Retirement Villages: Promises of a Lifestyle

by

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The focus of this study is the investigation of Retirement Villages as a housing choice for older people. Retirement Villages, a selective form of gated community, provide homes for an age specific group and are a move away from the individual, suburban housing that New Zealanders have traditionally preferred. Growth has been rapid during the 1990s with around 3% of those over the age of 65 now living in Retirement Villages. A gap in the social research undertaken on the impact of these Villages on our society is apparent, especially the effect such a different form of housing has on older people.

My thesis question consists of three main issues. The first explores how Retirement Villages are promoted; that is, what images are being used to “sell” the concept to prospective residents; the second explores the choices and constraints that make Retirement Villages a viable consideration for some and not for others; the third considers how residents experience Village life and whether their expectations and social needs are met. I used a qualitative methodology, interviewing a group of actual residents in two different Villages.

My key findings argue that, assisted by recent social and economic changes, failing health and feelings of insecurity were the incentives for my participants to relocate. They talked about how their own life history/chances gave them options not available to everybody. The actual experience of living in a Village provided a support system for this group of residents enabling them to maintain independence. The idealism of the advertising in which Retirement Villages are portrayed as being able to meet all needs, did not equate to the actuality for my participants. Ongoing social relations within and beyond the Village were required. What Retirement Villages do, is provide a form of housing in which a group of people are given the ability to participate in life more fully because their anxieties had been lessened. A significant issue is the urgent need of legislation to protect residents more fully as extensive contracts do not guarantee protection. Changes in policy, by central and local government, has seen responsibility for housing being transferred to the older people themselves. This practice could lead to inadequate housing for those who cannot afford Retirement Village living.
ACKNOWLEDGEMENTS

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My thanks also to the University of Canterbury for the scholarship support which made this study possible.

I talked to many Managers of Retirement Villages before selecting the Villages for this study. All were very helpful and willing to include their Villages as part of the study and I thank them for that. Most especially, I thank all the participants who so generously gave of their time, welcoming me into their homes, showing me around and sharing some very personal moments with me. Without your support this study would not have been possible and your interest in my study was most appreciated. Unfortunately, for privacy reasons, it is not possible to thank you by name.

To Teresa, Pauline and Art, who undertook the daunting task of proof reading the final chapters of my work, thank you all so much for taking the time and providing me with your feedback.

I also want to say thank you to all of my supporters along the way, both family and friends, and in particular Mary and Diane. A special thanks to Lynne Batty who shared many coffee sessions and discussion in which the thesis was never far from the surface.
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PART I: INTRODUCTION

"We’ve got our independence but we’re not independent" (Joe)

When one of my participants made the above apparently ambiguous statement, he was informing me in a succinct way, of how he experiences life in a Retirement Village. Set against a cultural perception that being elderly is being dependent, (Koopman-Boyden, 1993), Joe was pointing out that while living in an independent unit in a Retirement Village in many ways gave him autonomy, he still required some assistance with day-to-day matters. Joe had identified for me, the blurring of the lines between the different levels of dependence and independence. These are not distinct, and for him, as for many aged people in our society, are set against the constraints of failing health (Allan and Crow, 2001).

To understand whether there is a place for Retirement Village independent living in our society, my thesis question consists of three parts:

(a) How are Retirement Villages promoted – what images are being used to “sell” the concept to prospective residents?
(b) What are the choices and constraints that make Retirement Villages a viable consideration for some and not for others?
(c) How do residents experience Village life and does this experience meet their expectations and social needs?

1.1a WHY RETIREMENT VILLAGES?

Until recently I was only vaguely aware of the existence of Retirement Villages and I had no understanding of what the term meant except that it involved residency for older people. My association was linked to an awareness of institutionalisation
through rest home care, a perception that was to change in 1995 when a change of career brought Retirement Villages into my life, on paper at least. I came to realize that Retirement Villages are not necessarily for those who require rest home care; to the contrary, they are also intended for older people who maintain independent lives. For those who are independent, housing consists of individual units within the Village complex. Being within that system, the residents have access to services made available through the operator. What I learned throughout the subsequent three years was that Retirement Villages often, although not always, were part of an all-inclusive care package, where besides independent and semi-independent housing (studio units), a rest home and sometimes hospital care facilities were also available. I had contact at that time with those who could no longer live in an independent unit and required rest home care. They were required to sell their interest in the unit to pay rest home fees, which could not be done through the open real estate market but through the Village owner/operator. In many cases the unit holders would lose a depreciating value of up to 25% from the price originally paid. The Village owners could then sell the unit at whatever price the market dictated. Until the housing slump of 1999/2000, housing in Christchurch was considered a good return for investment, so prices could be expected to increase. I perceived a huge anomaly as it appeared that people were investing heavily into housing in which they were guaranteed to reduce rather than increase capital gain. I was also aware that only a small percentage of the occupants did eventually need care, (Hannis, 1999:12) although I did not know the numbers and so for many, it seemed to me that moving into a unit in a Retirement Village was a bad investment choice. I had seen several of the contracts pertaining to Village occupation or lease which contained approximately sixteen pages and in some cases up to twenty-eight pages of documentation. I doubted that all those who signed them understood exactly what the documents meant, even with legal assistance.

I came to understand there was very little in the way of legislation to protect occupants and I sought to know if, as a society, we were more concerned that the interests of the entrepreneur were protected than those of the occupiers, thus making the advantages of Retirement Village life one-sided. My concern was that people who may be vulnerable, could be signing an extensive legal document that would eventuate in depleting any resources they owned while at the same time taking away
their ability to freely choose how they live. However, I also saw that there may be another side to this coin, and that Retirement Village independent living really does have a place in our society in which it meets some form of need for the occupants. It was for this reason that I considered a study of Retirement Villages was required.

1.1b BEGINNINGS
The concept of separate housing areas began in the United States in the 1960s as developments for retired people, aimed at a wealthy middle to upper class purchaser. Their popularity soared to the extent that by 1990, some 11% of all housing built in the USA was in a private housing development area or Common Interest Development (CID) (McKenzie, 1994:11). Sun City was the name given to the first retirement community built in 1960, a large community, housing some 60,000 people and being in the sunbelt area (that is the Southern States) it became very popular as a choice of home. It was however, the 1980s and early 1990s before the concept took hold in New Zealand (Jones and Melrose, 1997) and in recent years Retirement Villages have proliferated in Christchurch. In 1995 there had been a handful of Villages: some such as Maryville Courts have existed since the mid 1980s, but it was during the second half of the 1990s that they became a visible force in our society. Advertising has been prevalent, especially in the local community newspapers and those aimed at an elderly population, thus making Retirement Villages very visible. I have seen little evidence of social research in New Zealand about Retirement Villages, and what was available was in the form of studies undertaken by The Retirement Villages Association (1998); Consumers' Institute (1998); and Age Concern (Austin, 1999)1. I therefore undertook a pilot study as part of my B.A. Honours programme. At that time I was still sceptical about the validity of Villages, my perception being mainly from observation of the financial constraints. After interviewing four residents, two single (widowed) women and a married couple, it did appear that there were advantages as well as disadvantages from the residents’ point of view. The pilot study was too small to be considered definitive but it did highlight areas that needed to be researched for the benefit of the consumer. Of significance

1 I wish to acknowledge works currently being undertaken by Juliana Mansvelt (2001, forthcoming) as an indication that different social aspects of Retirement Villages are now being researched by social scientists. This shows the significance of Retirement Villages as a growing part of social life and social research is required to ensure the interests of the residents are taken into account, and not only those of the owners/operators.
was that each of the participants in the pilot study had purchased a unit because of their failing health and the need for security and as such were part of a vulnerable group in society (Rowland, 1982; Heenan, 1993). I saw that it was essential, when taking into account the costs, both capital and ongoing, to investigate whether the inclusion of Retirement Villages into our society was signalling a growing gap where those with financial means could be assured of care and security in their old age while excluding those without the financial means (Leonard, 1999a).

Through narrative analysis, the choices and constraints that make Retirement Villages a viable consideration for some and not for others and whether the experience of living in a Village meets residents social needs is examined. I also believed that analysis of the advertising itself would help me to understand better, why elderly people are beginning to live in what I saw as a gated enclave. It is possible that the residents were isolating themselves from society. This, I interpreted as social exclusion of older people. I believed this was something that needed to be carefully considered as argued by McKenzie(1994) and Marcuse(1995). Would Retirement Villages become a further addition to the ‘putting away’ or as Gauchat (1999:20) contends, the “warehousing” of elderly people which already exists in the form of rest homes, adding to the perception of the all inclusive ghettos for the elderly?

1.2 DEFINITIONS

To define a Retirement Village is not simple as there are several variations of what constitutes a Village. There being no legal definition, Village operators are able, in effect, to use the term ‘Retirement Village’ for anything they choose. However, Villages are usually identifiable as being any one of the following: independent units, studio units, rest homes, hospital facilities each on their own or as a combined development within a controlled setting.

The Retirement Village Association (RVA) definition is as follows:

Retirement Village means a resident funded complex where mature aged persons purchase, subscribe for or otherwise acquire the right to accommodation (whether by way of proprietary interest in land or otherwise) associated with a right to services (whether provided by the same or a different entity) and which may include a right to share community facilities
and includes any arrangement or scheme which in substance falls within the intent of the above definition (The Retirement Villages Association, 1998:3).

A Unit is an independent dwelling for housing residents aged 55 years plus which has all services commensurate with independent living i.e. kitchen, bathroom, bedroom, lounge etc. (The Retirement Villages Association, 1998:3).

While I have included the above definitions as given by the RVA, an Association of member Villages, it is significant that this definition falls short of explaining the full spectrum of what constitutes a Retirement Village. Age Concern suggests that the definition needs to identify what services should be provided (Austin, 1999). This would place a perimeter on what constitutes a Retirement Village, currently not in existence. As there are no other clear definitions identifiable in the New Zealand context at this time, I suggest that ‘Retirement Village’ requires a definition by law to give legislative protection to occupants.

1.3 CHAPTER OUTLINE

In Chapter 2 I will discuss the methodological approach I undertook to do this study. This chapter explains why I chose a grounded, qualitative approach using participant interviews to capture the essence of Retirement Village living from the occupants’ viewpoints. The discussion in Chapter 3 sets the framework for an understanding of Retirement Villages within a historical and legal context. While the American model has been embraced by New Zealanders, the works of Ferguson (1994), Thoms (1993), and Dupuis and Thoms (1996), place the housing history into a New Zealand context. The various legal implications such as rights and obligations differ from traditional home ownership. It is important to understand where the differences are for those considering the move. While informal watch-dogs do monitor the industry, it must be understood that as yet there is little in the way of government regulation for residents’ protection.

Chapter 4 relates to the first part of my thesis question. In Chapter 4 I explore how Retirement Villages are promoted and what images are being used to “sell” the concept to prospective residents. I discuss the market forces and whether the

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2 The RVA was established in 1989 in order to establish standards for Retirement Villages. Membership is voluntary (Jones & Melrose, 1997).
establishment of Retirement Villages has been assisted through the persuasion of marketing to help shape opinion and tastes of potential customers. There are commentators such as McKenzie (1994), Laws (1995), Blakely and Snyder (1997), Freie (1998), and McLaughlin (1999), who show some scepticism about the concept of gated communities (of which Retirement Villages form a part) and their 'place' as a form of residential housing in our society. To find out whether Retirement Villages are providing what the advertising argues, I will analyse a sample of advertisements that the marketers have produced examining the language used. Many discussions exist on the demographics of an ageing society and how there is a market shift to encourage spending in the older population (Sawchuk, 1995; Mergenhagen, 1996; Hooper, 1999; Jensen, 1999). Featherstone’s discussions regarding the influence of advertising on particular social groups will be discussed and particularly its relevance in an ageing society (1991, 1995). Theories of consumption will be considered such as (Firat and Dholakia, 1998; Gibler, 1997) and in particular Corrigan (1997), and from these theories I will analyse how audience interest in the product has been achieved.

Having considered the marketing of Villages in Chapter 4, I will explore the second and third parts to the research question in Chapters 5 and 6. I will analyse through participants' narratives, the choices and constraints that make Retirement Villages a viable consideration for some and not for others and how residents experience Village life and whether this experience meets their expectations and social needs. In Chapter 5 I discuss the changes in society that give impetus for the desire to live in a Retirement Village setting, the reasons these Villagers came to the decision they made and the factors that influenced their decision making. Changing social and economic policies have resulted in less dependence on family assistance (Green, 1993; Heenan, 1993) and privatization of some social services. Whether these changes have affected a sense of well-being will be covered when discussing the constraints on choice in Chapter 5 (Joseph and Chalmers, 1999). Participant interviews explore how some people develop strategies to manage this adjustment, then the closely linked areas of neighbourhood change, support systems and the need for security will be addressed (Choi 1996; Austin et.al., 1995). Analysis by use of Dupuis and Thorns (1998) concept of ontological security and its association with home ownership, will lead into
my argument on how life chances and histories give opportunities to some while excluding those same opportunities for others.

In Chapter 6, I focus on the experience of living in a Village from the point of view of inhabitants. This chapter explores whether the Village is achieving for the residents an experience of a secure, caring environment where their sense of independence can be maintained as is claimed in the advertising rhetoric. It also discusses whether living in a gated community environment relieves the participants of their former worries. Adapting to a new home is not instant (Dupuis and Thorns, 1998) and the initial discussion will focus on the new environment for my participants, and how successful moving to the Village was for them. Moving from more conventional housing to a Village with a managing authority, is a new concept for people and one which Baltes (1996) considers may lead to paternalism. Following the works of Iris Marion Young (1990; 1997 and 2002:forthcoming) who believes that satisfaction will occur only if input is encouraged, in this case from the residents, I will analyse how the authority was incorporated into the participants’ everyday lives. The third area to be discussed is how the Village is used to advantage by the residents. Both Katz (2000) and Friedan (1993) caution that ‘activity’ is not a substitute for intimacy and I will be considering whether their lifestyle is enhanced or whether there are constraints that do not allow usage to full potential. This will lead to the fourth key discussion area. Dupuis and Thorns (1996; 1998) and Young (1990; 1997; 2002:forthcoming) discuss the importance of home, and with it the spatial practices and the need for privacy. In Chapter 6 it will be learned whether a niche housing area has made life more positive through care and independence in a secure environment for a sector of our society, as my participant, Joe, suggests in the opening to this chapter or whether the constraints of Village life have limited those very claims.

The findings I have reached from interviewing some current occupants of Retirement Villages will be discussed in my concluding chapter (Chapter 7). From my participants’ narratives I will argue how for these occupants, through the choices and constraints of their lives, their experience of living in a Retirement Village has meant there is a place for an alternative form of housing for some older New Zealanders.
However, there are areas where I believe further research is required and these will also be discussed.

PART II: INTRODUCING THE PARTICIPANTS

In Part II, I introduce the residents who were participants in my research. As this is a qualitative study based on the ‘voices’ of those who are interested in moving to and living in a Retirement Village I consider it important to introduce those Villagers who took part in the study from the outset, as it is their narratives that are key to my analysis. In the Methodology chapter, I will elaborate further on this. It should be noted that I have referred to each person by their first name throughout and that all names have been changed to preserve identity as have some other minor details which may have either identified the participants or the Village in which they live. None of this information has any bearing on the results of the study (see Chapter 2.4 Ethical Considerations).

BETTY - *Just Do It*

Betty, 71, had lived in her previous home for 38 years, that is ever since she came to live in New Zealand. Her husband had died when they were both in their fifties and she alone had managed her household which included three children from that time on. The house, she explained, was built for a family and once the children left home it became too big for her. It was in need of maintenance and the garden required a lot of care to keep it in order. Betty has problems with her back and arthritis so finds that tasks take longer than they once did. Her lawn took two hours to mow, a major task she no longer needed. Betty’s daughter, who lives in Christchurch, was her confidante and helped her make the move. Betty has found many benefits from having made the choice.

JOAN - *I Was Feeling So Terrible*

Joan, 78, had lived in the Village more than 3 years when I interviewed her. It was her ill health and not being able to cope independently that gave her the incentive to look for a unit. She wanted to remain near her community, an important aspect for her and one that meant not living with family in another town. Her friends, doctor and family were all supportive of Joan’s decision. Joan has three sons and one had wanted to
build a granny-flat but that would have meant a move to another town. Joan moved around New Zealand in her younger years, moves always associated with her husband’s career. She feels very much ‘at home’ in the Village and enjoys the company of others.

JOE - We’ve Got our Independence But We’re Not Independent
HILDA - You’ve Got To Be Prepared To Make New Friends

Joe (89) and Hilda (late 80s) have lived in a Village setting for 5 years, the longest of my participants. They have been married for more than 60 years and the essence of their story telling was in their shared experiences. They lived in a different part of New Zealand before retiring but had lived in Christchurch for several years. They have five children but only one, a daughter, in Christchurch, an important element in the decision to live in Christchurch. They both suffer from some form of ill health and have found that they can remain together longer by using the care facilities, both state supported, such as home help and those for which they pay, especially the cooked midday meals. Their home has a very private outlook onto a well maintained garden and lawn and has a spatial feel much like that of a suburban dwelling.

JOY - It is Really Wonderful
ANDY - You Can't Have It All Ways

Joy and Andy, in their 70s had mulled over the idea of living in a Retirement Village for some years before deciding on it. Andy suffers from ill health and was concerned that their previous home was too much for his wife. Personal safety was also an issue and they worried about ‘home invasions’. They had lived in the Village for just over a year when I first interviewed them and while it was considered a really great move by Joy, Andy felt he had never quite settled in to this different living environment. Joy and Andy had moved many times during their working lives and had settled in Christchurch at retirement. Their family of three sons live within the vicinity of the Village, part of the reason for choosing this one.

LILLIAN - It's My Decision

Lillian, 79, moved into the Village when she became less mobile and was unable to take care of her property to the extent she had previously. She had made good capital gain on her house when selling due to the timing of when she had bought and sold.
Lillian had no desire to live in a rest home and saw the independent units as being a way of having her independence with someone available if necessary. She was prepared to make the decision to purchase a unit even though she knew little about the legal set up. Lillian has two sons who both live in Christchurch and has a very close association with a teenage granddaughter.

MARIE - *I Didn’t Rush Into It*
Marie, in her 70s, had a very different reason from all of the other participants for coming into the Village. Her husband needed rest home care and she decided that because she could not drive, a Village unit would be ideal for her so she would be handy to her husband. She looked around the locality in the city where she and her husband previously lived but could not find a suitable Village in that area. She decided to return to Christchurch after 28 years, a decision aided by having a daughter in the city. Marie, being new to Christchurch, joined clubs outside of the Village as she considered it important not to make her whole life, including all her friendships, within the Village complex.

NANCY - *I've Never Asked My Family For Anything*
Nancy, 85, had taken care of an ill husband for many years and after she was widowed lived in another relationship that did not work out for her. She has always lived within the region but her four sons all live out of Christchurch. Before coming to the Village, she had lived on her own for some time and it was her health concerns that drew her to a Village. Nancy tells how she had been very ill and had stayed in a rest home for a short time but could not envisage being there for the rest of her days. She is still able to cook her own meals and plans ahead in case she is ill but the Village setting helps her to enjoy living once again. It is now 18 months since I first met Nancy and she is enjoying life in the Village.

PATTI - *I've Got My Own Little Corner And I Love It*
Patti was 80 years old with a large family, widowed, and had only lived in the Village for 7 months when I first met her. She had lived in her previous home a long time but knew that the garden and maintenance meant she needed to look for somewhere smaller. Her enthusiasm for her new abode was apparent. My skepticism in
wondering if the ‘honeymoon’ period would dissipate in time was, I discovered after the next six months, unfounded. Patti’s initial enthusiasm was not on the wane and she loves her spot in the sun. Her family encouraged her to look at Villages and she would not want to move from the place she has found.

**RITA - People Are Leaving It Too Long**

Rita and her husband have lived in the Village for two years. I interviewed Rita on her own and she spoke for herself and not for her husband. At 70 she was one of the youngest residents I interviewed and has had no regrets about living in the Village. Rita has previously lived in shared accommodation with another family and has never regretted the housing moves she has made. She is adamant that most people leave it too long before thinking about a move, whether into a Village or not, and that by the time they do move, have often lost the capacity either mentally or physically to make the decision. She has a daughter who is keen to move into a Village when she is old enough but Rita would prefer that she did not come to the same Village as herself.
CHAPTER 2

METHODOLOGY

2.1 INTRODUCTION

McCall and Wittner argue "Stories tell about society from particular vantage points" (1990:47). While producers and marketers have a vested interest in claiming the merits of Retirement Villages, I considered it was important that research be undertaken through listening to the stories from the 'vantage point' of the people Villages were being 'built for' and not 'built by'. My research question was to ascertain how the promotion of Villages been established to attract market interest, what choices and constraints make Retirement Villages a viable consideration for some and not for others and whether the experience of Village life meets residents' expectations and social needs. To enable me to investigate this question I used an overall grounded, qualitative strategy. This privileges the narratives (of this group) of present occupants by capturing their 'voice'. The participants in my study were introduced to the reader in Chapter 1 to help place this research into the context of residents' lives.

In the New Zealand of the 1990s it was made very clear, mainly through media rhetoric\(^3\), that all those not of 'working age' were regarded as dependent, and therefore a burden to the social fabric as a whole (See Chapter 5.2) and this notion of ageism is of course not new. Anthropologists have documented many different societies in which elderly members are seen as an economic hindrance and as such not treated well. There are of course other societies where elderly members are given a very high status in the social order (Bailey and Peoples, 1999). If elderly people in our society are a burden, then it may be that they prefer to support each other. I wanted to know why groups of age specific people would want to live

\(^3\) See Chapter 5.2 for an explanation of how government health changes focussed on ageist policies which caused debate amongst different interest groups and was widely publicised in the media.
together in a particular setting, bearing in mind that they are not one homogeneous group (a concept that I will debate in Chapter 5).

In order to investigate my key research question a series of decisions was required. To understand the context of the narratives, I explored the growth and development of Retirement Villages and how they have promoted/marketed themselves to become a popular form of housing. I also focused on the changes in government policies, especially in the health area, that may have contributed directly or indirectly to the rise of Retirement Villages. The housing history of New Zealand in the twentieth century places the shift to age specific retirement living into a historical context. In this chapter I will show how I developed the strategies that guided me into a fieldwork approach. The voices and the meanings behind those voices of some current day occupants helped shape the decision process, enabling me to come to my conclusions based on the accounts of inhabitants themselves.

2.2 NARRATIVE INQUIRY
Qualitative interviews were to form the basis of my research and the stories of my participants with their long housing history, were to provide me with a wealth of data. The grounded theory approach of Glaser and Strauss (1967) in which the categories are generated out of the data was the method I found useful. It gives primacy to the subject matter and sight is not lost of the participants’ ‘voice’, which I considered the key to my analysis. It was, as is very nicely worded by Rountree and Laing: “...concerned with the everyday realities of research participants’ lives” (1996:103). Tolich and Davidson see this approach as “contextually sensitive, persuasive, and relevant” (1999:9). Although the main focus with my participants was unstructured interviews (see Appendix I) which became a lively source of data, some observation also enriched this field. The interview situation was not new to me and this helped any feelings of unease. I have had many years of experience in undertaking interviews, the foundation of which was laid by my employment history in the area of social welfare. A variety of situations meant the work ranged from straight forward interviews through to complex situations where I needed to be able to develop strategies to negotiate within volatile circumstances ‘on the spot’. From an early age I developed the crucial attributes for interviewing. While I worked with
people of all ages, I worked extensively with older people who were often in lonely and desperate situations. To gain the trust of those I interviewed, particularly when only a teenager, it was necessary in order to ‘connect’, to have empathy, patience and take an uncritical stance in any interview situation. Following my own perceptions, I was also given useful strategies by following the advice of Fielding (1997:138-142) who discusses the various strategies of qualitative interviews and which methods are useful to follow. Before coming to the decision to use the qualitative approach, and in order to make sense of where Retirement Villages are placed in society, however, it was necessary to explore the available documentation and literature in this subject area.

Retirement Communities are prevalent in North America and the United States led the field in the development of privatised, gated housing. Consequently, material available in the American context was the main source locatable through the library databases. The information available gave me a wide familiarity in this area and was a good starting point leading to more specific sources such as those supplied by The New Zealand Retirement Village Association and the Law Society. A lack of social research in the New Zealand context is evident and much of the work has been done in relation to ‘ageing in place’ such as those works undertaken by Joseph and Chalmers (1998), Joseph and Chalmers (1999), and Keeling (1999), although Mansvelt (2001:forthcoming) is currently undertaking a study on Retirement Villages.

It is pertinent to note that the Consumers Institute and Age Concern have both done small studies in the area and Grey Power, through its newspapers, keeps its “finger on the pulse”. Census data was available through Statistics NZ although there is no breakdown available as to the actual number of independent units available. These are classified as individual household dwellings. Details from the Retirement Village Association did assist in this area but any information relating to actual numbers is ‘dated’ almost immediately due to the industry’s rapid growth in the late 1990s. Furthermore, neither national nor local government had any specific regulations specific to Retirement Villages. The Ministry of Social Policy has however, recently undertaken research on ‘positive ageing’ which includes as a Key
Action to “Strengthen legal protection for Retirement Village residents” (2001: 20). The works of Boston et al.(1999), Cheyne et al.(1998), and Thorns(2000) assisted with the understanding of policy changes which were pertinent to this thesis. Newspaper articles were to keep me informed of some matters of significance in the local Retirement Village Industry and of particular relevance was the amount of advertising undertaken by the industry.

2.2a Advertising
In the Introduction to this thesis, I explained that it was advertising that initially drew my interest toward Retirement Villages. As I became involved in my study the emphasis on advertising became increasingly evident. It became apparent there was a wide range of different marketing techniques and operators made a lot of investment in this area. Through the many newspaper advertisements and brochures, I could see that in order to understand why people live in Retirement Villages, it is important to understand the marketing. Commentators such as Featherstone and Hepworth, (1991) suggest that images of positive ageing are used to exploit a lifestyle image. An analysis of advertisements to establish how the images and rhetoric targeted specific audiences is the focus of Chapter 4. For this study, I have examined in detail printed advertisements only, those from newspapers and brochures, however other forms of advertising are prevalent and while carrying the same themes as the written material, they draw a wider audience through the various depictions; on radio, television, billboards, newspapers as well as brochures.

2.3 WHICH VILLAGES?
I determined that the study should involve people living in two Villages of a similar type as the size of the project would not allow for too many variables if an analysis were to be successful. Rather than researching the choices and experiences of residents in a new Village, where a community may not have been given a chance to form, I chose Villages that had been running for at least five years. This exercise showed that there is no standard type of Village, as some have rest home/hospital complexes attached and others are for independent living only. I was interested to see whether the ‘life care package’ being offered was a consequence of social policy changes in the late 1980s and 1990s. Those that advertised as a ‘life care package’
particularly drew my interest and I wanted to know whether the participants saw an independent unit as part of the package. There are several Villages that have up to about 30 units in Christchurch but there are some which are larger in size. Primarily the difference in size of Villages would be particularly useful to gauge what differences existed in the set-up, facilities, services provided and interaction between residents as well as interaction between unit occupiers and the rest home residents. It was necessary that I become familiar with the various Villages in Christchurch to find out the make up of each Village. The selection process involved personal contact with managers, by visiting during ‘open days’, calling in or telephoning. This made it easier to gather many brochures from which I made a selection based on my area of interest. From the wide variety of possibilities, I selected the two Villages, one, with 21 independent units, and the other with 86 and still growing. Both Villages also contained studio units and a rest home but neither had hospital care facilities. The ownership of Villages was also a consideration, as they can for example, be privately owned, trust owned (usually religious and welfare) or publicly listed. I therefore decided on two Villages which came under different types of ownership but privacy of these Villages does not allow me to elaborate further about their style of ownership. Another aspect, which cut down the variables, was that the managers of both Villages had been working in the industry for nine years at the time of interview.

Detailed planning is required to gain access to participants effectively and as is argued by Arber (1997:37), it is important that procedures are followed such as seeking out and negotiating with ‘gatekeepers’. The process of personally visiting Retirement Villages helped me to acquire a positive rapport with managers and making contact with them as ‘gatekeepers’ posed no problems. I made use of the Villages’ noticeboards to gain access to participants, giving those who wished to take up the opportunity to participate in the study, the choice of contacting either their manager or myself. All volunteers made contact through their manager and while I initially considered interviewing only those who had lived in the Village more than twelve months this did not eventuate. I had envisaged a type of

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4 See Chapter 3 for further explanation.
5 To name the type of ownership would mean that Villages can possibly be identified by deduction.
‘honeymoon’ period for newcomers but those whose experience of life in a Village was less, were able to reflect more closely on the ‘settling in’ period, adding an important dimension to the analysis in Chapter 6.

After having received approval from the University Ethics Committee, qualitative interviews with management and residents of Retirement Villages became the major means of my primary research. Giving the participants the opportunity to tell their stories, without being inhibited by structured questions so I used an unstructured or focused interview method (Fielding, 1997:136) establishing a set of points I wanted covered, based on my literature review. I agree with Becker (1998), who considers that this style would encourage participants to talk more openly of their situation than a closed question type of survey. Having said this, it was necessary to use a semi-structured type of interview with the managers (see Appendix II), as I did want to cover similar aspects with both of them.

Nine interviews were conducted with eleven residents in total and also the managers of these two Villages. The participants were introduced in Chapter 1 and of these Betty, Lillian, Joan, Nancy and Patti were all widowed and lived on their own. Marie also lived on her own as her husband lived in the rest-home, Rita lived with her husband but was interviewed alone while two couples, Joy and Andy and Hilda and Joe were interviewed together. While this would provide variation for analysis, some males living on their own would have provided a greater range and allowed analysis of whether gender differences become apparent, however there were no volunteers. What was apparent was that Retirement Villages have significantly more women than men living in them.

Manager 1: ... a high percentage of women, mainly widows, yes, yes.

Manager 2: There are quite a few married couples. There's quite a few women on their own. There's a few men on their own...

The ages of participants spanned some twenty years, which showed that Retirement Villages cover a wide age range of people. Within that age-range, there will be other variances which have been brought about through things such as different life histories, life chances or cultural perceptions which do not allow for homogeneity within a group. One participant thought it was essential that she
participate in the research as she believed there was 'stigma' in society associated with Retirement Villages. Both of these matters will be considered when analysing the concepts of an ageing population in Chapter 5.2.

So that I could engage totally in the interview, I used an audiotape for the interviews which were later transcribed. This had the advantage, as Fielding suggests (1997:146), of my not being distracted by note-taking or losing sight of my discussion with the participant. Having the tapes to listen to repeatedly in order to become immersed in the discussion, helped me identify the data for analysis. One participant did not want their voice recorded, a major factor for that person and one which could not be taken lightly. This person recognized that they live in a controlled environment, and did not want at any time in the future, the possibility of a tape recording being used in any other situation which could possibly bring harm. However, taking notes did mean different dynamics. Less information was covered and although this did not lessen the importance of the data collected from the interview, on reflection, it is possible that this interview was not inhibited by the constraints of tape nervousness or trust as others may have been. I also attended a meeting of residents with management at the smaller Village where issues were discussed and although I would have liked to attend a meeting at the other Village, neither the management or the residents association were prepared to give consent as they were not sure how it would be taken up by the residents. My perception of this response was that the smaller Village experienced intimacy within the group, whereas the larger Village was constrained by formality. This I could attribute to sheer size, but it also could have been dependent on the attitude of those in control. However, I was given a 'guided tour' of the larger Village prearranged with one of the participants. These events became important in placing the interview data into context as they widened the scope of my background knowledge.

The interviews were carried out in the homes of participants where I was readily welcomed. They were able to choose where the interview took place but all preferred their own home. The advantage of this for me was that if their home was where they felt most comfortable the interview would have more chance of
success. It also helped me to gain an insight into how the Villagers perceived their 'own' home space, both the house and the Village. After each interview, and sometimes before, I was offered tea/coffee and on one occasion was present for a birthday party, enjoyed by some friends in the Village as well as myself. There has been no need for formal follow-up interviews but I have talked by telephone to some participants, and visited them all on at least one further occasion.

2.3a Who Is The Study About?
It is important to remember that this study is based on the lives of people who live in Retirement Villages. The people I interviewed were not disengaged from society due to such things as financial constraints. For example, by being able to join clubs or run cars, they were able to partake in social life to a degree not everyone in society can afford. This was not the sector of society that lives at the lower end of the socio-economic scale. It needs to be kept in context when undertaking a study of Retirement Village living as there is an element of privilege with being able to make housing choices, an area covered in the works of Thorns (1993). However, the home, or the place where we live, is important regardless of factors such as economic or dependency situation, a matter that is well covered by some commentators such as Friedan (1993), and Young (2002: forthcoming). While it was beyond the scope of this study to undertake primary research with people who do not live in Retirement Villages, past research, often associated with 'ageing in place' has been undertaken in New Zealand, see (Joseph and Chalmers, 1998) and (Keeling, 1999).

2.4 ETHICAL CONSIDERATIONS
Berkowitz suggests that “Burdens may be heavy even when actual risks are low” (1978:243). Other researchers such as Strain and Chappell (1982), Yordi et al. (1982), and Reich (1978) all give an insight into their experiences of undertaking research with elderly participants and highlight the importance of recognising risks. All of my participants were able to give their own consent to participate, and I had also to ensure that they were aware of any risks, no matter how small. The participants were all kept aware that they were under no obligation to continue with
the study and they could withdraw from the research process at any time if they so desired.

Preserving the identity of my participants was a paramount ethical consideration. To preserve anonymity I have not named the Villages I studied, nor have I identified any person by use of their own name. All names are pseudonyms and some of these were chosen by the participants, otherwise by myself. At no time did I tell anyone else whom I was interviewing and I left it to the participants to tell each other if they so desired. There were occasions when the resident talked about a friend, and while it was possible they knew I had interviewed their friend, I gave no hint of this to them. This is something that is not only ethically important but also needed so as to build a trusting relationship with my participants. They were giving of themselves for my study, a matter that I appreciated extensively. They gave their time and their home (their personal, private space) to me and without these things my research would have been from a different angle.

Considering whether to change the place name of the city in which the study took place was more difficult and would have meant major changes to other data. While some researchers consider this is possible (Stacey, 1990), my feeling was that I could lose sight of the actual data obtained and I did not want the research to end up looking like a piece of fiction. Making one change leads to another and I was not confident that it could be achieved without losing some of its essence. New Zealand is a small country with not very many major towns so I decided that it would be better to show that the research was carried out in Christchurch without any mention of particular localities (Tolich and Davidson, 1999:79). In saying this, I do recognize that in some instances there is no alternative as the safety of particular participants could be placed in jeopardy, (Dennehy, 2000). All of the changes in no way alter the analysis but they do protect the identity of participants, who have a right to privacy. This matter had been discussed fully with all participants when they agreed to take part in the study. Some of them considered it was of no consequence to themselves, even after I had discussed the matter fully with them but there is always a possibility of some risk, however slight and this I had to bear in mind at all times. Of course identifying people also identified the
Village in which they lived, and this study has not been done to highlight any high or low points of particular Villages but rather to find out why they are being established and why people choose to live in them. This to me was a major ethical consideration and in no way did I want any participant to feel there would be any threat to them. This matter of respecting a person’s privacy is I think vital, to ensure trust is maintained in a research situation. Having trust in the interviewer will also help participants to talk more freely, which in turn may improve the quality of the interview data.

2.5 ANALYSING DATA

The processes used were significant in helping to shape the thesis. It is imperative to analyse data without taking it out of context (Kiesinger, 1998). Through immersion in the interview material, I was able to become very familiar with my data. The narrative form of inquiry that I used helped to bring forth stories about the everyday lives of the people I was interviewing. It was my responsibility to interpret, in this thesis, how participants have made choices and experienced life in a Retirement Village. As Rountree and Laing suggest:

“Qualitative studies seek to understand the complexities and uniqueness of individual research participants, as well as looking to understand commonalities in the group” (1996:99).

The volume of information supplied by my participants meant that reading through and listening to the data once or twice was not going to be sufficient to bring together the information. It took several sessions to read over and listen to the material to ‘pick up’ the emerging themes and to make links between different aspects of data. A major help in this area, although time consuming, was the NUD*IST4 (Non-numerical Unstructured Data Indexing searching and Theory-building) data base programme used to code and retrieve the data. Six major themes of Choice; Care/Security; Community; Structure; Space; and Independence/Dependence were given subcategories which helped a pattern to emerge. This method of collating proved useful as it allowed me to explore and retrieve the data interactively when undertaking my analysis. Its main benefit was in helping me to become very familiar with the material.

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6 For further information about NUDIST data retrieval refer to Richards & Richards (1994).
2.6 CONCLUSION

In this chapter, I have explained how the methods for my research were developed. The analysis of this thesis firstly considers the historical and legal context in which Retirement Villages are placed in New Zealand. The discussion then moves onto an analysis of the marketing of Retirement Villages and, through the study of advertisements, the concepts that marketers use to draw attention to an audience are examined. The reasons people are drawn to Village life and why some can choose this option while others are excluded will then be debated. The fourth main area is in following the day-to-day life experiences of living in a Village to examine whether the Village life is meeting the expectations of residents. I have organised the analysis of the data into four main chapters as follows: Chapter 3-Historical and Legal Context; Chapter 4-The Promise of a 'Lifestyle': Market Forces; Chapter 5-Why Retirement Villages? Choices and Constraints; Chapter 6-Retirement Village Life: The Experience.
3.1 INTRODUCTION

In this chapter I discuss the historical aspects and developments that have led to the rise of Retirement Villages in New Zealand. The beginnings, as outlined in Chapter 1, originated in the United States of America in 1960 and New Zealanders, following the American model, have embraced Retirement Village living over the past two decades. The more traditional form of home ownership amongst older people is considered high by international standards, with 83.5% being homeowners. This suggests that most people in New Zealand society 'age in place'. The occupation of Retirement Villages is a move away from the traditional model (Thorns, 1993; Perkins and Thorns, 2001:41). The focus of this chapter is to consider the implications of such a move for residents of Retirement Villages. The participants of my study had all previously owned their homes and I had a concern that residents may not be aware of the legal requirements associated with Retirement Villages. There are various means by which legal occupation is available and in Retirement Villages the most common form is through a Licence to Occupy (Jones and Melrose, 1997). It is within the context of this change from traditional home ownership that I discuss the legal obligations of residents. Some form of resident protection as identified by watch-dog groups and how this should be provided, is now being recognised by government.

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7 See Chapter 5.5 for further discussion of 'ageing in place'.
8 From the 1950s home ownership was strongly advocated by successive governments which provided incentives through taxation, low rate mortgages and family benefit capitalisation. Home ownership stood at 70% of households in 1996 (Perkins & Thorns, 2001).
3.2 RECENT GROWTH

Although Retirement Village life is still in comparative infancy in New Zealand as compared to the United States (see Chapter 1) or Australia (Murphy, 1993), many older people show interest in this form of housing when considering a move. In Christchurch, the earliest known Retirement Village was opened in 1982. Statistical records are not kept and there is no legal definition of what constitutes a Retirement Village. Therefore, it is difficult to know whether any did exist prior to that date but if so, they were not described as such. As at 1987 there were 11 complexes in Christchurch (Campbell, 1987). By 2001 this figure had swollen to approximately 45 with the opening of many new complexes in 1999/2000. With the growth has come increased competition which is possibly the reason for the significant amount of advertising now present in the city. Villages are not restricted to any one suburban area of Christchurch and are to be found in all suburbs as well as the inner city area. The number of Villages is not indicative of units available for occupation, however, and Villages range in size from 4 units to over 100. A national survey undertaken by the Retirement Village Association in 1998 showed that 46% of the 205 Villages surveyed intended to expand their operation at some time (Retirement Villages Association, 1999). This is being realized ( "Ngaio Marsh Retirement Village Advertising Supplement" The Press, 2001, 7 February), and a trend toward larger operations overall is being shown. In 1999 there were, according to the Minister for Senior Citizens, Hon. David Carter, 205 Retirement Villages in New Zealand with another 2000 dwellings planned. It was expected that the number of dwellings would double over the next ten years ("Elderly Figures Alarm" The Mail, 1999, 18 May: 4). While this may still mean a comparatively small number of elderly people will be living in Retirement Villages, it signifies a growing market.

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9 It was estimated in 1998 that 2.81% of the total 65+ population lived in Retirement Villages (The Retirement Villages Association, 1998). This compares with 5% in Australia and 15% in USA in 1993 (Murphy, 1993).

10 This figure is only approximate as it is dependent on Retirement Village operators voluntarily supplying details to organizations such as the Retirement Village Association (Eldernet, 2001).

11 The number listed with the Retirement Village Association in 1998 was 34.

12 The Hon David Carter did not indicate how many Villages this represented and as they vary from a small number of dwellings at one end of the scale to hundreds in the larger operations this cannot be estimated.
As with any business, operators must provide a product with which customers will be happy. The claim from Retirement Villages is not that they are just an alternative form of housing but they provide a lifestyle as well. If potential customers see Retirement Villages as the best alternative for their later years, this will encourage more people to consider them, which in turn gives the market more growth potential. Two of my participants advised that they have children currently in their late fifties, interested in living in a Retirement Village by the age of 60. An ageing population has made it an opportune time for marketers to establish a new consumption item that will appeal to the elderly. As the example above shows, there is also the possibility that two generations of one family could be living in a Retirement Village at the same time, an indication of an even larger potential market. While Zodgekar argues that as life expectancy rises, so does the possibility of a “two-generation geriatric family” (1999:105), I believe the term ‘geriatric’, implies a dependency associated with age, a matter for debate and further discussion in Chapter 5.2. If dependency is an issue however, this does have added implications, particularly in ‘care’ arrangements where in the past, family members, usually daughters, were often expected to look after elderly parents as one of my participants pointed out:

Last week we buried a 102 year aunt, and her daughter had to look after her ... and the daughter now is 78 and she has to try and move out of this massive big house and try and find somewhere. She's going into a nursing home but the two of them should've moved in ten years ago.

It is the rising age of the two generations that becomes of concern and while it may seem extreme for a 78 year old to be the care giver of a 102 year old, life expectancy is rising rapidly.

3.3 HOME OWNERSHIP

Home ownership is the main source of wealth in New Zealand with the rate amongst the over 65’s being very high, 83.5% compared to only 33.7% of the working

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13Sternberg argues that the building industry “pursue[s] competitive advantage through advanced thematic strategies of make-believe...” (1999:50). This is evident in the way shopping malls are constructed and it could also be said that this same strategy is being used for the building of housing, inventing a need for Retirement Villages, much more than a house, and in doing so an entire environment is being constructed.

14 Projected life expectancy at birth for females is 80.8 years compared to males 75.7 years (The Press, 2001, 3 August:9).

15 Between 31 March 1998 and 31 March 1999 those aged 85 years and over rose by 5.2% compared with an increase of 2.6% in the 75 to 84 years age group (Statistics New Zealand, 2001).
population (Statistics New Zealand, 1998; Dupuis and Thorns, 1996). For the majority of home owners, the equity in their property forms the most significant part of their available assets and is the material basis for the choices they make. On the other hand, those who rent often have little in the way of cash assets which restricts choices in accommodation (Thorns, 1993:107). Home-ownership is important and equates to a form of security in New Zealand society, a process which has occurred with the help of government policies over the past century (Ferguson, 1994) and has “normalised” home ownership (Gurney, 1999). It therefore requires careful engineering of the marketing for the Retirement Village Industry to effectively tap into the source of a good return or value for money invested. As discussed in Section 3.2, with only 2.8% of the 65+ age group currently living in Retirement Villages there is a large potential market (Retirement Villages Association, 1999) which will be further discussed in Chapter 4. At the same time, statistics indicate that this group in society is growing, and while they now represent a little under 12% of the population this is expected to grow to more than 23% by 2030 (Statistics New Zealand, 2001).

When a person decides to live in a Retirement Village, they are breaking from the security of home ownership as such and moving into a privately owned and operated space in which they must purchase or lease the ‘right’ to live there. The operators of Retirement Villages are the proprietors and ownership can be via one of several methods. In New Zealand many complexes do have local owners, but this does not preclude overseas ownership. Public companies are listed on the Stock Exchange and as with those privately owned, are seeking a profitable return for their investors. One example, Ryman Healthcare, which has a very high profile in the Retirement Village Industry, is a Christchurch owned publicly listed company and has several Villages throughout the South Island. Its operation has recently expanded to also include some North Island centres. Another publicly listed company, Eldercare, previously held its investment interests in petroleum but moved to the Retirement Village Industry as it saw more potential for an investment return.

16 There are different methods of ownership and this is outlined in the section on Legal Obligations. The aspect of the use of the space will be discussed in Chapter 5.

17 Share Market details are available from the Internet and daily newspapers. Ryman Healthcare, owner of four complexes in Christchurch was listed on the Share Market as a public company in July 1999. Its share price opened at approximately $1.40 and to date has peaked at $2.20 in January of 2000. Current price as at 31 December 2001 $1.94 (http://stockwatch.nzherald.co.nz). Ryman sees a growing
Ownership of a Retirement Village can also be through a Trust, and most of these are charitable trusts and religious and welfare organizations (Jones and Melrose, 1997:1). Many of these organisations have previously owned rest homes and came under the auspices of the government capital subsidy system which existed until 1989\footnote{A change of focus to this ‘all inclusive package’ including independent style accommodation for the elderly, has been aided by the loss of the capital gain which could be secured from government assistance in the building of rest homes. In 1989 the subsidy to operators was removed in favour of an individual subsidy per resident, (Richmond and New Zealand National Advisory Committee on Core Health Care and Disability Services, 1995).}

Withdrawal of these subsidies meant operators needed to reconsider options and a change of focus has occurred. It is through the owner of a Village that a customer then purchases, (through whichever legal means the Village has been set up), the right to live in a Village.

The participants belong to a sector of our society who became home owners during the 1950s and 1960s\footnote{See Chapter 4 for a more detailed explanation of this.}, a period which is described by Thoms as the ‘long boom’ (1993:100). Thoms argues that this was a time when the growing economy gave more certainty in employment than their parents and grandparents generations had known, and hence the ability to accumulate assets and with it security of tenure. Added to this, the value of housing increased markedly during the 1970s and 1980s, giving opportunity to accumulate wealth through home ownership (Thoms, 1993:100-105), as Lillian illustrates (see also Chapter 5.8)

\begin{quote}
[I] made a lot of money out of it but that’s all for me own good, isn’t it? It was just that nice time. And then later on things sort of flattened out a wee bit...”.
\end{quote}

Lillian had lived in her house 30 years and was able to capitalise on the increased value of her property. Whether or not Lillian or the other participants considered they...
were parting with that security to enter a new form of housing arena, will be examined in Chapter 5.

3.4 LEGAL OBLIGATIONS
The right to live in a Village can be through lease, licence to occupy, freehold title and rental\(^\text{20}\). According to the NZ Law Society, each type of title has its advantages for residents (Jones and Melrose, 1997) and the different methods are explained below:

The following information is sourced from the NZ Law Society, (Jones and Melrose, 1997:8)

UNIT TITLE AND CROSS LEASE
The majority of housing in New Zealand is owned in this way and the advantage for prospective buyers is as follows:

- Market understanding and acceptance;
- Security of title and ability to borrow against title
- Familiar conveyancing procedures from a resident’s point of view

OCCUPATION LICENCE AND LEASE FOR LIFE

- Village owner must comply with Securities Act
- Appointment of Statutory Supervisor to supervise Village on behalf of residents
- Flexibility in moving within different types of accommodation within Village e.g. Independent Unit to Studio Unit
- Perceived favourable image by public as complies with Securities Act

The Securities Act was passed into law in 1978. Occupation licences have been able to be issued since that time and as seen from the RVA survey above, Village owners deem it the most favourable choice. Although the rules of the Village are set out in the occupation licence for those who fall into this category, there is no such licence for those with unit title. What does exist however is Body Corporate, to which all the property owners will belong and it is this, which sets the rules of the residents.

\(^{20}\) From a 1996 RVA survey:
Licence to Occupy 57%; Lease 18%; Freehold 20%; Other (rental)5% (RVA, 1998).
Retirement Villages which are intended for independent living, have no special ‘government watchdog’ overseeing who lives there\textsuperscript{21}. The governing body/owner/trust sets the rules for admittance and stay in a Village but some rules are restricted by the local government by-laws. In Christchurch, the City Plan has special housing provision which allows for smaller houses than otherwise would be given consent. This enables housing to be built for the 55+ age group or those who would meet the criteria for invalids benefit, on the premise that these people do not need the same amount of space to live as younger people (Christchurch City Council, 1999). Some operators of Retirement Villages still set their age criteria higher than the council regulations with 60 being a more common age of eligibility\textsuperscript{22}. One manager I interviewed said they had not had to consider the age entry as there had been few occasions when someone under 70 has applied to enter their Village and all have been over 65 years of age.

Resource consent must be obtained from the local Council for the building of Retirement Villages but whether they are considered as meeting the best interests of a neighbourhood can be debatable. The following illustration shows that there are flaws in the Consent process. Residents of a middle-class suburb placed an objection to a retirement community being built in their neighbourhood. The residents were incensed that they had not been informed of any intention to build and only knew of the project once building commenced. That it complied with Christchurch City Council (CCC) regulations as a residential development did nothing to allay the residents’ feelings. The residents considered it showed that regulations, which were supposed to protect them, were no protection at all and that developers were given priority. It was not that the residents objected to a Village as such. It was the imposing size of the building that would change the character of the area (Darling, 1999) \textsuperscript{23}.

\textsuperscript{21} Those requiring ‘care’ are assessed by a government health team known as FACS (Facilitated Access to Co-Ordinated Services) which makes the decision about the level of care required. This can range from remaining in your own home, rest home, specialised dementia care, or a continuing care hospital (Kinnaird, 2000).
\textsuperscript{22} Not only are Retirement Villages being built, but also retirement housing which allows for more housing units on a section than if this provision was not being applied.\textsuperscript{23} The CCC has demonstrated that it has not looked beyond the immediate consent proposal to the surrounding neighbourhood. While there may be good reasons to place a complex in a particular place, there is a need to see that there is more than one dimension to provision of housing. The CCC prides itself on its own social position regarding housing, being a large provider of pensioner housing with over 2000 units (Housing Review Working Party, 1996). Although the Council would consider it has its residents best interests in mind, this is questionable as there appears to be a preoccupation with
This is also a matter of concern as it places Retirement Village residents in an alienated position in that neighbourhood. While they will be primarily looking for their security and support within the Village perimeters, there will be a barrier within the locality and those on the other side of the fence will remain the 'outsiders'.

Once consent has been given, it is the market place that sets the supply and demand as there are no restrictions over the numbers of Villages allowed. Any Village not meeting an expected consumer standard could have significant implications for a resident who has already invested heavily in the occupation rights\(^{24}\) (see Section 3.3). Many of my participants had used most of their available assets, as well as the sale of their former property to live in a Retirement Village. This situation as already illustrated is congruent with the New Zealand societal 'norm' of home ownership (see Section 3.3). Residents are therefore reliant on the continuing demand in the marketplace and the business acumen of the operators.

It is not my intention to discuss the legal aspects of Retirement Villages in detail here and I suggest that the publication by the New Zealand Law Society be a starting point for obtaining more information (Jones and Melrose, 1997). The Law Society does have concerns that when problems occur for villagers, there be some way in which these can be addressed (Jones and Melrose, 1997:1). Residents in Villages which belong to the RVA can take a dispute to a review authority. This gives residents some form of protection and those Villages which have Licence to Occupy agreements have a statutory manager who supervises the Village on behalf of residents. In the Villages I visited, residents' meetings were held regularly and many issues were able to be addressed. In Chapter 6 I will discuss the experience pertinent to the participants.

\(^{24}\) A case was highlighted in the media in August 2001 (source: Fair Go, 7 August 2001). The residents were of the understanding that the operator was to build a community hall and they had waited several years but it had yet to eventuate. The vacant land was shown to be uncarred for wasteland which the units looked out onto and the residents are without a central community hall. Residents who may want to leave, could be in the position that there is little demand for their unit; in effect a double negative implication for residents.

building without taking into account the local community needs. A further example of redevelopment took place in 1999 in the inner city (a low socio-economic area) to give more access to low cost housing. Residents protested changes as it removed a locally established community which housed artists and crafts people, an additional dimension adding 'flavour' to the environment. The residents were excluded from negotiations as the CCC saw priority in the supply of low cost housing (Batty, L., 1999, unpublished).
There are however, interested parties that follow the Retirement Village Industry closely and these will be discussed in Section 3.5.

3.5 WATCH-DOGS
There are means of obtaining information about Retirement Villages, other than from the owners themselves. Organizations concerned with the rights of older people make information available to ‘would-be’ occupiers. These include the NZ Law Society, Consumers’ Institute of New Zealand, Grey Power Federation, Age Concern and Healthlink South (Elder Persons Health). The major watch-dog in this area is the Retirement Villages Association, which Villages can join, members must abide by a Code of Practice and an annual accreditation programme. This Association was established for the protection of residents and more than fifty percent of Villages belong to the Association. Information to assist purchasers is delivered via magazines, newspapers, conferences, as well as web pages on the Internet (Jones, 1997; Consumers' Institute 1998; Consumers' Institute of NZ, 1999; Retirement Villages Association, 1999; Austin, 1999). The Consumers’ Institute has also produced a comprehensive checklist for consumers (Consumers' Institute of NZ, 1999). While this indicates there is a lot of information available it still needs to be accessed. It is debatable whether some of this information is entirely accessible for those considering entry to a Village. While this was not an area I covered in the interviews, one of my participants was very proud of her ability to use her computer but none of the other participants mentioned it, nor was there any evidence of a computer in their units. Added to accessibility issues, there is also the issue of computer literacy amongst this group and it is argued by Czaja and Lee that older people experience more difficulty than younger adults in this area (2001). This could change in the foreseeable future with the growth of internet interest. ‘Senior Net’ classes are held specifically for older people in a non threatening environment.

All of the comprehensive Village brochures I have obtained, do advise about the need to contact an independent lawyer if considering a purchase which was confirmed by the managers as well as participants

Manager 2: Nobody gets a contract and signs a contract without going to a lawyer first.
Patti: My solicitor came out and he had a look..., took the papers away that I’d signed and he came back and he said, it’s absolutely foolproof, you can’t be diddled, everything is in your favour here. He said, some of them, they wouldn’t be...

Lillian: And I actually didn’t know much about what I was coming to...

Lillian, like Patti did have a solicitor to assist with the legalities as well as her own family and was satisfied with this support. This is one way in which residents can be safe guarded to some degree but without a government ‘watch-dog’ there is no fully guaranteed safety net. The Minister for Senior Citizens, Hon. Lianne Dalziel considers that since the Law Commission Review was undertaken in 1999, this legislation is a priority and while her goal was

“...a Bill that offers comprehensive protection to residents of Retirement Villages, and to have it before the House this year” (Dalziel 2001, April:4).

legislation is not expected to be passed before late 2002 (New Zealand Press Association 2001, December 7). Without this protection it is vital that watch-dog groups voice any concerns so that older people in our society are not exploited. Consumers also need to be continually aware of the legal implications of occupation and while the decision to purchase will be theirs, to take notice of concerns and to seek good legal advice.

3.6 CONCLUSION

In this chapter, I have discussed how over the past two decades New Zealand, a traditional home owning society, has embraced a new form of housing in the form of Retirement Villages. This change has resulted in residents of Retirement Villages being confronted with different legal obligations, not always understood. This lack of understanding was discussed by some of my participants. As Retirement Villages are not legally defined, concerns have been raised that those signing occupation rights do not have sufficient protection when in many cases they have used their life savings to purchase occupation rights. The present government is in the course of introducing legislation into parliament to protect residents, which is not expected to become law until 2002. Residents will thus remain unprotected in the meantime. Less than 3% of the 65 plus age group live in Retirement Villages, but with 83.5% of this same age group being homeowners, there is a large potential market yet to be developed. In the
following chapter I will discuss how the operators have used advertising the lifestyle as a draw card for potential customers.
INTRODUCTION

While not all Retirement Villages have gates and fences enclosing the Village physically, the RVA definition as outlined in Chapter 1 identifies them as being part of a common interest development through housing. Included are some form of shared facilities, selective tenure arrangements as well as being physically structured within a given spatial area. In the previous chapter the historical and legal aspects were discussed which places the industry within a New Zealand context. In this chapter I examine features that contribute to whether there is the creation through marketing, of a need or desire for elderly people to live in Retirement Villages. I explore whether developers, through the persuasion of advertising, help shape opinion and tastes of potential customers while also enhancing perceptions in the wider community that Retirement Villages are ‘the solution’ to the place to live in old age. Many commentators (Blakely and Snyder, 1997; Freie, 1998; Laws, 1995; McKenzie, 1994; McLaughlin, 1999) are not totally convinced that gated communities are being produced in the best interests of residents and show some scepticism about their ‘place’ in our society. Hillier and McManus have suggested that:

“the creation of a walled suburb is encouraged through clever marketing which creates the ‘need’ for such a facility by establishing fear of ‘the other’” (1994:95)

In this chapter I explore how Retirement Villages are marketed, focussing particularly on the aspects on which the producers draw, and the audiences targeted. How far

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25 Gated residential areas allow for surveillance, both formal and informal. While the formal element includes the planning and control of private spaces, the informal is amongst residents and staff who will often ‘notice’ an outsider entering. How this is explained by residents is discussed in Chapter 6.

26 I state ‘audiences’ here as they are aimed at the ‘already retired’ and also the ‘pre-retired’ a potential customer. The ‘all inclusive package’ will potentially draw more interest toward the concept, a matter which is discussed in Section 5.7.
does this draw on the "establishing the fear of the other" as Hillier and McManus suggests? I then discuss how the market forces have brought about change and to what degree. The influence of advertising on particular social groups and the burgeoning of a potential market in an ageing society is identified by Featherstone (1991) and Featherstone and Hepworth (1991;1995). The work is further developed by Corrigan (1997), who argues that the role of advertising incites particular kinds of social meanings to objects. A further aspect of marketing is how audience interest in the product has been achieved. This will be examined, through firstly the importance of naming, secondly how different Villages advertise and thirdly by taking one Village as a case study I will examine the methods used to get the message to the audience through careful management of advertisements. Following on from this chapter, Chapter 5 will investigate the choices that allowed my participants the opportunity to buy into a Retirement Village and the societal constraints that make a Retirement Village a desirable place of residence but not inclusive to all.

4.2 PLACE MAKING

A fundamental aspect when producing a good or service to sell in the marketplace is to have a buyer for the product. As discussed in Chapter 3.3, and 3.5, New Zealand is a land of home ownership, a deeply embedded concept brought about by various historical factors in public policy (Thoms, 1993; Perkins and Thoms, 2001:41). Pearson illustrates the importance by suggesting that "...home ownership" is almost a religion in New Zealand" (1980:42). In this context, it is very significant that older home owners are prepared to use all of their assets to lose this ideal. It takes careful planning on the promoters part to shift such a well established practice. The new approach to home occupation as seen with Retirement Villages is however extending the housing market (Firat and Dholakia, 1998:60). The ageing population has not gone unnoticed by entrepreneurs in this market-based society and innovative producers have seen an opening in the housing/care market for the elderly. Through advertising, images of positive ageing are used to exploit a lifestyle image, mainly aimed at retired people in the middle classes, (Featherstone and Hepworth, 1991; 1995). Producers of Retirement Villages challenge the concept that they are property developers, for example the Managing Director of Ryman Healthcare commented:

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27 Pearson has italicised ‘ownership’ for emphasis.
“We don’t sell real estate, we sell occupation rights for real estate” ("Ryman Considers Australian Market" The Press 2001, 4 August).

However, there is very little mentioned about the type of tenure as can be seen in the illustrations in this chapter.

4.3 THE AUDIENCES

Many products become visible to a public through the means of advertising. While it seems obvious that the advertising of Retirement Villages will be aimed at an older audience, the potential future purchasers who are an equally worthy target. Advertising with the two different audiences in mind draws attention to the product and to those who have a close relationship with potential consumers such as their own children. These groups are as important as the end user themselves. If the product makes not only the purchaser but others feel good, it will be one to which they will aspire. It is not unusual for a product to be advertised which is aimed at specific age groups. What is important is that in New Zealand, there is an ageing population and therefore a potential growth market for the Retirement Village industry. This growing mature market has higher discretionary spending power than other age groups (Thorns, 1993:107) and specifically targeted marketing is a means of tapping into this (Sawchuk, 1995).

“Marketers that ignore the 55-plus age group in the early years of the next century will do so at their peril. Baby boomers represent a more affluent, better educated, more widely travelled and more marketing-savvy generation than any previous group of retirees” (Lloyd, 1999, 3 September).

Adding the ‘baby boomers’ to those who entered retirement in the latter part of the last century, feeds into an already expanding market.

Retirement Villages have not arisen solely because people need houses in which to live. They are marketed in a way that claims the product offers services such as security and independence in a caring environment and that are not to be found elsewhere. A growth industry in Retirement Villages has emerged from a combination of factors, including the ageing of the population and economic restructuring which has encouraged private investment. New Zealand housing designers already draw from a strong and continuing link to American ideas and experiences. Retirement Villages are another part of this link. I suggest that marketers need to sell more than
the care and security aspects of Retirement Villages to ensure that the right people get their message and that it is independent living and not rest home care they are wanting to promote. So as not to appear that Villages are solely for the old and feeble and to appeal to the up and coming ‘baby boomer’ generation it is necessary to exploit desirable aspects of life such as independence, recreation facilities and lifestyle, imagery that “captures the flavour and rhythm of their lives and reflects their needs and aspirations”. (Sawchuk, 1995:180). Promoters create a paradoxical situation. They suggest that the elderly are frail and dependent, needing security and care, while also offering a lifestyle of independence and activity in old age, or ‘positive ageing’ (Featherstone, 1991; Sawchuk, 1995).

4.4 ADVERTISING THE PRODUCT

Retirement Villages are advertised widely through a variety of media: television, radio, pamphlets, glossy brochures, the Internet, and newspapers including those targeted at the elderly such as Greypower Quarterly. Some complexes are advertised in the daily newspaper regularly, while others are more spasmodic in their approach. There have been several new Villages produced over a short period and to remain in the market, and also in order to maintain and expand market share, a high profile will assist. Promoters often purchase full pages of a newspaper to advertise a new Village and link these to open days. Whichever medium is being used, whether television, radio or printed matter there is not a noticeable difference in how the message is conveyed. Advertising was seen as necessary by one manager who explained:

Manager: You've got to advertise so that you do get the inquiries. 'Cos you might get people that inquire now but don't do anything for 2 years. They might come and look now, and 2 years later, they'll do something.

This observation was reinforced by one participant who said

Betty: This place advertised about 3 years ago and my daughter had a look then and got a brochure. I had been keeping it all those years. Only the prices

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28 The residents I interviewed are in the age group which owns the highest percentage of homes at 83.5% (see Chapter 3.3). However, the potential market is with the generation which is approaching retirement, that is the baby boomers. It is the rise in number of elderly rather than the percentage of home owners in that age bracket that would be considered the exploitable market.

29 For discussion of positive ageing see Chapter 5.7.

30 As suggested in Chapter 3.5a some avenues such as the Internet are not accessible to all.

31 During my research I attended several 'open days', which are a highly successful way of showing people around the Village as many people attend these days.
Because she kept the brochure for three years, Betty had become familiar in her mind with the Retirement Village in which she is now living. If she had not kept the brochure, she may have overlooked this Village and this illustrates that effort put into production of the glossy brochures is a worthwhile expense. Another participant had a similar reason for choosing the Village:

Lillian: *I knew this place just through advertising.* *I used to go past and I said, 'One of these days I'm gonna go into that and my son said, 'Well, it's up to you'.*

Both Betty and Lillian did look at other places before buying at their respective Villages but they had both been given an image to hold onto through the power of advertising. The ‘chance’ of hearing the advertisement on the radio was what brought Patti to look at her Village:

Patti: *They advertised it on the radio. Ellie and John (daughter and son) had never heard of the place before and I certainly hadn’t.*

Place and time can make a difference and Patti’s daughter heard the advertisement on the radio at a time when there had been a death in the family of a person who was very close to her mother. Knowing that Patti’s house was too big and needed maintenance, her son and daughter arranged a visit to this Retirement Village which concluded with her making a purchase. In the next section I intend to analyse some advertisements through discussion of the discourse and the images shown.

### 4.5 WHAT THE ADVERTISEMENTS SAY

Most of the advertisements give the minimum information, and it would be necessary to contact the Village to find out the finer details of the set-up. This has been brought to the attention of the public by a local newspaper, the headlines of which state, “Openness needed in Retirement Village industry” (Steel, 2001). Steel considers that while the industry compares occupation of a unit with home ownership, most Villages do not have units owned by the occupants. While it is apparent that there are Village units being advertised for sale (*Future Options*, 2001, March:3), the advertisers must...
comply with regulations pertaining to the Fair Trading Act 1986\textsuperscript{32}. However, the importance for would-be purchasers is to 'look below the surface' and to find out as much information as possible from the Villages. This is strongly recommended by watch-dog organisations (see Chapter 3.5).

On examination of the advertising material, the finer points highlight what is missing although further information is available upon request. For instance, the rule, 'no pets allowed' is not readily identifiable. However, no animals appear in the images which is not an obvious observation and so a pet owner may not be aware of this until making further enquiries. On the other hand, it is the extensive imagery presenting different forms of activities that indicate that structured activities are something to desire. This implies that the readers are missing out if they do not become a Village resident as activities are an integral part of life in the Village. Katz argues that:

"...activity continues to frame the relationships between the experts and the elderly because of what it connotes: positive healthy independent lives" (Katz, 2000).

The images are identifiable as 'positive, healthy, independent' and this will be a subject of major discussion in Chapter 6.4a.

I have chosen advertisements from several different Retirement Villages, all of them within the Christchurch area. In order to preserve anonymity of participants, it will not at any time be stated whether they were Villages in which I carried out my interviews\textsuperscript{33}. The analyses is divided into three sub-sections, the first of which will be an examination of the iconic nature of naming Villages followed by taking a sample of advertisements from different Villages to show examples of and briefly explore the themes surrounding the advertising. Thirdly, I will discuss in more detail through the analysis of one Village, how the use of several different advertisements highlight various aspects of what the Village has to offer, based on the themes outlined in the second section. All of these complexes have been selected because they are Villages within the Christchurch area and not for any other reason.

\textsuperscript{32} Fair trading Act 1986, Part I,S9 states. "Misleading and deceptive conduct generally---No person shall, in trade, engage in conduct that is misleading or deceptive or is likely to mislead or deceive".

\textsuperscript{33} See methodology chapter for details. It will be noted that I visited several Villages and many more also sent me their sales brochures.
4.5a Local Icons

The naming of Retirement Villages is significant and themes can be identified such as images of park-like settings (Mansvelt, 2001, forthcoming). I have included a sample of Village names in Christchurch as an appendage to this thesis (see Appendix III). The themes are divided into three main categories which are: ‘Geographic Placement’, ‘Landscape/Garden’, and ‘Historical’ but the fourth area of ‘Other’ indicates that the categories could be further divided. These messages indicate that much thought has been put into the way Villages can be presented by use of particular names and the images invoked. Cohen suggests that “Symbols, do not so much express meaning as give us the capacity to make meaning” (1985: 15) and in this section I intend to argue that two very prominent Villages, Kate Sheppard and Ngaio Marsh, are through their names, symbolic representations of the local area (Canterbury). While there are many different owners of Villages, and those owned by one company are advertised collectively, across different ownership there is a similarity in themes of what is for sale. In particular, ‘lifestyle image’, ‘sense of community’, ‘independence’ and ‘care and security’ are ideas being transmitted in general. This ‘global’ element is apparent in the advertisements. I suggest that to move these ideas from the ‘global’ to the ‘local’ the owners have used a clever marketing strategy. I argue that the ‘global’ in this context is associated with Tonnies ‘impersonal, bureaucratised’ gesellschaft society but localising the image of Retirement Villages, brings the global down to the more ‘friendly, cosy,’ gemeinschaft concept. It can then be readily identified with authenticity by the consumer. The symbolic use of the names can become a reference point to mark the
boundary of the community (Cohen, 1985:12) through what Corrigan considers to be “staged authenticity” (1997:137).

Both Kate Sheppard (1848-1934) and Ngaio Marsh (1895-1982) are famous Canterbury entities, iconic in their own rights for the lives they led and their names are synonymous with the city. Kate Sheppard was to the forefront of the Woman’s Suffragist Movement in the late 19th Century (Devaliant, 1992). Many examples of her name are found around Christchurch such as the Kate Sheppard Walkway, Kate Sheppard Statue, and until recently there was also a Kate Sheppard Bookshop. She also appears on the NZ$10 note. Ngaio Marsh was a popular ‘mystery’ and ‘detective’ writer and in her later years was involved with drama production at the University of Canterbury where the University theatre is named after her. Such is her recognition as a local entity that a Ngaio Marsh Trust has been established and has preserved her residence in the Cashmere Hills which is open for public viewing. The Ngaio Marsh brochure states:

“The naming of the Retirement Village after Dame Ngaio adds an important spirit and vitality to the wonderful complex that has been developed”.

The names are not representative of old-age which is implied in some operations such as ‘Golden Age’ but are more in keeping with the idea of a successful life and active vibrant people.

Social meaning (Corrigan, 1997:32) is communicated through the names and it is implied that the success of these two women need not stop with them, but by being part of that Village, the purchaser can share in that success. As with ‘Kate Sheppard’, a graphic illustration of ‘Ngaio Marsh’ appears on the glossy brochure material. Both of these women bring immediate familiarity to the Villages named after them which in turn means the Villages are ‘ours’, belonging here in Canterbury. A further consideration is that based on the statistics that women live longer than men, (see Chapter 3.2), it is more likely that women will enter a Retirement Village and the recognition of these two well-known entities may appeal to women considering a
move, giving them that sense of ‘belonging’, ‘she’s one of us’. The identity of these Villages has been given a social meaning in the context of their location.

4.5b Recurring Themes
In this next section I will examine some advertisements which will show how the marketing is used to draw people to this product.

Andy: ...it wasn’t the advertisements that drew us to this particular place. They did help us consider several options that were available however.

Andy and Joy had made use of the advertising to select the options they considered were important from their perspective. Points such as the facilities available, inclusion of rest home care and location of Village were all important factors. As has already been shown in Section 4.4, one manager considered advertising to be imperative but the other thought most people knew about the Village and its reputation by word of mouth, although this Village does advertise extensively also.

Manager: ...we seem to get more people here who’ve heard about us or who know somebody here. Yeah, and it is the location as well.

However the suggestion of many of the resident participants was that advertising did play a major role in their decision making which was strengthened by ‘first impressions’.

Joe and Hilda: We found this in answer to an advertisement, an ad in the paper. And, found our way here after a bit of running around and, met the matron, cup of tea, and a bit of Louise cake (laughs) and a look round the place.

Joan: The person who showed me round was very nice,...

Joe and Hilda had lived in the Village for five years and Joan for three years at the time of interview and yet their first meeting with a staff member had made a good impression, something that no amount of advertising will achieve. It was the advertisements however that drew them to the Village in the first instance.

Taking a closer look at the advertisements I suggest there are recurring themes which can be placed into four main categories: 1.independence; 2.facilities; 3.security; and 4.community,( the umbrella for activities, care and companionship).
Village A\textsuperscript{35} (Golden Age): ‘incorporate everything you’ll need for a perfect lifestyle’ and ‘Villa owners really do win all ways’

This advertisement is concentrated on the facilities available with some reference to security, independence and community. It provides the reader with an outline of the facilities with illustrations based around the visual appearance of the buildings, inside and out with no people in any scene. It fails to mention that legal occupation is by Licence to Occupy. There is inclusion of the ‘complete care package’ for ‘some time in the future’. Another advertisement shows the three different properties owned by this same company, and once again the buildings are illustrated without people present in any photograph and the emphasis is on the facilities available.

\textbf{Figure 3} \hspace{1cm} \textbf{Figure 4}

Village B\textsuperscript{36} (Rawhiti Village): This advertisement produced by a real estate firm has the appearance of being functional, directed toward the over 60s. It has bullet point information supplied and no photographs of the Village but does supply costs and type of security. The leading caption ‘It’s not like buying a home – it’s more like buying a lifestyle’ implies that the way of life attained in a private Village complex cannot be attained elsewhere. The term ‘home’ here would appear to be used to add


\textsuperscript{36}Source: \textit{Pegasus Post}, 18 March 2001:2.
feeling to the residence for sale as while home is a place where one lives and has meaning for those who live there, what is actually being advertised is the 'house', which is the physical structure (Corrigan, 1997).

Village C\textsuperscript{37} (Linrose Retirement Village): ‘A better standard of affordable Retirement Living’. This advertisement makes claim to ‘affordable’ and, to its credit, has given the price range of the units for sale. While the services, facilities and community centre are all featured, it has failed to mention there will be an extra ongoing cost involved to pay for these and so the actual cost of a unit is only affordable if these other costs can also be met. It goes further than suggesting it as a lifestyle, this Village will give a ‘quality lifestyle’ and with the appearance of two people whom I would take as being a white middle-class couple\textsuperscript{38}, the quality lifestyle is aimed at those who come into this bracket, and can be construed as a ‘normative’ indication of the group for whom these Villages are established. My response to this advertisement is that it sends a message of subtle exclusion.

![A better standard of affordable Retirement Living](image)

\textsuperscript{37} Source \textit{The Press} 23 June 2001:16.

\textsuperscript{38} According to McKenzie (1994) private housing areas in the United States do not attract a diversity of age, ethnicity or income and those attracted to them are likely to be white and middle class. The people represented in this and all other local advertising I have seen, would fit this same image.
Village D \(^{39}\) (St Albans Retirement Village): ‘A smaller Village...Care, Companionship & Security’ The emphasis is very much on the care aspects. The photograph of several women sitting together outside in the sunshine is not the usual depiction of activities associated with many Village advertisements and while it maybe intended to give an impression of ‘companionship’ and ‘others who care’ or ‘not lonely’, this is understated imagery.

Figure 6

Village E \(^{40}\) (The Oaks):

‘Our goal is to provide a quality environment in which each older person in our care feels secure, retains their independence and is supported by staff committed to their well-being’.

The notions of ‘independence’ but ‘within our care’ appear to contradict one another and it will be established in Chapter 5.4c whether the advertisement is making a fair

\(^{39}\) Source: Future Options, RVA Supplement, March 2001:80.

claim. It does provide information of the four ‘choices’ which range from hospital care through to villas, but with very little supporting information provided. The one illustration of the entrance to The Oaks\textsuperscript{41} (which also has an oak tree in its logo) gives it a look of a hotel complex which to me does not give an impression of ‘independence’ but may be associated with ‘lifestyle’ or ‘vacation’.

Village F\textsuperscript{42} (Ngaio Marsh Retirement Village): A publicly listed company on the stock exchange owns Ngaio Marsh Retirement Village. It is a large complex with a hospital, rest home, studio and independent units. A general advertisement for Ryman Healthcare immediately draws attention to itself with large wording ‘The full spectrum of life!’ It shows that Ryman Healthcare has the facilities ‘to cater for changes in dependency levels of the elderly’. Much use has been made of grandparent and grandchildren images which indicate Villages are not exclusive, but other family members are part of the Village too and that this setting will allow residents time to spend in whichever way they consider they want. The pleasant surroundings provided are there for residents to enjoy without having to worry about the maintenance.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure8.jpg}
\caption{The full spectrum of life!}
\end{figure}

\textsuperscript{41} See Section 4.6a on the naming of Villages.
\textsuperscript{42} Fig. 8 Source: The Press, 24 May 2000:17 and Fig 9. Source: A Question of Care, Canterbury, Nelson/Marlborough West Coast/Buller 1999/2000 (back cover).
The above illustrations of various advertisements all attempt to convey the message that their Village is not seen just as having housing available by highlighting the different aspects of their Village package.

4.5c The Marketing of a Village
Advertisements are many and varied, and in this section I intend to demonstrate how one Village uses different advertising material to market the same message emphasising various aspects of Village life. I am analysing newspaper and magazine advertising and other types such as the broadcasting media have not been analysed specifically, nor have any interviews been carried out with promoters of the Village. I have chosen this Village in particular because of the high emphasis that has been given to its advertising. Interestingly, this particular Village has also had billboards around Christchurch and has advertised on the backs of local buses, thus giving it a high profile and ‘ensuring the message travels’. In addition to the illustration, wording on the logo: Kate Sheppard Life Care Centre, Caring for Canterbury’s Elderly associates a well-known past local figure with this Village.

The style of the advertisements differ, but the theme is consistent. What the advertisements, through the rhetoric and imaging show, is that this Village is able to provide for those who are wanting to maintain their independence in a setting where companionship is guaranteed, facilities expansive and security assured. While there is a lot of time for relaxation, by using the facilities available, life is worry free for
residents in a secure setting of the highest quality. Many scenes show some form of activity being undertaken such as playing croquet or billiards, enjoying the spa or playing chess. Other scenes show groups enjoying the ambience of the communal seating areas or at a social function with a glass of wine. This also depicts the community setting within which the Village can provide for social needs and the rhetoric explains, ‘I never need to feel lonely/miss having friends/organise outings again’. The perception of tranquillity is muted but not so quiet that you cannot enjoy a glass of wine. Whether or not this is the experience for residents of Retirement Villages will be the major topic of discussion in Chapter 5. In that chapter I will also discuss how the spatial context, independence, care and community as claimed in the advertising, influence life in Retirement Villages.

Use of space is apparent, and examples are given such as ‘Easy-living villas in park setting’ with gardens and traffic-less roadways adding to the relaxing atmosphere, a pleasant environment which is maintenance free. ‘Independence’ is assured and in keeping with the need of residents to be active (as in participating in activities) and remain youthful (Featherstone and Hepworth, 1991; Katz, 2000). Illustrated alongside the individual units, although not so easy to portray as companionship and relaxation, a woman seen driving her car does indicate that independence is ‘for real’. There is always the ‘caring community’ to ensure you are not lonely, have no worries and feel secure in your environment. The ‘diverse’ range of people catered for is a contradiction as the visual aids consistently show a scene based on what would appeal to the white middle classes, a matter for further discussion in Chapter 6.4d. In Del Webb’s SunCity,

“the houses are not identical-the developer always gives buyers several models to choose from- but they are all variations on the same theme: white ranch house” (Fitzgerald, 1986:225)

which fits with the pictorial depictions of this Village. There maybe some variation in design but they fall within a particular style. Features such as the tidy appearance of the grounds, the uniform individual units and the activities all come within this spectrum.
What the advertising does not provide, are details of the contracts which ensure that the physical features of the housing will not be tampered with, a point of contention with Christchurch lawyer Leo Steel (2001), as shown in Section 4.5. While the service fee ensures ‘I never need to mow a lawn/ repair a roof/worry about the garden again’, the residents, through entering into the contract, do limit their individual choices. This pattern is in keeping with Del Webb’s Sun City where “The restrictions also cover such things as front yard fences…” (Shetter, 1996). Maintaining uniformity keeps the environment in an order that is more easily controlled and this will be further discussed in Chapter 6.3.

Ethnic differences in the advertisements are not apparent and there is a portrayal of sameness amongst the residents, as there is in the housing, and little indication of any deviation from this one look. Once again, this is in keeping with the Del Webb concept (Fitzgerald 1986; Blakely and Snyder, 1997; McKenzie, 1994). In New Zealand, this is related to affordability and choices later in life which are dependent on life chances (see Chapter 5.8). Although the advertisements do not specify the activities as being structured, they signal an ordered environment where it is obvious that residents do not need to leave the enclosure of the Village to be actively involved in life. Katz’s study of the relationships between activity, aging and the management of everyday lives brings into question what the structured activities represent. The aspect of formal activities will be discussed further in Chapter 6.4a (Katz, 2000).

While the idea of ‘total community’ is not spelt out as such, rhetoric such as ‘I never need to miss having friends or feel lonely again’ gives an impression that community is evident but not wholly exclusive. The appearance of young children, for instance, indicates ‘outsiders’ being part of the ‘inside’, as if this link is part of the natural landscape of the Village (Corrigan, 1997:75 ). The advertisements place a heavy emphasis on the ‘security’ aspect of the closed community. Rhetoric emphasising ‘safe and secure’, and ‘independence in a caring environment’, is dependent on the context in which the receiver interprets the message. The message will construe different meanings to different readers. There is no mention that the ‘enclosure’ may mean some forfeiture of freedom and thus independence. However, to ensure those
who live there are ‘safe’, there must be some element of surveillance, whether it be formal or informal.

There is an image that whatever your present situation, whether struggling to cope on your own or having health difficulties, the lifestyle of a Retirement Village will look after all your needs. The residents, from their appearance signify that ‘all is well’ and added to this ‘I never need to feel lonely again’ means that the Retirement Village has all the answers for a person’s sense of well-being, a matter which will be addressed in Chapter 5.3. The concept of the ‘all inclusive package’ gives an assurance that this Village will provide for most situations, only hospital care is unable to be given. The ‘rest-home’ however does not appear in any of these advertisements and would contradict the ‘lifestyle’ aspect which the advertising is heavily slanted toward.

By analysing the several different advertisements of one Village, I demonstrated that the recurring themes, as was the case in Section 4.6b, are well covered. By providing changing imagery, interest in the concepts offered by the Village is maintained. The subject matter of one Village’s advertisements differs very little from those of other Villages. Whether the advertising is done mainly to draw interest or to give Retirement Villages a familiarity in our society is a matter of conjecture and without interviewing the actual Village promoters cannot be commented on in this thesis. What is apparent however, is that advertising is used widely in a number of ways and is a certain tactic for drawing attention to this new niche market. Hillier (1994), identified the ‘fear of the other’ as being used by marketers which suggests that by not living in the caring environment offered, as seen in the advertisements, could be harmful to one’s peace of mind, security and independence and consequently one’s well being.

4.6 CONCLUSION
The growth of Retirement Villages has shown there are those who will quickly take up the new opportunities offered by Retirement Village living. Marketing has been exploited in a way to not only appeal to current older home owners but also to those following on, that is the baby boomer generation. The increasing percentage of older people provided by the baby boomers will continue to provide a potential market.
While some of my participants agreed that it was the advertising that helped in choosing where to live, many considered they were familiar with Villages without the advertising. However, marketing Retirement Villages through many avenues has been prevalent, particularly from the later 1990s, and there has been a particularly heavy emphasis on advertising around the issues of independence, security and a caring environment. Advertising has made the concept much more visible.

In the next chapter, I will further examine Hillier’s concept of ‘fear of the other’ in relation to residents’ choices. Participants introduced in Chapter 2 will tell their story describing their need for well being and security and most especially the need to not be reliant on family in an everyday situation. Chapter 6 will address the experience of living in a Village, and whether the ‘promise of a lifestyle’ can meet the expectations of those who make Retirement Villages a residential choice.
CHAPTER 5

WHY RETIREMENT VILLAGES?: CHOICES AND CONSTRAINTS

5.1 INTRODUCTION

This chapter will focus on the question of choice, and the changes in society that give impetus for the desire to live in a Retirement Village. Through analysis of participant interviews I will explore the reasons these Villagers came to the decision they made and the factors that enhanced their decision making. In the previous chapter it became clear that Retirement Villages, as a new housing phenomena in New Zealand, house a very small percentage of the overall elderly population. The marketers have, however, found a means of developing a niche which, because of the ageing population, has potential for further growth. Making the product visible has been achieved with the help of advertising which has placed heavy emphasis on security, care and independence.

Surveys indicate that the reasons most people move in their old age are that their neighbourhood has changed, they feel less secure, their health has deteriorated or they cannot maintain the upkeep on the property (Choi, 1996; Long 1992 and Austin et al., 1995). In Sections 5.2 and 5.3 I will discuss what it means to be ‘old’ in our society and how the de-regulation in the marketplace has changed the emphasis in areas of social assistance through the introduction of the privatisation of social services. I will explore how this has impacted on a sense of well-being among the elderly (Joseph and Chalmers, 1999). The change in the composition of families has also impacted on the elderly population, an important societal consideration according to Green (1993) and Heenan (1993), whose theories are supported by a Royal Society of New Zealand report (1998b). Through participant interviews, I will explore how some people develop strategies to manage this change, and will also address the closely linked area of neighbourhood change, support systems and the need for security. Analysis by use of Dupuis and Thorns (1998) concept of ontological security and its association with
home ownership, will lead into my argument on how life chances and histories give opportunities to some while excluding those same opportunities for others. In the following chapter discussion will focus on whether Retirement Village life enabled my participants to live their lives the way they desire.

5.2 ACCESS TO SERVICES

"'Ko te hina te tohu mātauranga'
'Grey hair is the sign of wisdom'" (Maaka, 1993:221).

There has been a considerable amount written about the perceptions of old age and British authors, Arber and Evandrou consider that there is a cultural prescription around these observations. “Negative images of elderly people as redundant, dependent, decrepit and inferior abound in our society” (1993). Koopman-Boyden builds on this theory and describes labelling of old age as a negative condition being perpetuated by a “youth-and-health preoccupied society” where people are categorised and stigmatised because of their age “‘thing-status’ instead of their ‘people-status’” so rather than their identity with other people, their age is what defines them (1993:23). While a long life is a desire for most of us, there is a contradiction in not wanting to be old (Featherstone, 1991), and I would argue that this could be in part because of the negative perceptions of old age that have been constructed in our society. Government systems add to this when they use chronological age as a basis for implementing policies which discriminate against a particular age sector and this section will follow through the implications of this for the elderly. The benchmark often used is the ability to maintain one’s independence, which once again may be categorised by age without any analysis of how the dependent status has been socially created (Walker, 1980; 1982).

Two of my participants considered there was a stigma associated with living in a Village and had this to say:

Betty: My friends all said to me 'why are you doing that? You're too young, only 70 years of age'. So I think it has a stigma. I mean it doesn't make any difference. I can talk until I'm blue in the face but they just think that is strange. But I don't mind because I like old people.

Rita: There's an assumption because you live in a Retirement Village, you're here because there's something wrong... also I think people are leaving it too
Both participants thought that Retirement Villages are often associated with the concept of 'old being feeble' and see a need for this image to change. It was evident that one did not 'mind' being with old people while the other thought people could be 'too old' when joining a Village. Betty and Rita shared a similar view that Village life can be for the less elderly and that a public change of attitude is needed.

Economic indicators that consider those over a particular age as dependent and as such, not productive members of society have encouraged social policies specifically aimed at placing older people into a 'homogeneous' category (Walker, 1980; 1982; Koopman-Boyden, 1993; Thorns, 1998). Thompson argues that:

“A common ‘ageist’ assumption is that older people are ‘past it and a drain on the economy’ (1998:99) or a “burdensome surplus population” (Thorns, 1996:345).

Proponents of change in the early 1990s, encouraged the view that the elderly were the ‘greedy generation’ while the younger generations were ‘missing out’, a matter which was given much attention through the work of Thomson (1991), and seized upon by economists and the then National Government which implemented changes as will be seen below. The notion of dependency is even more significant with the high degree of “-ageing population” rhetoric. However, the Task Force for the Royal Society of New Zealand’s research strategy on “Ageing” has taken note of the social commentators in this regard and considers the definition of dependency needs to be

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43 According to Baltes, (1996) the ideas relating to structured dependency come from functionalist social control theories. In order for the societal structure to function, subgroups of dependency are required. An example of this has been put into practice is as follows: Until the 1990s in New Zealand 60, the age at which old age pensions was payable, was regarded as 'old'. For economic reasons the age at which pensions became payable was raised to 65 taking full effect from February 2001, thus, in theory, requiring that the age regarded as old be raised also. In comparison, Britain pays old age pensions to women at age 60 and men at age 65 and has generally regarded anyone over these ages as constituting the elderly (Falkingham, 1989). This is an indicator of the social construction of categories, not for the benefit of the members of society but because it fits government ideology. Using the argument that all those over 65 are 'one large dependent group' emphasises their homogeneity (the age factor) and de-emphasises the diversity of socio-economic positions (Thorns, 1998). The Royal Society of New Zealand Report on Ageing considers there is a need to refine and develop this definition of dependency as being associated with a chronological age (Royal Society of New Zealand and Ministry of Research Science and Technology, 1998b).
refined and age-based discrimination should be addressed (Royal Society of New Zealand and Ministry of Research Science and Technology, 1998b: 5-6)\textsuperscript{44}.

Since 1984, the New Zealand welfare state has been undergoing restructuring, (Cheyne et al., 1998:39), firstly by a Labour Government through to 1990 and then by a National Government and, briefly, a National/New Zealand First Coalition in the 1990s. Emphasis was placed on becoming a market driven economy, the basis of the changes being increased choice and greater individual responsibility with less government involvement, an ideology that meant major reforms in the health sector during the 1990s (O'Brien and Wilkes, 1993; Cheyne et al., 1998; Thoms, 2000). While the health reforms commenced in the late 1980s the impetus was increased with the change of government in 1990 and along with the contract of services to private providers, government also gave a clear message that health and welfare spending was to be reduced (Cheyne et al., 1998:44). A result of the reforms, particularly in the health sector, was that a period of uncertainty developed for the elderly.

Rhetoric around intergenerational debates of the winners and losers in the welfare state was given a lot of publicity in the 1990s. This was aided by the release of Thomson’s book, \textit{The Selfish Generations} (1991), the title of which in itself could be considered provocative. Thoms argues that Thomson failed to take into account the various experiences of the elderly as social conditions have meant that while there are those who do have wealth there are also those who are poor (Thoms, 1998:161). Residential Care Subsidy legislation and health reforms of the early 1990s are examples of ageist policies which discriminate against those over 65, a matter which was significantly debated at the time: on the one side were those wanting the reforms and on the other, interest groups such as Greypower, Age Concern, and Health practitioners (Grey Power, 1995; Dupuis and Thorns, 1996; Corbett and Stone, 1998; Cheyne et al., 1998; Leonard, 1999b)\textsuperscript{45}. An example of how elderly people considered

\textsuperscript{44} One area that the discrimination has been acknowledged is in employment and the compulsory retirement age of 65 was abolished from 1 February 1999 (Section 21(1)(i) of the Human Rights Act,1993).

\textsuperscript{45} In 1999 I undertook a pilot study project as part of my Honours Course requirements, focusing on the rhetoric around the Intergenerational Debate in regard to Residential Care Subsidy. I was not totally convinced that the debate was a dispute between generations and argued that it was perpetrated by

\begin{flushleft}
\text{Statistics New Zealand (1998), divide the elderly further into the “young-old” (aged 65-74 years), the “medium-old” (aged 75-84 years), and the “old-old” (aged 85 years and over).}
\end{flushleft}
they were being treated by government policies, took place following the introduction of means testing for those over 65 in public or private hospital long term care.\footnote{In 1993 means testing was introduced for those over 65 in public or private hospital long term care. The cost is capped at $636.00 per week. Following the public protest and investigation by the Human Rights Commission, the asset level was raised on 1 December 1998 from $6500 to $15,000 (single); $13000 to $30,000 (married both in care); and $40,000 to $45,000 (one partner in care plus the family home), (Department of Work and Income, 2001).} Debate was highly publicised and elderly people marched in city streets in protest at the changes (Thorns, 1996; Clifton, 1994, March 10). In a “youth-and health-preoccupied society” (Koopman-Boyden, 1993:23), these changes have given feelings of insecurity to an older population. Social policy analysts also show concern about this positioning of the elderly. They point out that the Humans Rights Commission considered that the asset testing of long-term care based on age, was in breach of the Human Rights Act because of age discrimination, and there was also possible discrimination on grounds of disability, family status, marital status and possibly even sex (Human Rights Commission, 1995; Cheyne et al., 1998).

Not only were the health reforms significant in the effects on older people but the massive restructuring of the public sector which started in the late 1980s, brought about withdrawal of public services that had been a part of New Zealand culture. Dalziel and St John explain:

“Reducing the structural framework for state activity to one that fits with the structures of private business has meant that the ‘social good’ feature of state activity is often overlooked” (1999:88).

This can be illustrated by, for example, the limited access to post offices, a former provider not only of postal but also banking and other general services. Many post offices were closed during the times of reform, particularly in rural and suburban areas, as they were not considered cost effective. Because the providers were constrained by costs, less time was available for simple things such as assisting with
form completions and post office boxes became less visible when their numbers were reduced significantly. If it was more difficult to undertake posting a letter, or other everyday matters, another way would have to be found to get that help and as can be seen by a participant's comment, this is part of the service within a Retirement Village:

Betty: We can post our letters in the Rest Home. There is a letter box.

With the door being opened to those looking for new business ventures, the 'social good' features of government services was not always given priority. With elderly people feeling uneasy about services, housing an ageing population into specialised retirement communities to provide 'pay for' services became a greater marketing option. Although they existed to a very small degree prior to the 1980s, as was discussed in Chapter 3.2, development of Retirement Villages rose sharply in the 1980s (Thorns, 1993:114) with a further sharp rise in the late 1990s. Services becoming more difficult to otherwise attain are made available as part of the 'life care' package offered by many Villages. Retirement Villages thus become an option to consider as a housing choice, for those who can afford it. This will be discussed further in the following chapter where the participants will show how much easier it can be to access some services such as doctor visits or provided meals (Section 5.4c).

The 'paying' option for services is of course constrained by affordability, and there is huge variation in the economic capacity of elderly people, a matter which will be discussed in greater detail in Section 5.8. If services do become a matter of 'who can afford it' with the privatised housing and care package all wrapped in as one, some will be excluded in some way from accessibility. The long term effects of privatisation of services need to be addressed by the social services of this country. Especially important is whether those with the inability to purchase social services will miss out and to what degree. Health and well being play a more significant role in the lives of older people as statistics show that the numbers requiring some assistance, and those with disabilities increases markedly with age. I will investigate this in the next section.
5.3 HEALTH & WELLBEING

Research shows that with ageing, the likelihood of increased disability in some form also increases while at the same time individuals' physical and social reserves to deal with health problems diminishes (Campbell, 1993; Green, 1993):

Joan: *I didn't know where I was, I was feeling so terrible. The specialist said I should look for somewhere I could get care if needed.*

Lillian: *I've had two artificial hips replaced and, the second one was coming up so I knew I had to do something.*

Nancy: *... I ended up having an operation. After that my house seemed to go down a little bit and I knew that I wasn't coping as well so I started to get brochures of places round Christchurch.*

Joan, Lillian and Nancy all lived on their own and all felt unable to continue in this way. For all three, failing health was a factor and they saw the need to find an environment where support could be obtained if needed, but not the need for full care. Nancy had tried a short rest home stay and had found it difficult because although she was very ill at the time she did not feel ready to be totally assisted with everyday life events:

Nancy: *there was something about it, I didn't feel right... I wasn't rest home material.*

It is considered more likely that as one ages health problems will occur (Campbell, 1993:55). The age range of these three participants was from the early 70s to mid 80s. Joan, Lillian and Nancy felt a need for help to be available if necessary. Others also suggested that deteriorating health was of significance in making the decision:

Andy: *... having deteriorating health meant I was not as mobile anymore ....*

Joe: *I wasn't keeping well and ... the fact that nursing or medical help of any kind is readily available here was a big factor.*

Once again I refer to the massive restructuring of health services for elderly which took place during the 1990s (see Section 5.2). To re-iterate, a heavy emphasis was placed on individual responsibility in all social aspects, including looking after one's well-being and Treasury argued that some charges would mean individuals became more responsible for their own well-being (Cheyne et al., 1998:224). It would of course also help to keep health costs down. The imposition of costs for elderly in long-term care was not however accepted lightly. It became a source of considerable
debate as outlined in the previous section. The resultant protest action caused the issue to become a focus of considerable media and political attention over several years. Statements in newspapers such as “(he)alth is no longer about people. It’s about criteria, cost-efficiency, categories and contracts” (The Waikato Times, 18 October 1997 in Joseph and Chalmers, 1999), drew attention to the changes happening in the health service, and showed up the ‘gaps’ but did not, and presumably were not meant to dispel the fears of many elderly people who were struggling to manage independently. Joseph and Chalmers (1999), carried out a study on older people in the Waikato which showed the impact of restructuring. The gap in health services was apparent and with less assistance being available from other quarters, such as the family (see following section), the concept of ‘ageing in place’ became problematic:

Nancy: *I had a wonderful neighbour next door. The neighbours were marvellous but then the older ones were moving out and there was a younger group coming in. I thought I can’t depend on my neighbours, that’s not fair.*

Home-based services may be seen as an answer and for many people these have operated effectively in the past, so long as family and/or community support was also adequate. Nancy showed that in her situation that it was not easy to rely on neighbours, especially as the neighbourhood was changing rapidly. One of the managers also remarked:

Manager: *And the thing is, like, when I look at it round here(referring to her home) we don’t know our neighbours. Like we’re never here. Because we work all the time. You leave...you go to work in the morning, you come home ...like, we know them to say ‘gidday’ to on both sides. But that’s about it and don’t have anything else to do with them.*

It is often the case that all adult members of a household will be part of the workforce and this usually means being away from home for much of the day. The position for those who are less mobile means they may have very little interaction with others around them on a day-to-day basis. Any one policy cannot be made in isolation from other social factors and as the population ages this will place more pressure on the health budget and policy makers must ensure that adequate measures are adopted to ensure nobody “falls through the cracks”.

Governments persisted with privatisation of services, and as was observed earlier, gave an opportunity to be seized upon by entrepreneurs who saw a gap in the market
and as noted earlier, the building of Retirement Villages accelerated right through the 90s. While this may have been seen as a solution for the many elderly who were facing the difficulties of managing alone, and possibly is a solution for the ‘better off’ older people, it may also allow for social acceptance that services must be paid for by the individual and as such are not a societal concern. The advertising, shown in the previous chapter, portrays a glossy image of all one’s problems being met in a Retirement Village but those who cannot afford the costs involved are missing from the picture. Retirement Villages should not be construed as a total solution to a place for the elderly. Dwyer and Gray (1999), argue that there is a lack of research in the area of well-being of the elderly which must be done in order to establish the extent of the problem. A recent newspaper article illustrates the plight of some elderly people in Waimate, a small provincial town. Their subsidised meals were cut and the Chief Executive of Lister House explained

"Some people have had their meals reduced from five to three a week. But if someone needs a meal because they can not cope, they need it five days\(^{47}\)."

("Meal woes for elderly folk" The Timaru Herald 2000, 20 December:9)

Examples such as this, are indicative of subtle changes in the public health system and there could be many elderly who suffer due to inadequate housing or social service needs. It may mean that those without financial means must rely on their family, if they have a family, and in the next section, the implications become evident.

5.4 CHANGING ROLES of FAMILIES

When an older person must consider their living situation in the context of failing health and the inability to maintain independence, family roles are important. It is not immediately easy to define ‘family’, however as

“the boundaries of families, the roles that individuals play within families, the nature of family relations, and family members’ expectations and obligations vary across time and between different social and cultural groups” (Royal Society of New Zealand, 1998a :6).

The ability to maintain one’s independence is considered to be important in western capitalist societies and this becomes more apparent when the government ideology moves to ‘user pays’ for some services previously supplied free of charge. Over time,

\(^{47}\) I find it interesting that it is considered that five days is sufficient whereas three days was not. If a person cannot cope, maybe they actually need meals delivered seven days a week.
social changes have meant the ability or willingness of elderly people to live with their family has altered (Green, 1993; Heenan, 1993). Notwithstanding that emigration is by no means new to society, family structures have changed dramatically since the 1950s. At one time it may have been convenient for traditional care-givers, usually female children, to ‘take in’ their parents in their old age. A shift in work practices has occurred over the last 40 years and in the 1950s and 1960s the single bread winner (male) was considered sufficient for the livelihood of a family. Women, and in particular married women, were expected to remain at home fulltime caring for their children and their husband. Global changes in the 1970s such as the oil crisis and high inflation impacted heavily on New Zealand society. While the feminist movement demanded equal rights for women, many married women entered the workforce out of economic necessity and no longer could the nuclear family enjoy the single ‘breadwinner’ income. A precarious employment situation forced people to move to where the work was available, and it became more of a necessity for many households to have more than one source of income. There was less opportunity for elderly parents to be near their adult children and they were more often left without some family within the same locality (Brett, 1999). Of major influence to this homeowner nation was the soaring inflation, which saw amongst other price hikes, interest on home loans rise from 3%-5% to a high of 22% by the mid 1980s. In one generation the average age of marriage rose by 5 years, and those having children were much more likely to have them much later in life. For example, the fertility rate halved for women aged 20-24 and doubled in the 35-40 age group, giving rise to what

The Royal Society of New Zealand report on Family Dynamics suggests there are different factors for different groups that influence the ability to support other family members. These include external influences such as life cycle; different age cohorts; gender; ethnicity; geographic locale and of significance “the ability of families to cope is significantly influenced by their income and other economic resources” (Royal Society of New Zealand, and Ministry of Research Science and Technology, 1998a). The report considered that issues included “changes in the structure and expected role of families and the degree to which responsibilities are accepted; economic trends- how economic policy will impact upon these relationships; impacts of policy, regulation and law such as rest home policy and the impacts in the neighbourhood and community” (Royal Society of New Zealand, and Ministry of Research Science and Technology, 1998a).

Contributing factors also came from external sources such as the 1973 oil crisis, and Britain joining the EEC.

Migration has always been a factor of life in our society but it does seem to have become an increasingly ‘normative’ practice for mobility to be associated with work and can be linked to time to undertake long distance travel.
has become known as the ‘sandwich generation’, those with both dependent elderly parents and dependent children.

The demands at the turn of the century do not so readily allow for the same family support as fifty years ago as social structures have influenced the position for the older population. This is not unique to New Zealand and a similar pattern has emerged in other countries with which New Zealand has been traditionally aligned such as Britain and Australia (Green, 1993; Finch and Mason, 1993). It may actually be a worldwide phenomena as changing family traditions are also present in Japan (Izuhara, 2000) and in Shanghai, China (Zhaoru, 1997). The altered structures are found by way of higher unemployment, sole parent and reconstituted families, all of which bring with them financial burdens, as well as smaller families and two income households. The amount and style of interaction between parents and children can also be an important factor when spatial separation is more likely in a mobile society (Smith, 1998). It should also be remembered that not everyone has a family of their own, and some have no means of family support, either physical or emotional.

For my participants, family involvement in their lives was very important and discussion focused around family being available when necessary. The participants also wanted family to have lives of their own. This was to be a consistent theme throughout the interviews and while all of my participants had children of their own, how the family was composed varied considerably. Being close to their children was important and for some this had meant a move from their old neighbourhood or even town:

**Betty:** *I came from the different side of town to be near my daughter. I'm besotted with my grandson. ... I do think it's better to stay in your own neighbourhood but, my daughter living here, well I had to choose so I decided on here.*

**Marie:** *My daughter wanted me to be near her so that she could do things if we needed it. My son said 'Mum I can be over in 2 hours'. But it's not the same. Sometimes you just want to ring up and say 'oh look could you come over, I want something done'.*
Joe and Hilda, who had moved to Christchurch to be near their daughter, considered the social conditions of today meant that their daughter could not look after them and had this to say:

> Oh, our daughter is here but four sons are further away.... You've gotta be close to your daughter but she works. In our day, Dad had work and Mum stayed home and looked after the kids and, did all the housework and that. One income was sufficient. But nowadays I question whether most people could survive on one income. Mum's got to work. Childcare and all that sort of thing comes into it.

Joy and Andy were prepared to move across town to be near family

> Although this Village was not on our side of town, we have three children who live in a 2 mile radius of the Village so it appealed due to this factor.

Several of the participants had family who wanted to build granny flats and Betty, Joan and Patti all considered you can be too close to your family:

> Betty: The one in the North Island said I can have a Granny flat in their garden but I thought that's not a good idea. You can't live with your children when they are young because they change too much.

> Joan: They had wanted to build a granny flat at the back of their place and for me to go there, they wanted that after Jim died and again now but I said no, I didn't want to go away from doctors and friends here... I think you can live too near your family. They grow up, they get married they go to a life of their own...

> Patti: My son was the first to bring it up. 'The section is far too big, I want you out of there'. He said 'I don't care where you go but I want you out of there. Come and live with me'. I said, 'no way. I don't want to live with any of my family. I love them,... but not to live with, no. It's not fair to a daughter-in-law either. The family all live in the area so I mean they're not great distances away.

An option that was made available in 1980 by the Housing Corporation was the authorisation of loans specifically for the purpose of building granny flats to “enable elderly people to be housed on a relative’s property ...” (Housing Corporation of New Zealand, 1984:5). The loans from the Housing Corporation would be to local authorities or religious and welfare organisations which would in turn lease the granny flat to the home owner. By 1984 only seven local authorities had taken an interest in the loan scheme and it became a more favourable option once the leases were made directly with the home owner (Thorns, 1993:113). While none of my participants mentioned affordability as being a reason not to take the granny flat
option, it would seem that they preferred to remain autonomous if at all possible.

Being independent from children was very prevalent and Joan, Lillian and Rita suggested:

Joan: *You don't own them and I think people who become so dependent on the family, it must be a drag on the family. What I can do for myself I do and if I ask them for anything they know I can't do it.*

Lillian: *I'm very independent. I don't call on them to do anything for me unless it's really urgent.*

Rita: *...you shouldn't be left to look after the oldies. There are plenty of places, ... there's nobody responsible for us but us.*

The participants have shown the importance of family but also their own need to be able to manage without their family’s help if at all possible. They want their children to be there if they need them, but do not want to be intrusive in their children’s lives as Joan and Rita have said. They also want to continue to ‘have a life of their own’ and it would seem interference from family would not be welcome:

Joan: *...I hate people having to do anything for me, so I feel very independent here and I know the boys are here if I want them.*

The village environment gives them the freedom to have that independence and this will be discussed further in Chapter 5Ac when the participants discuss the issue of family ties and independence.

The overall changes in family composition have meant more older people are living on their own than with their families, a factor, albeit not the sole reason\(^{51}\), that can contribute to social isolation (Heenan, 1993; Rowland, 1982; Statistics New Zealand, 1997\(^{52}\)). I am arguing that the change in government policies along with the change in family roles has given opportunity for a new housing arena to be established for the ageing population. Older people are often confronted with a move, as has been established in Section 5.3 (Health and Well-being), and the next question posed is when to move and to where.

\(^{51}\) The section on life history/ life chances will discuss other factors including ethnic variation and women’s chances to accumulate assets.

\(^{52}\) The numbers of over 65s living on their own has increased significantly and while in 1966 this figure was 19.1%, it had risen to 30.4% by 1996 (Royal Society of New Zealand and Ministry of Research Science and Technology, 1998b).
5.5 WHEN TO MOVE and WHERE?

Freidan, (1993) has devoted three chapters of her work on ageing and retirement to the importance of ‘place’. Whether to move or to stay, to cling to the old or to be unafraid to try the new; she herself sees retirement communities as an important option in making a choice. Besides giving a personal history of her own situation and that of her mother, who lived in a large retirement community, Freidan undertook several interviews with those who did make a move of home in their later years, in many different forms of retirement community as well as those in the broader community. Freidan considers that:

“Home – the place where we choose to live- has to express and sustain our identity, the vital ties and purposes that make life worth living” (1993:349).

Recent research in New Zealand by Joseph and Chalmers, (1998) and Keeling, (1999), has been done in the area of ‘ageing in place’. Both studies were done in small town New Zealand and interviews with older residents showed the significance of the connection between community and home, “the places where public and private worlds meet” (Keeling, 1999:109). Keeling saw three matters which had implications for policy makers, as discussed; the issue of changing family roles, independence from family and the awareness of strangers entering a person’s private world to carry out home-based services. The latter highlights the need to be aware of the degree of control a person either has or does not have in their own home. It is

“...the home that provides the material environment most closely associated with permanence and continuity. In particular, the control and privacy associated with the home does not extend to other features of the built environment” (Dupuis and Thorns, 1998:31).

If that control and privacy can no longer be sustained, those who are able, may start to think about a move.

Part of having control and being happy about the place in which we live involves how we maintain ‘our place/our home’. Not only have we traditionally owned our home, but also some land, ‘the section’ with it. This culture has extended to being a nation of ‘do-it-yourselfers’ and many spend weekends mowing lawns, ‘doing’ the garden or painting and repairs to their property. Keeping up with this workload can become more difficult, with increasing age. For those used to carrying out what is required
themselves then 'ageing in place' becomes more difficult when disability means they no longer have the ability. The maintenance was a big factor for most of my participants, a factor also apparent in the study carried out in Mosgiel by Keeling who states:

“Embedded in the interviews is the connection between house and garden, and this becomes particularly evident when decisions about moving are linked with maintenance issues and gardening” (Keeling, 1999).

Betty: The garden and the upkeep of the house became too much... Too big. I came home from holiday and I saw all that garden and I thought, three weeks it always takes me to have it like it was before I left. I was sitting there and my back was sore and I thought, that's it. I just have to go because I can't keep on, doing this. I could have tidied the garden but it would have happened again, and again. And then 38 years. You know, it needed upkeep. I had it all painted but you have to have a painter. You have to do repairs. And oh... I couldn't be bothered anymore. Now I don't have to do all that work. So I'm now having a big holiday in my villa. (laughing) Really. It's a big holiday.

Joy and Andy: We had a large section and a big garden which had been a source of pleasure for many years and was requiring a lot of maintenance and although we had plenty of family, friends and good neighbours in the area we were concerned about not being able to manage on our own.

Lillian: Was only an ordinary section but... I had to employ somebody to do the garden... and the roof needed painting and it had wooden windows and they had to be replaced... it was a three bedroomed house and it was alright. I couldn't cope....

Nancy: I got to the stage where I had to have someone help to cut the lawns, dig the garden over. Someone said to me you can have homecare and so they came in but I was paying to take a drum away each month and the rates and insurance had gone up, and when you stopped to work it out I'm really not much worse off here and everything was done, maintenance was done.

The participants had weighed up various factors but not least of all was the need for home maintenance to some degree. Often failing health along with older houses, the need for them to keep their 'home' at a standard they liked, and the costs were all considerations taken into account.

While there are services available in the community at a cost, there is still the need to actually organize anything that needs to be done. Added to this, is the possibility that the work may not be carried out satisfactorily, with the prospect of being 'ripped off'. From time to time, scams are prevalent and, more often than not, the elderly are
targeted.Warnings are delivered via television programmes such as 'Fair Go', 'Target' and 'Crime Watch' but these do not stop new ventures from appearing in the marketplace and placing financial and emotional stress on the victims. Many Retirement Villages will protect their residents from such operators who must access residents via a 'gatekeeper'\textsuperscript{53}.

'Ageing in place' will be fraught with more difficulties for some than others. Retirement Villages are an option that the elderly can opt for if they have the financial resources and are socially independent enough to be able to look after themselves on a day-to-day basis. In comparison to other OECD nations, New Zealand has a highly mobile society (Long, 1992), which may be a contributory reason why Retirement Villages have become popular very quickly. In a migrant society, there may also be limited family/kinship networks within the older person's locality. Bearing in mind that home based services\textsuperscript{54} may still be required, the prospect of 'strangers' entering the home, even in a Retirement Village may still exist although arguably to a lesser degree. For example, meals delivered by a staff member of the Village, and as such an insider, would be less of a threat than a different stranger entering the house each day. A positive aspect is that those who are less mobile and live a lonely existence on their own are joining a community where, in theory at least, they have opportunity of contact with others, a necessary component for well-being which is to be discussed further in Chapter 5.

Those who become infirm and need care must move on when the independent Village life is no longer suitable (Friedan, 1993). In New Zealand, contracts for Retirement Village leases will usually provide for the owner to decide if and when, an occupant

\textsuperscript{53} An example of marketplace intrusion is apparent in material such as a letter titled "Colour in Your Roof" which was recently sent to me. Addressed personally it begins with "We have noted your ROOF is CONCRETE TILE" It then goes onto describe the pitfalls of concrete tiles, which notably differ from the Consumers Institute study (1999) and offer a free quote for work needed. It is followed up by a telephone call a few days later, a situation which I have encountered on several occasions. Letters such as this can cause anxiety to householders, and particularly if they are not feeling happy about the condition of their house. Living in a Retirement Village protects people from this type of scam.

\textsuperscript{54} In both Villages that I undertook my study, some of the residents used the public health services for home-help or meals-on-wheels. One manager told me that their Village was endeavouring to secure the contract for these services, whereby they would be paid by the Health Funding Authority to supply the services. This would be an advantage for Village operators as it gives more control over who has access to the Village and also the residents would have been familiar with 'inside' staff.
must move out of an independent unit. This can be a consideration that will affect the feeling of security as it means that the decision, and with it the choice of where to live, is taken away from the resident. Many Villages advertise the all inclusive care package, an important aspect according to Ninness, a marketing manager. He gives this advice: "A Retirement Village should provide for its residents for the rest of their lives" (1989:45) and advises purchasers to “choose with care”. Watchdogs such as the Consumers’ Institute, Grey Power and Age Concern all advise caution in selecting a Retirement Village as they will not all provide the same levels of services. A Consumer study of Village residents showed that a move of a resident from an independent unit to a serviced apartment was regarded by public health authorities to be insufficient for her care. It caused a substantial financial burden and at the same time considerable anxiety to that person and her family. This highlights the importance of understanding that a Retirement Village is not necessarily going to provide for every situation (Consumers' Institute, 1998). As has been discussed in the introductory chapter Retirement Villages are not defined by law in New Zealand and it is particularly important that would-be purchasers ensure that they get the package that suits their needs.

Betty: When you buy this villa, you want to know, that everything is ok for the rest of your life. So you can go to a studio in the same Village, and you know all the people. The studios here are very big. They're lovely. I've seen them. And if you know that you are so bad that you have to go to a Rest Home, you know that you're still, here, in the Village.

Lillian: No, I think the whole concept was what I liked.... Coz eventually we're all getting older and I thought, well, the home's here, and there's help there if you want it. Although lately, they do help you out more, don't they to stay in their homes.

Marie: We tried in our old town, but I couldn't get him(husband) into a Rest Home where the Retirement Villages were because they wouldn't take people that needed the care that he needs. You've got to be able to look after yourself and do everything.... We looked for a Retirement Village with units, but, there weren't any good for him, sort of on sloping paths and things.

Rita: My husband and I retired here because we didn't want to do another shift and also I think people are leaving it too long and too old before they move and they have to really think about it. People have come in here since me and they've gone into a unit and then the next thing they've gone into a studio, ... and a man's gone into hospital and when he comes out he's going into the rest home. Then say, I lost my husband, there's only a couple of years between us,
and, if I didn’t really want to do this I can go over and live in a studio and they’d shift you over....

Options for those without resources are more limited and with a lack of facilities which the consumer can purchase in a Retirement Village, there is the prospect that some elderly will simply miss out on some necessary components for well-being. A power shortage in the winter of 2001, the coldest winter for many years in this region, created a campaign for all citizens to cut down on electricity use by 10 percent. For a person living in already impoverished conditions, this could have serious harmful affects and calls for the elderly to think of their health first, were made by elderly interest groups such as Grey Power (Calcott, 2001) and in regional newspapers ("Power use dropping, concerns for elderly" The Timaru Herald, 2001, 2 August; King 2001). One Retirement Village opened its doors to “anyone over 65 who wanted to conserve electricity and still have a safe, warm place to be during the day” ("Retirement Village offers warmth to elderly" The Press, 2001, 1 August) and while this may not have been a practical option for many people it did show community spirit. While this power crisis is just one of many incidents that can occur, I have used this event to portray that there are significant happenings which impact immediately on those living in marginal conditions.

In 1999 another newspaper report highlighted the plight of the vulnerable elderly in Christchurch and the home-based care provider, Nurse Maude, advised

“Staff had found 11 people dead this year, often in circumstances which indicate the client’s only human contact from week to week was their Nurse Maude worker” (Brett, 1999).

While this is not an indicator of financial poverty it does bring attention to the position of the many people in our society who have little social contact. As Opie et al. suggest, it relates to giving older people choices about where they may live. If home-based services are to be more widely used, then they should be more than simply a nurse coming in to bath the patient or dress a wound. “The directive in a referral note “arrange services” may be read as merely referring to a routine task” or as Opie et al. suggests, “can point to a complex field of enquiry and action”(1995:7). Service providers must have the skills to know the difference and act accordingly. If, however, it is a matter of poor services due to economic provisions or lack of them,
then policy makers need to pay more attention to addressing the social needs of the elderly in a more holistic way such as illustrated in the case of Waimate residents (see Section 5.3)(The Timaru Herald, 2000, 20 December:9). It is of major concern if at the turn of the century our society has become individualist to the point where services are being economically driven to this degree. If it is better for people to remain in their homes then their homes need to be more than just a roof over that person’s head.

“The home constitutes physical, social, cultural, and psychological space which, on the one hand, shapes our behavior and, on the other, helps to form our perspective on the world. The dwelling, then, can enlarge our world view, can reinforce our sense of self-esteem: conversely, it can confine us, increases our sense of insecurity, and severely constrict our freedom and our horizons” (Daly, 1996:150).

The newspaper articles which I have highlighted in this section show the significance of various contributing factors which can affect the daily lives of people in their own homes. Being safe and secure in their living environment becomes of paramount importance and a Retirement Village possibly becomes that safety net for many people. There are other issues to also consider which include life history/chances and life participation as well as the ownership of assets. I will now look at each of these in turn.

5.6 SAFE AND SECURE
Rhetoric around the concept of ‘safe and secure’ has been addressed in Chapter 4, and those critical of gated communities consider that the promoters have cleverly played on people’s fears to create this niche market (Hillier and McManus, 1994; Luymes, 1997; Blakely and Snyder, 1997). Retirement Villages which offer the ‘full care package’ take the idea of safety and security a step further by also offering ‘care’. Many people as they get older, will also experience some form of failing health (Campbell, 1993) and the three aspects of security, safety and care will be examined. A sense of security helps individuals to cope with the demands of everyday life and those with failing health, or feeling alienated from social life in their own home may feel a lack of that security. This perception can affect their well-being and in this section I will examine whether they will then look to an alternative means to either acquire or maintain their ontological security.
5.6a Ontological Security
Ontological security is defined by Dupuis and Thorns as "...a sense of confidence and trust in the world as it appears to be. It is a security of being" (1998:29). There are arguments that the home is a source of ontological security and Dupuis and Thorns claim that in a New Zealand context, it is met when four conditions are maintained:

"...constancy in the social and material environment; ...the spatial context in which the day to day routines...are performed;... [people feeling] in control of their lives because they feel free from surveillance;...base around which identities are constructed (Dupuis and Thorns, 1998:29).

This chapter has already made suggestions that people move into Retirement Villages because they are no longer able to cope with their current situation. Whether they have lived in their previous home for a short or lengthy period seems to have little bearing on how residents feel and using the definition as above, the home can be a place where a sense of confidence and trust no longer applies. Using the four conditions suggested by Dupuis and Thorns as a framework, provides an insight into why some older people may consider that a Retirement Village is the answer for them. In the following chapter, the experience of living in the Village will identify whether a sense of ontological security could be attained by my participants.

For most of my participants there was some trigger point which made the decision to move into a Village the viable option for them. Health decline and the inability to keep up with maintenance were major reasons although in most cases there had been at some time also the loss of their spouse. For some, having brought up several children who had since left home, was also a feature. The constancy of the social environment had altered with children leaving home, or moving to another city for work:

Joan: They grow up, they get married they go to a life of their own

While the house and especially home ownership itself may have contributed to constancy in the material environment, this in itself was insufficient to maintain ontological security. A strong link was held between the material and non-material environment and the home was associated with sentimental emotions. Those who found they could no longer keep up with the maintenance and gardening were watching a decline in the physical environment but found it difficult to leave this
home which for them held so many memories and feelings for times past. Letting go of the home they had lived in, particularly for Patti and Betty who had been in their previous homes for nearly four decades, was not easy. For Betty, it was only when she began to dislike her home that she did move, although she had held onto the idea of moving for several years:

Betty: *It was a big move and you have to do that. Because I was very happy in my old place. And I loved my house but it was too much. But I was hating it at (old address)... I started to hate it.*

Patti had not given a move much thought, as she still had one child living with her, it was an area she knew well and she had brought her children up in that house. While she claimed to be not concerned about changes to her old home there was a hint that this home did still have special meaning for her:

Patti: *And the people have absolutely gutted it. They've ripped it all out apparently (laughs), yes, it's only a shell. However, not to worry. It's theirs, not mine.*

Memories and nostalgia were closely linked to a particular place, a previous home and with this was included memorabilia as was the case in the study by Dupuis and Thoms (1996). Moving to a smaller unit was to have an impact on many participants:

Hilda: *Of course when you make changes you've got to change in more ways than one. You've got to get rid of the surplus, what you don't need you have to part with, even although you don't want to, but you have to. And it can be difficult sometimes.*

Those routines which were commonplace in the previous home no longer held the same satisfaction for some participants. While the familiarity of the former home was important and moving made it hard to let go of belongings not all was nostalgia. For Betty there were practicalities to consider:

Betty: *I had never modernised it and the kitchen was apart and so... in winter the living room was warm, and the rest of the house was cold. Brr. I hated that.*

How the participants have managed the change to a new place will be discussed in more detail in the next chapter (Section 5.5a).

The third area that Dupuis and Thorns considered was essential in maintaining ontological security was the ability to feel in control of life and free from surveillance. Thompson also believes there is a healthy balance required in ontological security
which is “neither too rigid or too insecure” (Thompson, 1998:32) and while the advertisements make claim to providing the necessary care and security, Retirement Villages must ensure they do provide that care while at the same time, not controlling the lives of the individual residents.

A further aspect relating to that of security needs, involves the protection of self and property from crime. This is given a lot of attention by the media and the analysis of advertisements in the previous chapter shows that the marketing discourse of the Retirement Village industry does indeed play on this aspect of security. A Christchurch survey showed that many women or elderly will not go out alone after dark (Austin, 1994:22) but more recently much has been made of ‘home invasions’ where intruders have entered houses during the day as well as at night and have caused severe injury or death to the occupants55 (“Chch case tests home-invasion laws” The Press, 2000, 15 September). Newspaper headlines such as “Elderly Couple Beaten During Home Invasion” (The Press, 1999, 20 November) and “Woman who Preyed on Elderly Sentenced” (The Dominion, 2001, 14 February) are not uncommon. While the numbers have been small, it is reasonable to argue that for people who no longer have a feeling of ontological security, this media rhetoric would make their home, for them, less of a ‘haven’. This contributes to the need to look for somewhere they can once again partake in social life. As already discussed in Section 5.5, a gatekeeper who will keep away door salespersons is also a form of protection for the wary:

Joy and Andy: Home invasions are a worry... “especially if Joy were to be left on her own” (Andy). That worried me and I was keen to make the move for that reason as much as any other, as my failing health made me feel insecure about the thought of Joy being left. For me (Joy) it was an important consideration, I was not inclined to mix in with other neighbours and that... but now wouldn’t want to live anywhere else, I love it at the Village.

Patti: I never lock the door here but when I was in my own home day and night my doors were always locked. Well, the house next door to me was robbed, they even took the refrigerator and everything and I had an awful fear there, coz awful skinheads were around, and I used to think, boy, you’re sizing him up, I’ve got nothing for you to steal anyway but, it’s amazing what they take. My daughter was robbed, they even took the pillow slips off the bed.

55 A search of the INL web page shows that The Press had headlines which included the words ‘home invasion’, 27 times in 1999, 11 in 2000 and 7 up until 5 September 2001. Articles which included these words totaled 261 during those 2 years and 45 in 2001 (INL, 2001).
Marie: And you feel, you know, comfortable. And there’s plenty of security. You’ll have seen a padlock for the front gate out there. Which I put on at night.... Yes, well the security people come round during the night...about...I don’t know how many times. But quite a lot. And...I’ve never heard them.

Marie was not the only participant who mentioned that she had never heard the security patrol. It could infer that such is the feeling of security that sound sleepers will not be awoken by noises at night, or that residents trust the management when they say they have a security patrol and therefore believe it must exist whether or not it does. Either way it does indicate a strong feeling of ease with their living situation, which in turn leads to the fourth aspect as depicted by Dupuis and Thoms, that of home being a secure base in which one has confidence in one’s self identity:

Betty: You can go on holiday and you don’t have to worry about the house standing empty. You can just go away, and everybody looks after your place. And coming home late at night, you know that you’re safe here. In the other place it was dark and you opened your door, you never know what’s inside...these days. But here you don’t have to be afraid. There’s light all over the place...and they’ve got security. I feel very safe. So, I’m better off here.

Other participants had no fear of crime, they did not consider that aspect at all as a reason to come to the Village:

Joan: My husband was one who used to travel a lot for his work.... I was used to being on my own, in our younger married days.... I’ve never been a nervous person so it never worried me...

Nancy: Oh yes, it never worries me, I’d get up and give them a go for it, I have to try and remember to lock all the doors,...

Neither Joan nor Nancy did however feel secure without other support mechanisms and it was the reason why they looked to a Village to provide them with the sense of trust they needed. It was not the purchase of another home but the change to the enclosed Village setting that they looked for that sense of well-being. Examples such as Nancy’s position (Section 5.3) of not wanting to rely on her neighbours and Joan’s (Section 5.4) in which she was averse to living with her family, indicate that this generation of elderly is not prepared to place responsibility onto others for their situation. Life participation was important to both of them, as it was to all of my participants. The four conditions Dupuis and Thoms have argued supplied the framework to show how in their former homes the participants had lost that sense of
ontological security required. In Chapter 5 I will discuss whether the participants were able to regain feelings of security by living in a Village.

5.7 LIFE PARTICIPATION

An essential ingredient in maintaining or acquiring a sense of well-being is to be able to participate in the social fabric of life. Particularly for those people who find they are losing their social contacts when they retire from employment, or when families move on or when a neighbourhood changes, it may mean having to make changes of their own to ensure continued involvement. A 1998 Royal Society Report considered there had been very little research carried out in a New Zealand context on the issue of positive ageing and saw issues which needed to be addressed including

"participation of elderly in the workforce, community work, leisure activities, adaptation to retirement, maintenance of healthy lifestyles, acting as community volunteers, and the ways in which older people are cared for and care for others"(Royal Society of New Zealand and Ministry of Research Science and Technology, 1998b:6-7).

The political discourse around the concept of positive ageing has taken on a new strength with the recent release by the current government of The New Zealand Positive Ageing Strategy (Dalziel and Ministry of Social Policy, 2001) and Action Plan (Ministry of Social Policy, 2001). According to Dalziel, Minister for Senior Citizens, the Strategy:

"...is expected to improve opportunities for older people to participate in the community and to ensure that government policies support this aim" (2001:3)56.

The Action Plan has set specific goals for government departments to achieve, which encompass a wide range of key areas57. It also recognises the need for contribution from the wider community, without which many goals could not be realized.

56 This is not to be confused with impending Retirement Village legislation (See Chapter 3.5)
57 The 10 major goals set by government are as follows:
1. Secure and adequate income for older people
2. Equitable, timely, affordable and accessible health services for older people
3. Affordable and appropriate housing options for older people
4. Affordable and accessible transport options for older people
5. Older people feel safe and secure and can “age in place”
6. A range of culturally appropriate services allows choices for older people
7. Older people living in rural communities are not disadvantaged when accessing services
8. People of all ages have positive attitudes to ageing and older people
9. Elimination of ageism and the promotion of flexible work patterns
10. Increasing opportunities for personal growth and community participation.
Featherstone and Hepworth believe that the social understanding around positive ageing and the images invoked are more of an "extended plateau of middle age" than a recognition of age (1995:46), a notion supported by my analysis of the imagery as discussed in Chapter 4. The rhetoric of 'active ageing' is in accordance with the government strategy of 'positive ageing'. While I see the government strategy as being positive for older members of New Zealand society, it will only work as long as the full spectrum of goals is attained. Overemphasising 'the active and youthful older person' as is seen in the imagery, could lead to a further exclusion of those not fitting that ideal. This also leads to the concept of 'Activity Theory' (Katz, 2000) which links back to the promotion of Retirement Villages (Chapter 4). How my participants valued the activities in Retirement Villages will be analysed in Chapter 5.4a.

For some people ageing may require that they let go of some of their independence and be ready to accept a new way of life. When a person is no longer able because of incapacity to do the things they once enjoyed, they may feel alienated in a lonely world. According to Friedan (1993), being able to let go of the old (meaning former), can be an important factor in life participation and though this may not involve a physical 'move', a physical change will force the creation of new roots and vitality, whereas not moving may impede any such growth for some. As suggested earlier (see Section 5.4), intergenerational support in the past ensured that an older member of a family could feel needed, and for many, not having a family within their vicinity may lead to a withdrawal from social life.

Nancy: I was getting depressed and so I had to be sensible for my family's sake and I knew I was looking into the future. I had a wonderful neighbour next door they were marvellous but then the older ones were moving out and there was a younger group coming in. I thought I can't depend on my neighbours, that's not fair. I've got to really think about moving out from here, even if you had help in it would be a worry, I'm that type of lady, if the place wasn't painted and maintained.

Lillian: This is individual and nobody interferes with you and they're ready to do anything you want done. If I hadn't come here I would've gone somewhere else ....I was quite prepared to go somewhere(not stay where she was).

The means of being able to participate in life to a degree believed to be otherwise unattainable could be one of the reasons for people to move into a Retirement Village. This was especially so for Joe and Hilda who had been married over 60 years and
while they could manage living in an independent unit and making use of home based services, they were able to be together in a situation they thought would otherwise be impossible. Both have disabilities which prevent them from being able to do cleaning, cooking and washing but they see it as important to accept changes that occur due to age:

Hilda: *Of course when you make changes you've got to change in more ways than one. Lots of things we can't do now that we would like to do perhaps but don't worry, accept it. No use worrying about what you can't do, you've got to think around what you can do.*

Betty, though, considered that to live in a Retirement Village, there was a need for being physically active and said:

Betty: *If you want to enjoy life here, you have to be good still. Healthy, so you can walk and bike and do all that sort of stuff. You don't have to wait until you're in your eighties.*

Friedan argues that residents who “survived and continued to grow” (meaning those who do not stagnate) did not see all as a “playground” as is often perceived (1993:369). There were, she believed, those who had found a way in which their social needs were being met in an age related environment. Whether the experience of Village life met my participants needs is the topic of much lengthier discussion in the following chapter. However whether this opportunity can be taken involves more than the desire to live in such a complex and depends considerably on the individual’s life history/chances.

5.8 LIFE HISTORY/CHANCES

Decisions made (in the later years) are not made in isolation from other decisions made throughout life. The 1950s and 1960s, regarded by many commentators as the ‘golden age’\(^{58}\) (Rigby and Webber, 1996:9) or ‘long boom’ (see also Chapter 3.5) was a time when the people now entering retirement were often enjoying stable employment (male), company superannuation schemes and a government policy that

\(^{58}\) The post-war period was regarded by many as a time of opportunity, illustrated by examples such as state assistance for housing and full employment which gave New Zealand as a society, a sense of well-being. Overlooked however were the minority groups who did not fit with the ‘New Zealand dream’, such as one parent families, ethnic minorities, and disabled people (Cheyne et al., 1998). The lack of opportunities allowed these people would affect the life chances throughout life. This means that when society is advocating the responsibility of the individual some four decades later, those whose opportunities were limited in their earlier years are less likely to be able to make the choice of living in a Retirement Village.
placed heavy emphasis on home ownership (Thorns, 1993:100; 2000:129). Having bought properties and then having lived through times of high inflation in the 1970s and 1980s, the ownership of housing was to become a strong asset base as housing prices boomed (Thorns, 1993:102). My participants had owned property at a time that gave considerable capital gain, thus giving them the capacity to purchase a unit in a Village, within proximity of the cost of an average house. This in turn gave rise to an opportunity, with government encouragement of individualist policies, for those with assets to make decisions for themselves that would give them the good health and a sense of wellbeing in their old age. If they had not had or taken the opportunities available in the prime of their working years, they could not now have this opportunity as was illustrated in Chapter 3.5 by Lillian:

Lillian: *I had it nice... and made a lot of money out of it but that's all for me own good, isn't it? It was just that nice time. And then later on things sort of flattened out a wee bit and wasn't so good for selling houses....*

While many elderly people do own their own home, Dupuis and Thorns (1996) point out that owning a home property, even if it does make that person ‘asset rich’, does not necessarily mean they have access to money to pay their bills as they may be ‘income poor’. The option of a reverse mortgage scheme, which could alleviate the problem of accessibility to funds for purchasing services, was found by Dupuis and Thorns (1996:495) not to be favoured with their respondents as the respondents considered it would mean taking away some of their security. The ability to take advantage of such a scheme does of course hinge on the available equity in a property (see section 5.9).

Added to the ability to make capital gain available to many in that era (Dupuis and Thorns, 1996:492), to belong to a subsidised superannuation scheme would give some allowance over and above national superannuation. Those who have been in this position have different available choices than those who are not. While some of the recipients do not get a pension other than national superannuation, those who do, find it easier on a week-to-week basis to keep up with costs incurred. Many of my

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59 Inflation in the '90s has been lower and a drop in housing values around much of the country is being experienced. In rural NZ where a downturn in the economy was most evident, housing has not reaped the capital gain once enjoyed by homeowners. Housing prices in Christchurch continued to fall in the winter of 2001 as did numbers of sales ("Region pessimistic about house buying" *The Press*, 2001, 1 September:4).
participants were aware that there are people who do not have the opportunities they have and that it precludes those who have no assets. There was more than one who suggested there should be rentals of a similar nature available and one manager had had enquiries from disappointed rental dwellers.\(^\text{60}\) Not all can consider this option of housing as the cost excludes those who do not have an asset base from the outset:

Joan: *I feel sorry for anyone who just paid rent all their lives... You need more than the price of your house, especially if it's an older house. I had to pay considerably more than I got for the flat but I had never lived in a brand new place before.... I get a superannuation which helps considerably but one of my friends who only gets the super\(^\text{61}\) has to budget and finds it harder in the winter when the power bills are higher. The units were supplied with a fan heater but they chew through the power and you need money to make these purchases.*

Joan has clearly identified some advantages of owning assets without which she would not enjoy some comforts of being in a Retirement Village. While she did not see the costs as excessive if they could be afforded, Andy considered it differently:

Andy: *There is a downfall to moving into a Village. It is very expensive for what is provided in the way of facilities, both the capital and ongoing costs and are the off-putting part for us and after more than a year I do not see any reason to change my opinion on that. Too much for what you get but you can't have it all ways. Added to that, the family was negative to start with, when we first decided to move in. This was because they could see the cost of it and were, worried not for inheritance sake but did not want to see us being ripped off. The family tried to talk us out of it, but they see it from a positive light now that we have lived there over 12 months.*

Nancy: *I thought they were too expensive quite frankly and compared to Australia, yes they are and my daughter-in-law said we've been through a lot of retirement places just looking and they went through one place 72 acres, and you can buy a 2 bedroom 2 garage place over there for $100,000 and $40 a week. This was $137,000 and we negotiated $500 off and $65 a week.*

\(^{60}\)There is opportunity for government, both local and national to initiate new policies in this area. The Christchurch local government is active in its pensioner housing programme. With 2600 units it is the second largest owner of rental property in New Zealand following only the Housing Corporation. It considers itself to be a 'social landlord' where besides providing low cost housing, also has an activity schedule which people can arrange to take part in and some complexes provide a communal lounge for residents (Christchurch City Council, 2001). This differs from some councils and for example the Gore District Council has recently decided it should concentrate on 'core business'. "Cr Bill Dore said the council's social responsibilities had changed from the days when it built pensioner housing using cheap Government loans. The time was coming when councils needed to concentrate on core business." (Gerken, 2001, August 29:7).

\(^{61}\)Joan is referring to the government funded superannuation called New Zealand Superannuation which is commonly called ‘the super’ by recipients. Other usages are ‘the pension’, ‘national super’ and ‘GRI’ (Guaranteed Retirement Income). The main reason for the various names is due to various governments altering the government funded pension over the last twenty-five years.
Even though Andy and Nancy considered the units too expensive, they were still prepared to pay the cost for the facilities provided. This indicates that there is some unease about managing in the wider community alone when suffering from some form of age related health problem. Whether or not the Village does provide the support expected by Andy and Nancy, will be examined in more detail in Chapter 5.

There are ethnic differences in the household composition of New Zealand homes and statistics for older Māori differ from those for the general population. While the Māori elderly are more likely to live with their children, they are also more likely to live out of an urban area (Ministry of Women’s Affairs, 1999). Statistics New Zealand figures show that living arrangements for non-Māori are very different from those for Māori who are more likely to be renting, to live with other members of their family and less likely to be living in a home for the aged (Statistics New Zealand, 1997). Māori life expectancy is lower than for the general population and as at 1996, elderly Māori consisted of just 3.9% of elderly compared to a total Māori population of 15.1% (Statistics New Zealand 1998). 20% of Māori women aged over 65 live with their children compared to 11% of all older women (Ministry of Women’s Affairs, 1999)62.

My study did not seek a specific sample of any ethnicity and all of the participants were pakeha New Zealanders except for one who had immigrated from The Netherlands. Although the sample was small, further research would be required before any major conclusions can be made about whether Retirement Villages are attractive to any particular ethnic group more than others. What has been notable from the discussion in Chapter 3 however, is that the imagery in the marketing identifies a selective audience that could be construed as being middle-class, pakeha, much as in my sample.

5.9 OWNERSHIP OF ASSETS

In Chapter 3.3 we saw that 83.5% of New Zealanders over 65 own their own homes compared to 33.7% of the working population and that the least likely segment of the population to be renting are the over 65s (Thorns, 1993:105; Dupuis and Thorns,

62 There are currently no statistical data relating to the overall ethnicity of residents of Retirement Villages, either in Christchurch or New Zealand.
Of the approximately 400,000 in the 65+ bracket as at the 1996 census, there were 45,809 renting which indicates there is a large pool of home owners who could possibly consider an independent unit in a Retirement Village. Even then, it is only possible if they have assets that enable the purchase of a unit. As average house prices differ in various regions, it would be difficult for many who own dwellings in provincial areas to afford the cost of a unit. Retirement Village prices tend to fluctuate according to market demands as does other real estate, and some localities will charge more for occupancy than others. For example the average price of a house purchase in Auckland is much higher than in Christchurch. This is also the case for occupancy of a unit and one of my participants who moved from an expensive area found that she was able to make the purchase in Christchurch whereas she could not have afforded it elsewhere as ‘they’re all much dearer than here of course’.

There are a number of constraints which would not allow the purchase of a unit. The most obvious of these is that payment will be required to be made outright for a unit. As Thoms explains, private providers will concentrate their efforts on a lower risk sector of society to safeguard their investment for which they are looking for a profitable return. Lending institutions will only offer loans by way of mortgage if there is sufficient income to repay the loan, and for a person whose sole income is the government funded superannuation this would not be possible (Thoms, 1993). This excludes the elderly with no assets and the purchase price of the unit will also preclude some homeowners and as already discussed, housing costs vary from region to region which in turn limits equity in a property:

Betty: I got $5,000 more for my house than I had to pay here but all that went on the costs of the Real Estate. You have to have a deposit, so you have to start with having some money in the bank. Otherwise you can’t buy a villa. For a lot of people, $10,000 (the deposit) is an awful lot. They kept the villa empty for four months while my house was being sold but if you don’t take it, then you do get all your money back. No service fee during that time either. …it’s all in the 5% depreciation that you pay the first 5 years because they

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63 An elderly member of my family who lived in small town New Zealand had a home with a government valuation of $60,000 which was sold for $35,000 after being on the market for two years. This suggests that the statistics of home ownership are little indication of what constitutes a ‘realisable asset’ and it is doubtful that she could have opted to live in a Retirement Village or that a reverse mortgage would have been available for her if she had needed the funds.

64 There are exceptions to this and in some areas where housing prices are very low as compared to the national average, the price of a unit in a Retirement Village is considerably higher. Median house prices by area in March 2001 were Auckland $248,500; Wellington $190,000; Canterbury/Westland $149,000 and Otago $95,250 (‘Sales on Rise’ The Press, 2001, 16 May:49).
cover that pretty well.

Patti:... 'but I've got a house that I have to sell' and she (the manager) said, 'well, we do give you a fair length of time if you are interested'. Well, she took me over to one over here but I didn't like it. But when I heard the price I liked it less because I didn't know what my house was worth.

The prices of units around Christchurch vary considerably. One of my participants considered it very fortunate she could purchase a unit for $91,000, and have some money left over. She considers it to be a compromise as she occupies a very small, older unit, not originally designed to be part of a Retirement Village. Most of my participants spent all of their available capital to make their purchase, which averaged around $140,000 and one commented that without some money other than her house, it would not have been possible as she had to pay a $10,000 deposit to secure the property while hers was being sold. One manager commented that as there was a flat real estate market\textsuperscript{65} in Christchurch, some people who wanted to live in a Village could not because they were unable to sell their house. Both Villages I visited had empty units which were being held for people who had not sold\textsuperscript{66}.

Thorns illustrates that it would be difficult for a person relying on the government funded superannuation to purchase a house if they were currently renting as rentals consume a high proportion of total available income (Thorns, 1993). As Thorns’s study suggests, while superannuation is considered sufficient to sustain a basic standard of living, there is little if any capacity to save at all, and if the life history and chances of a person reaching retirement age have not allowed for ownership of a dwelling, there is not even a slim chance that they could save for ownership once they are retired from the paid workforce. This matter has been covered in the previous chapter (Section 3.3) which included the development of housing history in New Zealand.

\textsuperscript{65} According to a more recent newspaper article, property sales were up in March 2001 compared to March 2000. This was regarded as a "welcome turnaround" ("Sales on Rise" The Press, 2001, 16 May).

\textsuperscript{66} If the flat market does mean receiving a lower price for their house, this could in turn help to lower Retirement Village prices, unless of course the demand is exceeding the supply. Neither Village mentioned a waiting list so it would seem that it could be a buyers’ market which has carried through from the home-ownership housing industry.
5.10 CONCLUSION

In a society which has an ageing population and all those over a particular age are deemed to be 'dependent', Retirement Villages are seen by some as the place that will meet those dependency needs. Illustrated through the stories of my participants, this chapter has shown how they were looking for a setting much as the advertising stated, substantiating the claim that developers have found a niche market. Security, care and independence without the worry of home maintenance or reliance on family or neighbours were the main reasons for entering a Village and not just to be with other older people. The next chapter will discuss the experience of living in a Village.

The government welfare reforms and privatisation of health services in the 1990s has led to feelings of anxiety amongst older members of our society regarding their well-being which in turn has contributed to the attraction of Retirement Villages. This has come after a series of societal changes, including a gradual shift in the composition of families. Whereas often children had lived close to their parents, this pattern has changed over the past half century and with it the degree to which adult children, usually daughters, became available to care for ageing parents. My participants have however communicated quite distinctly, how the relationship they have with family is still paramount and that moving to a Village close to family was a prime consideration. At the same time, they did not want to be 'dependent' or a 'hindrance' to family, and preferred to maintain a form of 'independence' in these relationships. This same sentiment was felt with neighbourhood relationships and while some participants considered they had very good neighbours they did not think it fair to rely on them for help. By being in a Retirement Village, health and well-being could be maintained without the necessity of rest-home care, something which while none of the participants were aspiring to, was part of the 'life care package' important in coming to the decision of where they should live. The concept of ageing in place shows that there is a dilemma for people as to when to make the move. Two of my participants believed most people make the move too late in life and should consider it while they are still managing and before other reasons such as deteriorating health come into play.
Being safe equated to security in Villagers’ well-being and with someone to ‘keep an eye’ on them. The participants felt less threatened by crime and rather than the Village being an enclosure which took away independence, for them it was a haven which would keep unwanted elements out. Their experience will be analysed in Chapter 5. Regardless of how this outcome would be, the participants showed that they were prepared to purchase into a ‘pay for services’ system which was offering the sense of well-being and security they needed. Their life chances including home ownership, income, family and health were all factors that had enabled them to make this choice. Some participants commented on this state, considering themselves more fortunate than some who will never have this same opportunity.

The focus of this chapter has been the choices people make and the life constraints, which either assist or inhibit a decision to live in a Retirement Village. Societal changes have opened up the opportunity for this new housing form and discussion of the development of these changes illustrates the interconnections, which have culminated in a ‘place’ for Retirement Village communities. Chapter 6 will examine more closely what this decision has meant to residents and whether it is in fact meeting the need as they envisaged.
6.1 INTRODUCTION

In the previous chapter it was learned that a major reason for my participants to consider living in a Retirement Village was discomfort with their previous environment. This was often due to a combination of reasons such as failing health, maintenance worries and feelings of insecurity. The marketers, while also emphasising the above aspects to attract attention to the lifestyle of Retirement Villages, (see Chapter 4), also highlighted ‘community’ within the Village setting. I wanted to know whether living in a gated community environment did relieve the participants of their former worries as the advertising rhetoric claimed. In this chapter I will discuss the experiences of Village everyday life through four main themes; the new environment; authority; what gets done and sentiment/meaning.

In making the decision to move, residents had already taken a risk, one which Friedan (1993), believes will work as long as the choice was their own. The initial discussion will focus on the new environment for my participants, whether they were able to adapt and the strategies used to ensure they became an ‘insider’ within the Village. Having made the decision to live in a Village, it was a new experience to actually move into their new home. Secondly, a totally new concept for people who have not previously lived in this environment is the Village authority and Baltes (1996) cautions that there is a need to be wary of paternalism in relation to older people in an institutional setting. In this area of discussion I will analyse what it is like for residents to be suddenly placed in a situation where there is an overarching structure and how that was incorporated into their everyday lives. Thirdly, as discussed in Chapter 4, the advertising rhetoric placed heavy emphasis on facilities, services and activities, which the participants’ did confirm were draw cards to the Village. The third question to be considered therefore, is how the Village is used to advantage by
the residents, whether their lifestyles are enhanced or whether there are constraints that do not allow usage of the Village to full potential. In this section I discuss ‘activity theory’ (Katz, 2000) as it is considered by some commentators that too much emphasis on structured activity can mean choices are taken away from the individual. Following the works of Dupuis and Thoms (1996; 1998), and Young (1990; 1997; 2002: forthcoming), who discuss the importance of home, spatial practices, the need for privacy and sentiment and meaning attached to home, the fourth key discussion will focus on how my participants’ experience of life in a Retirement Village give meaning to the place they call home. In this section I argue that living in a Village setting means that spatial practices and the way they talk about the Village are important aspects in their everyday lives. Discussion of the four main sections outlined will determine whether the ‘experience’ does bring with it the promised rewards.

Referring back to Chapter 4, it has been seen how the developers have created a housing industry based around rhetoric such as ‘lifestyle’, ‘independence in a caring environment’, and ‘safe and secure’, which have a connotation of Retirement Village being a community not seen elsewhere in the urban environment. Critics of this concept see this as reminiscent of Tonnies gemeinschaft (the organic community), and as such, a nostalgic vision to target specific groups (Blakely and Snyder, 1997; Freie, 1998; McKenzie, 1994). The actual experience for my participants will show that life in a Retirement Village is not the organic community that the critics argue the marketing is based on, but is constructed through the individual’s social relations with others, inside and outside of the Village. This social process is ongoing and always changing as new relationships form (Pearson, 1980). Wellman (1999) believes that for each person, community is created through networks of interpersonal relations which overlap and are related to all facets of life. Through the stories of their everyday lives, the participants will clearly illustrate the experience of living in a Village as they see it.

6.2 THE NEW ENVIRONMENT

Previous research has found that adaptation to a new home is not ‘instant’ and must be ‘created over time’ (Dupuis and Thoms, 1998). Not knowing where the boundaries
lay in their relations with others, several participants considered it took some time to adjust to life within the Village. Being a totally new experience meant they had no idea what to expect and for those that took time to ‘settle in’, some wondered if they had done the right thing. This I found, time and again was to be how participants felt for the first 6-12 months, regardless of which Village they lived in. After this however, they felt as though they ‘belonged’. Becoming familiar with the surroundings aided that adjustment for my participants.

Betty: *Well I felt very comfortable in my villa and I have always made friends....I thought Oh! I was just stuck here. I was wondering, oh gosh what have I done! (laugh) I thought, I must go and play bowls and I went to the Happy Hour. Since I've done that it became better and better.*

Marie: *It’s very different here. It took me probably 6 months to get used to it. Yes, it takes time. But once that had gone, I was fine.*

Joe and Hilda wondered why they had made the decision: *There was a short time, when we asked ourselves, did we do the right thing. But that very quickly passed.*

Others were very comfortable right from the beginning and Joan for example moved into the larger Village soon after it was set up. As one of the early residents she was there to help establish the community and so for her the challenges were different. For example she was not totally happy with the furnishings in her unit:

Joan: *A lot of the people got to choose the furnishings but everything had been all ordered before I got here, the measurements for the curtains had been taken. I’m not a flowery person but I have learned to live with it.*

While there is no big occasion to welcome new occupants, there are ways that residents know who is moving in to the Village. Newsletters which are sent out regularly to all residents in both Villages advise of any forthcoming changes. In the smaller Village it was likely that simply the movement in out of units was enough for Villagers to know that a new resident was around but in the larger Village there was less transparency in movement as housing covers a much wider territory.

Freie (1998), regards *gemeinschaft* as a nostalgic vision and he also considers that genuine community cannot be produced in a new urban area such as a Retirement Village. Certainly, for my participants there was no immediate sense of belonging and
what to expect on arrival was an unknown for them\textsuperscript{67}. There is a need for acceptance and that will come when a sense of trust is felt by both those already established in the community and the newcomer. All participants said they were made to feel welcome on arrival but this did not mean they felt an immediate ease being in the new environment. Actions taken by others around them however, were to influence how they felt as a new resident in their early days. Baskets of flowers from the management, and visits from neighbours were seen as important in making them feel welcome:

\begin{quote}
Betty: \textit{There was no formal welcome but a lovely big arrangement of flower with some perfume in it. \ldots the manager came, and the people next door they just popped in.}
\end{quote}

\begin{quote}
Andy: \textit{This was important and made us feel as though we were wanted.}
\end{quote}

Friedan considers that

"the move itself, to that new space, may be the enabler of new ties, identity, projects, but they do not come automatically with the territory" (1993:353).

Living in the Village did not mean reliance on informal elements of neighbourliness alone. Actually utilizing the formal structures to get to know others was not however, always easy for the individual. Some participants had found it meant going alone to an event to meet people, a situation not everyone felt comfortable with. Although not all the residents I interviewed considered themselves to be outgoing, they thought it took a ‘certain’ personality to make that initial move, and to become part of the community it was up to them to join in. By doing so, it can be seen that the residents are developing their community. Being part of a group of people where independence and autonomy are dominant features, those already resident would be aware of the fine line between inclusion and intrusion. They do not want to be intrusive to new residents but on the other hand, realise there are those who need to be invited along if they are to feel welcome. While there is a newsletter and an activities roster that inform residents of any happenings in the Village, there are some people who will need to be invited to feel welcome:

\begin{quote}
Joy: \textit{...there are probably some people too shy to attend anything. I think if I had been on my own when I first moved in I would have been too shy.}
\end{quote}

\textsuperscript{67}See also Section 6.5a which discusses the aspect of placemaking in helping to ‘feel at home’ in the new environment.
Lillian: *I didn't join in to start with. I was a bit shy and it took me about a year. Gradually you sort of get to know the people, and so, you blend in with them. Others just go straight away (to things). We just rely on new people to come to the happy hour.*

The managers explained that structures were established in the Villages where a new resident was not overlooked but invited to join events. One manager sees that as her responsibility but needs to be able to gauge when to step in as residents' privacy must be respected. Baltes considers there is a paternalism often associated with elderly people that can be pervasive\(^{68}\) (1996:10) and this is a very important aspect to consider when working in an environment where 'independent living in a caring environment' means when to know the difference between autonomy and dependency:

Manager: *If we find someone that won't go and just join in, then I make sure that I get someone to go and get them. The first few times, until they get to know a few people …*

While the intention is evident this did not happen for Marie who found it very difficult to attend an event when she knew the others would be familiar with each other:

Marie: *I knew I had to make myself go...if I didn't go out I would have sat here and it was Happy Hour ... I thought, I've got to go. So I went over and the manager was there and she took me in and introduced me. Hard when they all know each other.*

Lillian’s and Marie’s illustrations highlight the point that even living in a Retirement Village setting, there can be isolation from others and the individual must be prepared to take the initiative to find their place in the community. This is made easier through the availability of planned activities, without which the Villagers could feel cut off socially from others. Lillian and Marie had stepped away to some degree from the outside community in which they no longer had the confidence of feeling secure to the confines of this exclusive housing arena. For these new-comers, others living within the Village become important social contacts on a day-to-day basis. A sense of ontological security will only be experienced once trust relationships have been formed (see Chapter 5.6a) (Dupuis and Thorns, 1998:27). For most of my participants one of the reasons for giving up their former residence was because of failing health

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\(^{68}\) See Chapter 5.2 in which Koopman-Boyden (1993) discusses labelling, stigma and negativity associated with old age in western societies.
and the need for security. It therefore became very important that they be assisted in belonging to the Village. Without the support of others ontological security will not be achieved, but at the same time the need for autonomy must also be appreciated by others within the Village.

6.2a Different Friends and Neighbours

The reality of moving involves many changes for those who have made the decision to shift house. It can mean leaving old friends and neighbours behind, becoming familiar with different physical surroundings, a different climate and getting to know a new group of people. Adapting to any new environment is important in our capacity to derive benefit from changes (Friedan, 1993). On the other hand, Freie (1998) claims that gated communities fit into his view of 'counterfeit community' which means Retirement Villages do not have the ability to make 'community' as the structure is established for the residents and not by them. This static view of community does not allow for the ever changing makeup of social relations. While the physical boundaries of a Village are distinct, it is the social relations of the members that make the 'community'. The process of community formation continues to change as members contribute in different ways (Pearson, 1980:148). Not only is the material environment important for a sense of ontological security, but the social environment is also significant (Dupuis and Thoms, 1998:27). This is highlighted by Joe and Hilda, both nearly 90, who considered that making new friends is ongoing and for them it was important to develop friendships within the Village. This was done, not by sitting at home waiting for others to knock on the door, but through interaction within the communal setting. Having meals in the dining room and taking part in the occasional activity was how Joe and Hilda achieved this.

Hilda: *But, you see, your friends come and go and it’s surprising, you think at first, oh, dear, I’ll never get to know all these new faces and you leave your old friends at home, you leave them wherever you’ve been living and shift away. You have to make new friends don’t you?*

Friends were made easily by some participants and along with ‘*doing their own thing*’ out of the complex, they also had friends in the Village.

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69 While the majority of my participants were widowed, none of them had lost a spouse in recent years and had not made a sudden decision to move into the village on the death of their spouse.
Joan: *there's a couple of the ladies in the Village that I've got quite friendly with, much the same age and much the same tastes and we go out for a meal occasionally at night...*

Joe: *But as far as the other residents are concerned, they're very friendly. There's two in particular we've become very friendly with. They were here this afternoon.*

This example illustrates that the social fabric of Retirement Villages relies on a network of relationships as Wellman suggests (1999). For Betty it was meeting with another resident to talk about their overseas ventures and for Nancy it was through attending the activities. This does not mean all relationships will be close and intimate. Some will have more involvement between parties than others. Joan and Joe have both shown that they have formed relationships that are more than superficial with some neighbours and they would not have a close connection with all in the Village. None of the participants expected their whole life to be focused around the Village and maintaining friends and contacts in the wider community was considered not only important but crucial.

Marie: *A lot of these people have got their friends here. They've got all their local friends where they lived and they moved in here and they go back to their own church, that they went to and hairdressers and all that sort of thing.*

Joan: *I wanted to stay around this area because what friends I've got left are in this area, and my church too.*

As discussed in Chapter 5.4, it is not always possible to remain with or near family when one does become older, nor does everyone see that as a solution for themselves. The promoters promise that living in a Village will help residents to feel safe and secure. This does not mean residents need to leave all their old 'roots' behind as Marie and Joan have pointed out.

One aspect of living in an age related Village is that friendships formed in the Village will be within that selected age group and while Retirement Villages generally cater for the over fifty-fives, in New Zealand they tend to attract older people. Those I interviewed were all over 70 years. Lillian portrays this;

Lillian: *There's some that you can take attachments to very early, you know. One of the ladies I got very close to, but she died, and, I vowed and declared I wouldn't get close to anybody again but, I suppose it's only living, isn't it? See, we're all getting old. Everybody says we're only on borrowed time anyway...*
This comment is supported by a Consumers Institute survey in which “some complained that in a Village people were always dying and this made life depressing” (Retirement Villages Association, 1999:14). By living in a Retirement Village, Lillian has limited her chances to meet people who are not of a similar age. If Lillian does not have close relationships out of the Village she may become isolated and lonely within the Village setting no matter how much she involves herself in the formal activities, a matter that will be discussed in more detail in Section 6.4a. However, like many of the others I interviewed, Lillian had chosen this particular Village because many of her family lived in the area. This gave her greater opportunity to keep in close contact with family. For residents of Villages situated in urban areas it is likely that life participation will not be limited to the Village. Some occupants will adapt more easily to the new environment: Joan for example took a very positive stance on friendships within the Village as illustrated above.

Marie explained that for her, life does not need to revolve around the Village and while enjoying her neighbours, she preferred to have friends away from the Village. This she related to keeping her privacy as she did not want everyone knowing her business. Having been a newcomer to Christchurch, she made a point of joining in with outside groups so that her whole social life did not focus around the Village. As Marie did not drive, she was reliant on others or public transport but did not see this as an issue as she was physically mobile. If mobility had been a problem, Marie may still have chosen not to become ‘too involved’ in Village life, a decision she could make for herself as participation is not compulsory.

The examples throughout this section are evidence that residents within Retirement Villages form new relationships as a part of a process which is ongoing and as such demonstrate that community making is not a static entity (Pearson, 1980:148; Wellman, 1999). Those relationships maybe casual or intimate and this will depend on how strongly links are made between individual members. Participants such as Hilda, Joe, Joan, Lillian and Marie have illustrated that they used different ways to create their social relationships within the Village. The process is, however, set within
a framework of rules already established and the next section will discuss whether the rules do limit or extend the residents’ ability to be part of a community.

6.3 AUTHORITY
The choices in a Village are limited by the constraints of communal rules. As discussed in Chapter 3, rules are built into the contract that each new resident must sign. Hillier and McManus consider this is done to guarantee that the product is not altered to any degree by those who live there ensuring “...the purity of the community-as-commodity they have packaged” (Hillier and McManus, 1994:159). If it is as Hillier and McManus argue, the operators are trying to turn the idealism of the organic community into the lived experience which is reinforced by the ‘exclusive’ concept that is put in place through the rules. This section will show how this is not so. Management has the right to decide if and when a resident is not capable of living in an independent unit, a major point of contention for people living in Villages according to the Consumers Institute (Retirement Villages Association, 1999:14; Consumers' Institute, 1998). This makes it very important for people to understand their obligations as set out in the contract before ever signing it. Arguably, this can have an impact on the sense of security felt by the individual and this in turn will reduce ‘community’ for that person. However, if it is as Wellman (1999) suggests, that people attain community through their wider social networks, the impact may not be as great as if the Retirement Village was their sole community.

In the utopian **gemeinschaft** community, those who belonged lived within the confines of a regulative structure where the other community members ensured that all members conformed to the rules, both formal and informal. O’Regan and O’Connor consider that in the traditional, small settlements of New Zealand, the regulative structure did not always sit easily with members of the community. For some, it did not allow enough autonomy in their lives and “should not be romanticised” (O'Regan and O'Connor 1989:2). Marcuse argues that walls are used as ‘markers’ within cities and the wall around a Retirement Village is designed to show a physical exclusion.

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70 As discussed in Chapter 4 New Zealand is a nation of home owners (Thorns, 1993) and part of owning is the perception that ‘home as castle’ means the owner cannot be told when to move on. I say ‘perception’ as there are many examples of homes being lost in the name of progress and one local example is the planned motorway (which never eventuated) through St. Albans in the 1980s.
zone (although it can often be breached) and at the same time it places those within its confines into a control zone (Marcuse, 1995:248). While many Villages in Christchurch do not have a physical wall, there is some method of identifying them as belonging to a particular zone. This can be simply the way the houses are clustered, or the need to report to an office when entering the area. 71

To make an abrupt move from the autonomous setting of the urban environment to this enclosed ‘marked’ area can be a difficult experience although for residents of Retirement Villages the ‘marker’ is an expression of ‘their’ community and while not the only component, essential nevertheless. However, it does highlight the significance of surveillance and how the Village zone demarcates the area of control as Marcuse suggests. For my participants, once they as a new resident became familiar with the environment, the rules of the Village were, in the main, seen as positive. The rules are in this way, part of the process of developing social relations within the enclosed space. Abiding by the rules is intended to effect harmonious relations within the Village which in turn create network ties amongst residents and management. Gates locked at night mean nobody can drive around the streets causing havoc, and informing management of long-stay visitors is regarded as a courtesy, not a rule by most participants.

Rules are part of the structural set-up and within the zone, they are conformed to through the informal surveillance of both others and self. Just as the residents themselves ensure the Village functions within the system designated, there would be some individuals who resist complying in some way (Foucault, 1979:27). This signified the blurring of the line between public and private for some residents which was illustrated by Andy. He did show some opposition, not so much to rules but to matters where others considered it a courtesy to keep management informed. If for example he had a guest to stay, he would only tell management if the visitor was staying more than the time stipulated in the regulations. Anything else was ‘none of their business’. However, he liked the notion that by having only older people

71 Another example of housing areas which are in some way part of an enclosure are inner city apartments (Barrow, 1998).
residing in the Village, there were not going to be ‘noisy parties or cars racing past the door’:

Rita: One lady said, ask for every single thing that’s in your contract. And I said, no, forget it. We’re here to live and we live within the bounds of what we need to.

What Rita may not realize is that she must live within the boundaries set but while she has good interpersonal relations with the manager she does not see any need for concern. This would perhaps change if rules became too rigid, and whatever rules apply, there will be some residents who look for ways around them. This is of course, not peculiar to Retirement Villages. One example of learning how to ‘bend’ the rules was illustrated by a participant who adopted a stray cat72 which she feeds regularly. She considered the rules were more of a guide and no-one had bothered her about the cat. Another took a more accepting stance:

Lillian: I’ve had pets and I know what trouble they are and if you’re going away you’ve got to be careful, so I don’t feel the need for them.

As Lillian knows the rules to be observed, it is possible that she is unconsciously keeping to them while feeling as though she really does have the choice and her self-surveillance ensures she complies with the structural requirements. “Through systems of surveillance and self-examination, disciplinary power enlists the subject’s agency in the formation and reformation of herself” (Young, 1997:85; Foucault, 1979). This surveillance is part of the on-going process of community and adjustment and readjustment will occur within the framework which is established through rules.

There can be a difficulty in knowing where the authority line is drawn as expressed by Rita:

Rita: There is one (resident) that is losing her eyesight so I offered to take her to the hospital but I went and cleared it with xxxx (manager).

Rita felt that the authority lay with the manager and was not free to act on her own. In discussion with the manager it would seem that Rita has taken her obligations to the management further than required as those who live in independent circumstances are

72 Only one of my participants had brought a pet to the village which they still had living there. They did not perceive a difficulty when that pet died but another participant who had her cat put to sleep before coming to the village still missed her 5 years later. Owning a pet is regarded by psychologists as being of benefit to elderly people, particularly those living on their own and I wonder at the reasoning for a ‘no pet’ rule. The managers had little to say about this and it seemed it was for efficiency more than any other reason. Also there was confusion amongst participants, some said ‘no pets allowed’ while others said ‘pets are allowed’.
free to make their own decisions. It could also indicate that Rita did not feel totally at ease with the situation and so a nod of approval allayed any fears. Rita’s association with the manager is in a professional capacity and while the Village is Rita’s home, she will be continually working and reworking her relationship with the manager. Part of being secure in her environment are knowing where her boundaries lie, necessary for ontological security to be maintained, and Rita must continually ensure she is acting within the prescribed boundaries (Dupuis and Thorns, 1998:27). At the same time however, Rita’s security may be enhanced by having the decision making taken out of her hands, showing that while she is able to live an independent life, there is comfort in the dependency a Retirement Village offers.

6.3a Staff
It is not only management but other staff who also become part of residents’ lives and as such form part of their network. Staff provide the support systems which the residents have paid for through the purchase of their unit and the payment of an ongoing fee. While the residents consider themselves to be independent and they must be to live in an independent unit, there is an interdependence between them and the staff. Baltes considers that while behavioural dependency is likely to attract attention to the elderly, if this is expected by those who work with them, dependency behaviour may be induced (1996:131). If the staff/resident relationship leads to greater dependency for the resident, the Village would not be meeting the expectation of allowing independent living.

For my participants, having familiarity with staff was a positive aspect of living in the Village. The discussion showed the importance of the staff in giving unity and for each participant, staff were an important element of the Village:

Patti: The staff are better than great, they’re wonderful, they can’t do enough for you. And they’re friendly, ...they really make the Village.

Nancy: I was really ill ...the nurse came back again the next day and I said but you were here yesterday, yes but you look so ill so I thought I’d check on you today. That’s wonderful.

73 The contract allows for management to have a person assessed if they consider they can no longer care for themselves on a day-to-day basis.
Gardeners, rest home staff, activities officers and management were all referred to and if they left their position in the Village it was noticed by the residents. They considered the staff to be an important aspect of Village life. Both managers I interviewed had differing views from the residents and considered the Village was composed of residents only. This is a significant point and management of Retirement Villages need to be aware of positions of power and control that staff can hold, particularly if a resident is feeling vulnerable. The Consumers Institute’s concern about adequate staffing suggests that “...each Village needs to ensure it hires caring, considerate and understanding staff” (Retirement Villages Association, 1999:14).

Nancy who did talk about a conflicting situation also spoke highly of management but did draw attention to being treated in a particular manner because of her age, once again drawing attention to the paternalism that can be shown toward elderly people (Baltes, 1996):

Nancy: I can stick up for myself, I know damn well I'm not going to be treated as a geriatric even if I am 85 and a half.

In a case study done by in the early 1990s a resident suggested:

“Is it my imagination? Or do they (the staff) smile just a little too brightly when they meet me? And explain just a shade too lucidly and slowly and carefully the answer to any question I ask?” (Gluckman and Tagg, 1995:67).

This person considered she was being treated patronisingly by people who meant to be helpful but in doing so treated her as being less capable of decision making than was the case (Gluckman and Tagg, 1995).

Rita: She (the manager) could be like Gestapo...It's only as good as what your top lady is.

The residents all expect or at least hope to live out their lives in the Village in which they now reside. For some of these participants, who are in their early seventies, this could mean they will be living there for more than twenty years. It is unlikely management will remain constant for that time, and whether residents will always be afforded the same high standard of management is a matter of conjecture although some residents had experienced more than one manager and considered the same high standard had been maintained.
The community will continue to be shaped by those in the Village and this includes the staff. The concerns highlighted by Baltes (1996), Gluckmann and Tagg (1995), and the Consumers' Institute (1998), show that the experience of living in a Village can be enhanced by the role played by staff and overall my participants had high regard in this respect. The community will not remain the static entity the promoters so carefully advertise as while the management may have overall control of the complex, the power relationship is not one way (Foucault, 1979). Pearson considers:

"Consciousness is a dimension of community induced by issues and events, an awareness usually arising from crisis" (1980:152)

and the possible raising of fees was an example where the collective consciousness did become apparent. Some people would feel less able to confront an issue than others and if an issue such as the raising of fees does become difficult for the individual, the residents have a means through their collective force to address this issue. In both Villages that I undertook interviews, residents meetings are held which involve staff and residents taking part.

6.3b Meetings
Living in a democratic society means that people identify with a system in which they can express feelings in a context where their voice is heard without which, dissatisfaction will be engendered (Young, 1990:91). While Retirement Villages can in no way be regarded as democratic, giving residents opportunities to take some part in decision making will assist in keeping a harmonious setting. As was discussed in Chapter 3, the Law Society has concerns over the need for structures to be in place to protect residents (Jones and Melrose, 1997). This is in some way met through the Retirement Village Association, Statutory Managers and the Securities Commission. However, on a day-to-day basis, residents may have small issues that could be addressed in a communal manner. In the larger Village a residents' committee took 'on board' matters that some residents did not feel comfortable with raising. This included things such as ongoing building and the size of the Village, adjoining land and what would be done with it and the possibility of fee rises. While high praise was accorded the staff in both Villages and in particular management, the occasional glitch did occur and one person thought the residents' committee was more helpful than the
staff contacts. This highlights the importance of having a system where the residents can have their voice heard, either through a representative or by meeting together. Interest groups (Austin, 1999; Jones and Melrose, 1997; Retirement Villages Association, 1999) all discuss the vulnerability of residents and these meetings give them an opportunity to raise concerns. This I would argue does show a form of community. As there are city councils that represent the ratepayers or the city community, the Villages with such set-ups also give opportunities to residents to discuss any matters with management and would-be purchasers should take this into account when making their choice of Village.

6.3c Community Conflict
The advertising rhetoric gives a notion of a harmonious setting in which all members can count on each other through their internal support network as was argued in Chapter 4. However, as in any other neighbourhood, inevitably, some conflict will occur between people living within close proximity (Phillipson et al., 1999; Coser, 1991). These encounters are not something that has arisen because of urbanism and a move away from small, close-knit communities but will arise whether or not there is an emotional relationship between neighbours (Coser, 1991).

While it did not appear to be of major significance for participants, there were ‘instances’ of neighbours who caused some antagonism. These instances appeared to be isolated in the context of the whole life of that person and not a major threat. There was more than one person who mentioned a man who ‘bailed everyone up’ and he was avoided if at all possible when he was seen coming. One person remarked though that ‘he was a nice chap but he was just lonely’ and wanted to be in the company of other people. It would seem that for that man, living in a community situation did not mean as the advertisements say ‘I never need to feel lonely again’ and if at all

74 I was able to attend a residents’ meeting and the residents brought up anything they felt needed discussion. These included whether a tree should be removed, water getting inside when it rained, introducing new residents, or discussion about activities, past or future. Some matters were able to be addressed instantly while others were noted. It was apparent that matters that came up at the previous meeting, two months earlier, had been rectified to the satisfaction of those concerned. For the new residents it was often a matter of finding out where their boundaries lay. One person for example wanted her unit sprayed for flies and was informed this could be done but it was up to her to arrange and pay the cost. The village would however spray for spiders.

75 A private members bill is currently at the Select Committee hearing stage which would legislate for protection of Retirement Village residents (see Chapter 3).
possible, management of Retirement Villages need to somehow recognise when a person is not having their emotional needs met. If this is not possible then it does indicate a degree of deception for purchasers who need to be aware that Retirement Villages may not have the answer to every emotional need. Meeting with others may only happen through scheduled activities such as the 'happy hour'. This man cannot just wander down to the local pub and chat with whomever is there. Putting this more into a New Zealand context, he may not have the ‘space’ such as a shed or workroom in which to ‘potter’. He also cannot spend hours in the garden, essentially a New Zealand hobby. There is not the ‘space’ for that, and for practical reasons one of the draw cards to a Retirement Village is not to have to worry about the garden.

One incident that became major for my participant, related to the connections between the ‘rest home’, ‘studio units’ and the rest of the Village. Those who regularly ate in the ‘studio’ dining room had informally developed a specific seating arrangement. The argument that ensued with another diner, meant that my participant felt unwelcome and would not go back to the dining room:

Rita: I had a very, rather startling experience when I first came here. I don’t like cooking. ... I wanted to go over and have a meal... There was one lady who belonged to the rest home but didn’t like eating with those people. This lady was put at this table, and she wouldn’t shift. No way would she shift. So I said, look, forget it. So my daughter sat at that table, and I sat at a different table. All over this silly, miserable woman.... You won’t ever see me in that dining room again.

This unpleasant experience could have been attributed to the stubbornness of another resident but also to the inattention of staff who perhaps should be aware of the spatial practices of residents and how the positioning in a space which is regularly occupied by some people must be taken into account (Massey, 1994; Young, 1997). Another instance was the neighbour who was abusive and kept accusing a participant of wrongdoing. This was particularly stressful and management had been required to intervene in the situation, suggesting that the overarching authority can be of benefit for residents. Tension remained between these two neighbours whose units adjoined however, and this shows that while the advertising claims that community life will

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76 For an understanding of the significance in a New Zealand context, see Hopkins and Riley (1998). Workshops as part of the backyard are where individuals ‘potter’. In a Retirement Village, the workshop would be a communal area and thus a social environment, such as the English pub. Some Retirement Villages do provide workshops but neither of those I visited had this facility.
take away worries, the ideal is not always achievable\textsuperscript{77}. Mechanisms such as the Village meeting do allow opportunity to those with grievances to be aired, a system that shares responsibility within the Village and does not give total control to staff.

What the interviews have drawn out in this section is that conflict does occur and is something that does need to be dealt with no matter where a person lives. Ontological security will only be maintained if the conflict situations are resolved and this will at times require negotiation through an authority figure. Through the systems in place, the management of these two Villages have developed methods that allow residents to be an active part of problem solving and thus involved in the social fabric of the Village in ways other than using the ‘paid for’ utilities.

\textbf{6.4 WHAT GETS DONE}

\textbf{6.4a Facilities, Services and Activities}

Katz (2000) considers that there is an association of “activity with well-being in old age” an acceptable notion in gerontology which comes from Activity Theory. This theory follows the premise that activity is necessary to adjust to a healthy old age and the absence of activity can lead to a decline in well being (2000:1). Katz argues that while there are significant positive aspects to activity theory, it is based around “middle-class moral and family-oriented conventions” (2000:4). His studies show that while activity schedules have a place in elderly communities, there is also pressure to take part in the scheduled activities. Some of his respondents considered this an institutionalised aspect of retirement communities. He showed that residents wanted to choose for themselves whether they would take part in activities. Friedan argues that “Participation in a number of different formal organizations or activities was not a substitute for intimacy” (1993:384) a statement supported by others such as Katz (2000); and McClelland (1982). Friedan argues that studies by critics of Activity Theory reveal that the activities of retirement enclaves encourage an “aged subculture but of a retreatist type” and that less life satisfaction is gained than if mixing with different age groups (Friedan, 1993:383; McClelland, 1982).

\textsuperscript{77} In extreme situations people will sell and move out of a neighbourhood because of unceasing conflict. The difficulty for Retirement Village residents lies in the set-up of selling through the middle person, that is the village owner and the cost structure which limits choices for future housing changes (See Chapter 3).
Besides the ‘gated enclosure’ setting of the Villages I studied, the facilities, services and structured activities were significant factors in how Village life differed from being in the outside community. Both of the Villages provided similar services for residents. Regular nurse call, alarm systems, provision of meals at a cost, and activities which were structured to a rostered timetable. The larger Village also had an exercise room and a spa pool and in the smaller Village many of the activities were carried out in conjunction with the rest home. Bus trips were available and these included regular shopping trips to different malls, as well as outings to any number of events. How these were used depended totally on the individual person and there was no obligation to participate in the services or in the activities. This allows the resident to make their own community using whichever facilities they desire. However, one of the limitations of this study has been that most of the participants knew about the study because they were involved in some service provided by the Village. This does not allow for analysis based on the stories of those who do not use the services.

The advertising rhetoric as was shown in Chapter 4, emphasises activities and related services as part of a ‘lifestyle’ within the community setting, and as such is a draw card. Nancy and Patti both considered themselves to be very outgoing and while Patti still went to everything she could, Nancy was more selective and had culled her activities to attend only those that suited her and which she enjoyed. As advertising is based around the ‘ideal’ rather than the ‘actual’ it is no surprise that when Nancy joined up with every activity that she could not keep up with them all. She was playing bowls at 85 for the first time in her life:

Nancy: *I've always been outgoing, and I tried everything when I came in because I was on a high because I'd been in a nursing home before I came here for a month as I'd been ill as no one to look after me.*

Friends within the Village were often associated with who could or could not attend the structured activities and while the participants and managers emphasized that autonomy was important and Villagers are free to do as they wish, it did seem that there was a normative expectation for certain activities such as shopping trips and happy hours to be available and for ‘community’ to survive, the residents did need to take some part in these or other activities.

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See methodology chapter for explanation.
The Consumer Society’s 1998 study\textsuperscript{79} considers that some people feel dissatisfied with Village lifestyle because the Village is full of older people and that it was important Village operators take some part in ensuring residents still felt part of the outside community (Retirement Villages Association, 1999:14). It is argued by social gerontologists that it is imperative that contact with others be maintained as activities are not a replacement for intimacy (Katz, 2000; Friedan, 1993; McClelland, 1982). The structured activities did have a place for these residents but as with all the participants, while these contributed to their life satisfaction, they still regarded their families and close friends as their significant others and as such important in their everyday lives. In this way they were not being excluded and did not feel cut off from society. The Village provided a support system from which they could select the services they desired and as already discussed in Chapter 5.2, simple things such as posting letters in the Village were appreciated.

Actually knowing the services that could be asked for was sometimes not clear as Nancy was to find out. At one time when she was ill the Village Manager was not sympathetic to her need for someone to buy her groceries. She was new to the Village and did not know other residents well enough to ask for help. The Village provided a bus twice a week for residents to go to the shops but the service did not extend beyond this. Nancy explained “the support’s here but amongst yourselves”. Once she got to know others she found her support but initially she was “very disappointed”. What Nancy had learned was that Village life would not always be significantly different from living in a conventional suburban area. The manager of one Village suggested that if anyone was ill and unable to do essential shopping, one of the staff would undertake this ‘to help out’. The other Village manager suggested that there were some residents who, although they knew what the services entailed, would try to push the boundaries. Although there was compromise, it was not always possible to cater for everything.

\textsuperscript{79} The Consumer invited readers to tell of Retirement Village experiences. They did not consider it to be a scientific survey but believed it gave a reasonable insight from those who had experience of Retirement Villages.
The service fee is in place to provide for the services that the residents enjoy. There was some unease about the weekly service fee in one Village:

Lillian: *I think it's going to go up. They weren't allowed to do anything for two years. Well, the two years is up.*

The rise in fees was also mentioned by two other residents who could not see the need for this to happen. However, if the contract allowed for a rise after two years then it was something that the residents would be required to pay\(^8\). While the participants related this to the costs 'being high enough already' it may have been an indication of anxiety based on the ability to pay, as many retired people have no way of recovering their reserve of funds once it is used.

There was a perception that because facilities were available more Villagers should be using them although there was a realisation that it is up to each resident to decide for themselves:

Lillian: *...So they're not patronised. ...they're the same ones all the time, that come. Nobody interferes, nobody makes them, it's not compulsory. You just do what you want to do.*

It is clear from what Lillian is saying that she would prefer it if more people did attend the activities and while no-one interferes there is an implied message that others should be taking part even though she herself only does what she wants. For my participants, the services, facilities and activities all contributed to their sense of well-being and as such their ontological security (Dupuis and Thorns, 1998). They were making community for themselves and through the process of trial and error were finding what facilities they could make use of to suit their everyday needs while remaining in contact with the outside world. They were demonstrating that as Pearson (1980) argues, community making is a process and is not either static or confined to the enclosed walls of the gated community (Freie, 1998).

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\(^8\) As already seen in Chapter 3 some of the participants were not fully aware of the legal contract obligations even though their solicitor had gone through it with them. As these contracts are lengthy documents, it is difficult to be aware of what they do entail and many residents do not understand the differences between home ownership and a Retirement Village contract. Once again, as discussed in Chapter 3.5a this highlights the importance of watch-dog organizations to ensure village residents are not exploited in their endeavour to find a comfortable home with services and facilities they can enjoy in their later years.
6.4b Rest Home Inclusion?\textsuperscript{81}

In the previous chapter it was learned that one of the reasons most of the participants chose the respective Retirement Village was because it was part of the inclusive package where rest home care was available. Baltes considers that for the elderly, personal autonomy and dependency “present a developmental struggle” (1996:23). The rest home enhanced participants’ sense of security. At the same time, the participants also wanted the rest home to remain in the background so that they could hold onto their autonomy as much as possible. At the same time however, the rest home was to some degree, a part of each of their lives\textsuperscript{82}. The emergency bells in both Villages are connected to the rest homes and it is staff from the ‘home’ that check when an emergency does occur. It is also the nursing staff that either visit each resident weekly or phone nightly and so as part of a complex that includes a rest home, services are available that may not be otherwise.

Actually considering the rest home occupants as part of the Village was more complex. In the smaller Village, the home was the ‘hub’ of the Village, whereas the Village administration was a stand alone building in the larger venue. If for example entertainment was put on for those living in the ‘home’, anyone in the smaller Village could attend. This would not have been as feasible in the larger complex and guest events were restricted to what was called ‘the Village’, meaning those who occupied independent units. In the smaller Village, residents of the rest home, studio units, and independent units all partook in activities together\textsuperscript{83}. There were clear boundaries however, the location of the units being the most obvious but not only the physical boundaries were apparent as also the Village meeting included only unit owners\textsuperscript{84}.

\textsuperscript{81} For details of how the village is structured, see methodology chapter.

\textsuperscript{82} The inclusion of ‘rest home’ in the discussion throughout this chapter shows that it is of significance in the experience of living in a Retirement Village although not always major. See in particular Sections 6.3a, 6.3c, 6.4a, 6.4c, 6.4d, and 6.5b.

\textsuperscript{83} Several examples were discussed during the interviews and one in particular was where a daughter of a rest home resident had started up a craft day. Different levels of ability meant that some of my participants found themselves helping others to contribute and they also found there were very capable people in the rest home who had a lot to contribute once they were given a goal to achieve. While I was interviewing one resident, a friend from the rest home, whom she had met only since being a resident, came to visit. This required assistance from the staff as the woman was unable to walk.

\textsuperscript{84} The meeting was with unit owners only and has already been discussed in Section 6.3b.
There did seem to be some ongoing interaction with the rest home, perhaps more than the managers actually realized⁸⁵. Several mentioned friends in the rest home, either people who had moved from a unit or a friend whom they had known previously. One person had a spouse in the rest home and it was convenient for her to live in the Village to be close to him. She also explained that he was not keen on the rest home:

Marie: ‘Cos the big lounge is full a people asleep. (laugh) And it’s so hot. He goes and sits out in the sunny air and he likes to walk as much as he can, because he was always a great walker.

Patti says she has not needed to sign up with Sky because if she wants to watch a rugby game she can go to the ‘home’ to see it:

Patti: I can go over there and I can use all the facilities. I can go over and talk to Fran, and I’ve made two or three friends there, and some of them, I’m never seen them awake...

Rita sometimes notices when a woman starts to wander:

Rita: The only restriction with the rest home is you don’t go out the gate but some people are allowed to, you see, but if I see her going out, I’m not under any obligation, It’s neighbourly...

The rest home did have a place in the lives of the participants where the network of relationships was evident (Wellman, 1999). This was much more so in the smaller than larger Village which would be attributed to the size of the respective Villages. While this inclusion differed from the advertisers’ reasons for the ‘inclusive package’ (see Chapter 4), being able to use facilities and socialise with rest home residents gave participants a greater sense of autonomy in their own everyday lives.

6.4c Maintaining Independence/Health
Living in a highly mobile urbanised society means, as discussed in Chapter 5, that it is more likely that older people do not live with a family member (Green, 1993; Heenan, 1993; Smith 1998). The idea of living amongst others but with one’s own private space, has an appeal to those who are used to living in their own home and do not want to become dependent on others (Allan and Crow, 2001:191). In the last chapter it was learned that for my participants, independence, particularly from family was of importance to them (see Chapter 5.4 on the changing role of families). They had felt that by moving into an environment where help would be available if needed, and not

⁸⁵ See also final section of this chapter for discussion pertaining to rest home.
having to worry about maintenance would be the solution for them. The residents felt it was necessary to work out for themselves how they would manage to maintain their autonomy in a setting where organised activities and services were part of the structure:

Lilian: *I drive my own car and I can do my own garden and all those sort of things. Yeah. Nobody tells me what to do* (laughs). *And I don’t feel as though other people try to.*

Joe and Hilda, need some help on a day-to-day basis. Living with children was not an option they wanted, but they do have strong family links and some family live close by who are constantly in touch and there to assist including their one daughter[^86]. There have been numerous studies done in relation to informal care within the home and even where there are several family members, the responsibility falls to one, usually a daughter (Allan and Crow, 2001:193). Joe and Hilda did not want to be a hindrance to their family and chose to live in a Retirement Village so they could maintain independence to the extent their health allowed, but have resources available that ensures they are comfortable. This is much as the advertising purports (see Chapter 4.6b). While the rhetoric of both care and independence in the advertising appeared to contradict one another, Joe and Hilda show that it is possible:

Joe and Hilda: *The doctor comes here once a week and if we want him we can whistle him up and he comes in. They fax the prescriptions through to the chemist and they’re delivered to the office.*

Joe and Hilda: *We like our independence, but you know, they’re (the children) always in touch. We’ve got our independence but we’re not independent (laughs). There’s two sides to it. We depend on them to keep in touch but we’re self-sufficient in our daily lives....*

Different levels of independence and interdependence do occur according to one’s abilities (Baltes, 1996). While Joe and Hilda may not be able to cook meals for themselves or do their own washing, they can live in a separate dwelling from other people and make their own decisions about their daily life. Although they have meals provided from within the Village, using home based domiciliary services for housework and laundry shows they are still ‘in the loop’ of State healthcare and living

[^86]: See Chapter 5.4d. While all of the participants had children, those with daughters either moved cities or within the city to be closer to their daughter. Those who had sons only, chose to stay near their old community of friends and neighbours.
in the Retirement Village does not preclude this.

The desire for independence came across very strongly in the interviews. While most could see a rest home as being a possibility in the future, none of my participants had any desire to enter the rest home. They sought a home somewhere where they could feel safe knowing help was available at all times, but where they could still live their everyday lives without interference from others. Nancy had spent some time in a rest home after being ill, and did not want to remain there as she felt the need to continue doing things for herself. She ‘cooks for her freezer’ so that if she is ill she has meals on hand. She thinks that ‘giving in’ too early would mean losing independence.

Allan and Crow demonstrate that age itself is not an indicator of the level of autonomy a person has, although western society has fostered a cultural image of such (Koopman-Boyden, 1993); (see also Chapter 5.2 and Section 6.2). Maintaining independence is set against the constraints of failing health (Allan and Crow, 2001:184-185). Studies on ‘ageing in place’ have shown that there needs to be consideration given to privacy and the control or lack thereof of those dependent on someone entering their home as care giver. It is not always seen as a positive experience for the dependent person (Keeling, 1999). The participants saw the possibility of being able to maintain their own autonomy in a secure environment where a support system was available to help with the aspects of everyday life about which they no longer felt confident:

Betty: If I had a fall and I couldn’t go to the bell I think they would notice. Or if I wasn’t at housie or whatever, they would come and have a look. And of course everything stays dark at night...they’re going to wonder what’s happened.

Whether or not the services were used, they were regarded as a security measure, and this enhanced their ontological security,(Dupuis and Thorns, 1998).

6.4d Insider/Outsider and Security
Young considers that the ideal of community oppresses or excludes those who are considered as ‘different’ which makes them the ‘other’ (Young, 1990:227). Those

87 There are however some Retirement Villages where residents are through their contracts, required to use the services the village provides and this could be a pitfall for ‘would be’ purchasers (RVA, 1999).
who belong to a community have norms and values recognized by that group which signify them as ‘insiders’, in this case in the Village environment. “‘Being inside’ becomes a powerful symbol for being protected, buttressed, coddled, while ‘being outside’ evokes exposure, isolation, and vulnerability” (Body, 1992 in Judd 1995:162).

The participants all consider it takes time to feel comfortable in the Village and this could be in part attributed to the understandings of Village norms. Until they do feel comfortable, they cannot be totally an ‘insider’. Marie adds to this through her understanding of Village policy, to evaluate and choose people whom management consider to be compatible. In this way the management are excluding the ‘different’ and creating a homogeneous community for the residents:

Marie: The Manager said to me ‘we try and pick people who will fit in with our residents’. Which I thought was a very good idea actually. And that people, are compatible. Some people get very complaining. And that doesn’t help anybody. They need to sort of judge people. To mix.

The manager saw it differently however:

Manager: Everybody’s different really. All sorts...

Somerville explains:

“Social exclusion through housing happens if the effect of housing processes is to deny certain social groups control over their daily lives…” (Somerville, 1998:772).

The person not accepted has been denied access to the type of housing they may have considered most suitable for themselves. It is not necessarily affordability that is the issue here although the manager thought it was people who rented who could not afford to move in and so were excluded from the Village.

As already discussed in Chapter 5.8, Retirement Villages are not available to all and many people are excluded on account of the opportunities or lack of them, over a lifetime. As the Retirement Village is a private community, the management of the Village, not the Villagers themselves are the gatekeepers and decide on who lives

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88 Having a homogeneous community can mean exclusion for reasons other than affordability although the cost structure does impinge in other ways. At an Open Day I attended in another Village, a woman told me how she could never live in a Village as she had an intellectually disabled son who lived with her. The set-up would mean that if she were to pre-decease her son, he could not stay in their unit unless he could be fully independent, as the agreement was between her and the owner. It was suggested that he could then be considered for a studio unit, but as she pointed out, her unit depreciation would not be taken into account when he signed up for a studio unit and the depreciation would again be deducted.
there. When a policy of deliberate exclusion is invoked, whether it be official or not, there are less choices for people. Creating a homogeneous community would help in ensuring conformity and creating norms and values for the whole group. This McKenzie argues, ensures undesirable elements are excluded (McKenzie, 1994:75). The other side to this is that too much homogeneity could bring about dissatisfaction as Friedan (1993), discovered in her study.

Having a barrier such as a wall around the Village is an immediate sign of inclusion/exclusion. If the people who belong to the inside see it as positive the barrier can be a sign of protection and privilege. Likewise those on the outside who may want to be part of the Village but who are excluded because of factors such as affordability or being considered unable to care for themselves, could feel alienated and vulnerable. This however can also work in reverse and if the insiders feel they have lost control of their own lives they may feel excluded from social life or on the other hand, those on the outside may see the barrier as a ‘ghetto’, an area to place elderly people out of sight, hence out of mind and of society.

The process of making community within the Village setting will be for residents, how they will see their own situation, that is, one of privilege or one of exclusion from society. An unfamiliar person entering the environment is often very obvious to those who live on the inside. I discovered that it was particularly noticeable for myself as I drove around the larger Village. It was less apparent in the smaller Village as there is considerable activity associated with the rest home at any given time. Although I was never asked why I was there (in the larger Village), I was being watched very openly and while some people said hello or waved it was more usual to be ‘watched’. There would not be a need for cameras as the surveillance was very evident. In this way, the informal elements of the Village creates a watchful community and if anything is considered amiss, there is a system that protects those within its parameters. The community through networking (Wellman, 1999) is in full evidence as this example of door-to-door salespeople illustrates:

Lillian: If they get permission, they're allowed to come and sell things, vacuum cleaners and the like.... You get a few but they've got to ask permission. We had a complaint the other day too, they saw some children knocking at a door
and they (the Villager) were watching out their window and they (the children) went and looked in the bedroom window.

This informal surveillance allows security for those living inside and can mean a change in how residents regard imminent danger.

While security had been a major reason for choosing a Retirement Village, for most participants, it no longer seemed to be significant. This would indicate a greater degree of ontological security. As shown in Chapter 5.6a, it was the threat of home intrusion or home invasion that Betty, Patti, Joy and Andy all felt was significant enough to draw them toward a Village and the structures in place were enough to alleviate any concerns in that area:

Andy: It is more secure in this environment, we like it because It's a dangerous world out there...

Although Village gates were locked at night, participants felt that the call buttons were more useful for their sense of security:

Rita: I lock my place and if anybody did come, ... you just press your bell...

With a screening of door-to-door salespeople and the informal surveillance of noticing strangers, Village residents still need to be aware that they are not free from cheats as the following example illustrates. "...a woman in her late 70s was pressured into withdrawing $560 ...for insurance. The man had knocked on the door of her rest home unit ... He offered to drive her to the bank and she eventually agreed, though she realized later that she did not owe anyone money" ("Conmen target elderly victims" Christchurch Star, 2000, April 12). At the same time this is an isolated example and should not be considered to be an everyday occurrence. Other participants had no apprehension about intrusion and it was their health concerns that created their sense of insecurity when living alone. Many felt this had been taken care of and Joe and Hilda both considered their health had improved slightly which they attributed to the care received. Betty also suggested her health had improved and her arthritic back was no longer subject to the work required in maintaining the house and garden.

Call buttons in bathrooms and bedrooms were recognized as important in ensuring resident safety and while none of the participants had needed to use the system, they
had usually pulled the cord in error and were amazed at how quickly a staff member
from the rest home was at the door. The system designed to safeguard residents was
not always protective and a smoke alarm supposed to be attached to a central system
did not sound when a fire did occur. A connection fault was quickly rectified by an
embarrassed management but as this participant pointed out, she thought she had
security when it did not exist. Fortunately very little structural damage was done and
no harm to any person. This was an isolated incident however and many participants
told me that their smoke alarms were very efficient, even going off when they burnt
the toast. Betty felt that living in the Village meant that if she could not get to the bell,
someone would notice if there was something wrong. This is an indication that
alongside the formal surveillance system\(^{89}\), the informal elements are also at work in
the Village, “neighbourhood-watch-style” (Laws, 1995:266). This allows for the
‘peace of mind’ the marketing so strongly emphasizes.

6.5 SENTIMENT/Meaning

6.5a Space and Place

The spatial area of a Retirement Village is clearly defined by its use of physical
structures which provide both a physical and symbolic separation from the outside
world (Judd, 1995:162). Laws (1995) considers that space is important in the exercise
of control and Luymes argues that:

“residential enclaves have appeared in various forms throughout history as a
means of both controlling space and of symbolizing the power and ability to
control that space” (1997:188).

The demarcation both insulates those on the inside, and at the same time controls the
use of the space in which they live. Being an insider, as discussed in the previous
section, both protects those within and controls their everyday lives. However, how
the Villagers use that space to define their own place, shows that the process of place-
making is fluid within the structural setting. As the participants’ stories will tell they
are also able to have privacy from others while being part of the community:

Betty: You are free to do what you want to here, the same as in your own
house....

\(^{89}\) Neither of the villages where I undertook interviews had surveillance cameras and there was no
intention to supply this form of surveillance.
Although Betty's explanation shows some awareness that she does not see her unit as her 'home', this could be because she had lived in her previous home for more than 40 years while having been in the Village only a few months. What I believe she was trying to say was that her home in the Village was 'home' to her and she could enjoy a sense of social freedom, something Shoeman (in Young, 2002: forthcoming) equates to a sense of autonomy and freedom from authority. Betty showed me how she had rearranged the rooms in her unit for her purposes, showing she could make use of the interior to best advantage.\(^9\)

Rhetoric around 'space' shows that for the Villagers, the different concepts placed on what constitutes private or public space is important in the way they live their lives. This will be considered in three stages, firstly, being part of a Village in which control and protection are embedded (see also previous section); secondly, the meaning attached to home and thirdly, the spatial practice of Village life.

6.5b Privacy
My participants saw the Village as their protection and felt that they, the residents had control over their own everyday lives. Some of the participants had clearly given this aspect consideration when they were purchasing their unit and Lillian had deliberately bought a unit that was accessible from the street, facing away from the Village. She considered she had the best of both worlds:

> Lillian: *It's quite private because, it's not in amongst the system*

Patti, Marie, and Lillian all mentioned that they can have people come and go and no-one in the Village need know. They considered it a privilege not able to be enjoyed by most residents. Participants discussed their privacy and were very eager to show how their spot allowed seclusion:

> Andy: *"The small backyard, It's a sunny and private haven and if I wanted to, could sunbathe nude. It would not be upsetting any neighbours..."*.

These illustrations identify with the argument that:

> "individuals usually desire and ought to have means of distancing themselves from social pressures and expectations..." Shoeman (in Young, 2002: forthcoming).

\(^9\) Betty was however restricted to the extent that she could not make structural changes.
For the participants, home was ‘retreat’ from the public gaze of the Village. In both Villages, the units were set up in such a way that they did allow privacy from neighbours. One unit only, stood out as being very much ‘on show’ and the participant in that unit liked it that way as it also provided her with a view and there was “always something going on”.

While the Village was a space to be enjoyed by all, the residents’ homes were the private domain of the individual. Allan deems the distinction between the public and private sphere of home to be problematic as the home consists of social relationships as well as the physical structure. In his discussion he suggests that in British culture home is considered a private sphere “as a place which is ‘ours’, where we can exercise control and keep ‘outsiders’ at bay,”(Allen, 1989) and I would suggest Pakeha New Zealand is similar in this respect. This concept was apparent in the Villages and participants did not see their own homes as public territory:

Lillian: They sort of, respect your privacy here. They really do.

Patti: I can come over home here and shut the door and just sort of forget that the world exists, you know.

6.5c Memories
Having this piece of privacy was important, not just to be able to shut the door on the world but also to have a place that was theirs, somewhere they were able to bring with them belongings that had meaning for them. Letting go of the old had not always been easy and it came through in the interviews that leaving the home they had lived in for a lengthy period was a significant experience for my participants. Many found it difficult to part with furniture and memorabilia of a lifetime. As participants had lived in their previous home for up to four decades the new houses were too small for their belongings and some were trying to accommodate far more than they were able. The residents were limited only by the size of their dwelling:

Lillian: I gave a lot of it away and sold a lot. I’m not an individual that prizes anything, so it didn’t worry me, I don’t get attached to anything.

Patti: And then I discovered I’d given away all my cake plates…

Patti and Hilda like many of the others found it difficult to part with belongings however, all of the homes were filled with their own bits and pieces, a situation not
always viable in a rest home situation (Young, 2002: forthcoming). This helps residents to feel as though it is their home, an important aspect in place making. It is the material as well as social facets that construct the meaning of home and this will be reconstructed over time (Perkins and Thorns, 2000:3). While it had taken time for my participants to get used to belonging to the Village (see Section 6.2), place-making would help this transition to be achieved and give a sense of ‘feeling at home’. The placement of familiar items brought from their previous homes which were embedded with meaning would assist this passage. This was shown in Chapter 5.6a, also, to be a source of ontological security and as Hilda explained:

Hilda: The small bedroom is really a place where we put lots of things (laughter) that we haven’t got room for.

Hilda knew that they did not have the space for everything but she did not want to throw out her cherished belongings so kept them in the spare bedroom. Hilda and her husband were of the opinion that if they were not together in the Village they would be in a rest home (see discussion in Chapter 5.7) and Hilda’s comments show just how much the ability to place-make in one’s own space is significant, once again highlighting the difficulty for people who do not have this choice such as those in a rest home.

While we may look to ‘home’ as ‘haven’, this will not be achieved unless the home provides the components which construct our ontological security (Dupuis and Thorns, 1998:29). Various events such as children leaving home, loss of spouse and age or size of dwelling can all affect the way the home is perceived (Arber and Evandrou, 1993:123). For some people the emotional attachment they had felt for their old home had gone because it was now considered to be a burden and for Betty it was a relief:

Betty: And I’ve seen my place but it didn’t do anything. I thought if I see my house, ... I might get an awful feeling but I didn’t. It was like a strange place. Because I started to hate it.

Patti threw her arms in the air in wonder when explaining to me how the new owners had ripped the inside of the house out and declared: “well it’s theirs now, not mine”.
Patti still had a feeling of connection with her previous home and yet she also considered herself to be happy in her new environment

6.5d Spatial Practice
Villagers liked to be close to facilities but in the larger Village that was not always possible and the participants considered some units were too far away and gave an impression that those at the end did not belong:

Joy and Andy: When we first came, several years earlier to look at this Village we could have got a closer place to the facilities. We are as far away as we would want to be but did miss out on an advantage there. We weren't prepared to be one of the 1st here. It's really too big, it's getting silly, it's too far from the office to the very end.

Betty: I love the space. They have got lovely wide streets here. And lots of gardens in between and fountains here and there. People have their little vegetable gardens. I'm going to put some runner beans in, in the spring against the fence there. Yeah. So I like the set up of this place.... I love this, wide, wide space.

The public space within the Villages was considered to be any area that was not a private dwelling. In the larger Village the participants talked about the wide streets, gardens and fountains.

Whereas the Village may provide the setting for people to mingle, a point which is apparent in the advertising, the reality was different. The residents themselves wanted to make their own choices of sociability and while having these outside areas were attractions and were pointed out to me by most if not all participants, the practice was different for some:

Betty: Well I sit out there sometimes in the summer with a book. If it is too hot you can sit in the shade over there. But as soon as you do people come and talk (laugh). Which is very nice. But I think it's better to hide.

The rest home was not given much attention by those in the larger Village, and this differed considerably in the smaller Village. While the unit dwellers saw their own home as their haven the rest home of the smaller Village was considered part of the

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91 Betty and Patti had similar reasons for leaving their old home, they had both brought up all their children in that home and the house and section were now too big for them. At the time of interview both had lived in the village less than a year. Betty, however had spent several years thinking about the move to a Retirement Village and Patti had given it only a few days. It is possible that Patti could be still grieving a loss which was sudden. Her family had been instrumental in her decision also. When talking to Patti 7 months after the initial interview she showed no signs of regret.
public domain and one participant said *I can go right through the rest home if I want to*, an indication that those living in the rest home do not have the same privacy as the unit dwellers and a situation highlighted by Young, (2002: forthcoming). As already described, many of the activities were arranged for all of the residents and there was a closer link with the rest home residents. Comments as above however, give a notion of a hierarchy where those in the rest home are treated in a paternal manner by others in the Village and the manager of this Village suggested "*they've got this feeling of being a little bit superior because their health's better, which is strange, isn't it*". So while residents like the all inclusive care package there is a sense of 'them' and 'us' within the Village setting.

**6.5e Unease**

There were some feelings of unease about living in a Retirement Village, but the participants saw this more as a misunderstanding among others than their own apprehension. Rita had taken a trip to the bank and when asked her address, mentioned that she lived in a Retirement Village. She was immediately scrutinised more closely and felt that the staff considered she might not have had the mental capacity to deal with her own matters. She was furious about this and considered there was a distinct lack of understanding by the general public as to what a Retirement Village is:

Rita: *I went to the bank ...and they immediately thought there's something wrong with me and I had to sign a paper from the bank and I am very angry over it. But they didn't say why, but I haven't had to do it anywhere else but I never mentioned anywhere else where I actually lived, right*

Betty and Nancy both have friends that keep *'on about it'* who think they have done a wrong thing. For Betty it was because at 70 she was considered by her friends to be too young to be in a Village system but she *"likes being with older people"*. Nancy's friends think she is throwing money down the drain and do not like the financial set up. Patti doesn't sleep as well as she used to but puts that down to not being as busy, too much of a good thing. She did however also live with a family member and may be adjusting to being on her own in a small unit. The weekly cost in one Village, while considered reasonable at present for most, was a point where some residents felt unsure. There was rumour that this may be raised in the near future and they were not very happy with this. They thought that having a Residents' Association helped the...
residents to argue against management but could also see that legally they had little protection in this area.

Relationships with others build up over time and moving away from the old neighbourhood can isolate the individual from their support systems. This is particularly so if transport is not accessible (Allan and Crow, 2001:181). Betty who did not drive found she had to plan ahead to see friends and missed the spontaneity that she previously had:

Betty:...I had a lot of friends. And on an odd afternoon I ring 'are you home, I'll come over for a cup of tea?' And you just walk for a quarter of an hour, you had a cup of tea, you went back home. I can't do that any more...

Marie foresaw the need to make friends out of the Village and did not like the gossip a Village engendered, a situation O’Regan and O’Connor (1989) considered a downside of the traditional small community:

Marie: You get little groups and you also get...people talking about other people. I didn’t want to do that. I knew I had to get out and meet other people.

Andy was still not totally comfortable and would not have lived there but for his wife who loved it from the moment she arrived and had no reason to change her mind. He was unsure about how much ‘watching’ could occur, a perception that would not assist him to feel happy in the environment. This is a concern of critics of gated communities who envisage too much surveillance as having the effect of causing insecurity rather than a more secure environment (Blakely and Snyder, 1997). Andy had compromised:

Andy: It wasn’t what I expected, but I didn’t really know what I expected...

Thorns argues that some people are prepared to “…forgo some of their independence in exchange for the ‘security’ offered” (Thorns, 1993). For Andy, the notion of security extended beyond his own life. He saw a responsibility to protect his wife should he predecease her. Ensuring his wife’s ontological security actually inhibited his own and while he went to great length to tell me that he had privacy, at the same time he did not feel totally comfortable and would have preferred to be living out of the Village.
6.6 REGAINED COMMUNITY?

At the beginning of the 21st Century, Retirement Villages are marketed as a means of regaining community for older people. My participants have shown that moving to a Retirement Village added to their networks of social relations in which their old networks were not discarded. Although *gemeinschaft* is not precisely worded as such by the entrepreneurs, it is this concept none the less, that is used as a draw card in the advancement of gated communities as has been seen in Chapter 4. It does not allow for the many interpersonal relationships that people develop and maintain throughout their lives as has been the subject of this chapter. Bernard claimed:

“That Gemeinschaft in the longing sense is only a fantasy in no way detracts from its appeal. Untold thousands dream of living in a small, congenial, cooperative community of loving, understanding, noncompetitive relationships” (1973:106-107 quoted in Freie 1998:3).

I would argue that a sense of community is attained if the situation can also provide a feeling of ontological security for its members as has been discussed in detail in Chapter 5.6a (Dupuis and Thorns, 1998) and suggest that formative notions of community do not sit easily in the Retirement Villages that I studied. The Village environment assisted with many day-to-day practicalities and as such became for my participants, their Village community.

The physical border such as found in the gated community is as Pearson suggests, only one sort of boundary in the formation of community (1990:27). Other communities such as neighbourhood, city, school, church, or even a virtual community via the Internet have some form of boundary. Wellman and Potter suggest that living in a contemporary community is a social network of relations and that emphasis should be given to the relationships people form rather than the locality in which they live (Wellman, 1999:17). However, the spatial dimension cannot be overlooked and while social networking is one aspect, the physical location and sociological expression of community are also relevant (Pearson, 1980:147; Pearson, 1990:25). In this chapter I have revealed how my participants are not restricted to ‘the Village as community’. However, those I interviewed, felt assured by the perception of security that came with the demarcated border. It has been expressed through the views of my participants, that it was not a matter of regaining community for them but
a continuation of forming new relationships as an ongoing life process in a new environment.

6.7 CONCLUSION

This chapter, in discussing the experience of life in a Village, has identified that Retirement Villages have become a niche housing area for a sector of society, accepted by and affirmed by my participants, as meeting their housing need. The discussion was focused around four main areas of discussion which are summarised below.

The first area of discussion focused on the new environment for my participants and the strategies used to ensure they became an ‘insider’ within the Village. The major obstacle to being ‘at home’ in the Village that they identified, was becoming familiar with the new environment. This was something that took time and each participant had to contend with the change in their own way. Having friendly neighbours and staff did ease the situation and having activity structures in place assisted them in getting to know others. These alone did not make the individual participants feel ‘at home’, however, and this was a gradual process for the majority of them. Only Joan mentioned that she felt at home immediately and after three years considered the Village had always been her home.

The second section discussed Village authority, and living in a Retirement Village with its own staffing and rules. I analysed what it was like for my participants who were suddenly placed in a situation with an overarching structure and how that was incorporated into their everyday lives. The majority of participants saw this as a positive aspect although there was a point made about the Village only being as good as the top person and some participants seemed more aware of the influence of ‘authority’ than others. Andy in particular was circumspect and considered there was a point when staff did not need to know everything. This aspect did however appear to be one where some tension was prevalent and knowing where boundaries lay was not always easy to recognize although having regular meetings helped to counteract this position.
In the third section I considered how the Village is used to advantage by the residents, whether their lifestyle is enhanced or whether there are constraints that do not allow usage to full potential. This discussion showed that my participants enjoyed the facilities and services available which had been advertised as a draw card and were a normative aspect of life in the Village. Participants were reassured that their security and health issues were being met by the services provided. However, the Villages did not cater for all the participants’ needs, and it was essential to have contacts outside of the Village walls. In Chapter 5, the participants had discussed the importance of being close to their families and how their choice of Village was often linked to where family members lived. Being in a Village did not lessen this importance and families were considered an imperative part of the lives of all my participants. The participants did not rely on the activities of the village alone, and being in a Village did not isolate them from friends in the outside community. Having these necessary outside contacts ensured participants did not need to suffer from social exclusion by being isolated within the Village.

The fourth key discussion area of this chapter focused on how my participants’ experience of life in a Retirement Village gave meaning to the place they call home. In this section I discovered how the participants saw themselves fitting into the Village environment. For the participants, adapting to being part of the Village, and becoming an insider, was acquired through satisfaction with their everyday lives. Independence and privacy were important aspects and while being part of a community may not have been their paramount reason for living in a Village, the support networks and the evolving process of forming friendships helped my participants to maintain control of their lives.

Throughout this chapter, the importance of maintaining links outside the Village has been discussed. The participants have shown that they are not cut-off from their former ties, nor are they isolated within the Village. This was not their ‘whole world’ and was, as I have argued, a further link in their network of relationships. A sense of well-being was enhanced by social interactions, both within and out of the Village. At the same time, my participants have made it clear through their discussion, that community is not a purchasable commodity. Nevertheless, the structure of a
Retirement Village does assist people in developing a sense of identity within the Village. While it was not a simple transition, the effort they put into the Village life, gave them a feeling of being a 'part of' their Village. It is through the experience of my participants as described by them, that for a group of Retirement Village residents, their lives are not limited to that enclosure but instead, use it as a support system in their day-to-day living.
The focus of this chapter is to highlight the findings of this study. These can be divided into two parts. The first answers the main thesis question regarding what leads people to choose to move to a Retirement Village and how those who live there experience (the actuality of) life in a Retirement Village. This section shows that for those who have made the choice, living in a Retirement Village has provided them with a lifestyle that gives them security and peace of mind, aspects of life which they were seeking. The second part of this discussion relates to issues I have identified that either require attention or are matters for future research. The issues I raise, concern either gaps in, or problems with current policy. They are issues not only for Retirement Village residents, but also as potential risks for older people in New Zealand society.

KEY FINDINGS
The marketing of Retirement Villages has been instrumental in ensuring that they are a visible force on the urban landscape. Transferring an American concept of age segregated gated communities to New Zealand, and suggesting that Retirement Villages are a necessity for older people, is a clever use of a marketing strategy in a society where more than 80 percent of those over 65 own their own home. Social theorists such as Corrigan (1997), and Featherstone (1991), argue that advertising is done in such a way as to make the person feel as if it is something they desire. I have identified in Chapter 4 how Retirement Village advertising is no exception and with less than 3% of those over age 65 living in Retirement Villages, there is a large potential market.

Finding new ways of encouraging housing growth by moving away from home ownership as such, has been used by developers of the industry. This sector of society
which is purchasing occupation rights in a Retirement Village, while not necessarily wealthy, has a cash asset base because of its high home ownership rate. Following the works of Thorns (1993) and (1996), I have identified a number of reasons why people who are now in their retirement years were able to save in their younger years. Coming through the boom years of the 1950s and 1960s they were likely to have access to cheap housing loans, stable, fulltime employment (male) and often superannuation schemes. Due to other social conditions those factors were not readily available for everybody, but those who did have the opportunity to own a home (with good equity), and gain the benefits during those decades, are now able to make choices as to the type of housing in which they live. The recent growth phenomenon shows that new opportunities have been quickly taken up. Retirement Village living encouraged through prominent marketing, I have argued, has not only been aimed at the current older home owners but also those nearing retirement such as the baby boomer generation (Sawchuk, 1995; Featherstone and Hepworth, 1991). Advertised as a lifestyle rather than just another house to move into, Retirement Villages offer a package to appeal to an older consumer. Creating an image that appeals to this market means that advertising is focussed around active, healthy older people and shrugs off a perception of the old as decrepit. My participants arguably identified with the advertising and while most considered it, they did not give it priority. However, being able to hold onto glossy brochures for several years as Betty had, showed an appreciation of the advertising. In addition, the naming of Villages after local entities, also provides an iconic imaging which has made Retirement Villages visible in present day society. Marketing then, has been very significant in the predominance of Retirement Villages and has identified with the reasons why people choose this ‘lifestyle’.

As argued by Koopman-Boyden (1993), deregulation within sectors of New Zealand society in the 1980s and 1990s often had a marked affect on people who were more vulnerable to the ensuing social changes and this included elderly people, some of whom publicly protested hospital charges and residential care fees. Other social changes where older people were less able to rely on former support mechanisms meant that if a person wanted to ‘age in place’ they could not necessarily rely on support systems within their community such as family or neighbourhood (Joseph and
Chalmers, 1999). This uncertainty gave entrepreneurs more opportunity to develop Retirement Villages where they could offer older people their security, care and peace of mind. These offers were important to my participants who for various reasons such as failing health and perceptions of insecurity, did not feel at ease in their old environment. Maintenance work associated with house repairs and gardens was often the trigger for moving. Dupuis and Thorns (1998), have outlined how the home is important for having ontological security and if this is lost, then the perceptions of insecurity can lead to dissatisfaction with life. Removing the responsibility of home maintenance was a draw card for many participants. Having the life care package in which rest home care was available aided the feeling of security for many participants, although they did not foresee themselves using the rest home.

While the participants needed to feel safe and secure, being independent in their everyday lives was important to them. They were willing to pay (and had the means) to remain autonomous although they liked to be near family wherever possible. While all my participants did have family, and in particular, children of their own, some did not have any family in Christchurch. Those that did, chose to live somewhere near their family and this was a priority for Betty, Marie, Lillian and Patti who all moved from their immediate vicinity to be near family. However, the choices my participants were able to make were subject to having financial resources, and these were contingent on their personal life history and chances over their lifetime. While the government funded superannuation system means all those over 65 do get a weekly income, it does not allow much leeway for those living only on the New Zealand superannuation. With a weekly service fee of around $65, one participant who was reliant on superannuation alone, had calculated it cost her $30 a week more than it would have if she was in more conventional housing. She was prepared to pay that for the peace of mind provided through not having to worry about house and garden maintenance.

Once the decision had been made to move, participants then had the challenge of finding the place they wanted to make their home. Villages are not only found in one area of town, but are present in all suburbs and inner city areas which gives people the opportunity to choose the location in which they want to live, although price can be an
influence in this decision. This for example means they may be able to stay in their local community or live near family. It was a strong influence for my participants in the choice of their particular Village. Added to this, as shown in Chapter 4, often it was the warmth of staff that gave the Village of their choice the lead over others. This was regardless of advertising and highlights the importance of first impressions, even when it involves making decisions about where to live for many years.

There is concern by some theorists such as McKenzie (1994) and Marcuse (1995), that gated communities, while portrayed as areas of seclusion, are potentially areas of exclusion making Retirement Villages a ghetto for the elderly. While this is possible, the perception from the insiders’ points of view, was that there was no sign of it happening in their Villages. To the contrary, although some people missed the sound of young children in the neighbourhood, they all considered they had enough interaction outside the Village to not feel isolated. Being independent enough not to rely solely on the Village support systems, my participants could not envisage becoming isolated within the Village although Marie, who was new to Christchurch, had identified the need to make friends outside the Village to avoid just that. The feeling was that Villages were a place where they could live having peace of mind and comfort, making friends as they wished, and knowing there was a support system if they were in need. However, some participants identified what they believed to be a stigma associated with Retirement Villages and Rita’s experience with the bank showed that the view from the ‘outside’ can lead to a misunderstanding of what constitutes a Retirement Village. While there is already concern that elderly people are categorised by their “thing status” rather than their “people status” in our society, as suggested in Chapter 5 (Koopman-Boyden, 1993), having age-set housing for elderly people adds to this perception. This is a matter that could be alleviated in part at least, if there was a clear definition of ‘Retirement Village’ which I identify further on as a policy issue.

Making a home in a new environment is for some people, constrained by unfamiliarity and not knowing where boundaries lie in a spatial context. Leaving the ‘old’ behind can take time for some people. Identifying with the work of Betty Friedan (1993) in relation to older people who are no longer able to be fully
independent, I found that it was the moving in period which was seen as the most difficult time for my participants. It took time to adjust and meeting new people was not always easy. The Villages do have procedures in place to help people and while some participants would have preferred a helping hand, the Village management considered there was a fine line between knowing when to step in and when to step back. The systems were in place and while not totally effective, the activity schedule did help new residents become involved. This tied in with the need to become an ‘insider’ within the Village system. Retirement Villages are defined by the spatial area and Lymes (1997) sees this as a means of control and surveillance but it is also regarded as a place to protect and insulate those on the inside from the outside. Until the new residents understood their place in the new environment they did not feel ‘at home’. However, they did consider there were benefits in the physical set up and for example, it was obvious if an ‘outsider’ entered the Village. My participants considered this was a form of security for themselves as their network system would alert the residents if the ‘outsider’ was an intruder.

Iris Marion Young (2002: forthcoming), explains that people must be part of the decision making process to feel as though they belong in a place. It is important that residents do feel as though they are taking part to ensure management does not become autocratic where it does not need to be. Many Villages are in the development stages and I consider that owners need to be open about impending changes, not only to those who live there but also to people considering the move to a Village. In one Village I encountered some opposition to changes afoot as identified in Chapter 6 and while some of this was known only through rumours, it did raise anxiety for residents. A meeting system was one way in which residents did get to air their views or concerns with the support of others and a statutory supervisor present at the meetings could help residents to know where they stand.

What the Retirement Villages in which I undertook my studies did for my participants, was to provide a form of housing in which a group of people are given the ability to participate in life more fully through the removal of anxieties associated with more conventional housing. For one person this meant being close to her husband who was a rest home resident and for one couple, it meant the difference
between needing rest home care and being able to stay together in their own unit. Privacy (Young, 2002: forthcoming) and independence (Baltes, 1996; Allan, 1989) are important and participants were able to enjoy both of these to a degree that would be unavailable in a rest home situation. In their own unit it is as Patti suggested, "my own little world" and in this private space, a place they could call their own, they could have their own belongings, do whatever they liked and not have to answer to anyone for their actions. Certainly, there were constraints such as not being able to renovate the unit, but what my participants did not want was to have to worry about things such as house maintenance anyway. They wanted to know they could feel secure and protected in a caring environment in which they maintained their autonomy and they gave numerous examples of how this occurred.

Only one of my participants was not happy with the style of living that Retirement Villages gave. Different levels of independence may mean that what is suitable for one person, another may find patronizing (Baltes, 1996). While this participant was resistant to authority within the Village, there were elements he approved of and especially the idea that the environment did not allow for outsiders to come and go without being noticed. He did not like others to intrude where they were not wanted and in this he was identifying with a cause of tension apparent in a communal setting (Friedan, 1993). At the same time those who had not enjoyed good health before living in the Village, made it clear that they felt better for living there. Betty, Joe and Hilda, Joan and Nancy all felt that their own well being had improved because they had security, peace of mind and fewer worries. For Joe and Hilda the access to services meant they were able to have a degree of independence together that could not have been enjoyed in a rest home. As identified in Chapter 2, this study captures the essence of Retirement Village living from a group of occupants’ viewpoints and cannot be considered to be the viewpoints of all Retirement Village residents.

**RESEARCH AND POLICY ISSUES**

From my study, I have identified some key issues in regard to social policies and also areas where further research is required. The policy issues which I will address first, are mainly in relation to conditions for Retirement Village residents. There is a necessity I feel, to protect people legally who purchase at vast cost, the rights to live
In a Village. While I am aware that matters related to some concerns are being considered by the current government, (Dalziel, 2001; New Zealand Press Association, 2001, December 7), for the benefit of current residents, the matters should be given some priority. There is no current legal definition of what constitutes a Retirement Village and some parameters need to be placed around this for the protection of residents.

Some participants did not fully understand what the contract between themselves and the Village owner actually meant. While both Villages required a new resident to seek advice from an independent lawyer before signing any document, the Law Commission (Jones and Melrose, 1997) has concern that not all lawyers know the full meaning of the extent of the contracts and there could be occasions where they have not given sound advice to the end user. It is not only the matter of conveyance procedures that need to be satisfied such as in the case of the purchase of fee-simple real estate, but whether the unit holder is going to be able to maintain their independence to the degree that is required in the contract. Should a person sign up for a unit when they were actually unable to meet the requirements, the management has the power, as learned in Chapter 3, to terminate the contract. If this were to happen, there would be a high cost involved for the resident, who would lose any depreciation built into the contract and maybe ongoing weekly fees while the unit is being on sold. This in turn would mean a social cost from the inevitable upheaval to that person. Being able to live in a Village is reliant on the resident’s state of health being maintained, and they can be moved on if it is considered they are not capable of living in the independent unit. This takes away the right to live freely as one chooses and it is imperative people are aware of this before they sign a contract.

For the operation to maintain the security, peace of mind and lifestyle they offer occupants when contracts are signed, the residents need to have certainty that they will not lose the services for which they pay. Therefore, a guarantee that standards must be at a particular level is required and this would require legislation. It was by benefiting from the facilities and services available that my participants could enjoy aspects of their life with which they had previously struggled. To maintain that feeling of ontological security in the Village setting, they needed the assurance that
consistency would be maintained. None of my participants saw this as a problem for themselves as they considered they were in very good Villages although one of my participants pointed out that the place is only as good as the top person (meaning the manager). With the number of Villages being established at present it is likely that not all Villages will have the standards my participants enjoyed.

As can be seen from the policy concerns, protection is necessary for residents. In addition to this, further research could look at the wider picture of possible long term effects for elderly people in society. While in theory Villages are for anyone over a certain age who can make the purchase and are able to live independently, there is a 'gatekeeper' who ensures the people who purchase into the contract meet their standards. Making the Village a more homogeneous place, not only in terms of age but also class and income, could be considered good for harmony in the group but would be an exclusionary practice. In the advertisements I have seen, without exception, there has been an ethnocentric pattern where the Villagers appear to be white and middle class. This may be because Retirement Villages appeal to a value system which would not appeal to all, but this could also be a form of subtle exclusion through the assistance of imagery making Village life less appealing to others. While my study focussed on the insiders' views, a key research question which would be the subject of a much larger study is to ascertain from members of society at large, whether Retirement Village living is considered to be meeting a need in our society. This could involve those directly associated with Retirement Village unit holders, as well as those who have no association.

The matter of exclusion moves beyond the Village and there are further questions that require research but these were beyond the scope of this study. I believe society has a social responsibility for its more vulnerable members. People who live in Retirement Villages have access to some form of realisable asset, and as I found out in my study, this was their previous home. Some of those people were able to afford to live in a Village only because they had access to funds over and above the government superannuation. Others such as Betty explained that she worked on a tight budget as she lived on the pension and the weekly fee for services. Betty is identifiable as a person who has been disadvantaged because she is a woman who was widowed at a
young age and did not enter the paid workforce. Because she owned a home, Betty was able to take advantage of the equity available but there are large numbers of people who do not have even this advantage and so cannot consider living in a Retirement Village. Further qualitative research is required to find out the degree to which gender, class and ethnicity as well as affordability, limit chances and the choice to live in a Retirement Village. As noted in Chapter 5, interest in Retirement Village living also comes from those currently renting. At only 5% (see Chapter 3) of the current number of units available, there is little opportunity for rental dwellers to live in a Retirement Village complex. There is an opportunity here for a new form of public housing to be developed, that is a move beyond more traditional groups of pensioner housing to a complete planning/development concept in pensioner housing. The Retirement Village housing concept would then become less exclusive.

While Retirement Villages have been the answer for a number of people who are willing to pay for services, this does not lessen the need for home based services for the elderly. Home services are currently available for people who meet the criteria, whether or not they live in a Retirement Village. However, it could become convenient for governments with a tight fiscal budget to consider that some services such as home help, meals on wheels, or nursing care should become purchasable through a private provider. This would inevitably place those who cannot afford to pay for services in a different position. As Retirement Villages are becoming more prevalent, further research is required to gauge the effects of whether a self-responsibility model is being transferred to other housing areas in society, such as those who are at the low end of the socio-economic scale and who have no means of self-support. In the past, New Zealand governments, both local and national, saw the provision of pensioner housing as a social service for the community. This changed throughout the 1990s and, as shown in Chapter 5, Christchurch City has maintained what it deems to be an essential core service, and is to be commended for maintaining this responsibility. However, many other local governments have not considered it as such and some local governments no longer consider they have social responsibilities toward housing for elderly people, a statement that has received high publicity since a new mayor came to office in Auckland in October 2001. One resident stated she “...would rather die than be forced out of her one-bedroom pensioner flat in Glen...
Innes” (Taylor 2001:14). Local and national government alike, have a duty to maintain social responsibility for people who are in such a vulnerable situation.

In this thesis, I have explored the way in which Retirement Villages have become a part of the housing landscape in New Zealand. The promise of a lifestyle has been created by marketers of an industry that has seen phenomenal growth over the past ten years. Societal change and government policies have enhanced the haste of this change. Through a grounded, qualitative based study I have been able to demonstrate through participant interviews, how Retirement Villages have found a ‘place’ in New Zealand to meet the needs for a specific sector of society. They should not be regarded as “in place of” but rather as “in addition to” other forms of housing for older people in New Zealand society. While the promise is of a lifestyle, it is the residents themselves that create that lifestyle.
REFERENCES


*Future Options*, 2001, March:3


APPENDIX I

SEMI-STRUCTURED QUESTIONS and IDEAS for RESIDENT INTERVIEWS

- How did you get to choose this village/others available? Anything to do with lifestyle? How does it differ from previous accommodation? What were you looking for in way of home?
- Advertising
- Size of units/size of village
- Costs, ongoing and capital layout/affordability
- Friendship/companionship/community/belonging/support
- Independence issues
- Security
- Health/care
- Family involvement/situation
- Rules/Negotiation/Compromises
- Likes and dislikes
- People of same age group
- How life is structured
- Activities available/Access to shops, facilities
- Garden/outdoor area
- How much do you mix with other residents
- Expectation to mix, whether or not you want to (peer pressure!!)
- Management expectations of you
- Family and friends involvement
- Diversity
- The Rest home, studio units etc. How much are they part of the village?
- Staff contribution to the village/do residents and staff mix? would there be a community without the organization by paid staff?
- How much do you use the communal facilities/ how does that differ from your life before coming here?
- Do you feel as though its ‘your place’, would you consider a change?
APPENDIX II

QUESTIONS FOR MANAGERS – IDEAS

- When first making enquiries, what are residents looking for in the way of a home? What are the reasons for coming to live in a Retirement Village? Is there a particular lifestyle associated with your village? Is coming here a lifestyle move?

- Advertisements claim (whichever image that RV uses) for example security, care, independence. In what way are these provided and is it a necessary component of this village, that is would the residents live here if this was not on offer?

- Does the village set-up allow for differences? How diverse? Do costs mean there is a limit to diversity on economic grounds? As there is a lower age limit does this allow enough diversity?

- How much do residents mix with each other? Do you facilitate the mix and if so is it successful? Is encouragement by management needed/expected? Is there allowance for those who do not want to mix? How much use do communal facilities get? Are friends, family from outside encouraged to partake?

- Is there a support system amongst residents if they need help or company, for example sick or lonely?

- As the advertising claims the village includes the whole lifecare package (if it does), that is studios, rest home, and independent units, is there an inevitability by residents that rest home care will be needed at some time? Do the independent unit owners mix with others? How separate are their lifestyles?

- As the village has grown considerably in recent years (if it has), has this changed any aspects of how the village is perceived by residents? Has it meant any have moved out?

- Who makes up the village (as in people)? Is it the residents, or are staff part of the community? Does it function the way residents want it to, or do staff have a high degree of input? Do residents expect staff to provide that input?

- Rules of the village, do residents have any say in setting these? Have they changed over time? (If so), is this due to resident input or management?

- Do you have any procedures for grievances? For example do any residents get frustrated over the rules, other residents, suffer from isolation, feelings of insecurity?
APPENDIX III

GEOGRAPHIC PLACEMENT

ALPINE VIEW
looks out toward mountains
"set in three acres of land with unrestricted atmosphere with its rural and mountain views..."

AVONVIEW
Advertised as “unique location providing tranquillity and peace” and “over looks a beautiful stretch of the Avon river with its park like open spaces beyond”.

BECKENHAM COURTS
Suburb

BISHOPSPARK
Anglican Aged Care beside Hagley Park and on Park Tce

CASHMERE VIEW

FENDALTON RETIREMENT VILLAGE
suburb
FITZROY on LEINSTER
street name + plus company name
FITZROY of MERIVALE
suburb name + plus company name
“...offers all the style, elegance and charm you would expect in one of Christchurch’s most desirable and sought after areas”.

MARYVILLE COURTS
Part of St Mary’s Parish
MERIVALE RETIREMENT VILLAGE
suburb

RHODES ON CASHMERE
suburb
RICCARTON RETIREMENT VILLAGE
suburb

ST ALBANS
suburb

WOODCOTE RETIREMENT VILLAGE
name of street/image of landscape

LANDSCAPE/ GARDEN NAME

ASHGROVE HOUSE
CASHMERE GARDENS
ELMSWOOD COURT
Tree Motif
HARPER GARDENS
KAURI LODGE
MAPLES RETIREMENT VILLAGE
Tree Motif-
THE OAKS
Oak Tree Motif-

HISTORICAL NAMES

BISHOP SELWYN
Historic ChCh entity
EDITH CAPELL
GEORGE MANNING HOUSE
Historic ChCh entity
KATE SHEPPARD LIFECARE
Historic ChCh entity
MARGARET STODDART
Historic ChCh entity
MARY POTTER
Founder of Catholic Order of Nuns

OTHERS

GOLDEN AGE
Association with old age

BETHESDA& AUCHENFLOWER

LA DORF RETIREMENT VILLAGE
LAUREL LEA RETIREMENT VILLAGE
LINROSE
In Linwood Suburb
MAYFAIR RETIREMENT VILLAGE
SANTA MARIA
ST NICOLAS
“chosen because St.Nicholas is the patron saint of the young and old”.