying power will continue to influence the housing industry' (Binsacca 2006). Baby boomers constitute a significant percentage of the Australian, USA and New Zealand population and many are reported to have high average annuity, moderate debt and high levels of homeownership, with four out of five Australian boomers being paid-up homeowners (Kendig & Neutze 1999; Harding & Kelly 2007; Suchman 2001; Grant 2006). Boomers are also said to perceive themselves as being much younger than they actually are and this somewhat misleading perception then influences their choice of lifestyle, house design and retirement location (Kirk 2008). Many are also noted for being experienced and discerning, 'black-belt', consumers who typically spend more on leisure and recreation than their younger cohorts (Magwood n.d.; Isleib & Brady 2010; Harding & Kelly 2007). Kendig and Neutze (1999 p.437) write:

Overall, the baby boom cohort will have more resources and higher expectations than their predecessors in old age. They expect to set public agendas and are likely to demand change when they discover that 'ageing people' means them. They will bring to old age more superannuation and more large, debt-free and valuable housing in low density suburbs. Their housing choices are likely to be shaped by personal histories of more frequent housing moves, assertive consumerism, and varied housing earlier in life.

Of particular interest here, is the influence that baby boomers' lifestyle preferences will have on housing landscapes as they enter retirement. Although initial reports suggest that the majority of boomers show a preference to age in place (KPMG 2009; Beer et al 2009; Smith 2009) many also indicate their intention to move to a more convivial and desirable location compatible with their lifestyle aspirations. This is backed by research which indicates that many boomers express a strong desire for a 'seachange' and to downsize their family home and upsize their lifestyle (Myers & Ryu 2008; Harding & Kelly 2007; AXA 2006; AXA 2008; Binsacca 2006). Research also confirms that many boomers are purchasing a lifestyle, the good life, rather than just a house. Importantly this lifestyle purchase is influenced by particular images of a specific type of community, one that typifies the purchase's needs, aspirations and interests (Suchman 2001) and one that is deemed to have a low risk factor.

One response to this trend is the emergence, in Australia and New Zealand, of the Active Adult Lifestyle (as opposed to retirement) Community (AALC). AALCs 'provide an alternative perspective on the notion of ageing in place ... [and] are intended to be dynamic environments, advocating independent living and a good quality of life. In so doing, they have become a serious business...' (Grant 2006 p.103). Moving into an AALC for some boomers is about 'making a transition to a new life ... bypassing and resisting the negative expectations and stereotypes of what growing older is supposedly about' (Grant 2006 p.102). AALCs have been a feature in the USA landscape since the 1950s and this phenomena has grown in recent years, in particular in the state of Florida, resulting in notable impacts and implications (see Fishman 2010).

The paper begins with a definition of AALCs followed by an outline of the research methods. The theoretical framework looks at concepts of 'the good life' viewed through a lens of risk as a means to investigate the planning impacts and implications of AALCs. The conclusion then draws out the main themes and offers some critical insights into the planning and provision of housing for an aging population and in doing so advances knowledge of housing for baby boomers as they enter retirement.

Active Adult Lifestyle Communities: What are they?

According to Blechman (2008) the first documented age segregated AALC was in the Arizona desert, USA; affordable housing built for retirees on social security benefits and inspired by the prayer "Do not forsake me, God, when I get old." The development, ironically named Youngtown, comprised 125 homes and was completed in 1955. The reason for excluding children from living in the community was to keep taxes low, the exclusion of

children meant schooling and other related services did not have to be provided (Blechman 2008). In 1960 Dell Webb, drawing upon the Youngtown model, introduced 'resort retirement living' in his development of Sun City, which by 1977 was home to 40,000 residents (Blechman 2008). The next major US AALC to be developed was 'The Villages' in Florida, which began to emerge in 1983 and will ultimately house 110,000 residents on 20,000 acres (Blechman 2008).

AALCs began to emerge in the Australian and New Zealand (see Grant 2006, 2007) landscapes in the early 2000. These versions of the American model reflect the local cultural, political and economic patterns of the countries in which they are built. Our definition of an AALC draws upon some of the elements that characterised the early 1970s Australian retirement villages and responds to McGovern and Baltins (2002) Australian typology of retirement villages, Resort Style as summarised in table 1.

Table 1: Characteristics of an AALC

Resident characteristics	Financially secure; healthy and active, aged 55-74;
Services/facilities provided	Extensive: gated security; club house, indoor/outdoor pools; spa;
	gymnasium; tennis courts; bowling greens; golf; arts and crafts;
	workshop and other activities; cinema; library; BBQ facilities; social
	events coordinator; University of the Third Age
Level of care available	Limited
House type	Detached suburban with 2-4 bedrooms
Development size	Moderate
Tenure arrangements	Strata Title, Community Title, Loan and License and Leasehold
Governance	Private, usually the developer
Relationship with	Owner-occupier; no rentals
financiers	
Level of wider community	Limited as development is largely self contained
involvement	

Source: Adapted from McGovern & Baltins (2002 p.36) 'Australian typology of retirement villages', Resort Style.

Methods

Three sites of investigation have been selected to ensure data collection has international relevance: Australian, New Zealand and the USA. These sites were chosen because of similarities between socio-economic, ideological and physical housing landscapes. All three countries have high levels of homeownership, the suburban landscape is characterised by single family detached dwellings and gated communities are a growing phenomena. We acknowledge that these characteristics are not exclusive to these three sites, nor are AALCs unique to these countries alone. In choosing our investigation sites we opted for those sites that were familiar to the authors and where data was readily available.

A desktop analysis investigates the impacts of AALCs, specifically examining some of the planning discourses on these types of development. The analysis does not distinguish Australia, New Zealand and USA data but rather draws upon common ground and in so doing relates a single narrative. Where applicable the USA data is highlighted to emphasise a particular point. An explanation of the theoretical framework that informs our analysis is outlined below.

Gerotopia: The good life, a life without risk?

Almost all aspects of the making, marketing and lived experience of AALCs are infused with 'the good life'. Health and wellbeing, community relations, safety and security and the experience of a fulfilled, purposeful, happy everyday are at the core of AALCs. To understand how the good life is produced in AALCs we use risk as an analytic lens. The aim of this analysis is, as stated above, to investigate the impacts that AALCs will have and are having on housing landscapes in Australian, USA and New Zealand.

Definitions and understandings of the good life abound (see Homel 2010). Most hark back to ancient Greek philosophy that revolves around maximizing pleasure and minimizing pain (Ransome 2010). Aristotle aligned the good life with achieving excellence both mentally and morally. Following Diener and Suh (1997) the definition most applicable to our project is one that concerns the fulfilment and satisfaction of preferences and choices individuals make in the free market. This version of the good life is concerned with the ability of subjects to purchase goods and products, consumables and commodities that they believe will enhance their quality of life.

Income and education are frequently used as indicators of societal wellbeing. Indeed statistics show that individuals in the middle to higher end of the economic bracket generally indicate that they have a good quality of life (Diener & Suh 1997). This outcome often leads policy makers to assume that preference and choice are the best indicators of the good life; where economic measures are used as a key determinant. This is a very risky business because people's choices change over time and not every choice made is for the better. Importantly, freedom of choice within the economic market is not equal and often leads to negative consequences like the global financial crisis (GFC) and homelessness.

More recently some social commentators have linked the good life to subjective wellbeing, global sustainability and climate change (Soper 2004; Stampford 2010; McCalman 2010). Subjective wellbeing (SWB) relates to affect, both pleasant and unpleasant, and satisfaction; it largely depends upon the individuals personality type and their

ability to survive in the world. SWB is related to individual sense of self worth and self esteem and self happiness, for example if I am happy I am more likely to have a happy outlook and judge others as being happy as well.

SWB is tied into the notion of risk as feeling (Slovic 2010). Risk as feeling is:

the notion that images, marked by positive and negative affective feelings, guide judgement and decision making. That is, in the process of making a judgment or decision, people consult or refer to the positive and negative feelings consciously or unconsciously associated with the mental representation of the task (Slovic 2010 p.4).

Decisions are thus made depending on the feelings attached to the anticipated outcomes, which are informed by particular images. If the anticipated outcome of moving into an AALC is a better quality of life, informed by images of the familiar and of happy people who are just like me, and the affects are positive and pleasant than the risks associated with such a move will be perceived as being low and manageable. This is backed by literature which suggests that boomers chose the location for retirement based upon happy holiday experiences and in anticipation of living the good life (Suchman 2001; Beer et al 2009). Correlated with this scenario, if the anticipated outcomes of ageing in place are informed by images of loneliness, crime, vulnerability and isolation (a poor quality of life) and the affect is negative and unpleasant then the risk factor will be judged as being high. Risks attached to the good life are thus subjective and subject to change. They are also very powerful motives for a lifestyle change and support the development of AALCs.

In the planning and development of AALCs the good life is primarily concerned with residents' health and wellbeing. This outcome is informed by the literature that tells us about the benefits of being both mentally and physically active (WHO 2002; Walters 2005; Elderhostel Inc. 2007). The literature also warns us of the risks if we do not engage in physical and metal activities: heart disease, obesity, memory loss, depression, dementia, to name a few of the most well known. The World Health Organisations defines active aging as including social, psychological and physical health, autonomy and independence (WHO 2002). Independence and living in a secure environment that also promotes neighbourliness and social interaction is an important aspect of living the good life. Research clearly indicates that, perhaps not surprisingly, many boomers have a desire to live such a life in retirement (Beer et al 2009) and AALCs offer just such a lifestyle.

By contrast most existing suburban landscapes are seen to promote social isolation, fear, boredom, poor physical health and dependence. This is due to the lack of infrastructure and accessible amenities and facilities appropriate to the needs and requirements of individuals as they age (see Smith 2009; McDonald & Kippen 1999). To quote Bernard Salt

(2010) 'there's nothing that should concern a government (at any level) more than a bored baby boomer in the burbs.'

To combat risks associated with boredom, loss of health and wellbeing planners, developers and managers of AALCs use various techniques and strategies to ensure residents will remain physically and mentally healthy and socially engaged and so live the good life. This is achieved through both self and sovereign forms of government. At one level residents are required, indeed compelled, to engage in modes of self government and to manage personal risks around health and wellbeing by taking regular exercise, eating well and engaging in communal life. Risk minimisation is also achieved through physical planning and design that follows traditional neighbourhood and new urbanist design principles.

Active and engaged, independent and self-reliant subjects are also produced through a raft of structured activities developed and facilitated by 'community officers' employed by the management. In addition to structured activities AALCs promote lifelong learning courses targeted at 'learning for pleasure'. By these means the mental, social and physical wellbeing of the individual is enhanced and risks to self, the community and the state minimised. That is, residents of AALCs will not be a burden on family, neighbours, the community or the state.

The making of Gerotopia: Planning impacts and implications

The planning processes and practices intrinsic to the making of AALCs are similar in many respects to those of Master Planned Community (MPC) developments (Knox 1992; Minnery & Bajracharya 1999; Costley 2006; Bartling 2008; Cheshire et al 2009). The major difference is that AALCs are age restricted and the majority of residents are retired. This factor is significant because it suggests that individual status is not such an issue as residents would have already achieved recognition for their contribution to the workforce. Suchman (2001 p.89) writes that: 'Gone are the pretensions and status symbols of the corporate world. By retirement, goals have been met and achievements recognized. Many retirees are much more open to self-expression and less rigid in their need to define their place in society.'

Buying into an AALC then can be a great social equaliser (albeit within a limited socio-economic bracket) as many residents take up new identities in keeping with 'the good life' lifestyle purchased (Suchman 2001). By buying into a AALC resident's are assured that one of 'the great things about living [in the development] ... is that everyone's just like you – making their move to a new lifestyle in a secure environment and getting ready for the time of their lives' (Seachange Village 2009). McHugh and Larson-Keagy (2005) use the term

'birds of a feather' to capture the relative homogeneity of people living in developments like AALCs. As such the house and subdivision design in these developments tend to reflect a uniform aesthetic because there is little need for the same level of product diversity found in most MPCs. Also AALCs tend not to make use of cul-de-sacs and narrow snake-like streets. Instead AALC street patterns usually reflect the importance of way finding and of navigating motor vehicles.

The lack of product diversity, the uniform aesthetic and the street pattern are also risk minimisation strategies, both physical (for example manoeuvring a motor vehicle) and social (community formation). A residential development where 'everyone is just like us' excludes others who are different and whose affects may be negative. Such a person or situation is frequently judged to be a high risk factor which then puts at jeopardy the good life experience and community formation. Most literature confirms that bonds of community are more commonly created between people of similar age, income, values, background and experiences (see Alperson 2002; Rosenblatt et al 2009; Panelli & Welch 2005).

The planning and marketing of community, the provision of which is frequently cited by planners and developers as being essential to achieving the health and wellbeing of individuals, is at the core AALCs and it encapsulates 'the good life' idyll. Research finds that the health and wellbeing of AALC residents improves significantly within the first year of residency (see Grant 2007; Bowling 2009) and residents indicate high levels of lifestyle satisfaction (Beer et al 2009; Unknown 2009; Interview with a Villager 2011 a, b, c). This improvement is attributed to the physical and social planning of AALCs and also to the lack of housing risks associated with aging in place; principally fear of isolation, crime and risks attached to property (as opposed to house) ownership and maintenance. Significantly the 'improvement' in health and wellbeing of AALC residents has been attributed to sense of community (Grant 2006; Walters & Rosenblatt 2008). Suchman (2001 p.74-5) explains:

They want to live among their peers: people of similar socioeconomic backgrounds who have shared some of the same life experiences, think the way they do, and are at a stage when they have the time and inclination to enjoy their lives. An AARC [sic] also offers a club like atmosphere that not only "includes us" but "excludes them." Part of the appeal of an AARC [sic] is that it is a controlled environment, where the way of life is safe, consistent, predictable, comfortable, and less rushed and stressful than life in the larger, workaday world.

It seems that AALCs are the stuff that community relations are made of. There is however, significant literature that condemns community as a social structure because of the 'us' and 'them' scenarios it perpetuates; things like social polarisation, inequity and social injustice (Young 1990; Freie 1998; Frug 1999).

Indeed, the impacts and implications of further fragmenting the urban landscape by developing AALCs are significant. The possible and actual impacts and implications revolve around, among other things: equity, diversity and segregation of the city. Segregated residential landscapes occur as affluent retirees move to new developments on the outskirts of the city and those who do not have the means remain in the older areas, which are frequently underserviced and under-maintained because the money and voting power has shifted to the newer development areas. In this scenario the good life becomes a commodity, purchasable on the free market and thereby only accessible to those who have the money and the inclination/ability to purchase it. In the making of AALCs discourses of the good life are produced to maximise positive affects and thereby minimise the risks attached to ageing.

In contrast negative affects, high risk factors and the experience of a 'not so good life' is the potential lot of those who do not buy into the AALC. This outcome is already being made evident (Smith 2009, Andrews & Phillips 2005, Beer et al 2009). In Australia and New Zealand many AALCs are being developed on the edges of existing suburban development primarily because of the availability and cost of land and the perquisite for golf courses. These new developments tend to be more expensive and most are targeted at the middle and upper end of the housing market. While AALCs in Australia and New Zealand are unlikely to have the same degree of impact as their American counterparts the implications relating to segregated landscapes are nonetheless applicable.

The other implication with regard to segregated landscapes relates to the possible/potential/actual social dis/engagement, diminished civic responsibility and political conservatism from subjects within the gates. On the other side of the coin, 'active adults impose less of a burden on most public services than do residents of other types of developments' (Suchman 2001 p.21). This is because residents are (required to be) healthy and most public services are offered privately within the confines of the gates. Notwithstanding, the negative affects and high risk factors often attributed to those who are different, 'them', impacts upon the level of civic engagement undertaken by those who are included, 'us'. Also, inline with popular neoliberal thought, the price paid to purchase the good life potentially reinforces social disengagement and political conservatism. The Villages in Florida, USA for example, is a key 'Tea Party' seat and Sarah Paline has visited there on a number of occasions to great acclaim and given a 'rock star' reception. The State of Florida, which has a higher than average population of over 55, currently has a conservative state government which spends less money on amenities and schools for children than most other states in the USA (Fishman 2010 p.24).

The impacts and implications mentioned in this paper, among others, raise some profound questions around the emergence of age-segregated communities: what are the risks attached to commodifying and packaging the good life exclusively for those baby boomers who can and are willing to purchase it? Is it healthy for society as a whole if people are encouraged to live exclusively with others of the same type (whatever that type may be)? While the promotional material for AALCs rarely if ever claims that their target audience are in any way 'better' than the rest, there is a whiff of apartheid in the implied notion of 'separate but equal'. It has long been a core belief of planners that diversity or mixed use is generally a good thing, even if zoning has enshrined the segregation of certain land uses in many planning schemes. And at certain times and in certain places planning has been heavily implicated in processes of racialised segregation in towns and cities. Our challenge, therefore, is to understand better the consequences of AALCs in contemporary contexts and to judge whether they are delivering the good life to some but at the cost of balkanising our cities in the process.

Conclusions

The appeal of the good life, however defined, is embedded in almost all aspects of planning, developing and marketing of the Master Planned Community package. This is evident in the making of AALCs, in which ideas of community and the good life are promulgated as commodities designed to appeal specifically to baby boomers. As Walters and Rosenblatt (2008) have identified, the effects of marketing and consumerism are significant in many boomers choice of lifestyle and residential location.

Three of the themes then that emerge from this paper include:

- The good life: many boomers indicate their preference to purchase a specific retirement lifestyle, one that represents the good life, rather than just a house. The good life is largely perceived in relation to risk as feeling and this perception is itself risky because it is subjective and subject to change.
- *Health and wellbeing*: independent living is essential to the good life as defined by many boomers and this is premised on active recreation, community engagement and mental stimulation.
- *Money matters*: to maintain lifestyle preferences, the good life, requires the financial means and the financial security to move into a lifestyle community development. This has implications for those who (for whatever reason) remain (age) in place.

AALCs offer visions of an 'un-retiring' active lifestyle' a perpetual holiday experience, fun and excitement, within the safety of the 'resort'. They sell more than just the good life, they sell a place that is both mythical and real; a hetrotopia, a place of assembled qualities without risk; a place where 'everyone's just like you'. AALCs possibly afford opportunities for residents to re-create meaning and purpose in their life; places that are understood ontologically, as habitus, as miraculous and ageless; in short the good life writ large and in permanent ink.

But how sustainable is this version of the good life? What of climate change and future generations? Charles Stamford (2010) writes

There can be no solutions to climate change until sustainable conceptions of the good life are developed (p.13) ...

... we need to think through our values, integrate those values into our concepts of the good life and then integrate our actions as citizens, consumers and investors so that we may, in fact, live sustainable conceptions of the good life (p.23).

If this is to be the case and the good life is taken as encompassing the health and wellbeing of everyday life for everyone and for the ecosystem, then some radical changes need to be made in the design, planning and development of housing landscapes not just for the boomers but for all generations.

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