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**RETIREMENT VILLAGES
A LIFESTYLE CHOICE FOR OLDER
NEW ZEALANDERS**

**A thesis presented in partial fulfilment of the requirements for the
degree of**

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ABSTRACT

This thesis explores why increasing numbers of older New Zealanders choose to live in retirement villages. In the apparent absence of any similar New Zealand-based research it comprises an exploratory study employing a resident-driven approach and a socio-relational focus. The central issues examined include: factors that cause older people to consider leaving their current homes; their reasons for choosing a retirement village; their experiences of life within those villages and the impact that residence within a circumscribed, age-defined housing complex has on their contacts with members of the outside community.

Informal correspondence with former and present retirement village residents; a self-administered questionnaire; face-to-face interviews and impressions gained during visits to retirement villages are used to develop a picture of retirement village life. The information gained is discussed in relation to those issues that appear to be important for older New Zealanders and in the light of negative comments about retirement villages encountered in several publications.

The conclusions of this research are that older people who are having difficulties coping in their present homes or have concerns about their health or security are most likely to conclude they should move house. The particular appeal of retirement villages relates to the support services, facilities and amenities provided; the security features; the maintenance-free accommodation and the opportunities for social interaction with like-minded people. No evidence was found to support the argument that retirement villages isolate residents from the wider community. However, access to the retirement village option is restricted to those who have the money to pay for accommodation and who are capable of living independently with minimal support.

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CHAPTER 1: Introduction

The number of retirement villages in New Zealand has increased rapidly in recent years. Developers claim such villages are not just another housing option. Rather, residents are offered a lifestyle package designed to enhance their quality of life and enable them to enjoy the companionship of like-minded people yet maintain their independence. This study focuses on the reasons why older New Zealanders choose to live in those villages and their experiences since moving there.

Retirement villages differ from housing developments in the wider community because residence is restricted to people over a certain age (typically 50 or 55 years old) and a number of support and recreational facilities are provided on-site. Village complexes tend to be surrounded by walls or other perimeter features that mark them off from the surrounding houses. Therefore, this study also seeks to ascertain whether retirement villages have a tendency to isolate residents from the outside community.

Demographic trends indicate that, along with other Western countries, New Zealand's population is ageing. This phenomenon has been attributed to people having fewer children; increasing life expectancy and the ageing of the baby boom generation that was born after World War II. Whereas in 1996 people over 65 years old comprised 11.7% of the total population, by 2051 that proportion is expected to double to 25.5% of the population (Statistics New Zealand, 1998, p12). The figures are even more striking for people over 85 years old. In 1996 they made up just 9.1% of the population aged 65 or older, but by 2051 they are projected to account for 22.3% of that population (Statistics New Zealand, 1998, p14).

Despite advances in medical science, which offer the prospect of greater physical well-being in old age, the increasing percentage of older

people in the population could become a problem if smaller family sizes; higher numbers of married women in full-time employment and an increasingly mobile population lead to a situation where younger family members, who have traditionally provided support for older people, are no longer available to do so. Older people may need to look elsewhere for assistance when difficulties arise with the result that their quality of life could be determined by their ability to pay for the services they require. Those people who were able to take advantage of the high interest rates paid on investments in the 1970s and 1980s and were not affected by the stock market downturns of the past few years, or who have been able to benefit from the increase in real estate values in recent times, are now likely to be in a better position to choose how they spend their retirement years than those who lacked the financial resources to do so.

In the past, government social welfare policies offered an assurance that assistance would always be available for those older people in need by means of tax-funded benefits and state housing, but current neo-liberal policies encourage older people to take more responsibility for their lives. The concept of 'positive ageing' has been adopted by the New Zealand government as a basis for the development of policies related to older people. The aim of such policies is to encourage older people to remain active and to continue to make a contribution to society. The availability of suitable housing that maximises the ability of older people to remain in their own homes and to enjoy a good quality of life without calling unduly on government agencies for assistance was identified as an important issue to be addressed by 'positive ageing' strategies currently being developed by several government ministries.¹ However, the government sees its role more as delineating the housing needs of older people and formulating

¹ Department of the Prime Minister and Cabinet (1997), Ministry of Social Policy (April 2001) & Ministry of Social Development (October 2001).

strategies whereby those needs can be met rather than actively engaging in the business of building houses for them.

Therefore, retirement villages that provide purpose-built accommodation for older people, as well as on-site support facilities, would appear to be an ideal solution to the housing needs of the growing number of older New Zealanders. The proliferation of retirement villages in recent years certainly suggests there is a demand for such a housing option. According to a Ministry of Development report published in 2001 there had been a 13 percent rise in the number of retirement villages in the previous three years, making them the largest single specialist provider of housing for older people. At that time there were 303 retirement villages with 21,000 residents in New Zealand, which represented 4.65 percent of the older population.² While that is just a small percentage of the older population, claims by village operators that residence in a retirement village enables older people to maintain their independence, yet have the assurance that support is close at hand, suggest that such developments could be a beneficial housing proposition for those who can afford to move there.

However, comments in *Facing the Future*, the final report of the Prime Ministerial taskforce on positive ageing, suggest that retirement villages have drawbacks as well as advantages. The report acknowledged that retirement villages meet the needs of older people for security, medical support, maintenance services and recreational facilities, but it expressed concerns that they separate older people from the wider community and suggested that retirement villages have the potential to create 'ghettos' of older people. Also, the lack of lower cost retirement village accommodation that was accessible to less financially-advantaged older people was seen as a problem deriving from the commercial nature

² Ministry of Social Development, 2001, p47.

of most modern retirement village developments (Department of the Prime Minister and Cabinet, 1997, p46). It was those comments, which I encountered during a general study on ageing, which triggered my interest in the issue of retirement villages as a lifestyle choice for older New Zealanders.

Also, around the time I read the taskforce report, several of my friends and one of my parents decided to move to retirement villages. My friends' decisions had been anticipated for some time and were prompted by worsening health problems. They knew people who lived in retirement villages and had investigated a number of different villages. For my father, who lived alone, a series of falls caused him to become concerned that he had no means of summoning help should he become immobilised. He learned of a retirement village being built in his area, but he was reluctant to consider living there because he feared it would be like being in a rest home. However, after being shown over the complex he concluded it was the right place for him. These incidents prompted me to investigate the reasons why older people decide they should move from their current homes; why they choose the retirement village option and whether their expectations are realised.

At the present time there appears to be a considerable amount of misunderstanding about the nature of retirement villages. Negative images of old-style 'old folks' homes' and outdated attitudes towards retirement and older people seem to deter many potential retirement village residents from considering the option because they fear that by living and associating with other older people they will be admitting they are moving closer to the grave. Such notions fly in the face of medical advances and changing social attitudes whereby older people are living longer and enjoying healthier, more active lifestyles than previous generations did. Once, the gap between retirement from paid work and death was generally

a short period of time. However, many older people can now expect to live relatively active, independent lives for 20 or 30 years after ceasing work.

Therefore, I considered it was pertinent to investigate the role retirement villages could play in meeting the housing needs of New Zealand's ageing population and the impact that retirement village living could have on the quality of life of the people who choose to live there. As my own experience of retirement villages was limited to the accounts of my friends and my observations of my father's village, I endeavoured to locate research papers and other publications on the topic. Despite extensive searches of library databases and other sources I could not find any previous research conducted in New Zealand and there appeared to be a dearth of material about retirement villages in general. Most of what was available dealt with the legal aspects of retirement village living. This apparent lack of previous research ruled out the possibility of my conducting a comparative study or endeavouring to supplement previous research. Therefore, I decided to undertake an exploratory study of retirement villages focusing on the experiences of the residents themselves. I hoped that by gathering data from a number of village residents I could construct an initial picture of retirement village life that would serve as a basis for further more targeted studies.

I chose a resident-focused approach because, while a few retirement villages in New Zealand have been in existence for as long as 30 years and many rest homes have had independent-living units within their properties for a considerable time, in most areas the modern-style retirement village is a relatively new housing feature. I rejected the notion of exploring the social effect that retirement villages as distinct age-defined entities could have on the communities in which they were situated because I felt the full impact of such developments on local communities may take some time to manifest itself.

However, the perceived uprooting of significant numbers of active older people from the wider community and their self-imposed confinement within a retirement village has prompted negative comments from people who believe that older people have a valuable contribution to make within their local community by virtue of their life experiences and ability to undertake voluntary work. Those comments led to my decision to investigate whether or not retirement villages do have an isolating tendency by determining what social contacts residents had with people outside their villages and their ongoing involvement in organisations in the wider community.

The possibility that retirement villages might not be welcome in all communities was intimated in an article in *The Press* (10 April 1999, Edition 2, p3), which covered the opposition to a proposed retirement village in Christchurch. Residents in the vicinity of the proposed village complained that it would cause traffic problems; a reduction in property values in the area; a loss of privacy for houses overlooked by the two-storey buildings in the village and a loss of character for the area in general. I decided not to extend my investigation to include non-residents living in the vicinity of retirement villages, but it did signal that, despite the claims in retirement village advertisements that their villages are veritable paradises with beautiful gardens, attractive modern homes and wonderful environments, the presence of a large housing complex for older people could be seen as detrimental to the established character of an area.

Similarly, retirement village brochures invariably feature smiling older people engaged in a variety of physical activities alongside claims that retirement village living offers security, peace of mind, lasting friendships, relaxation, modern facilities and numerous recreational activities. Frequently the overall impression resembles that presented in

advertising brochures for holiday destinations. Given the commercial nature of many of the newer retirement villages, I was interested to see if reality measured up to their claims. This seemed most easily achieved by asking village residents to tell me about their experiences of retirement village life.

Therefore, in the light of my limited personal experience of retirement villages and the relative lack of suitable literature, I chose to focus on retirement village residents as my basic unit of analysis rather than retirement villages themselves. In its early stages my data gathering focus was primarily subject-driven, which reflects the exploratory nature of the study and my need to overcome my lack of knowledge about retirement villages. My research approach was essentially empirical in nature in as much as I tried to build up a picture of retirement village life without employing any predetermined theoretical framework.

Instead of adopting a specific theoretical approach and seeking information that was consistent with that approach, I opted to allow my contacts to tell their own stories in the hope they would identify those aspects of the retirement village lifestyle and their own experiences that were particularly significant and, as such, needed to be explored more fully. After a preliminary analysis of the information gained from the literature, my initial contacts and my own observations of villages, a self-administered questionnaire was constructed and face-to-face interviews undertaken to obtain more structured data. My particular interest was more social-relational than political, economic or legal, although aspects of those latter three perspectives have relevance to the retirement village lifestyle.

By encouraging my contacts to give their own accounts of their experiences I was aware that the information I obtained would be

subjective in nature and, as such, would reflect my informants own interpretations of their situation. Some of the accounts may have been influenced by propaganda disseminated by management, staff members and publicity material within the various villages rather than reflecting the residents' own assessments of their experiences. I have no way of determining if this was the case but, insofar as many recently constructed retirement villages are commercial enterprises, rather than belonging to charitable trusts or churches as was the case with earlier villages, the owners could have a vested interest in encouraging their residents to convey positive impressions of life there to outsiders.

Similarly, village residents themselves might consciously or unconsciously come to identify with their villages in such a way that they see themselves as distinct from other people in the wider community. As such, they could seek to counteract any perceived negative attitudes towards their villages on the part of non-residents. As an outsider, who could potentially represent their villages in a bad light, I may have been seen as a possible threat to their sense of identity. However, by seeking, within the limited scope of this study, to include informants from a number of villages and to assure them that the information they gave me would be treated confidentially, I hoped to obtain as comprehensive a picture of village life as possible and to reduce the potential for my informants to supply me with an overly rosy impression of retirement village life. I also hoped to determine if residents within retirement villages do in fact enjoy a distinctive 'retirement village lifestyle' that differs from what they would experience if they lived in the wider community.

Thus, this study took the form of an initial search for relevant literature and an attempt to locate a number of retirement village residents who were willing to share their experiences with me. The information gleaned from those sources was used to construct an anonymous self-

administered questionnaire aimed at gaining more structured data on a range of issues. Finally, face-to-face interviews were undertaken with eight village residents. They formed the basis of the case studies which give a more detailed insight into the reasons why those particular people chose the retirement village lifestyle and their experiences since moving there. The material collected from those different sources make up the substance of this thesis which is outlined below.

Chapter 2 presents a review of the available literature. This includes two retirement village studies conducted in Australia and England; a number of more general studies of older people in New Zealand and England and several reports published by New Zealand government departments that examine aspects of the lifestyle of older people. Some of the latter reports refer to retirement villages in relation to the housing needs of older people. They, along with three other New Zealand publications which featured retirement villages, provided the most relevant information from a New Zealand perspective. Other literature explored the general issues of ageing, retirement, the concept of 'positive ageing', stereotypes of older people and housing in New Zealand, which though tangential to the focus of this study, nevertheless provided helpful information about issues relating to older people.

Having gained an initial insight into the factors that could cause older people to consider it was time to move house and possible reasons why retirement villages could be seen as a suitable housing option, I wanted to gain more information about retirement village living from people living in those villages. Chapter 3 details how I recruited participants for this study and the research methods I employed. In the absence of a suitable sampling frame or other comparable studies of New Zealand retirement villages, I endeavoured to locate retirement village residents who would be willing to assist me by advertising in a women's

magazine and approaching people I knew personally who lived in retirement villages. Those people contributed information which, in tandem with the insights gleaned from the literature, I used to construct a survey questionnaire. Finally I undertook face-to-face interviews with eight village residents. The chapter also covers the definition of a retirement village used in this study, the procedures employed for the analysis of the data collected and the potential drawbacks of the methods used.

After describing the research methods used in this study, I go on to present the data obtained from my informants in more detail. Chapter 4 covers the responses I received to my advertisement and my personal observations of the villages I visited. The letters people wrote as a result of my advertisement came not only from current village residents, but also from former residents, prospective residents and other people who had an interest in the topic of retirement villages. From those people I learned of a number of reasons why older people decide they need to move house and also gained an insight into retirement village life. Their comments and my own observations are discussed in this chapter and the factors that were identified as being significant for this study are delineated.

Following on from the discussion of the more informal data collection procedures, the analysis of the survey questionnaire is presented in Chapter 5. A profile of the 40 respondents precedes the presentation of the survey responses in relation to the key questions around which this study was based. These include the reasons why respondents moved from their former homes and why they chose to move to a retirement village. Then, I go on to what they say about their experiences of retirement village life, including their use of village facilities and their participation in organised activities. Next, the frequency of their social contacts both inside and outside the village is analysed as well as their involvement in groups

in the wider community. Finally, responses to questions about the option to rent accommodation in villages and potential problems that could arise when selling up are outlined along with the respondents' overall assessments of retirement village living.

The eight case studies that form Chapter 6 provide more detail than was possible with the structured questionnaire. They are based on face-to-face interviews conducted with retirement village residents in six different villages located in four geographical regions of New Zealand. As the interviews were the last exercise to be carried out in this study they presented an opportunity to explore more specifically those issues identified as significant during the earlier data analysis. While each person's story was unique, their accounts complement the former findings and reinforce the overall conclusions of this thesis.

The final chapter of this thesis summarises the findings of the whole study and discusses the role retirement villages could play in meeting the housing needs of older New Zealanders.

CHAPTER 2: Literature Review

INTRODUCTION

While publications on the topics of ageing, retirement and housing for older people abound, there is little specific literature about retirement villages in New Zealand; why people choose to live there and their experiences after moving in. This may reflect the fact that, while some New Zealand retirement villages are over 20 years old, the dramatic increase in their numbers is a recent occurrence. The lack of available literature placed considerable constraints on this study as it was not possible to build on previous research. Hence, it was exploratory in nature. However, there were two retirement village studies that were useful. The Australian one most closely paralleled my approach.

An Australian survey

In 2001 Stimson and Star presented a paper giving an overview of a national survey undertaken for the Retirement Villages Association of Australia (RVAA).¹ The survey was conducted by researchers from the Geography Department of the University of Queensland and was part of a three year project that investigated 'the potential roles for the retirement village industry in providing appropriate affordable housing for an Australian society'. Like my study, this survey involved a self-completed survey questionnaire. It was sent to 204 villages that were members of the RVAA. The managers of those villages were asked to distribute them to residents in independent living units. A total of 911 completed questionnaires were returned from 107 villages, which represented a response rate of 37%. The authors noted that the response rate was such

¹ I am grateful to Mr. Edward Richards, Executive Director of RVANZ, for drawing my attention to this paper.

that a degree of bias might have been introduced by some states being over-represented while others were under-represented.

Unfortunately, I did not learn about this paper until my research was well advanced. It covered many issues which featured in my own study, including the respondents' former residential situation; reasons for leaving those homes; location of the retirement villages and their distance from the residents' previous homes. Respondents were also asked to assess the importance to them of the services and facilities provided by their villages and to evaluate whether the villages had lived up to their expectations.

The researchers identified several 'push factors' that explained why retirees decided to move from their former homes and 'pull factors' that pinpointed those aspects of retirement villages that attracted prospective residents. The survey also covered financial aspects of retirement village living that were outside the focus of my study. Given the small size of my sample, it was helpful to have this larger survey to measure my findings against, especially as Australian and New Zealand societies are similar.

An English study

Biggs et al (2000), who were associated with the Centre for Social Gerontology at Keele University, United Kingdom, examined the culture and narratives that occurred in a purpose-built retirement community in the West Midlands.² The study was prompted by comments that, although retirement communities incorporated the positive features of both residential care and neighbourhood life, they were seen as promoting

² In Britain the term 'retirement community' is used to describe purpose-built housing complexes for older people rather than 'retirement village' as in New Zealand. Thus, the term 'community' was used in this article and the next one where the word 'village' was used in New Zealand literature.

exclusivity and negative attitudes to outsiders. The researchers wanted to know why retirement communities were popular with older people. In particular, they explored the relationship between the formal representations of the village as presented by promotional material and the village staff, and the experiences and imagination of the residents, to see how this influenced their sense of community identity and impacted on the wellbeing of residents. The key question for their study was, 'What ... is the relationship between the RC [Retirement Community] as it appears in the representations of claim-makers and in the experience and imagination of those older people?' (Biggs et al, 2000, p651). While my study was less concerned with the connection between formal representations of retirement villages and how the villages were perceived by residents, it was based on the subjective experiences of retirement village residents and their interpretations of those experiences.

Unlike my study, which used self-administered questionnaires and interviews and included respondents from several retirement villages, Biggs et al studied just one village and used focused discussion groups to discover how residents felt about living there compared with other places they might live. The groups met three times over nine weeks and discussed the topics of transition in and out of the village; issues of independence and dependency and the health implications of living in that complex. As the participants were volunteers, the researchers warned there could be 'an over-representation of tenants with an interest in how the RC was developing' (Biggs et al, 2000, p654). This prompted me to consider whether a similar bias might occur in my study as my respondents were also volunteers and the term 'ghetto' had featured in my original advertisement seeking contacts.

Biggs et al found that, in general, the participants believed strongly in the special nature of their community. When they were asked why they

chose to live there, the respondents spoke of negative experiences where they lived before and of the unpleasant impressions they had of nursing homes. Conversely, they spoke of life in the retirement community in positive terms. They mentioned feeling independent yet appreciating the neighbourliness of other residents; the numerous activities they could engage in and enjoying personal freedom. Also, the support services available reassured them that they need not become burdens on their families. Some spoke of the 'palatial' surroundings. The authors concluded that,

'The experiences that these older people have reported suggest that RC life can be an antidote to ageist narratives of dependency and decline, and that peer interaction, when it works well, increases perceptions of wellbeing and self-activity' (Biggs et al, 2000, p669).

This raises the interesting possibility that retirement village residents could accept those positive images of their villages that appear in formal documentation, such as advertising brochures, or which emerge from their experience of village life, and by identifying with those age-affirming narratives derive a more optimistic outlook on life and, thereby, experience enhanced wellbeing. If, by simply living in an environment where anxieties about health and personal security are reduced, village residents make fewer calls on family and medical services and believe they have a better quality of life, retirement villages could have a positive impact not just on their residents but also free up resources within the wider community. Biggs et al appeared to imply that it was sufficient that retirement community residents subjectively perceived their quality of life to be enhanced by living there, even if the reality was something different, for retirement communities to have a beneficial impact. It may be that those who feel unable to subscribe to the 'official' narrative of retirement village living simply sell up and move elsewhere.

A second English study

Phillipson et al (1999) studied older people living in the urban areas of Bethnal Green, Wolverhampton and Woodford in England. Those areas, which featured in community studies in the 1940s and 1950s, had experienced considerable redevelopment and a marked ageing of the population in the preceding 40 years. While the study did not feature retirement communities, by examining changes to social and family networks and how ties to locality affected the elderly residents, it did have relevance for my study.

The researchers used a questionnaire survey of 627 older people and a series of qualitative interviews to ascertain the importance of neighbours and local social networks for people who no longer had the relationships associated with paid work. They concluded that friends and neighbours played a more significant support role for single older people than for those living with a spouse or partner. While most of the respondents considered their neighbours friendly, some complained about the noise and anti-social behaviour of certain neighbours. Others felt their neighbourhood was deteriorating and had lost its sense of identity.

This study raised several interesting points. Firstly, it suggested that retirement from paid work could remove people from significant support networks associated with the workplace. This could impact negatively on a person's sense of well-being unless other networks are found to replace them. Loss of former support networks might be a reason older people consider moving to a retirement village and people living alone might find retirement villages more appealing than those people who live with someone else because they need the support of neighbours more.

Secondly, it broached the issue of how far older people might be prepared to move from existing social and support networks, especially if they had to rely on public transport to maintain contacts. Finally, it suggested dissatisfaction with the changing nature of a locality could prompt a person to move elsewhere.

As New Zealand is a mobile society, the significance of family and neighbours as support networks for older persons might differ from that reported in the English study. In the Annual Report of the Retirement Villages Association of New Zealand presented in May 2000, the Chairperson, Mr Cliff Cook, noted that the previous census had indicated that, 'more than a quarter of New Zealanders over the age of 65 years had moved at least once in the last 5 years'. Whether on-site caregivers and other support staff in retirement villages replace neighbourhood and family support networks for residents was an issue explored in my study.

NEW ZEALAND STUDIES OF OLDER PEOPLE

While the two retirement village studies outlined above had most relevance to my research, they were not conducted in New Zealand. I was unable to locate any New Zealand studies on the specific issues of retirement village selection and lifestyle from the point of view of residents. However, several general studies of older New Zealanders mentioned retirement villages.

An Age Concern study

An Age Concern New Zealand survey carried out by Colmar Brunton (1990) provided an overview of the lifestyle of older people including their living arrangements, social contacts, health and financial situations. Face-

to-face interviews were conducted with 1000 New Zealanders comprising a representative sample of people aged 60 years or older living in the main urban centres, three secondary centres and one minor urban area. It did not indicate whether any of the participants lived in retirement villages.

However, virtually all the interviewees said they were aware of retirement villages but, despite the appeal of companionship and availability of medical care and emergency help, less than 25% were interested in living in one. The reasons given were: satisfaction with their current situation; perceived loss of independence and privacy in a village and a desire to live in a community containing people of all ages.

As this survey was undertaken in 1990, before the recent boom in retirement village construction, the prevalent image of retirement villages may have been influenced by negative perceptions of rest homes and their association with physical and mental decline. (Many of the early retirement villages comprised a rest home with a number of independent-living units on the same site.) Also, in 1990 there was less emphasis on older people needing to make provision for their retirement and old age than is evident in current neo-liberal government policies.

The study concluded that older people appeared to have a positive outlook on life. Most said they were as independent as they wanted to be, but some felt lonely and that no one cared about them or that they had too much time on their hands (Age Concern NZ, 2000, p13). The feeling of loneliness expressed by some respondents might reflect the increased involvement of middle-aged and younger women in full-time work in recent decades. Where in the past older people could call on neighbours and younger family members for assistance and social interaction, it is probable that for some older people such networks no longer exist. In *Ageing and Retirement in New Zealand* it was noted that,

'Falling family size, growth in the proportion of solo-parent families, delayed childbearing and increasing labour force participation among women, will all have an effect on the ability of families to provide care and support for elderly relatives' (Statistics New Zealand, 1997, p7).

The social and support networks within retirement villages could possibly provide an antidote to feelings of loneliness and lack of support.

The Colmar Brunton researchers noted that their findings might understate negative aspects of the lives of older New Zealanders because previous research by Age Concern showed that older people felt life's difficulties should be borne without complaint. By conducting face-to-face interviews, the interviewers may have deterred their respondents from making negative comments because they were afraid they would be identified in the published results. I endeavoured to overcome any reluctance to respond negatively because respondents could be identified by using anonymous self-administered questionnaires. Also, I hoped the information sheet would reassure participants that I was not connected to any organisation and, thus, would be more likely to be impartial in my treatment of the information they supplied.

The Colmar Brunton report was useful for identifying aspects of older people's lives worth exploring in my questionnaire, in particular social contacts, health issues and support networks. I do not know if the interviewers were aware of Age Concern's endorsement of policies of 'positive ageing' and 'ageing in place'.³

³ 'Positive ageing' policies seek to 'promote the value and participation of older people in communities' and to 'empower older people to make choices that enable them to participate in a satisfying life and lead a healthy life style' (Ministry of Social Policy, April 2001, p6). 'Ageing in place' policies seek to assist older people to maintain their independence and, with appropriate support, to remain in their homes as long as possible (Ministry of Social Policy, April 2001, p10).

A Wairarapa study

A survey was carried out in Wairarapa, New Zealand by Isaac and Spoonley (1994) included not only older people, but also secondary school pupils and people aged 30-55 who were paid caregivers for older people. It sought to ascertain how each group perceived the lifestyle and needs of older people within their community. The responses of the younger people were compared with those of the older people. One of the goals of that study was to identify possible means of educating the general public about the ageing process and the problems faced by elderly people. Isaacs and Spoonley considered it important to,

‘question the image of the older person as necessarily disabled in some way and therefore a dependent member of the community’ (Spoonley et al, 1994, p14).

They found that most of their older respondents lived active, independent lives including being involved in community groups and providing care and support for family members. However, this study did not consider the role of retirement villages in influencing attitudes towards older people, even though such villages existed in Wairarapa at the time. Positive publicity about retirement village residents in the local media might serve to counteract negative stereotypes of older people.

Reports published by New Zealand government departments

Several New Zealand government departments have published reports of studies about older people. While none of them focused specifically on retirement villages, they did provide additional information about the lifestyle of older New Zealanders and official policies towards them.

To mark the International Year of Older Persons (1999) the Ministry of Social Policy commissioned a study to determine those factors which allowed older people to live independent lives. This study was prompted by concerns that New Zealand's ageing population and perceived problems associated with ageing, such as declining mobility and health; isolation from family and friends; and the death of peers, could require a government response in the future.

Reflecting government policies advocating 'ageing in place', the report prepared by Dwyer et al declared that,

'One of the key challenges facing government is to find appropriate, cost-effective and fiscally affordable ways to assist people to live independently' (Dwyer et al, 2000, p1).

That statement appears to imply that growing numbers of older people represent a threat to the economy insofar as older people are deemed to be consumers of government services who do not contribute sufficiently to funds that support those services. The report asserted that,

'The New Zealand Government has a commitment to Positive Ageing. Government supports the principle that older people should be encouraged to remain independent and self-reliant as long as possible' (Dwyer et al, 2000, p2).

Dwyer et al used informant interviews, focused discussion groups and letters to collect data. The main reasons respondents gave for moving house were: difficulties with access; problems with managing large properties; deteriorating health; loneliness and fears about security. In some areas, affordable, modern housing suitable for older persons was found to be extremely limited which meant older people had little option about where they could move (Dwyer et al, 2000, p33). Those who could not find accommodation that met their needs expressed greater dissatisfaction with their living arrangements than those who felt they had

a range of choices. People who had moved to a retirement village considered they had as much independence as before and had gained more time to pursue their interests.

According to the report, living independently involved more than merely remaining in one's own home. Quality of life and ongoing involvement in the community were also important. The authors cited a report published by a National Health Committee in 1998 that claimed, 'much of the physical decline associated with old age can be attributed to inactivity rather than the ageing process' and that there was a general consensus that those who adopted a positive frame of mind and embraced life were able to partially alleviate the sickness and suffering that came with later life (Dwyer et al, 2000, pp 5-6). Adequate income, good health and social contacts were also considered to be significant factors in determining quality of life in old age.

Insofar as retirement villages offer security, companionship, social activities and medical support, they could contribute positively to the well-being of older people. Indeed, if the promotional material of some villages is to be believed, retirement villages offer older people a quality of life that is superior to that found in the wider community. However, it may be that those older people who can afford to live in a retirement village are uniquely privileged in that they are able to make choices about their lifestyle and avail themselves of services that could enhance their quality of life. A person who lacks an adequate income or does not enjoy the support of family or other significant care-givers would find overcoming the problems and strictures associated with ageing more difficult. For that person the retirement village option would not exist.

The Ministry of Social Development also undertook an in-depth study of New Zealand's older population: *Positive Ageing in New*

Zealand: Diversity, participation and change (2001). As with the previous study, this one was prompted by concerns that older people were a growing proportion of the population due to the ageing of the post-war baby boomer cohort and improving life expectancy. The authors asserted that it,

'... will become increasingly important to monitor the changing characteristics of this population so that policies for older people can be tailored to enable positive ageing' (Ministry of Social Development, 2001, p7).

As part of this goal of 'positive ageing', the availability of affordable, suitable housing was seen as an essential, even critical, element. Given the high rate of home ownership in New Zealand and the perceived desirability of 'ageing in place', this report suggested the option to move to a smaller house with good access and a more manageable section might be important for ensuring older people could maintain their independence. While such accommodation is found in retirement villages, presumably this option would not be deemed acceptable in the light of 'ageing in place' policies, which encourage older people to remain in the community.

Some of the reasons older people gave for deciding to move house were: changes in family circumstances; changes in lifestyle; a desire for a smaller house; wanting easier access to shops, public transport or recreation centres; better climate; and closer proximity to family or areas of spiritual significance such as ancestral home areas for Maori. Close links with family, friends and neighbours; an active life and knowledge about how to access support services were seen as key factors for successful ageing. I sought to determine how significant those factors were for my respondents.

The cost of suitable housing for older people was seen as a barrier to many people seeking to down-size their accommodation. The report stated that,

‘The supply of affordable, modern housing is often limited for older people on low to moderate incomes. The price of a modern well-designed home with suitable access may be higher than the value of an older family home. Of those older people who live in their own homes, 62 percent live in a house worth less than \$200,000’ (Ministry of Social Development, 2001, p44).

The figure of \$200,000 seems to suggest that a person would need more than that to buy a suitable home.

While villas in some retirement villages in prime areas are expensive, there are numerous villages which have cheaper units. Possibly, a prospective resident would need to consider moving to a more affordable area which might be untenable if the person wished to stay close to family or friends. Respondents to my survey were asked how far they had moved from their former home in order to determine whether attachment to place was a significant factor when choosing a village.

According to the report, in the previous ten years there had been a ‘four-fold increase in purpose-built housing for older persons, such as retirement villages, within the commercial sector’ (Ministry of Social Development, 2001, p44) and ‘a 13 percent increase in the number of retirement villages in the past three years, so that they are now the largest single specialist provider for older people’s housing’ (Ministry of Social Development, 2001, p47). This indicated a significant number of older New Zealanders were being attracted to the retirement villages. However, given the concerns expressed in this and the previous report about the cost of moving to a retirement village and thereby, the exclusion of people on

low incomes, the potential for retirement villages to become elitist appears significant.

The report claimed that older women, living alone or on low to moderate incomes, were the group most likely to be interested in retirement village living, but they were unlikely to have sufficient capital to buy into a village. Low-cost housing, which offered the services, security and companionship that were features of retirement villages, was deemed to be lacking in New Zealand. Older style pensioner flats were considered too small to allow family visits or for care givers to stay. Indeed, the researchers believed most family style homes in New Zealand were not suitable for older people. As few New Zealand retirement villages offer rental accommodation my participants were asked if the option to rent would be desirable.

A further study of older New Zealanders was undertaken by the Ministry of Social Policy: *Living Standards of Older New Zealanders: A Technical Account* (2001). The sampling unit employed was the 'Core Economic Unit' (CEU), which referred to either a single person (living alone or with others) or a couple (living alone or with others). At least one partner was required to be aged 65 or older. This comprehensive study examined the social, health, economic and material circumstances of 3,060 CEUs. While no specific mention was made of retirement villages, home ownership was considered an important index of material well-being along with social participation.

As most residents of retirement villages own their homes, it seems reasonable to presume that they would enjoy greater material well-being and freedom from financial stress than those less well off. Therefore, retirement village residents should report more positively on their lifestyle than those people who could not afford to move there. However, my study

did not include people who would have liked to live in a retirement village but lacked the means to do so.

New Zealand literature on retirement villages

Three New Zealand publications specifically about retirement villages were found. One dealt with the legal aspects of retirement village living. Another was written as a guide for prospective residents, while the third was on retirement in general, but had a major section on retirement villages. Although, they were not studies of village residents themselves, they did supplement the information gleaned from other sources.

A New Zealand Law Society seminar held in 1997 featured the rapid development of commercially owned and operated retirement villages in New Zealand.⁴ The presenters suggested that residence in a retirement village, where there were services and facilities to cope with mild disabilities, could result in less drain on the public health system. Location and the availability of facilities that met prospective residents' short and medium term needs were deemed to be the most important considerations for people contemplating moving to a retirement village. The potential to move from a detached unit to a serviced apartment or rest home on the same site and features such as 24 hour on-call nursing assistance, a restaurant, security provisions and house and garden maintenance were identified as factors that might attract prospective residents.

In his guide to the New Zealand retirement village option, *Lifestyle Retirement* (2001), former retirement village manager, Barrie Flint, declared,

⁴ Presented by P. Jones and H. Melrose, April-May 1997.

'Retirement village living can be a lot of fun, providing a stimulating social atmosphere and a lifestyle free of care. Above all, village living enables people to maintain their own unique lifestyles, while at the same time belonging to a community of like-minded individuals enjoying a higher standard of social activities and facilities than they would living alone' (Flint, 2001, p10).

Flint did acknowledge that the lifestyle might not suit everyone. He thought some people could move to a village for the wrong reasons and come to regret their decision. Nevertheless, he did paint a very positive picture of retirement village life.

In their guide to living well in retirement Whittaker and Moses (1994) claimed that, retirement village residents did not sit around waiting for death. Rather, they were happier and healthier than when they were in their previous homes and most regretted not making the move earlier. They saw the retirement village option as being most suitable for active people in their 60s and 70s.

Whittaker and Moses felt some people might be deterred from considering a retirement village because they feared it would be like living in a rest home. But they believed that people who were tired of looking after their own home; had experienced a health or security scare or were concerned about the fate of a spouse or partner if he or she died or became disabled, would be better off living in a retirement village.

The advantages of a retirement village, in their opinion, included the companionship of like-minded active people; support available when it was needed yet the ability to retain one's independence; and no requirement to join in the activities unless a person wanted to. Whittaker and Moses concluded,

‘The days when parents went to live with children are gone, and today’s parents realise their children’s future is harder to predict. They don’t know whether their children’s marriages are going to survive, or whether their children are going to be transferred to another town or city or overseas. The retirement village lets them have their own network of support, independent of the whims of others, (Whittaker and Moses, 1994, p241).

The current trend towards women having children in their 30s and the pressures of servicing student loans and mortgages may well mean that, when older people need support, their children are too busy to assist.

Potential drawbacks of retirement villages

A number of negative comments about retirement village living encountered in the literature served to counterbalance the touted advantages of a move to a retirement village. Some village residents told Gluckman and Tagg (1995) about problems they had experienced including the trauma of disposing of precious possessions when moving to a smaller unit; missing former friends because of the distance a village was from a former home and finding village regulations irksome. One man stated that gates and security guards might deter criminals, but he felt that village residents could become over-confident about the security measures and therefore be less vigilant. This suggests that what residents believe about village security may not reflect reality. Indeed, the perceived wealth and physical frailty of village residents could earmark them as ‘easy targets’ for criminals. My respondents were asked how important security was when they considered moving to a retirement village.

Another resident missed contact with people of various ages, but was pleased not to have to endure young peoples’ loud stereos, parties and

motorbikes any longer. She enjoyed contact with the younger staff in her village, but found them patronising at times. The idea that retirement villages isolate residents from people of other ages has given rise to suggestions that such villages create 'ghettos' of older people.

In the final report of the Prime Ministerial Task Force on Positive Ageing, the increasing number of retirement villages in New Zealand was mentioned under the topic of 'Housing'. The task force, which explored the impact of New Zealand's ageing population and suggested actions and responses that Government and other agencies could implement, acknowledged that retirement villages provided positive services in the form of maintenance, medical support, security and recreational facilities for active older people. However, they saw such villages as separating older people from the wider community and thereby potentially creating "ghettos" of retired people (Department of the Prime Minister and Cabinet, 1997, p46). This they considered detrimental to society as a whole as they believed older people had an important contribution to make within the community based on their skills and life experience. The taskforce appeared to presume that once a person moved into a retirement village he or she would cease all involvement in the wider community.

The report also expressed concern about the 'paucity of lower cost retirement village accommodation to suit the needs of older people who cannot afford the high capital cost of most commercial schemes' (Department of the Prime Minister and Cabinet, 1997, p46). This echoed comments elsewhere about the cost of buying into retirement villages. It seemed to imply that retirement villages create an enclave of wealthy older people, who are isolated from the wider community and that older people are polarised into those who can afford retirement village living and those who cannot.

The idea that retirement villages constitute a closed community was also mentioned by Else and St John (1998). While their primary focus was the sustainability of a government funded universal superannuation, they also explored the issue of adequate housing for those on lower incomes. They contended that the majority of homes owned by older New Zealanders were not well suited to their needs and that,

‘older home owners, especially women alone, can find it increasingly hard to keep their suburban wooden homes in good repair, maintain their large sections, pay rising rates and meet heating costs’ (Else and St John, 1998, p154).

However, they did not see retirement villages as a solution because such villages were outside the financial reach of many older New Zealanders. Also, they felt that ‘the majority would not want to live in an ‘old age ghetto’ anyway’ (Else and St John, 1998, p155).

It appears that they had reservations about communities composed exclusively of residents belonging to one age bracket; hence the idea of an ‘old age ghetto’. However, as most villages have a minimum entry age of 55 years (a spouse or partner could be younger), it is possible to have an age span of around 40 years and more than one generation of a family living in a village.⁵ This resembles the age span of many suburbs within the general community and most villages have no objection to younger family members staying with residents. Also, village employees are usually younger people and if residents belong to groups in the community there is ample opportunity for them to interact with people of all ages. Therefore, while limited finances would constitute an obstacle to prospective residents, it is disputable whether retirement villages resemble a ‘ghetto’. In fact, the suggestion that retirement village residents live in a

⁵ One of the respondents in my survey lived next to her mother in the same retirement village.

'ghetto' could offend those residents who are old enough to recall the Jewish ghettos of World War II and the racist ghettos in post-war United States and elsewhere. Although the term has unpleasant connotations, exclusivity and isolation are important issues that I have endeavoured to explore in my study.

Goffman (1961) mentioned social settings that isolate people from the rest of society when writing about 'total institutions'. He defined a total institution as,

'a place of residence and work where a large number of like-situated individuals, cut off from the wider society for an appreciable period of time, together lead an enclosed, formally administered round of life' (Goffman, 1961, p10),

and asserted that,

'the world view of a group functions to sustain its members and expectedly provides them with a self-justifying definition of their own situation and a prejudiced view of non-members' (Goffman, 1961, p8).

Those who accuse retirement villages of cutting off residents from the wider community and thereby creating ghettos of older people would doubtless see those villages as conforming to Goffman's image of a total institution. However, the notion that retirement village residents lead an enclosed, formally administered life would almost certainly be challenged by my informants who found the idea of a 'ghetto' an emotive issue.

An article in *Consumer* magazine (December 1998) entitled 'At home in the village' foresaw potential problems if a retirement village resident experienced failing health and had to sell up because, when deferred management fees were deducted, the resident could experience a loss of capital. Some residents reported it was depressing watching fellow residents falling ill or dying. Nevertheless, the report conceded the

support, companionship and activities provided made it an attractive lifestyle for many older New Zealanders and many village residents had declared it was a wonderful way of life.

OTHER ISSUES RELEVANT TO THIS STUDY

There were a number of issues and concepts about older people encountered in the literature which, though they were tangential to the main thrust of my study, nevertheless provided an insight into factors that could influence older people when making decisions about their future. Those issues and concepts included: theories and approaches to ageing and retirement; stereotypes of older people; 'positive ageing' and housing in New Zealand. These topics are summarised below and their relevance for my study indicated.

Theories of ageing and retirement

The exploratory nature of my study that was necessitated by the lack of previous research on New Zealand retirement villages resulted in my research being essentially empirical in focus rather than utilising a pre-determined theoretical perspective. However, the work of several theorists directed my attention to the different approaches to old age, older people and retirement that have been adopted over time. Warnes (1989) noted the change from a social problems perspective on old age that dominated in the 1960s to a social constructionist approach in the 1970s. The latter approach focused on lived experience while the former perceived ageing as a pathological condition. In some of the literature mentioned above there appears to be trend towards viewing the ageing population, if not exactly as pathological, at least as problematical for policy makers and younger people.

Blaikie (1999) asserted that macro-level social constructionist approaches, by stressing the role of socio-cultural factors in determining attitudes to older people, were overly determined by external forces. Conversely, he rejected symbolic interactionist and ethnographic perspectives as being too individualistic, thereby giving insufficient weight to social constraints. He argued that, as people age the differences between people increase, but at the same time, each person is subject to current age-norms. Blaikie also suggested the ageing of the large baby-boomer cohort would herald new consumerist patterns. Retirement villages may represent part of that focus on older consumers.

Bernard and Meade (1993) examined the changing theories of retirement. Role Theory, popular in the 1950s, viewed individual behaviour as being largely determined by the social roles a person performed at any particular stage of life, such as 'worker' or 'retired person'. This approach was replaced by Disengagement Theory which depicted retirement as a time of withdrawal from society and the retired person's increased self-absorption with preparing for death.

While those theories emphasised the discontinuity between work and retirement, later theories asserted it was essential for social and psychological well-being in old age that people got involved in new activities after retirement (Activity Theory) or spent more time in established roles (Continuity Theory) (Atchley, 1976; Bernard and Meade 1993). Those approaches resemble current notions of 'positive ageing'

Bernard and Meade ascribed the emphasis on leisure and activity in retirement to 'our male-dominated, work-oriented culture' (Bernard and Meade, 1993, p146). They advocated a study of older women's lives and the ways they coped with the ongoing demands on their time, to

counterbalance those approaches which saw retirement as primarily a male experience entailing a marked status change.

Bornat et al (1985), Pilcher (1995) and Riley and Riley (1999) all called for sociologists to reappraise their approaches to age and an ageing society. Bornat et al believed they focused too much on production and reproduction and not enough on older people and the structures that impinged on their lives. Pilcher asserted they were reluctant to accept age as a key organising principle of social life and declared it was time to re-evaluate the increasingly significant period of life represented by retirement and the emerging phenomenon of the 'Third Age'. Riley and Riley called for more research into age-related social structures and the dynamic interplay between people and structures.

In my study I endeavoured to explore both the interpretations individual older people put on their experiences before and after moving into a retirement village and, also, how the social structure of the retirement village lifestyle impacted on their lives. The ageing of New Zealand's population may well necessitate a rethinking of attitudes to older people and approaches to retirement not only on the part of theorists but also policy makers.

Stereotypes of old age and perceptions of retirement

Ageist attitudes and images of older people that portray them as no longer making a meaningful contribution to society and as a drain on valuable resources may lead to older people experiencing a lack of self worth and loss of self esteem. Victor (1989) believed the general public and many social researchers commonly perceived older people as socially isolated, in poor health, suffering from emotional stress and great deprivation when in reality most were not.

According to Bytheway et al (1989) retirement and old age was associated with declining health, while workers were deemed to be fit and able-bodied. They argued that ill health could in fact precipitate retirement and that once the burden of work was lifted older people might experience improved health. Nevertheless, they accepted that, for some people, retirement could bring declining health and depression because they missed the stimulation, purpose and self-esteem employment gave them. A less expansive lifestyle; the death of friends and relatives; lack of money; restrictions on entertainment and social contacts and loss of the social stimulus through interaction with others were other potential negative aspects of retirement. Some of those negative consequences might be alleviated by moving to a retirement village where social stimulus and support networks are available.

Thompson et al (1991) challenged depictions of old age as a time of passivity and dependence and contended that most older people enjoyed reasonable health even into their 80s and 90s and continued to view life as a challenge. However, they accepted that the degree of freedom and choice older people had depended on the resources they had built up. (This mirrors the comments made by other authors about the restrictions placed upon older people who lack adequate financial assets.) They also questioned whether older people invariably wanted to associate with each other. They declared that,

‘In later life, as at any age, people like to get together because they share common interests. What is needed is not ghettos for the old, but specialized support, including both educational programmes and meeting places for particular activities enjoyed by older people ... but preferably in a context which allows younger adults to join in too’ (Thompson et al, 1991, p 248).

They disapproved of segregated living situations for older people, such as self-contained villages.

However, they seemed to assume that the activities they advocated would be held at times which suited all age groups, whereas many older people prefer groups that meet during the day when younger folk are likely to be working. The onus appeared to rest on older people to convince younger people that the image of older people as doddering and senile was a false one. Their ability to do this may be enhanced by their association with other active, independent older people in a retirement village setting if contacts with the outside community are maintained or younger people are invited to visit such villages.

Featherstone and Wernick (1995) examined how older people were portrayed in a British magazine for retired people and those in the pre-retirement period. They concluded that older people who presented an image of youthful beauty, fitness and energy tended to be praised, whereas those who were seen as neglecting themselves or were suffering from age-related illnesses were viewed with pity, fear, disgust or condescension. Those judgements, they declared, were social constructions based on notions of old age prevalent in that particular culture at that point in history and would affect how older people viewed themselves and how they were treated in the wider society. Presumably, if images of ageing are social constructs they are not static but, rather, subject to change as beliefs, attitudes and social and economic circumstances change. Retirement villages may have a role to play in effecting such change.

Featherstone and Wernick also noted an emerging interest in the lives of fit and active older people who were described as the 'young-old'. They contended that the concept of an amorphous and undifferentiated old age had been supplanted by a growing interest in the 50 plus age group as

a potential new market. This had led to a burgeoning amount of advertising about health issues, leisure products and services, holidays and retirement lifestyles aimed at active older people.

It may be cynical to view this targeting of the 'young-old' as being primarily motivated by profit, rather than as a desire to see older people living better. However, the rapid growth of commercially-owned retirement villages in New Zealand suggests there is money to be made from that group. Some retirement villages market themselves as a virtual utopia where the less pleasant aspects of old age can be held at bay. Much promotional material shows residents as active, well groomed and vibrantly healthy. Possibly, by moving to retirement villages, some older New Zealanders are deliberately rejecting any association with those older people who are experiencing age-related problems. Such people would, presumably, choose a retirement village that did not have a rest home or hospital on-site and make much of their active lifestyle.

According to Gluckman and Tagg (1995), while most people could expect two decades of active life after retirement from paid work, some of them might fear life would be tedious and lacking in purpose. In their opinion, one of the nicest things about retirement was the freedom to choose how to spend one's time. While some older people they contacted were reluctant to talk about the unpleasant side of old age, others made light of difficulties and unhappiness. One woman told them that many retired people feared being 'of no value and no use and of being unwanted' and added that being elderly did not mean 'they've lost their intelligence or their knowledge and ability to cope with complex thinking' (Gluckman and Tagg, 1995, pp 17-18). Possibly, some older people seek the company of their peers in retirement villages in order to gain reassurance that life still has meaning and purpose.

With reference to retirement communities in the United States,⁶ Frieden wrote,

'I began to wonder why people would voluntarily put themselves into an age ghetto, paying hundreds of thousands of dollars to wall themselves off from the rest of society. Is it because they *accept* that senior citizen stigma and voluntarily retreat from its pain? They also help the rest of the community to deny its own aging ...' (Frieden, 1993, p59).

She believed the fear of being old and alone could be exploited by those seeking to profit from building retirement communities.

Frieden gave several reasons why people might choose to live in retirement communities including: a desire not to be a burden on children; to escape the fears, dangers and problems perceived to exist in a changing larger society; a denial of aging by removing themselves from younger people; or a desire to be close to care facilities without having to move into a nursing home. My study sought to discover if similar reasons are behind New Zealanders' decisions to move to retirement villages.

As older people become a greater proportion of the New Zealand population, it will be interesting to see if attitudes towards older people change. While organisations such as Grey Power and Age Concern currently champion the cause of New Zealand's older citizens, if older people become more politically active in the future they could challenge negative attitudes and prejudices more effectively. Whether retirement villages will help or hinder the cause could depend on the willingness of residents to continue to be involved in the wider community.

⁶ The term 'retirement community' was used by Frieden rather than 'retirement village'.

Changing approaches to ageing

In a move against those approaches to ageing that have traditionally perceived older people as an amorphous entity and as being in a stage of decline after the productive years of work, it is now recognised that older people represent a very diverse group as far as age range, experiences and characteristics are concerned. As a result a number of terms are now used to differentiate groups of older people. Retirement villages appear to target just one sector of the older population - the more active segment that is capable of independent living.

Gilbert et al noted that it was 'commonplace to distinguish between the "young" and the "old" elderly' with the latter group being more likely to live in poorer housing and to have lower incomes (Gilbert et al, 1989, p93). The terms 'young-old', 'old-old' and 'third-agers' appear frequently in recent literature on ageing.

Bernard and Meade (1993) contended that, although chronological age was popular as a means of delineating stages of life and positions in the social life cycle, it was an overly simplistic approach. They also criticised studies that focused on the problems of old age as being unnecessarily alarmist and as reinforcing negative stereotypes of older people. Such an approach, they declared, devalued the capabilities and potential of many older people.

Laslett (1989) presented a similar argument. He claimed that accounts of increasing life expectancy and of the growing numbers of older people, especially those who were very elderly, had promoted erroneous visions of large numbers of frail old people who were a burden on society. They were seen as consuming expensive resources and relying on decreasing numbers of younger people in the workforce to support

them. According to Laslett, the majority of older people, who were capable of living independent active lives, were demeaned by being categorised with the minority who were chronically ill, decrepit and unable to care for themselves. The image of older people presented in retirement village advertising clearly rejects any suggestion that old age is a period of decline. Doubtless, the group that retirement village promoters are targeting would conform to the classification of 'young-old', with those consigned to the 'old-old' category being seen as candidates for rest homes.

Laslett proposed that the term 'third age' be used to describe those active older people who were capable of independent living. The 'third age' he defined as an era of personal fulfilment after a successful career or child raising (Laslett, 1989, p4). For most people, entry into the 'third age' would coincide with retirement. If Laslett's proposal gains wide acceptance, retirement village residents might become known as 'third-agers' rather than retirees, thereby overcoming any negative perceptions of the term 'retirement'.

Indeed, the use of the term 'retirement' to refer to such housing developments for older people is perhaps a misnomer. As far as I have been able to ascertain, there are no regulations prohibiting retirement village residents from undertaking paid employment.⁷ Also, the presumption seems to be that to be 'retired' one must have been in paid employment and attained 'retirement age'.⁸ In that case, those women who have not worked since marriage could not technically be called retirees. Yet retirement villages in New Zealand contain many such women.

⁷ One of the respondents in this research project was a medical practitioner who continued to work as a locum from time to time.

⁸ From 1 February 1999, 'the age of a person, including the age at which they traditionally would have expected to retire from work, cannot be a reason for disqualifying them from opportunities in the workplace' (Department of the Prime Minister and Cabinet, 1997, p12).

As the minimum age for drawing government funded national superannuation in New Zealand is 65 years, while most retirement villages have a minimum entry age of 55 years, the use of the term 'retirement' to describe such villages may not be helpful for attracting residents. While my respondents were not specifically asked to comment on the use of that term in the title of their villages, it is possible its use could influence the way the general public views such complexes. Some villages use the term 'lifestyle' village in preference to 'retirement' village.

Positive ageing

Dissatisfaction with negative images of ageing and retirement may be behind official policies advocating positive ageing, although it may equally represent an attempt to persuade older people to take greater responsibility for their lives rather than expecting the state to care for them. Where once retirement was a relatively short period of time, improvements in health mean people are living longer. Young and Schuller (1991) claimed that it was,

'a central paradox of modern society – that so much has been done to reduce the injury done to people by biological ageing and so little the injury done by social ageing'
(Young and Schuller, 1991, p164).

In their opinion, some retired people were incapable of using their new found freedom because they had been conditioned by work for many years. Retirement villages could play a role in assisting retired people to cope with their post-work freedom by means of the interest groups and activities they provide.

In a guide to 'positive ageing' produced by Age Concern New Zealand it states that,

‘Old age can be a positive growth phase of life like any other. Positive ageing is not about how to live longer. Nor is it about how to avoid growing old. It is about making the most of the benefits of being older’ (Age Concern New Zealand, 1999, p6).

Older people were urged to adopt a positive attitude and to stay in charge of their decisions on how to live. The authors insisted that an important part of positive ageing was having ‘satisfying friendships and relationships and a feeling of being involved and a part of the community’ (Age Concern New Zealand, 1999, p16). Those features are frequently highlighted in advertising material about retirement villages. One of the aims of my study was to determine if reality lined up with touted benefits of retirement village living in the opinion of residents.

The New Zealand Government’s commitment to a policy of ‘positive ageing’ was outlined in a document produced by the Ministry of Social Policy. It declared that the government’s ageing strategy entailed a ‘commitment to promote the value and participation of older people in communities’ (Ministry of Social Policy, April 2001, p6). Older people, it contended, were important members of society who had a right to be treated with dignity and should be encouraged to use their skills, knowledge and experience in society. The policies of government aimed to ‘empower older people to make choices that enable them to live a satisfying life and lead a healthy lifestyle’ (Ministry of Social policy, April 2001, p6). Whether that empowerment would include the ability to choose to live in a retirement village is debateable.

Housing for older people in New Zealand

A recurring theme in the literature was the housing needs of older New Zealanders. It was an issue addressed in, *The Extra Years – some*

implications for New Zealand of an ageing population, a document produced by the Social Advisory Council (1984). It declared that elderly people should be enabled to remain self-sufficient and living in the community as long as possible. However, it noted that not all communities had suitable accommodation for older people sited on flat land, near shops, other community facilities and transport. Where such properties were in short supply and demand for them high, it was likely they would be expensive to buy. Nevertheless, it was considered desirable to encourage older people to move to smaller homes in order to free up larger properties for those with larger households. Presumably those older people who refused to move would be viewed as problems.

Concerns for personal safety in the light of publicity about break-ins, robberies and attacks on elderly folk and fears about how to cope in an emergency were cited as reasons why older people might seek to move to a situation where more support was available. However, retirement villages were deemed an expensive option.

Parker and Parker (1998) believed that most people preferred to remain in their own homes, but felt that changes in housing structure, occupational status and economic situation or the death of a spouse could make the cost of remaining in a house a burden. They expressed concern that commercial developers of retirement villages were rushing to meet the expected demand for specialised retirement housing by New Zealand's increasing number of older citizens, without giving due thought to the particular needs of retirees.

The potential problems of an ageing baby boomer generation and a decline in the numbers of working age adults were mentioned in a briefing paper for the Minister of Senior Citizens (1990). Difficulties older people could face in maintaining their previous standard of living after leaving the

workforce; the lack of affordable rental accommodation, especially for single older people; and the increasing rate of marriage breakdown were identified as problems the government needed to address if New Zealand's high rate of institutionalisation of the elderly was to be reduced. Regarding retirement villages, the report stated,

‘monitoring is needed to ensure that the interests of the older people are looked after’ for ‘the heralded advantages do not always seem to materialise: for example, the promise of physical and medical security may be overstated’ (Ministry of Social Policy, October 1990, p73).

Clearly those advising the Minister for Senior Citizens had reservations about the purported benefits of retirement village living. Hopefully the Retirement Villages Act 2001 will ensure measures are in place to protect the interests of retirement village residents.

Thorns (1993) also expressed a belief that older people preferred to remain living in their current homes rather than moving to specialist retirement areas and raised the issue of the cost of housing for older people. Maintenance and rates were deemed to be the most significant housing costs for retired home owners.

As the young-elderly often provided care for older, more dependent members of the community, any trend that saw the young-elderly segregated in self-contained life-care villages would, in Thorns opinion, ‘remove a vital element in the support system of the more dependent elderly’ (Thorns, 1993, p116).

A need for a more realistic portrayal of retirement

Maud believed retirement should not be dreaded as the ‘beginning of the end’. She deplored clichés that referred to retirement as ‘the years between

the golden handshake and the golden gates'; 'one foot in the grave'; 'on the scrap heap'; 'waiting to die' and 'the wrinkle years' (Maude, 1966, p30). Rather she saw retirement as a time for older people to do all the things they had always wanted to do.

Ford and Sinclair (1987) called for a more holistic picture of the lives of older people that did not deny that for some older people life could be painful and frustrating; lonely and isolated and full of anxieties. They believed older people should be treated in ways that affirmed their sense of self-worth and gave them a feeling of personal control and choice. This study endeavours to discover whether retirement villages are places where residents are treated with dignity and as valued individuals.

SUMMARY

While the lack of specific literature relating to retirement villages; why people choose to live in them and the experiences of village residents meant it was not possible for me to build on previous research, the available literature contained a number of recurring themes that assisted me with my study. On the topic of housing a number of authors gave reasons why older people might want to move from their existing accommodation. These included: problems with maintenance of property; fears about security; problems with neighbours; health concerns; a desire to be closer to family, friends or amenities and support networks.

The problems older people face finding suitable housing and the need for adequate financial assets featured a number of times, as did the notion that retirement villages isolate people from the wider community. Suitable housing was clearly considered to be of vital importance for successful ageing, yet a number of authors had reservations about

retirement villages and questioned the touted benefits of the retirement village lifestyle.

The literature that dealt with approaches to ageing and retirement and images of older people prevalent in the wider community suggested possible reasons why older people might prefer to seek the company of their peers and the more formal support networks that retirement villages provide. The importance of social interaction and support networks was mentioned frequently.

Official New Zealand government policies regarding older people appeared to encourage them to take control of their lives and to endeavour to live independently as long as possible without calling on government agencies for assistance unnecessarily. The publications by government departments reiterated notions mentioned elsewhere about the perceived exclusivity and isolating tendencies of retirement villages.

Thus, the available literature supplied invaluable background information which formed the basis, along with information provided by my initial contacts, for my survey questionnaire and interviews.

CHAPTER 3: Research Methods

INTRODUCTION

The objectives of this research are to gain insight into why older New Zealanders move into retirement villages and to discover what their experiences have been since moving there. It also explores the social contacts that village residents have both within and outside their villages to gauge whether formal and informal networks within the village have supplanted former support and social networks in the wider community. Finally, in the light of political goals for 'positive ageing' encountered in such documents as the Ministry of Social Policy's publication, *The New Zealand Positive Ageing Strategy* (April 2001), I attempt to find out whether village residents consider their quality of life has been enhanced or adversely affected by their move to retirement villages.

A literature search suggested a number of possible answers to those issues but, as mentioned in the previous chapter, the lack of New Zealand based studies meant there was no data available that related specifically to the New Zealand situation. Therefore, I needed to locate other sources of information that could make up for this deficiency. The most obvious solution seemed to be to ask retirement village residents themselves to share their experiences and assessments of village living.

Procedures for recruiting participants for this study

At the time this study was commenced there was no law in New Zealand requiring retirement villages to be registered and no readily available statistics that gave up to date numbers of retirement villages or their residents, which meant it was not possible to obtain a representative

sample of all retirement village residents in this country.¹ Also, the current rapid growth in the retirement village sector means it is a constantly changing population.

While the member villages of the Retirement Villages Association of New Zealand (RVANZ) offered a possible sampling frame, membership of the association is not compulsory and its membership includes rest homes and hospitals for the elderly that do not have units or apartments attached for more active older people. (This study focuses on those older people who are capable of independent living without the level of oversight and care residents in rest homes and hospitals require.) In addition, I had no way of finding out if those villages that were members of the RVANZ differed in any significant respects from non-member villages. Use of the membership figures of the RVANZ as a research sample was therefore rejected because of the difficulties entailed in selecting suitable villages and the potential bias that might result from not including non-member villages.

In the absence of a suitable sampling frame, and other comparable studies of retirement village residents in New Zealand, this study was undertaken using a non-random sample of available subjects. This was appropriate to the exploratory nature of the study which was necessitated by the general lack of relevant literature and my inability to locate any other research data with which to compare my findings. I subsequently learned of an Australian National Survey of retirement village clients, an overview of which was presented at the Retirement Villages Association of Australia 2001 National Retirement Village Conference, but my own research was already well advanced by that time. Similar research is also underway in New Zealand but no findings had been published at the time

¹ The Retirement Villages Act 2001 requires all retirement villages in New Zealand to lodge an application for registration no later than 31 May 2003.

this study was undertaken.² Therefore, I concluded the most accessible and pertinent source of information would be the residents of retirement villages themselves.

While I was personally acquainted with several village residents and I had been able to gain valuable insight into life in one particular retirement village, where my father lived prior to his death, I was concerned that those people might represent just a narrow segment of the retirement village population. I presumed that my personal friends would, by virtue of being the sort of people I relate well to, have interests and views of life that were similar to my own. If I had restricted my study to just those people I may have arrived at conclusions about the retirement village lifestyle that did not reflect the reality of the experience for more than a limited range of people. Also, I had encountered some resistance to my research from the few retirement village managers to whom I had initially mentioned my planned study. Therefore, it seemed more appropriate to try to locate willing village residents without having to make a formal request through village managers.

In order to make contact with a wider range of people and increase the number of villages covered by this study, I placed an advertisement in the *New Zealand Woman's Weekly* (12 August 2000) seeking retirement village residents who would be willing to assist me with my research.³ By using the term 'ghetto' in the advertisement I was aware that I might encourage certain people who felt strongly about that issue to respond and thereby introduce bias into my sample but, as I was already working with a non-representative sample and undertaking an exploratory study, I

² Mr. Edward Richards, Executive Director of the Retirement Villages Association of New Zealand Inc. advised me that the RVANZ is undertaking their own satisfaction survey amongst residents in member villages.

³ See Appendix 1 for the text of the advertisement.

considered this risk was worth taking in order to catch readers' attention and to encourage more people to reply.

The initial response was discouraging but over a period of several months 26 replies were received. Several respondents said that they had been shown the advertisement by a family member or friend who thought they would have something worthwhile to say on the topic. Of the replies received, seventeen letters were from current residents of retirement villages, though one was resident in a rest home section. Four letters were from former residents, all of whom outlined their reasons for leaving their villages, and one was from the daughter of a resident. The remaining four replies came from two potential residents, the manager of a village and a journalist whose article about a retirement village in his local paper had provoked a number of letters to the editor.

For my study I wanted to focus on active retirees who would still be capable of living in the wider community, if need be with minimal assistance from home help and/or visiting nurses. The notion of 'choice' was central to my study. I particularly wanted to know why residents had chosen to move to a retirement village rather than continuing to live in the wider community. For that reason, I did not want to include rest home residents as there would be a strong likelihood that they would no longer be able to live without the increased level of ongoing care that a rest home provided. For them, the choice of living in the wider community might no longer be available to them. That decision eliminated from my study the one respondent who lived in a rest home, although her general comments about the village where she lived were noted.

In the case of those ex-residents and potential residents who contacted me, I was keen to gain more information about the reasons that led to the ex-residents moving out and also to find out what aspects of the

retirement village lifestyle had stimulated the interest of the potential residents. Therefore, I wrote to those respondents seeking more details about their personal situations. All six people sent replies with more information.

All those respondents to the advertisement who were currently residents of retirement villages were asked if they were willing to volunteer to help with my research and were sent an information sheet explaining the nature and purpose of my study. They were also provided with a list of fourteen questions that I anticipated would form the basis of a survey questionnaire and invited them to comment.⁴

In order to overcome, to some degree, the potential bias presented by the self-selection of the respondents to my advertisement, when it came to the survey questionnaire, I asked some of my initial respondents to approach other residents in their villages to see if they would be willing to fill in the questionnaires. If my contacts felt unable to do that, I told them they could fill in the questionnaire themselves. This was done in the hope of maximising the number of questionnaires that would be returned. I also approached some of the residents in my father's village to see if they would agree to complete a questionnaire. Every one of them declined including one woman who said she did not like living in the village, but was unwilling to make negative comments on a questionnaire. This alerted me to the possibility that my respondents could present me with an overly rosy account of village life because they were reluctant to be seen as moaners. Also, I wondered if those residents in my father's village who declined to assist me might have done so because I knew who they were. This possibility led me to consider the merits of an anonymous self-administered questionnaire.

⁴ For these questions see Appendix 2.

Finally, in order to achieve a fuller and more detailed picture of retirement village life than was likely to be obtained from a structured questionnaire, I selected eight village residents with varying experiences to participate in face-to-face interviews. Having made the decision to assure questionnaire respondents of anonymity, I was uncertain how many of my interviewees had also completed a questionnaire. While I could have asked them whether they had filled in a questionnaire, on consideration I felt such knowledge would have little impact on my study and I might create a degree of resistance on the part of my interviewees if I was perceived as trying to break my promise of anonymity.

By these means I was able to make contact with current residents, or former residents, from twenty different villages located from north of Auckland to Southland. Some of these villages were in areas where there were several villages in the general vicinity, while others were the sole retirement village in their town. One village had been established almost 30 years ago, whereas others were still in the process of construction. The smallest village had just twenty units while the larger ones had over 200 villas and apartments. I was invited to visit several villages and to chat with residents. One village social group invited me to their weekly meeting for an open forum discussion about their experiences of retirement village life. The leader of that group offered to get several of the group members to fill in questionnaires if I sent some to her.

I believe this selection process put me in touch with a sufficiently wide variety of retirement village residents to enable me to construct a reasonably comprehensive overview of retirement village life and to determine the reasons why the lifestyle is attracting growing numbers of older New Zealanders.

Definition and selection of retirement villages used in this study

An essential element of the preliminary stages of this study was to devise an appropriate definition of a 'retirement village'. I approached the Executive Director of the Retirement Villages Association of New Zealand (Inc) who sent me the definition of a 'retirement village', which appears in the *Constitution of the Retirement Villages Association of New Zealand*.⁵ It states that:

‘ “Retirement Village” means a Resident funded complex capable of accreditation with the Association that is run by an individual, partnership, company, body corporate, trust or any other legal entity (which may own one or more Retirement Villages) where mature aged persons purchase, subscribe for or otherwise acquire the right to accommodation (whether by way of proprietary interest in land or otherwise) which may be associated with the right to care and support services and includes a right to share community facilities and any similar arrangement or scheme, whether run as a profit or non-profit organisation’.

This definition, while delineating the legal aspects of a retirement village, is rather cumbersome for the purposes of this study. The form of legal title and ownership structure of a village may well influence potential residents when making a choice about whether to move into a village or not. However, I was more interested in the appeal of the types of facilities and social activities offered by villages and the support networks provided and how much influence that had upon prospective residents than in the ownership structure of villages. Therefore, I sought a more pertinent definition.

⁵ Mr. Michael Grace was Executive Director of the RVANZ at that time.

The meaning of 'retirement village' in the Retirement Villages Act 2001, which was formulated after I began this study, includes,

'... any property or premises that contains 2 or more residential units that provide, residential accommodation together with services or facilities or both, predominantly for persons in their retirement, their spouses or partners ...'

(New Zealand Government, 2001, p6).

The act does not apply to those parts of retirement villages that are covered by other legislation such as, the Old People's Homes Regulations 1987 and the Hospitals Act 1957, nor does it cover kaumatua flats; owner-occupied residential units that do not provide services or facilities for their occupants; boarding houses or guest houses (New Zealand Government, 2001, p7). Therefore, it appears to relate to those portions of retirement village complexes that accommodate older people who require minimal assistance from care-givers and who are capable of making normal day-to-day decisions about how they will live their lives. It is those people who were the focus of my research and that definition is closer to what I needed than the previous one. However, it was not precise enough for my purposes. I needed a definition that included the requirement that residents be able to live independently, yet could avail themselves of the support services and use the facilities provided if they chose to.

I made a deliberate decision that the village residents participating in my study had to be capable of independent living and that they had been able to choose where they lived rather than being forced to live there by others. For this study it was important that the older New Zealanders taking part were in a position to choose or reject the retirement village lifestyle. Therefore, residents of rest homes were not included as at least some of them would have been assessed as requiring rest home care by medical or other authorised persons. For those people the decision would have been taken out of their hands.

There are some housing complexes that restrict ownership or residence to those over the age of 55 or 60 years but offer no communal facilities apart from possibly a resident caretaker. Such a community would not constitute a retirement village for the purpose of this study as there is very little difference between living in such a complex and living in the community in general. Residents would have to go outside the village to access all amenities, medical and other support services and in the process would maintain contact with the wider community. The potential for isolation from the wider community and reliance on support networks within such a village does not exist to any greater extent than would exist within a regular suburban setting.

For the purpose of this study it did not matter whether a village was owned by a commercial company, a charitable trust or an individual. Therefore, there was no need to include such features in a definition. My preference was to cover as wide a range of village types as was feasible. In the event, I managed to make contact with residents of villages that belonged to all three of those ownership categories. As mentioned previously, the villages ranged from one that was 30 years old to several that were still under construction. They were geographically dispersed throughout New Zealand.

However, it was important that all the villages had at least some independent dwellings whether in the form of villas or apartments. Villages could also have serviced apartments and/ or a rest home on the same site. In addition, all the villages had to offer some form of support services such as on-site nursing assistance and a communal social centre with organised activities. It eventuated that most of the villages that were covered by this study contained numerous facilities for the use of residents

including a restaurant or other communal dining facilities, recreational areas and some means of summoning assistance in emergencies.⁶

Therefore, for the purpose of this study a retirement village was deemed to be, 'a residential complex built specifically for older people, which allows residents to live independently but which also provides support services and communal facilities for those who wished to avail themselves of them'.

Methods used

Using the information gleaned from the available literature, my own impressions of retirement villages and the comments of those people who replied to my advertisement, and mindful of my research goals, I constructed a questionnaire which was designed to be self-administered and returned by post. By using this approach I hoped I would encourage more responses from those people who might be concerned about who would have access to the information they supplied. I had detected a degree of reticence in some of my initial contacts about the possibility that they could be identified and their village managers be informed of any negative comments they had made. I did not probe in order to discover what fears might be behind this attitude as I did not want to antagonise or put off potential informants. However, the apparent reluctance on the part of some managers to assist me with my research, combined with this reticence on the part of village residents to be identified, caused me to wonder what concerns or tensions might be behind these responses.

In the Retirement Villages Association of New Zealand Annual Report of May 2000 the chairperson, Mr. Cliff Cook, noted that the boom

⁶ One village did not have 'panic' buttons installed in its units as management preferred residents to 'keep an eye on each other'.

in retirement village construction underway at that time could result in an over-supply of accommodation in retirement villages in some areas. This competition for prospective residents and aspects of commercial sensitivity might help explain the reluctance on the part of village managers to get involved in this research. Possibly they were concerned that any negative findings would impact badly on their prospects for selling property in their villages or even put their positions as managers in jeopardy.

This does not explain, however, why some of my informants were not keen to be identified or for their villages to be identified. It might simply have been that they did not want to appear to be complaining about their village or they could have been concerned that there would be repercussions from the management of their village if negative comments were traced back to them. Whatever the reason, I got the distinct impression I would get more cooperation if I could assure my informants that neither they nor their village would be identified in my thesis.

While it may have been sufficient to assure potential informants that the information they supplied would be treated confidentially and that I would not identify them even though I knew who they were, I made the decision to make the questionnaire part of my research anonymous by asking respondents to supply pseudonyms for both themselves and their villages. This approach had drawbacks in that I had to trust my informants to answer truthfully as I had no way of checking the veracity of their answers. Also, it meant I could not contact them to clarify what they meant by some of their responses or to ask for more information. I recognised the possibility that some of my questions would be misunderstood and I would have no means of correcting any such misunderstanding. As will be discussed in the results section, there was considerable confusion in the minds of some respondents as to the difference between 'facilities' and 'activities'. Also, I did not foresee the ambiguity in the meaning of the

word 'closest' when referring to family members. Some respondents appeared to interpret this in a geographical sense while others took it to mean genealogical closeness. Although respondents were given a contact address and phone number should they have any queries no one got in touch with me.

By using a postal survey rather than a face-to-face survey I was able to cover more of the country with less financial outlay on my part. As I work full-time it would have been difficult to visit informants in other parts of the country within the constraints of the amount of leave I could take from work. If the survey had been undertaken face-to-face respondents may have given more spontaneous responses, but the self-administered nature of the survey did permit respondents time to consider their answers. There is no way of knowing how this affected the responses they made. A face-to-face situation would have permitted me to probe more deeply to get additional information which was not possible with a self-administered questionnaire.

Each questionnaire was sent out with an information sheet which endeavoured to alleviate those fears informants might have had about being identified and explained other aspects of the study and what the information would be used for.⁷ A stamped addressed envelope was included for the return of the questionnaire. In some cases several questionnaires were sent to one person to distribute within their village but no more than six questionnaires were sent to any particular village.

By means of the structured questionnaire I hoped to gain information about residents' reasons for choosing the retirement village lifestyle; the degree to which they participated in the communal activities provided in their villages and the extent of their contact with family and

⁷ See Appendix 3 for the text of the information sheet.

friends outside their villages. The initial questions covered residents' former housing situations, reasons for moving to a retirement village and the length of time they had lived in the village. The next group of questions dealt with their experiences of village life, the facilities and activities offered by their villages and their social contacts both within their villages and in the wider community.

In the light of some negative publicity in the media about problems with ongoing fees and delays in the repayment of residents' money after they left the village, a few questions were included in the questionnaire relating to that issue and the general lack of rental accommodation in retirement villages for those with insufficient finance to purchase a unit or apartment. The unavailability of rental accommodation has given rise to suggestions that retirement villages are elitist in so far as only those with adequate financial resources can afford to live there.

The final section of the questionnaire asked for demographic information in order to ascertain how wide a population of village residents had been reached. The questionnaire contained both open-ended questions and questions with a closed-response format.⁸ While closed-response questions allow for easier statistical analysis, open-ended questions frequently provide more detail and interesting insights that had not originally been considered when the questionnaire was constructed. Both sorts of information were sought with the questionnaire in order to gain a comprehensive overview of retirement village life. This was done with the awareness that the more structured options of the closed-response questions might not exactly reflect the reality of the situation for every respondent. By the inclusion of an 'other' response category it was hoped that this potential problem could be overcome. Also, there was the risk that the open-response questions could prompt answers that were imprecise or

⁸ See Appendix 4 for the questionnaire format.

tangential to the issue being explored. I considered this risk worth taking in order to allow the respondents to give fuller answers on particular topics than the closed format would allow.

During the construction of the questionnaire some thought was given to potential ethical issues that might arise. As all the respondents were volunteers who were assured of anonymity and advised that they did not have to answer all the questions if they did not wish to, I concluded they were unlikely to suffer any personal distress as a result of completing the questionnaire. There was always the possibility that some aspect of the questionnaire, such as questions about why he or she decided to move to a retirement village, could stir up some unpleasant memories but I had no way of predicting or preventing that occurrence. Participants were advised in the information sheet that accompanied the questionnaire that the information they provided would be used solely in this research project and in any subsequent articles published. Where possible I sought to assure respondents that I was not working in collusion with the management of any retirement villages and would not be relaying their comments to any such people. Indeed the assurance of anonymity precluded my being able to identify the respondents with any certainty. As far as I am aware the majority of respondents were people who were unknown to me. I assumed that, by the act of completing a questionnaire, the respondents were giving their consent for the information provided to be used for the purposes I had stated in the information sheet. Therefore, I concluded that it was unlikely to do any harm to respondents or create any potential legal or cultural problems for them or for me.

Once the format of the questionnaire was finalised, a total of forty copies were sent to various people who had indicated they were willing to assist me in distributing them within their villages. Given that this was an exploratory study this number of questionnaires was considered to be

adequate. Clearly, if it had been a quantitative study building on previous research, a much larger sample of village residents would have been required. I hoped that at least thirty completed questionnaires would be returned to me. In the event, all forty were posted back giving a 100% response rate. This suggested to me that the village residents who received the surveys felt a strong desire to share their experiences of village life and that they felt they could trust me to treat the information they provided in a sensitive manner. If the response rate had been much less than what it was I would have wondered why some people chose not to return the questionnaire they had been given. Before the completed questionnaires were returned I was concerned that some village residents would suspect my motives or, having read the questions, decide they did not want to share their experiences either because they were hesitant to be seen to complain or because they felt I was being intrusive. I was aware of the possibility that I might get a biased impression of village life if only those people with positive experiences replied or, conversely, if only those people who were dissatisfied with aspects of village life responded.

Following the return and initial analysis of the questionnaires I travelled to several parts of the country and visited a variety of retirement villages. I stayed in three villages and met a number of residents in an informal manner in their home environment. Several residents gave me enthusiastic, conducted tours of their particular villages and I was introduced to three village managers. They were all very supportive of my study, which contrasted with the cool response I had received from some managers when I initially approached them about assisting me with my research. In two villages I enjoyed meals in the communal dining room. These experiences allowed me to gain a deeper insight into the lifestyle of those villages and to informally form my own impressions of the support networks and activities available. They also provided me with a means for assessing whether the answers given in the questionnaires lined up with

my own impressions of retirement village life. During the course of those visits I conducted eight face-to-face interviews with selected village residents.

I chose to use face-to-face interviews rather than telephone interviews because I was aware that some older people have hearing difficulties when using a telephone and, also, because I wanted to be able to observe their body language during the course of the interview. The technical difficulties of recording telephone interviews also prompted me to choose the face-to-face format. Additionally, I had met only one of the interviewees previously and I felt that if the people selected had the opportunity to meet me and chat informally first they might feel more relaxed about relating their experiences to me.

Prior to the commencement of the interviews, which were recorded on audio tape for later transcription, each interviewee was given an information sheet to read and invited to ask any questions about the interview or my study.⁹ All prospective interviewees expressed a willingness to take part and agreed to the interview being recorded. They were advised that at any point in the interview they could refuse to answer a question or request that the tape recorder be turned off. These interviews were transcribed by me on my return home and form the basis of my case studies.

Data analysis

The initial communications received in response to my advertisement were studied and general themes and pertinent comments noted. These letters were supplemented by subsequent letters from several of the respondents who commented on my initial fourteen questions. They also provided me

⁹ See Appendix 5 for the text of the Interview Information Sheet.

with a number of newspaper clippings, village newsletters and advertising brochures about their various villages and others in their general vicinity. Some of them gave very explicit replies to my questions about their reasons for moving to a retirement village. This information proved invaluable in the construction of the questionnaire and subsequent data analysis.

Once the responses to the questionnaires had been returned they were coded and, where there were open-ended questions, an attempt was made to categorise the responses. These were then used to construct tables to gain a statistical picture of the retirement village lifestyle within the limitations of such a small sample. In particular, an effort was made to determine the formal and informal social and support networks that were available for village residents. The findings of the questionnaire analysis are presented in chapter 5.

From the transcripts of the face-to-face interviews those aspects of the conversations that presented unique insights or interesting slants on retirement village life were extracted and form the basis of each case study. The eight people interviewed were chosen to cover a wide range of experiences and personalities. The choice was restricted by the willingness of people to take part. Five of the interviewees were married, three were widows and one had never married. Just one was a man. Their ages ranged from a woman in her early 60s to several in their 80s. Four lived in villages where there were no other villages in the general vicinity, whilst the remainder lived in areas where there were several other villages. Two of the interviewees lived in the greater Auckland area; two lived in the Bay of Plenty; two lived in a small town in Waikato and two lived at the top of the South Island. It was hoped that the information gained in the interviews would supplement the information obtained from the more structured questionnaires to give a more comprehensive picture of the

retirement village lifestyle. As can be seen from the case studies, each interviewee had a unique story to tell while at the same time their accounts reinforced the more general information gleaned from the questionnaires.

Ethnicity and cultural issues

Within the demographic section of the questionnaire a question was included which asked respondents to state what their ethnic identity was. This question was included as the literature suggested older Maori and Polynesian people were more likely to live with their families than in designated retirement communities. Also, the need for financial equity in order to be able to buy into a retirement village had been deemed to restrict the ability of those in the lower socio-economic groups to choose to move into a retirement village. Statistics suggest Maori and Pacific Islanders are found predominantly in lower socio-economic groups, although Asians are likely to be more financially affluent. As will be discussed later, the question on ethnicity was misinterpreted by many respondents, possibly indicating a lack of awareness of and/ or interest in ethnic status amongst this age group. As far as I could tell from the answers given all my respondents appeared to be of predominantly European origin. None of my informants indicated that my study had stirred up any cultural concerns.

SUMMARY

The purpose of this research project was to gain an insight into the reasons older New Zealanders gave for choosing to live in a retirement village. It also examined the experiences of village residents since moving in and the nature of their social and support networks, both within and outside their villages. This was undertaken using information gleaned from the available literature, informal contacts and the analysis of self-administered

questionnaires. In addition, eight face-to-face interviews were conducted which form the basis for more detailed case studies. Due to the lack of available statistics relating to the number of retirement villages in New Zealand and the number of people living in such villages it was not possible to obtain a representative sample. Therefore, of necessity, a non-random sample of available subjects was used. The study was constrained by the lack of relevant literature and other studies of retirement villages. As a result, this was an exploratory study which aimed to give an initial insight into the retirement village lifestyle and to rectify the lack of any other studies on the topic.

CHAPTER 4: Initial contacts and personal observations

INTRODUCTION

Prior to commencing this study I had visited just three retirement villages. One of those visits took place almost 20 years ago and my recollections from that time are hazy apart from a general impression that the villas were very modern. The other two villages differed greatly from each other in several respects. One was more than 20 years old and operated by a charitable trust. The villas varied considerably design and the grounds were well established and landscaped. It looked very like an upmarket suburb apart from the narrowness of the streets and the speed restrictions. The streets even had regular names.

The other village was still under construction when I first visited it. It was owned by a commercial company; very little landscaping had been done; all the buildings had identical cladding and the villas were similar in design. Compared to the previous village it gave me the impression of an institution, albeit an expensive one. It was obvious that knowledge of just those villages was insufficient for the purposes of this study.

While I knew people in a few villages, I was concerned that my acquaintances might not represent a broad spectrum of residents. Therefore, as mentioned in the previous chapter, I placed an advertisement in the *New Zealand Woman's Weekly* seeking retirement village residents who were willing to share their experiences with me.¹ The accounts of the contacts I made as result of that advertisement, plus some of my observations from visits to several villages are presented in this chapter. The information collected from those sources was used in combination

¹ The text of that advertisement, which appeared in the 12 August 2000 issue of the *New Zealand Woman's Weekly*, is found in Appendix 1.

with data obtained from a search of the literature to determine those factors that would be significant for the construction of the survey questionnaire.

RESPONSES TO THE ADVERTISEMENT

Over a period of several months after the advertisement was published 26 replies were received. As indicated in Chapter 3, not all the letter writers were current occupants of independent living accommodation in retirement villages, but all of them provided useful information.

Letters from non-residents

Four of the responses came from former residents of retirement villages. They all gave accounts of their experiences of retirement village living and their reasons for leaving their villages. Two women, one in her 80s and the other in her 70s, cited health reasons for quitting their villages. Both had moved to rest homes because they needed 24 hour care that was not available in their villages. The women reported very positively on their time in their retirement villages. However, one of the women was particularly distressed at having to pay ongoing fees for her unit until it was sold. She felt she was being 'ripped off'.

The other woman wrote extensively about her reasons for moving to a retirement village in the first place. Declining health and impaired mobility meant she could no longer stay in her former home. She wanted to be near her children so they could assist her if needed, but she also wanted to be independent. The attraction of a retirement village was the availability of help from care-givers and maintenance staff. The many social activities provided within the village were a plus factor, even though she continued to be involved in clubs outside the village.

The responses from those two women indicated that health issues could be significant both in the decision to move from a former home and also in necessitating a move out of a retirement village. Support networks within a village, as well as the social activities provided, appeared to be factors worth exploring further. The accounts of those two women mirror the reasons given in the literature for people choosing to move to a retirement village.²

The other two former residents gave different reasons for leaving their villages. A woman found the retirement village lifestyle was not to her liking. She said she felt isolated from the wider community and couldn't cope with the frequent deaths within her village. Doubtless, she would have agreed with the literature that perceived retirement villages as an 'old age ghettos'.³ The village where she lived was owned by a charitable trust and she wrote disparagingly of the trustees, who she described as 'all old men'.

The fourth ex-resident gave a very full account of his retirement village experiences and his reasons for leaving the village. He and his wife had been persuaded to move to a retirement village by their children when the wife developed a degenerative illness. They had been living in a rural town, but chose a retirement village in the city where their three children lived. Apart from a desire to be closer to medical services, they also wanted to maximise social contacts with their family while the wife remained active. They enjoyed participating in village activities and appreciated the medical and nursing support available in the village. That support appeared to be a major consideration when they were thinking about moving to a retirement village.

² For example: Age Concern (1990), Dwyer et al (2000) & Ministry of Social Development (2001).

³ Frieden, B. (1993), Department of the Prime Minister and Cabinet, (1997) & Else, A. and St John, S. (1998) for example.

After his wife's death the man remained at the retirement village, but decided to sell up when two of his children left the area. He said he missed his wife and was lonely without his family close by. Also, as one of the few men in the village, he felt uncomfortable with so many women around him. He was stunned that it took three years to find a buyer for his unit and that after levies and fees had been deducted he received back only around 70% of what they had paid for the unit four years previously. At the time of writing he was living in a private unit in another town, close to one of his children.

Clearly, for that man the companionship of other village residents did not compensate for the loss he felt with his wife's death and the departure of family members from the area. The imbalanced gender ratio in most retirement villages, mentioned by this correspondent, suggests men might feel outnumbered by women and therefore less comfortable in village social settings. Married men, at least, would have the companionship of their wives and would not have grounds for feeling the widows and single women viewed them as prospective husbands.

Other non-residents who replied to my advertisement included the daughter of a retirement village resident who was concerned because her mother felt lonely in her village. The mother, who was in her 90s, had moved to a village a considerable distance from her former home and friends. Because of her age, she was unable to socialise much with residents at the village in order to make new friends. This suggests that, to maximise the benefits of the retirement village lifestyle, residents need to move in while they are physically active enough to join in the social activities and get to know fellow residents. Moses and Whittaker (1994) recommended the retirement village option was most suitable for active people in their 60s and 70s.

Two people who answered the advertisement had considered moving into a retirement village, but had felt it was not right for them. A man in his 70s wrote that, despite health problems, he and his wife decided they were too young for retirement village living. They also had reservations about living in close proximity to other people and being surrounded by a wall. Loss of privacy within a village setting was a concern. It appears that their current living arrangements and health problems had not become sufficiently worrying for them to feel they needed to move elsewhere.

The other prospective resident was a widow in her 90s who felt she might be too old to move to a retirement village. Also, the nearest village to her home seemed frightening in appearance and too expensive. She thought a boarding house situation would best suit her needs, but they no longer existed.⁴ Unfortunately, she did not explain why she felt she might be too old for retirement village living. She seemed to have concerns about her ability to cope with the change and felt she might require a greater level of care in the near future, but I was unable to clarify the matter with her.

The two remaining non-residents who wrote to me were the manager of a village, who was excited to hear that someone was looking at the positive aspects of ageing as she felt many people saw retirement and old age as 'the end', and a journalist who had written a tongue in cheek ditty about retirement village life in a newspaper. He suggested that living in a retirement village would be like living in a ghetto. It provoked a number of outraged letters to the editor. While those two letters provided little information that could be used in the survey questionnaire, they did highlight concerns that I had already encountered in the literature

⁴ I heard that she did eventually move into a serviced apartment in a retirement village because her health deteriorated.

regarding the images of retirement villages and older people in the minds of some people.⁵

Therefore, in summary, those nine letters from non-residents highlighted the role declining health could play in forcing older people to consider moving from their current homes. It also indicated that some retirement villages do not cater for people who need 24 hour care. Several comments suggested that some people might encounter problems while living in a retirement village or find that the lifestyle was not to their liking. Some of the issues raised included: the potential to be lonely if a resident was not active enough to socialise; the impact of the death of a spouse; feelings of being confined behind walls; the inevitably high death rate in a community of older people; the gender imbalance and problems associated with the sale of village properties.

Letters from retirement village residents

The remaining seventeen replies came from people who were residents of retirement villages at the time of writing.⁶ One of them was a woman who lived in the rest home section of a village so she did not fit my criteria of being active and independent, but she did offer some useful comments about the residents of the independent units in her village. Some of the residents became regular correspondents and several supplied detailed comments on my list of fourteen initial questions.⁷ In general, they all reported positively on retirement village life, although one man was particularly disgruntled about the issue of on-going fees and exit levies that had to be paid when a resident sold up. From the letters received from residents of independent-living units it was possible to

⁵ For example: Victor, C. (1989); Thompson et al, (1991) & Featherstone, M. and Wernick, A. (1995).

⁶ I have been told that one woman died, another moved to a rest home and one now lives with her daughter.

⁷ See Appendix 2 for those questions.

compile a list of factors that might be worth investigating further in the structured questionnaire and the interviews.

The reasons for deciding to move into a retirement village given by those informants suggest that health concerns; a desire for greater personal security and difficulties maintaining houses or sections are significant factors. Among the health issues mentioned were: failing eyesight; the development of a degenerative disorder; increasing frailty associated with age; diabetes-related illness and loss of mobility. Presumably none of those medical conditions were considered serious enough to preclude the individuals from living independently. It appeared that some correspondents were simply concerned that they might fall or suffer a medical crisis and be unable to summon help.

Ironically, one couple decided to move to a retirement village because the wife could not cope with her husband's health problems once family members, who had assisted her, moved to Australia. However, the husband died just before they were due to move into their newly constructed unit. The wife decided to move in anyway because she wanted companionship as she felt lonely without her husband and family. (This contrasts with the ex-resident, who felt lonely in a retirement village after his wife died and family members moved away) Five of the sixteen residents mentioned health concerns as triggering their decision to move from a former home, while another mentioned that concern about potential health problems was a factor in their decision.

Problems with maintaining a home or section and security issues were commonly cited reasons. Seven people stated that maintenance factors led to their decision to move house. Some said they could no longer cope, while others simply wished to be free to do other things without having to spend time or money on maintenance. One couple moved

because their house needed major repairs and they did not want the upheaval of having contractors around the place. In another instance, a woman found the maintenance of her property was too much to cope with after her husband died. This suggests that it may not simply be a physical inability to cope with household and property maintenance that leads to a decision to move house. Perceptions that the maintenance is taking up too much time or money and emotional factors associated with the loss of a partner who assisted with the maintenance may be significant issues as well.

The security factor has several possible interpretations. It is probable that my contacts meant they felt physically unsafe or that they feared their property might be damaged or burgled. In one instance a woman said she and her husband no longer felt safe in their home after police warned them about problems in the area. Another person said she and her husband were concerned for their personal safety, while a third person said it was the security of their property that she and her husband were worried about. Two others simply said they wanted better security arrangements than they had at the time. In all, security was given as a reason for moving by five people.

Other reasons for moving house were: a desire to escape noisy neighbours, barking dogs and increasing council rates; a wish to be closer to family; a desire to move to an area with better climate; loneliness after the death of a husband and a hope that by moving to a location where assistance was available the person would not become a burden on family members. The notion of not wanting to burden family members might reflect a wish to retain one's independence or it could disguise a perception that family members did not care about them. In the case of my contact, the woman and her husband were only in their 60s and physically active when they decided to move to a retirement village. It was not a case

of needing to shift from their former home so much as planning for their future needs. She stated that they had discussed their intentions with their family and explained that their children could miss out on 20% of their inheritance as a result of the financial side of buying into a retirement village. Her comment was, "Being able to get on with their lives and not worrying about Mum or Dad should compensate". She did not say whether their family had given them any reason to believe they might consider their parents a burden. It might be that she and her husband were reflecting feelings they themselves had regarding their own parents.

Therefore, from the sixteen letters I obtained a list of eight reasons why older people might feel they should move from their current accommodation. They were: health problems; difficulties maintaining a house or section; security concerns; problems with the neighbourhood; a wish to be closer to family; wanting to live where the climate was better; feelings of loneliness and a desire for companionship; and a desire not to become a burden on family members. These are similar to the reasons given in Ministry of Social Policy survey (Dwyer et al, 2000) and the Ministry of Social Development study (2001).

On the subject of why a retirement village was chosen, several reasons were given by these contacts, including: the attraction of a peaceful environment; the many organised activities; the freedom from home maintenance and gardening chores; the security arrangements; knowledge that medical support was nearby; the beautiful gardens and modern buildings; companionship with other older people; the family atmosphere of a retirement village; the facilities available such as meals and nursing care; and the ability to live independently but yet have support close at hand. One couple stated they decided to move into a retirement village on an impulse when they drove past it, while another couple became interested after they walked past a village that was being built.

Others said they investigated several villages before choosing the one that they felt best suited their needs. Three of the contacts wrote that they chose new villages where they could have an input into the design and décor.

None of the residents mentioned being attracted to the retirement village lifestyle by advertising material or on the recommendation of friends. However, given the small number of informants, those avenues cannot be excluded as effective means for attracting potential residents. Some of the features mentioned as reasons for choosing a retirement village can be found in the wider community and are not exclusive to retirement villages. Low maintenance housing with little or no garden and a state of the art security system is available in many communities. 'Panic buttons' and personal security alarms are available for purchase. Similarly, Meals on Wheels, home help and community nursing services can be organised for people who live in their own homes and need that form of assistance. Beautiful gardens, modern buildings and a peaceful environment can be found in many new housing developments that are not specifically designed for older people. I decided to include a question in my survey questionnaire that asked why a retirement village was considered the best solution to respondents' housing needs.

My correspondents also told me what they felt about the retirement village lifestyle. One resident who had lived in a village for eleven years said he and his wife had initially thought the village met all their requirements and they were very happy there, but as they aged they found their friends were dying or had moved out and they began to feel less content. This may have been exacerbated by the fact that the husband became aware of the financial consequences of selling up and came to the conclusion that retirement village owners were predatory money grabbers who were exploiting old people. He maintained he was not made aware of the fine print when they signed up and was particularly disgruntled about

it. Such feelings would almost certainly have led to a negative assessment of retirement village living.

One couple had lived in two retirement villages in different parts of New Zealand. The original village did not have a rest home and as the husband was experiencing failing health they decided to move to a village that not only had a rest home, but was also closer to family members who could provide support if needed. Additional problems they mentioned about the first village were its hilly site which made walking around the complex increasingly difficult and that they had been robbed by an employee of that village which shattered their faith in the security arrangements at the village. Their problem with the terrain suggests that prospective residents need to consider their long term mobility requirements when selecting a village. As far as security is concerned, it may be that the level of security a village is able to provide is less than the residents anticipated. At the time of writing, the couple were living independently in the new village, but had made use of the rest home on several occasions. They stated that knowing nursing help was close by had removed a lot of stress from their lives. Their situation highlights the problems that could be faced when one member of a relationship requires a greater level of care than the other and how that might be dealt with in a retirement village situation. Where there is the potential to move from an independent unit to a serviced apartment or a rest home room on the same site could be a consideration for some people when choosing a village.

The problem of failing health might also restrict residents from socialising or participating in group activities within a village. This was mentioned by one woman who said she was beginning to wonder if she and her husband might be better off living outside the village. Unfortunately, when I asked her to clarify her problems, the woman

informed me she no longer wished to help me with my research. She did not give any reason for her decision.

Other residents wrote in praise of the communal facilities at their villages. One man particularly appreciated the workshop and allotment-style gardens provided for residents' use. Several people wrote about the plethora of organised activities in their villages. Some sent bulletins listing the many group activities scheduled including: special meals, guest speakers, concerts, dances, exercise groups, craft groups and happy hours. A poem that was written by one resident in response to comments that she and her husband were too young to move to a retirement village and would be bored there is reproduced in Appendix 6.

One woman likened life in her village to being on a luxury cruise liner with a big happy family. Another said it was like living in a plush hotel. The availability of a minibus for those residents unable to drive; security buttons in the units and security patrols at night were all seen as features that made life less stressful. One woman said her family kept urging her to go to live with them, but she would not hear of it as she was very happy living in the retirement village.

One resident wrote of the caring staff when she had a medical emergency, but another expressed concern that help did not come as quickly as expected when she had a major health scare and pressed her panic button. A number of the writers gave instances where the management of their village had gone to special lengths to accommodate their needs or desires. The overall impression I gained from the various letters sent by the sixteen residents was enthusiasm about life within a retirement village, although a few had encountered minor problems. From the comments made by those people I decided to ask survey respondents what activities and facilities their villages provided and what use they

made of them. I also decided to ask what respondents felt about their decision to move to a retirement village and if they had encountered any problems since living there.

Summary of the information supplied by my initial contacts

From the letters I received in response to my advertisement in the *New Zealand Woman's Weekly* I learned some of the reasons why the respondents decided they needed to move from their former homes and what it was about retirement villages that appealed to them. Also, I found out what some former residents and current residents felt about life within a retirement village. This information assisted me greatly in the construction of the survey questionnaire.

The main reasons given for deciding to move house were; health problems; maintenance difficulties; security concerns; a desire for companionship and issues related to family support networks. Once a decision was made to move, the attractions of retirement villages included: the facilities and activities provided; freedom from maintenance and gardening chores; security provisions; medical and other support networks; companionship and modern buildings in a peaceful environment. Those features were also identified in the Prime Ministerial taskforce report (Department of the Prime Minister and Cabinet, 1997) as advantages of retirement villages.

Most contacts wrote positively about life in a retirement village. They enthused about specific facilities and the range of social activities; the quality of the accommodation; the responsiveness of management to specific needs and the reassurance the security measures gave them. However, some problems mentioned included: the distress of dealing with fellow residents dying or moving out; potential financial losses on selling

up; difficulties with increasing frailty or mobility problems that limit the ability to socialise or get about the village with resultant loneliness; concerns when security expectations are not realised; the need to move out if there is no rest home on-site and problems getting a response in emergencies.

MY PERSONAL OBSERVATIONS OF RETIREMENT VILLAGES

Prior to constructing the self-administered questionnaire I visited a number of retirement villages. I also visited several more at the time I conducted my face-to-face interviews. In addition, I contacted five village managers who were happy to talk to me about their villages. (Some retirement village managers had previously made it clear they did not want to assist me with my research.) During the course of my research I also acquired a large number of brochures and newsletters produced by retirement villages. Each of those sources provided me with additional useful information that supplemented the data I obtained from the formal survey questionnaires, my initial contacts and the available literature.

I was particularly delighted to be invited to attend a regular social gathering at one village where the residents agreed to have an open forum discussion on retirement village living. Prior to meeting the group, the convenor showed me around the village, including the interiors of two of the villas. One was large and resembled a better quality house in an upmarket suburb, whereas the other was one of the cheapest in the village. It had just one bedroom, but it did have an internal access garage. The villas had been constructed in a variety of designs and claddings, which gave the appearance of a regular subdivision.

At the time I visited there were no apartments or a rest home, but there was a large community centre and administration centre which

included a heated swimming pool, a meeting hall, a computer room, a library and various craft rooms. A medical room, podiatrist's room and hairdressing salon in the community centre were used by visiting professionals. Apparently, community groups had been allowed to use the village pool until concerns about cryptosporidium outbreaks associated with public pools made the headlines in the media. A decision was made to restrict the use of the pool to protect the health of village residents.

I was informed that serviced apartments were planned for the complex, but not a rest home as an adjacent retirement village had a rest home and hospital on-site. I gained the impression that my hostess thought they were fortunate in not having a rest home within the complex because of the negative connotations some people attached to such establishments. Her husband did not like the word 'retirement' being included in the name of the village because of its negative associations. She frequently commented on all the activities available in their village and how independent and active the residents were. The owner lived in the village which, my hostess said, gave them a feeling of being part of his family.

The social club gathering was attended by 28 women and two men. In response to a question about security arrangements in the village, the residents told me they had a neighbourhood watch group and that everyone kept an eye on each other. They declared they knew each other well enough to know when strangers were around and would alert management if they had any concerns. The village was surrounded by a raised earthen bank and security patrols drove through the village at night. Everyone seemed perfectly happy with those arrangements even though, unlike most villages, there were no panic buttons in the villas. The presumption seemed to be that village residents would be vigilant about what was going on around the place, yet residents hastened to tell me that they respected each others privacy, which seemed to imply they did not want to be

accused of snooping into other resident's affairs. This concern about privacy and a vehement desire to live independently was frequently encountered during my research.

I asked the residents why they had moved to the village. As with the residents who responded to my advertisement, ill health; problems with maintaining former properties or homes; increasing council rates; loneliness once children had moved away or a spouse died; and a desire for increased personal security were the most frequent reasons given. One woman said she was keen to move to a retirement village, but her husband was reluctant because he felt it would be admitting he was getting old. This suggests that the husband had a negative attitude towards ageing or feared being identified with people experiencing age-related problems.

Several people said they had looked at other retirement villages before choosing that one. Reasons given for rejecting other villages included: they were too expensive; the villages looked sterile because all the units were the same design; the units were too small; they were too far from shops and other amenities or they appeared to be too commercialised. One man stated that some of the villages he had investigated reminded him of prisons or armed forces camps. He seemed old enough to have served in the armed forces in World War II and may have had unpleasant memories from that time that caused him to avoid any residential settings that stirred up those memories.

The advantages of their village were deemed to be: value for money; proximity to a large retail centre; the variety of housing styles; the owner took an interest in village affairs; children and grandchildren could come to stay; the quiet location; well-maintained grounds; there was so many activities there was no time to get bored and the people were very friendly. Most agreed it was wise to move into a village before a person

was too old to get involved in the activities and enjoy the companionship of fellow residents. Presumably, those people who were reluctant to involve themselves in communal affairs would be perceived as anti-social or as 'not fitting in'.

When I asked them if there were any disadvantages to living in a retirement village there was a lot of laughter and one woman declared time went too quickly. No one could think of any disadvantages. On the issue of gender imbalances in retirement villages several women commented that their husbands had been reluctant to move in because of all the women there. Single women and widows said they appreciated being able to call on the husbands of fellow residents for assistance rather than having to pay contractors to do minor chores. Some respondents felt it was easier for women than men to seek support from other residents because men feared losing their independence and were reluctant to live with a lot of 'oldies'. This may reflect the continuity that women have in their lives compared with men who face the upheaval of retirement and the loss of status that work provided them with.

The general impression I gained was that most of the residents believed theirs was a happy village with supportive management. However, I had no way of knowing if any residents deemed to be moaners had been excluded from the gathering. It is possible that the presence of other residents may have hindered folk from making negative comments at the social gathering because they feared being shouted down.

While that visit gave me the most comprehensive contact with village residents, several residents I visited in their homes provided a more intimate insight into life within a retirement village. One woman told me she felt her village 'had no heart'. It could have been that she was lonely because she had recently moved hundreds of kilometres from where she

had lived for nearly 40 years. She developed health problems after her husband died and her sons insisted she move closer to one of them, even though it entailed leaving all her friends. She may have been going through a grieving process for what she had left behind and was feeling that decisions about her future had been made without her feelings being considered.⁸ This highlights the problems that could be faced by single people who move a considerable distance to an unfamiliar area. This was similar to the problem mentioned by one of my initial contacts about her elderly mother. Couples, whether marital partners or friends, would presumably have less problem in that respect because they would have each other's company.

In general, the residents of the villages I visited seemed eager to convey to me the impression that life in their village was close to idyllic. However, some residents did comment that one or more of their fellow residents were always complaining or that some folk were aloof and snobby. In one village that was built on a sloping site, a resident told me the folk who lived at the top of the hill felt they were a cut above the rest. Therefore, it would appear that, as with any residential community, there is potential within retirement villages for factions to develop or for disagreements to arise. Doubtless, if a resident was particularly disruptive, the manager or owner could suggest that the resident move out.

In total I visited eighteen villages in the course of this research. Some were owned by commercial companies while others were privately owned or run by charitable trusts. The oldest village was 30 years old while some were still under construction. The smallest had just 20 units while the largest had over 200 units and apartments. Some were in cities and others in small towns. Thus, although they represented just a small

⁸ Unfortunately, before she had time to settle into village life she had a major stroke and had to move to a rest home.

percentage of the villages in New Zealand, I believe they allowed me to gain a good overall impression of what retirement villages offer their residents.

My first impressions tended to relate to the layout and design of the residences and to the more obvious security arrangements. Some villages were clearly very security conscious with high walls and gates that were locked at night. In some villages the independent living units were uniform in style and cladding giving the impression of an institutional setting. Presumably this uniformity would lead to savings in construction and design costs. When I walked into one village, which comprised just serviced apartments, I got the feeling I was walking into a five star hotel. In another village I mentioned the lavish furnishings in the communal areas to one resident and she retorted that they were very uncomfortable chairs and sofas and the place wasn't very homely. I confessed I found the formal hotel-like décor quite intimidating and she replied that she preferred her own well-worn furniture.

All the villages I visited had carefully tended gardens with some incorporating ponds or park-like areas where residents could sit and enjoy the fresh air. Most also had bowling greens and petanque courts or croquet greens. Some had swimming pools and four had allotment-type gardens where residents could grow their own vegetables or flowers. As I walked around the villages with my contacts I noticed that the residents of the more established villages were more likely to stop and chat than were the residents of newer villages. This may indicate that it takes time for residents to establish friendships and acquire a sense of identity with the village. Whether a 'pecking order' develops within such villages, with residents who have been there longest assuming higher status, I was not able to ascertain but I was aware that certain residents were selected to be introduced to me. They may have been the particular friends of my

contacts, but in one village I was told that I simply had to meet 'Lady so and so'. My escort gave the impression it was a coup for their village to have that woman living there.

During my visits I learned of a number of potential drawbacks that, perhaps, should be considered by prospective residents. At one village a resident told me her unit was so far from the social centre that she had to drive there. In another village I got lost in the meandering hallway of the serviced apartments and had to ask directions to the exit. I was fortunate to encounter a resident to ask, but it could prove very disorienting to a new resident who was reluctant to admit he or she was lost. Some of the villages appeared to have grown in a haphazard manner and lacked any directions for visitors to find their way about the complex.

In another village a resident in an independent villa had a fall during the night, but could not reach one of the three panic buttons in his unit. He lay on the floor for several hours before help arrived. His immediate neighbour reported hearing a 'big bang' in the night but ignored it. This suggests that personal alarms might be preferable to fixed panic buttons in an emergency and that relying on neighbours to check on each other might not be fail-safe.

Summary of my visits to villages

At the end of my visits I came to the conclusion that, while certain features of retirement villages appear to be standard and define the 'retirement village lifestyle', there is no typical retirement village in New Zealand. Rather, the diversity of village types and the range of facilities offered were particularly striking. However, all the villages appeared to be well maintained and had well tended gardens. Given the recent boom in retirement village construction in New Zealand it may be that a degree of

competition has been introduced that has necessitated the presentation of a positive image to potential residents. As a visitor I wondered if I was being given an overly favourable view of village life because residents wanted me to believe their village was superior to others or because they were concerned any negative comments I might make in my thesis would rebound on them if their village could be identified.

As with the respondents to my advertisement, the residents I encountered mentioned security issues; health concerns; problems with maintaining homes and properties; loneliness and increasing council rates as reasons for leaving their former homes. They also indicated some issues that might influence a prospective resident when choosing a village. Such factors included: size of units; physical appearance of the village; value for money; location of shops and other amenities; the facilities and activities available; the quietness of the location; attitudes to children staying and the topography of the village site. Thus, my personal encounters with village residents identified significant issues to include in my survey questionnaire.

OVERALL SUMMARY

From the responses I received to my advertisement and my own impressions of villages that I visited I was able to glean a number of recurring themes that I felt were worth exploring further in the structured questionnaire and interviews. In particular, problems with health and maintenance of houses and property were frequently mentioned as reasons for moving from former homes. Therefore, I decided it was important to include those issues in my questionnaire in order to determine whether such problems were widespread.

Other people said they wanted to be closer to family members or family members wanted them to be closer to them, even though in some instances it meant moving a considerable distance and leaving former friends and support networks. By contrast, other residents declared they did not want to become burdens to their families as they aged. Therefore, I considered it important to explore the nature of contacts residents had with family and friends, especially as retirement villages make much of the social and support networks present within villages.

Concerns about personal safety and security of property were also recurring themes when reasons were given for choosing a retirement village, as were the facilities and activities provided by villages. The location of villages in relation to shops and other amenities and the cost of buying into a village were other factors mentioned. Given the informal nature of many of my contacts during my visits to villages, it would be difficult to quantify the significance of such factors based on the information those residents alone provided. Therefore, I decided to ask respondents to the questionnaire to indicate how important these factors were for them in deciding to move to a retirement village.

Companionship with fellow residents or visits from family members were mentioned by some residents but others said they were lonely. This caused me to wonder if some issues might be more important for single people than for couples or vice versa. It was possible that social contacts between residents and the frequency of interaction with other residents might differ depending on whether the resident was married or not. In order to determine if that was the case, I included a question on the frequency of contacts with other residents and another asking how close respondents felt to their fellow residents.

Finally, problems with the sale of units appeared to be the cause of dissatisfaction for some residents. While it is probable that the reality of such problems might not become evident until a resident decided to leave their village, I considered it worthwhile to ask respondents to the questionnaire if they envisaged having any problems if they wanted to leave their village.

From the matters raised by those residents who replied to my advertisement, my own personal observations of village life and information gleaned from the available literature I constructed a formal survey questionnaire that would permit a more quantitative assessment of those issues related to the retirement village lifestyle which formed the basis of my study. The findings of that survey are presented in the next chapter. They in turn helped illuminate those issues that I wished to explore in more depth by means of face-to-face interviews.

Chapter 5: Survey Analysis

INTRODUCTION

The literature review and letters from my initial contacts suggested several reasons why older people might consider moving to a retirement village. These included: difficulties with their current homes; concerns about security; health problems; loneliness and a desire not to become a burden to family members. Those features of retirement villages that seemed to attract prospective residents were: the facilities and support structures; freedom from maintenance chores and gardening; the opportunity to live independently yet have help nearby; companionship and the security arrangements.

The information obtained from the literature and initial contacts was used to construct a self-administered questionnaire which was sent to residents in fifteen retirement villages. Forty questionnaires were sent out and all were returned. The villages involved were located throughout the North and South Islands and represented a broad spectrum of village types. This chapter begins with a profile of the respondents and then examines the findings of the survey and makes some comparisons with a similar survey conducted in Australia.¹

PROFILE OF RESPONDENTS

The 40 questionnaires were completed by nineteen women (47.5%); six men (15%) and fifteen couples (37.5%). Thirteen couples stated they were married; one couple said they were a widowed male and a widowed female

¹ The Australian report (Stimson & Star, 2001) did not mention how many retirement villages were in Australia in 2001. In New Zealand at that time there were 303 villages (Ministry of Social Development, 2001, p47), but that figure will have increased given the rate of construction of villages in recent years.

but gave no indication of their relationship; and another couple, who did not state their marital status, indicated elsewhere in the questionnaire that they were married. Therefore, my survey respondents comprised 34 women (62%) and 21 men (38%). In comparison, 52% of the Australian respondents were female and 48% were male.² According to the 2001 New Zealand census, 55% of people over the age of 60 were females and 45% were males (Statistics New Zealand, 2001). Thus, my sample includes slightly more women than the Australian study and the general population of New Zealand, but I have no way of knowing if it reflects the overall gender ratio in New Zealand retirement villages. My own impression was that women considerably outnumbered men in the villages I visited.

Although most retirement villages in New Zealand have a lower age limit for residents of 55 years and one of my initial contacts moved into a village when she was in her 50s, none of my survey respondents was less than 60 years old.

Table 5.1: Age of respondents

Age	Frequency	Percentage
61-65 yrs	4	7.3
66-70 yrs	8	14.5
71-75 yrs	18	32.7
76-80 yrs	7	12.8
81-85 yrs	10	19.2
More than 85 yrs	8	14.5
Total	55*	100.0

*Includes 15 couples

As Table 5.1 shows, less than a quarter of the respondents were aged 70 or younger (21.8%), which suggests that the lifestyle could be less appealing to people who are still active and not experiencing significant age-related

² Stimson and Star, 2001, section 4.1. No page numbers were given on the copy of the report I received, therefore section number are stated.

problems. However, the age profile could reflect the fact that a number of the respondents had lived in their villages for some time. In order to examine this possibility, I compared the age of respondents with time of residence in a village.

Table 5.2: Time in village by age

		Age in years						Total
		61-65	66-70	71-75	76-80	81-85	85+	
	Less than 1 yr	0	1	3	0	0	0	4
	1-3 years	1	3	6	4	2	1	17
Time in village	4-6 years	1	1	4	1	3	2	12
	7-9 years	1	0	0	2	0	3	6
	10 yrs or more	0	0	0	0	0	1	1
	Total	3	5	13	7	5	7	40

As none of the couples indicated that one partner had lived in a retirement village longer than the other, for the purpose of this analysis the figures given in Table 5.2 were based on households (similar to the CEUs used in Ministry of Social Policy study, 2001). Table 5.2 shows that four respondents (10%) had lived in a village less than one year and they were all 75 years old or younger. Conversely, just one person had lived in a village for ten years or more and she was aged 85 or more. The majority of respondents (72.5%) had lived in a retirement village between one and six years and half of them (50%) were aged between 71 and 80 years which suggests that most people who move to retirement villages are in their 70s.

The fact that 33 respondents (82.5%) had lived in a retirement village for less than seven years may be indicative of the increased construction of retirement villages in New Zealand in the past decade. That increase would make the retirement village option available to a greater number of people and it may be this wider availability that is reflected in the above table. Some residents who had lived in a village less than a year

may have felt that they had not been there long enough to venture an opinion on the retirement village lifestyle.

With regard to marital status, I have presumed that all those people who said they had never married or were widowed lived alone, and those who said they were married lived with their spouse, apart from the couple who were both widowed and lived together. None of my respondents stated they were divorced or living in a de facto relationship. Unfortunately, I did not ask the respondents to specify who they lived with. If my assumption is correct, 21 of my questionnaires (52.5%) were completed by people living with someone else and eighteen (45%) came from people who lived alone. The one respondent, who did not indicate her marital status, was aged over 85 years old. Given her age, she was probably living alone.³ Therefore, my survey was completed by a greater percentage of people living with someone else compared with those who lived alone.

As the ability to drive a car could assist residents in maintaining contacts in the wider community I asked the respondents if they could drive. Thirty of them (75%) said someone in their household drove a car compared with eight (20%) who said they did not drive. Two respondents did not answer that question. One of the non-responders was aged over 85 years making it unlikely she was able to drive, whereas a couple in their early 60s made comments elsewhere in the questionnaire which suggested they could both drive a car. The need to rely on public transport or other people to drive them could result in residents opting to remain within their villages rather than venture out, especially when most villages offer a variety of organised activities on-site.

³ Davey and Gee state that at age 85 plus two-thirds of New Zealand women live alone (Davey & Gee, 2002, p5).

Thirty one respondents (77.5%) said their closest living family member was a child, while six others (15%) stated it was a sibling. Three residents did not answer this question. Unfortunately, the question was not clear regarding the meaning of the word 'closest'. Possibly it may have been interpreted as geographical distance by some (which was what I wanted to know) or as genealogical closeness or affinity by others. This question was included to help determine what family support networks existed for residents and does, at least, suggest that the majority of respondents had family members who could potentially provide support.

Two questions were included in the demographic section to test the proposition that retirement villages are populated by white middle-class people. Respondents were asked what ethnic group(s) they belonged to and, if they had been in paid employment, what their main occupation had been. The question on ethnicity does not appear to have been well understood by some respondents as three of them stated their religious affiliation. Five residents did not respond and one person wrote 'none'. Possibly, the notion of ethnicity does not have much meaning for members of the older generation, whereas the terms 'race' or 'nationality' could be more well-known.⁴

The remaining 31 respondents answered variously: 'European', 'Pakeha', 'Caucasian' or 'white New Zealander'. One man stated that he was European and his wife was Maori, while another woman said she was 'European with a small part Maori'. Others qualified their answers by saying where they were born. The responses suggested that there was a preponderance of respondents who could be described as ethnically 'European' or 'pakeha', which appears to confirm the notion that most retirement village residents are 'white'.

⁴ Spoonley noted that the 1960s and 1970s marked a fundamental shift in the way intergroup relations were analysed. The old notion of 'race' was discarded in academic circles and replaced by the more positive concept of ethnicity (Spoonley, 1988, p 40).

However, one of my initial contacts complained about an Indian lady in her village and I spoke with two Chinese women and an Indian lady in a village I visited. Possibly all my initial contacts were ethnically 'European' and handed the questionnaires to people who were similar to themselves, which would account for the number of respondents of European origin. While one respondent said his wife was Maori, I have not heard of any Pacific Islanders living in retirement villages. Whether this reflects differing cultural attitudes towards older folk, the lower life expectancy of Pacific Islanders or their inability to afford retirement village accommodation cannot be determined from this survey. It may be that all three factors are significant.

The question about the main occupation of respondents when they were in paid employment sought to determine if the majority of them could be described as middle-class. The question was answered by 38 respondents (95%). Table 5.3 represents an attempt to categorise the responses according to the *New Zealand Standard Classification of Occupations 1999* (Statistics New Zealand, May 2001).

Table 5.3: Occupations of village residents

Occupation	Frequency	Percentage	National percentage
Legislators, administrators & managers	0	0.0	12.5
Professionals	6	11.3	13.9
Technicians & associate professionals	18	33.9	11.0
Clerks	10	18.9	12.6
Service & sales workers	10	18.9	14.0
Agriculture & fishery workers	1	1.9	8.0
Trades workers	8	15.1	8.4
Plant & machine operators & assemblers	0	0.0	8.3
Elementary workers including residuals	0	0.0	5.8
Not elsewhere included	0	0.0	5.5
Total	53*	100.0	100.0

*In most cases both husband and wife stated their former occupation.

Source of national percentage figures: Statistics New Zealand, 2001 *Census: Regional Summary*.

Unfortunately, the respondents were not asked when they had stopped working. However, the terminology used for some occupations suggests that the people concerned had ceased paid employment some time ago. One woman said she had been a comptometer operator and two others said they were seamstresses. This could reflect the practice in the 1950s and 1960s of women leaving paid employment at marriage or at the time of their first pregnancy. While some women may have returned to work later, it seems likely that at least some of my female respondents did not do so.

It is interesting that, as shown in Table 5.3, none of the respondents could be assigned to the first category and that a lesser percentage belonged to the second category than were found in the general working population in 2001. It may be that those older people who were employed in the higher categories were able to accumulate sufficient funds to purchase a home that suited their needs and to employ gardeners, housekeepers, maintenance staff and the like to carry out the tasks they are no longer able to perform themselves. The retirement village lifestyle appears to attract mostly people who were employed in the categories of: technicians and associated professionals; clerks; service and sales workers and trades workers. Surprisingly, those employed in the agricultural sector do not feature strongly. Having lived in relative isolation on a farm for many years, it could be that a retirement village would seem too crowded for farming people. Presumably, those in the lower categories could not afford to buy into a retirement village.

If, as Table 5.3 suggests, the majority of retirement village residents used to be employed in the professional, semi-professional, technical, clerical and service sectors, then the term 'middle class' might justifiably be assigned to retirement village residents. However, the possibility of bias related to the type of people who read the *New Zealand Woman's Weekly* must be borne in mind.

Summary of demographic data

The retirement village residents who completed the 40 self-administered questionnaires comprised almost two-thirds women and just over one-third men. In age they ranged from early 60s to over 85 years old, with almost half being aged between 71 and 80 years old. Over 70% of them had resided in a retirement village between one and six years. Slightly under half of my respondents had never married or were widowed, while most of the remainder stated they were married. Three-quarters of them said that they or someone in their household could drive a car. Thirty seven respondents indicated they had a child or sibling alive (The remaining three people did not answer that question). All my respondents appeared to fit the category of 'white, middle-class' although one man had a Maori wife and a woman said she was part-Maori.

SURVEY FINDINGS

The key aims of this study were to discover why older New Zealanders choose the retirement village lifestyle and what their experiences have been since moving into a village. The study also sought to determine the relative importance of support networks within and outside the villages and to address the issue of whether retirement villages isolate residents from the wider community. The answers provided by respondents to the survey questionnaire are examined in this section.

Why did the residents move from their previous homes?

In an open-ended question respondents were asked what the circumstances were that led to their decision to move from their previous homes. Some respondents gave more than one reason.

Table 5.4: Reasons given for deciding to move from former home

	Frequency	Percentage
Health problems	17	28.8
Housing problems	12	20.3
Ageing/ less able to cope	6	10.2
No family nearby	6	10.2
Wanted more security	3	5.1
Visited village and liked it	3	5.1
Spouse died	2	3.4
Right time to move	1	1.7
Other	9	15.2
Total	59*	100.0

* Some respondents stated more than one reason

According to Table 5.4 the most common reasons why respondents considered moving house were health problems (28.8%) and housing problems (20.3%). This mirrors the reasons given by my initial contacts and the respondents to the Ministry of Social Policy study (Dwyer et al, 2000, p33). Within the 'other' category reasons stated included: the desire not to be a burden on family members; a difficult family relationship; no support from family members who worked; loneliness; proactively looking to perceived future needs and a wish for a relaxed and self-reliant lifestyle.

While housing and health problems were the main reasons why many of my respondents changed their place of residence, such problems are not necessarily specific to older people, but could be encountered at any age. Similarly, the death of a spouse or events that trigger a desire for greater security could affect anyone, although it is likely that such events would arise more frequently with advancing age. The death of a spouse might generate more problems related to household maintenance for women than it would for men, but just two respondents (both women) gave the death of a spouse as a reason for deciding to move house. However, others who had been widowed may simply have stated that they were having problems with their property or house without specifically connecting those problems to the death of their spouse

However, coping problems associated with the ageing process and the lack of family support to help alleviate those problems, which together form a distinct category accounting for just over one-fifth (20.4%) of responses, are more likely to be encountered in later life and therefore have potential to be significant stressors for older people with regard to housing. The first four reasons given in Table 5.4 account for over two-thirds (69.5%) of the responses. The remaining factors appear to have been significant for just a minority of respondents.

The Australian survey also asked respondents why they wanted to leave their previous homes and, as in my study, some residents gave multiple reasons. Problems with their homes included: the garden was too big; difficulty with maintenance; property was too expensive to maintain and the design was unsuitable. Health reasons; fears for their safety in their homes; a desire for more free time; the death of a spouse; family members or friends had moved away; loneliness and the loss of ability to drive a car were other reasons given.⁵ There appears to be considerable similarity between the types of responses given in both surveys.

While 'health problems' was the most frequent reason given by my respondents for deciding to move from their former homes (28.8%), (see Table 5.4) when asked to assess their health status in another question just seven respondents (17.5%) stated they had major health problems or that their health was 'not so good'. The majority (77.5%) declared their health was either excellent or that they had only minor health problems. This appears to imply that the move to a retirement village had resulted in an alleviation of some of the concerns that respondents had formerly had about their health. The knowledge that help was close by may have led to a reduced level of anxiety with a resultant increase in a sense of physical well-being. If this is the case, retirement villages could have a positive

⁵ Stimson and Star, 2001, section 4.2.1

impact on the level of expenditure on medical care and length of hospital stays for older people by reducing the demand for such services. Whittaker and Moses (1994) asserted retirement village residents were happier and healthier than they had been in their previous homes.

Health issues appear to have been more of a concern for single people than for those living with someone else. Of those people who lived alone nine (47.4%) gave 'health reasons' as a factor in their decision to move to a retirement village. In contrast, eight (38.0%) of those living with someone else said health concerns led to their decision to move. This suggests that a person living alone who developed health problems would experience greater difficulty coping with everyday living than a person who could call on his or her partner for assistance. The availability of medical assistance within a retirement village might appear particularly attractive to those people who lived alone and had health concerns.

The second most commonly stated reason for moving from previous accommodation (see Table 5.4) was 'housing problems'. In order to clarify the nature of those problems respondents were asked to indicate, in a closed-format question, whether there was anything about their former house, its style, location or section that caused them to think it might be time to move from there. They could tick more than one box.

Table 5.5: Problems with previous housing

	Frequency	Percentage
Section too big	23	26.4
Too much maintenance	21	24.1
House too big	17	19.6
Too far from family	7	8.1
Too far from shops	4	4.6
Other	14	16.1
No response	1	1.1
Total	87*	100.0

* Some respondents gave multiple answers

From the responses given in Table 5.5 it is clear that the size and structure of former homes and the size of sections were more problematical factors than the location of the houses. Within the 'other' category, responses included: too many stairs; noisy neighbours; the character of the neighbourhood had changed; lack of security; too exposed to a beachfront; too far from post box and clothesline; traffic problems; a steep hill from the garage to the house and problems with a right of way. While some of these factors could be experienced by younger people, such as problems with neighbours; exposure to the elements; traffic problems and security issues, others are more likely to become issues as people age and children move away or age-related health issues arise. Problems with a steep hill or getting to the post box and clothesline suggest the respondents were experiencing impaired mobility which could be age-related.

Unfortunately, my study was too small to allow a complex analysis of the types of people who stated they had problems with their former homes, but I decided to see if those people who indicated they were experiencing 'housing problems' (see Table 5.4) were more likely to be people living alone or couples.

Table 5.6: Housing situation by experience of housing problems

		Housing situation		
		Living alone	Living with someone	Total
Housing problems	Yes	6	6	12
	No	13	15	18
Total		19*	21	40

* Based on the assumption that the woman who did not state her marital status lived alone.

Table 5.6 shows that for my respondents, housing problems do not appear to have been more of a concern for people who lived alone than for those people who lived with someone else. I had presumed that couples, who

could share household maintenance, might experience fewer difficulties coping than people living alone who had to manage all the property maintenance by themselves. This does not appear to be the case. Of those people who lived alone, 31.6% said housing problems were a reason for moving from their previous home, while 28.6% of those who lived with another person gave that reason. The difference, therefore, is not great.

I did not ask my respondents what type of accommodation they lived in prior to moving to their retirement village. However, given that 23 respondents (57.5%) stated the section of their former home was too big and seventeen (42.5%) said their former house was too big, it seems probable that most of my respondents were still living in a large home at the time they decided to move. Some respondents ticked both categories.

Therefore, in answer to the question about why retirement village residents decided to move from their former home, the most frequently stated reasons were: concerns about their health; difficulties with the size and maintenance of their homes and/or sections; problems coping due to increasing age and a wish not to become a burden on other family members. A desire for greater security and feelings of loneliness also appeared to be significant motivating factors. Those responses echo the comments I obtained from my initial contacts and the reasons why people might decide to move house encountered in the literature.

Where did they live before?

Some areas of New Zealand have more choice in retirement villages than others. This raises the question of how far older New Zealanders might be prepared to move in order to live in a retirement village and if 'attachment to place' is a significant issue. Responses to a question about where they lived before revealed that prior to moving house, the majority of my

respondents (72.5%), lived in areas where there were a number of retirement villages. While it is possible some older people move to be closer to family and friends, it seems reasonable to presume most of their friends would live in the same general location as they did.

When asked how far their former homes were from their retirement villages, 21 respondents (52.5%) stated they had moved ten kilometres or less, while the other 19 respondents (47.5%) moved more than ten kilometres. (One respondent had retained an apartment in a city more than 10km away to use as overnight accommodation when she attended functions there, but it was never considered her usual residence.) Given that New Zealand is considered to be a mobile society, residents were also asked how long they had lived in the previous location. In response to that question, 31 of them (77.5%) stated they had lived in the area for more than ten years. Based on the assumption that those people who had lived longest in an area could be deemed to have a particular attachment to that locality, I compared the time lived in an area with the distance residents had moved to a retirement village.

Table 5.7: Time lived in previous area by distance moved

		Time lived in area				
		Less than 5 yrs	5-10 yrs	11-15 yrs	More than 15 yrs	Total
	Less than 1km	0	0	1	2	3
Distance moved	1-5km	1	4	4	8	17
	6-10km	0	0	0	1	1
	More than 10km	1	3	3	12	19
	Total	2	7	8	23	40

As Table 5.7 indicates 23 of my respondents (57.5%) had lived more than fifteen years in the area where their former home was located.

Surprisingly, more than half of those people (52%) moved more than ten kilometres to a retirement village. It may be that older New Zealanders are prepared to move some distance to find a village that suits them. It may

also be that, as 75% were still able to drive a car, distance was not considered a problem for maintaining contact with friends or family in their former location. Possibly the longer a person lives in an area the more familiar he or she could become with the wider locality and, thus, it would increase the area which they could feel 'at home' in if they moved. However, in a later question 25 respondents (62.5%) said they knew people in their village before they moved in which implies that in some cases the move to a retirement village meant moving closer to some friends while leaving others behind.

Why was a retirement village chosen?

Having made a decision to move house, clearly retirement villages are not the only suitable housing option for older New Zealanders. Many towns and cities have low-maintenance units, town-houses and apartments that could provide a solution for older people finding property maintenance difficult. Also, a number of companies market personal panic alarms and security systems for people who have health problems or concerns about security. Therefore, questionnaire respondents were asked in an open-format question what types of housing they considered purchasing once they decided to move. They were also asked why they chose to move to a retirement village.

In answer to the first question, some respondents gave multiple answers, some which were not very specific or mentioned location rather than the nature of the house. In other cases the answers hinted at what respondents had found stressful about their former homes. Others simply stated 'a retirement village' without describing the kind of house they wanted.

Table 5.8: Types of housing considered

	Frequency	Percentage
Retirement village	19	38.0
Villa-type house	8	16.0
Smaller house	6	12.0
Lower maintenance	2	4.0
Single-storey	2	4.0
Flat section	2	4.0
Near medical centre	2	4.0
Other	7	14.0
No response	2	4.0
Total	50*	100.0

* Some respondents gave multiple answers.

Although 19 respondents (47.5% of total respondents) appear to have made a definite decision to move to a retirement village, according to Table 5.8 others initially just wanted a house that overcame problems they had with their existing home or property, such as: difficulty negotiating stairs; too large a house; problematic sections or distance from amenities and healthcare. Within the 'other' category the answers given included: smaller site; private, own home; townhouse; close to shops; looked at a few houses; 'no other' and 'was not really thinking of moving'.

As all of my respondents ultimately moved to a retirement village, it can be assumed they came to the conclusion that a retirement village would best meet their requirements. They were asked in an open-format question to explain why they chose a retirement village. Some people wrote at considerable length, which made categorisation difficult but, as the following table shows, a number of factors appeared to be particularly significant.

Table 5.9: Why a retirement village?

	Frequency	Percentage
Security/ safe environment	14	19.2
Amenities/ facilities provided	14	19.2
Companionship	12	16.4
Independent living with support	7	9.6
Lifestyle	5	6.9
Less maintenance to do	4	5.5
Easy living	2	2.7
Other	13	17.8
No response	2	2.7
Total	73*	100.0

* Some people gave multiple answers

Although no factor listed in Table 5.9 was mentioned by more than 35% of respondents, three factors appear to have been more important than the rest. The first two, 'security/ safe environment' and 'amenities/ facilities provided' relate to the retirement village complex in so far as they have more to do with buildings and formal support networks on-site. The third category of 'companionship' refers more to the social interaction and informal support networks that exist within a retirement village. While the more formal structures would presumably be equally available to all residents, the degree to which a new resident is able to make friends and enjoy the companionship of other residents might depend on the social skills of the resident and the willingness on the part of established residents to admit a new-comer into their social circle. It is probable that residents in a retirement village could still isolate themselves in their homes if they chose to or feel lonely because others did not include them in their group. Presumably the transition to retirement village living would be facilitated if a new resident already knew people living there as two of my initial contacts felt lonely because they had moved a long way from former friends and did not know anyone in their villages when they moved there.

It is interesting that when respondents were asked why they decided to move from their former homes, just over 5% mentioned a desire for more security. Yet, security or a safe environment was cited as being a prime reason for choosing a retirement village by over a third of respondents (35%). As the questionnaires were anonymous and self-administered it was not possible to seek clarification as to why security became such an appealing feature of retirement villages. However, it is possible to conjecture that either advertising literature, the general environment of particular villages or information imparted by staff or other residents may have caused my respondents to consider they were safer living in a retirement village than elsewhere.

Also, it would be interesting to know what the notion of 'security' meant for my respondents. The term 'safe environment' could imply people and/or property are protected from potential harm, presumably from outsiders. Alternatively, it could refer to a sense of well-being because assistance is available on-site should a medical or other problem arise. It was not possible to question respondents about the reality of this 'security' in practice, but one of my initial contacts mentioned being robbed by an employee in her village and I heard of other residents who could not reach their panic buttons in an emergency. Not all villages have secure gates or high fences and staff in many villages do not appear to make regular checks on villa residents unless they are formally requested to do so. One of Gluckman and Tagg's (1995) contacts expressed concerns that village residents could become over-confident about the touted security in their villages. There is a danger that reality may not measure up to expectations as far as the level of security residence in a retirement villages affords.

Family related issues were among the answers assigned to the 'other' category in Table 5.9. They included: the lack of support from

family members; a wish not to rely on family for help and a desire to be closer to family and friends. This suggests that for some prospective residents the support networks available in retirement villages might appeal as an alternative to seeking support from family members although, in the latter case, the wish to be closer to family and friends might indicate that the choice of a retirement village was simply a means to fulfilling a desire to live closer to family but not with them. This was the case with some of my interviewees whose accounts appear in the next chapter.

In other instances the price of the units or the possibility of having a say in the design of their home led to a decision to move to a particular village. One couple welcomed the chance for them both to continue living within the same complex when one of them developed anticipated age-related problems. Others said they visited a village and liked it or simply stated it was 'modern thinking' and 'it was the right time'.

Some of the above factors were mentioned again when residents were asked why they chose the particular village they were living in. Once again some respondents gave multiple answers to this question, but almost half the responses (44.6%) mentioned the facilities, security arrangements or layout and landscaping of the village as being particularly appealing. Presumably, an initial positive impression based on the physical appearance of a village would encourage further investigation and then it would be up to village management personnel to 'sell' the village on the basis of the facilities provided.

Location of the village was mentioned as a deciding factor by fourteen respondents (35%). Whether 'location' meant geographical locality or proximity to significant people or amenities was not clear from the responses given. It may be that all those factors were important. According to Jones and Melrose (1997) location and the availability of

facilities that suited the short and medium term needs of prospective residents were the most important considerations for people thinking of moving to a retirement village. Certainly, in my study the type of facilities provided appeared to be more significant than location when selecting a village but, given the small size of my sample, this may not reflect the situation for other people.

The fact that a village had a good reputation; had been recommended by others or the potential resident knew people there were also influential factors. Just five respondents (12.5%) said their village was the only one in the area where they wished to live. Thirty five residents (87.5%) said there were other villages in the general area where their village was located, so presumably they had a choice of villages they could live in. None of my respondents mentioned having to go on a waiting list before moving to the village of their choice. The recent rapid growth of villages in New Zealand could mean there is an adequate supply of properties as approximately two-thirds of respondents in the Australian study had to go on a waiting list.⁶

While location, layout of the village and facilities provided were significant considerations for my respondents, proximity to family or friends was mentioned by just two of my respondents as a reason for choosing their particular village and the quality of construction and design of the units was a factor for just two other residents. Only one respondent said that the accommodation in the village represented value for money. Two respondents intimated that the fact that a village was run by a charitable trust rather than as a commercial venture had been a selling point for them. While some appreciated the chance to have an input into the design of their house in a new village, others preferred a more established village which had a good reputation.

⁶ Stimson and Star, 2001, section 4.3.1.4.

In order further clarify the importance of various factors mentioned in the literature and by my initial contacts as being potentially significant in influencing the choice of a retirement village, respondents were asked to assess the importance of several factors for them when making a decision about which village to move to.

Table 5.10: Significance of factors when a choosing a village.

Factors	Very important	Fairly important	Not very important	Not important	No response
Facilities provided	26	11	1	0	2
Security	25	9	1	1	4
Near medical services	17	18	0	0	5
Near family/ friends	15	13	7	1	4
Cost	12	18	6	1	3
Near public transport	11	5	11	5	8*
Close to shops	10	13	12	0	5

* Two respondents stated there was no public transport in the town where their retirement village was located.

The responses shown in Table 5.10 confirmed the previously expressed importance of the facilities a village provided and the perceived level of security offered when people were considering whether to move to a particular village. Over half of the respondents rated them as very important considerations with most of the remaining respondents considering them fairly important factors. The location of medical facilities and proximity of the village to family and/ or friends were also very important considerations for over a third of respondents and at least fairly important for most of the rest. This suggests that, although the formal support networks within a village are of major importance, many residents also liked the assurance of knowing that those structures could be supplemented by qualified medical practitioners and/ or family support networks should the need arise. This may reflect awareness on the part of residents that as they age they are likely to develop age-related health problems requiring medical intervention.

That cost was considered of less importance was surprising given that the cost of moving to a retirement village was deemed by some to be a barrier for many older people seeking to move to more suitable accommodation.⁷ As my respondents had been financially able to buy into a retirement village, possibly cost was less of an issue for them than for those who would have liked to move to a retirement village but could not afford to do so. The lower priority of the location of shops and the availability of public transport could be accounted for by the fact that most of my respondents (75%) could drive a car and had not given much thought to the time when they might not be able to do so. Also, most villages provide a minibus for transporting residents to shops and other activities which could have a bearing on the rating given those factors.

Therefore, in summary, a number of factors appear to be particularly significant when considering why retirement villages constitute an attractive lifestyle choice for older people. Those features of retirement villages that most appealed to prospective residents were: the amenities and facilities provided within the complex; perceptions about the level of security offered and a safe environment; the opportunity to enjoy the companionship of other older people; the potential to live independently and yet know that help was close by and freedom from maintenance concerns. When choosing a particular village, as well as the facilities provided: location; physical appearance of the complex; proximity to medical services and closeness to family and existing friends were all important considerations. I do not know whether the relative importance assigned to those factors had been influenced by subsequent experiences of living in a retirement village or if they realistically reflected the thinking of residents prior to moving in.

⁷ Ministry of Social Development, 2001, p44; Else and St John, 1998, p155; and Department of the Prime Minister and Cabinet, 1997, p46.

Experiences of retirement village life

Having ascertained why my respondents decided to move to a retirement village, I wanted to know what their experiences of life within the village had been. Respondents were asked how they felt about their decision to move to a retirement village. A majority of residents (85%) stated they were 'very happy' with their decision, while another four (10%) said they were 'moderately happy'. Two respondents (5%) said they were 'neither happy nor unhappy'. One woman said she was very happy to be living in their village but her husband was only moderately happy. None of my survey respondents said they were unhappy with their decision, but several of my initial contacts indicated that, while they had initially been happy with their decision to move to a retirement village, they had subsequently concluded it was not the best place for them to live. One of my interviewees also stated she was less than happy with her village. Presumably some of those residents who were unhappy with their retirement village might have sold up and moved elsewhere as one of my initial contacts did.

It is possible that village residents were reluctant to report problems with their village because, despite the questionnaires being anonymous, they did not want to suggest their village was inferior to any others. During my visits to retirement villages I frequently heard comments that suggested a degree of rivalry between villages in an area. In some cases residents pointed out aspects of their villages that they considered superior to other villages. How much those opinions emanated from genuine belief in the superiority of their village and how much was the result of official marketing propaganda in the light of competition for residents I was unable to determine. It could also be that respondents wished to avoid any possibility that negative comments could be traced back to them.

The two people in my study who expressed least satisfaction with their decision to move to a retirement village answered 'yes' when asked whether the location of their village and the type of housing was their preferred choice, which implies the source of their dissatisfaction was not related to those issues. Indeed, most respondents (87.5%) answered 'yes' to both questions. One woman said that, while the location could be better, she was nevertheless content. A couple in their late 80s found it difficult to get to shops and to visit friends because of lack of transport and the location of their village. They chose the village because it was the only one that had a suitable villa. Another couple said they would have liked a larger house. It seems, therefore, that most prospective residents can find accommodation in a retirement village in New Zealand that suits their requirements as far as location and type of housing is concerned.

As most retirement villages offer a variety of accommodation, respondents were asked about their homes. Thirty five of them (87.5%) said they lived in an independent unit or villa, while three others (7.5%) said they lived in serviced apartments and two (5%) said they lived in independent apartments. I did not ask how many bedrooms they had, but the majority of residents I visited had either two or three bedrooms if they lived in a villa or one bedroom if they lived in an apartment. Homes with more than one bedroom would enable visitors to stay overnight and, as such, facilitate the maintenance of contacts with people outside the village. This would reduce the potential for retirement villages to isolate residents from the wider community and to be seen as enclaves of old people.

When asked if they had encountered any problems since moving into their village, 33 respondents (82.5%) said they had not had any problems, while six had and one did not respond. The number of residents who had experienced problems was similar to the number who stated that they were less than happy with their decision to move into a village.

However, an examination of the questionnaires showed that four of the people who had encountered problems also declared they were very happy with their decision to move to the village. One stated she was moderately happy and the other person was neither happy nor unhappy. Conversely, three of the four people who said they were only moderately happy with their decision to move there stated they had not encountered any problems.

Of the problems that were encountered: one respondent was unhappy with a reduction in the hours management personnel were on-site; an unmarried woman experienced frustration with getting maintenance done; a widow was unhappy that the charges for various services had been increased; a couple felt the village was too far from shops and they had difficulties maintaining contacts with former friends; a woman stated her problem was 'failing health'; and the sixth person felt that staff had been slow to respond to her panic button when she had a health crisis. It is unlikely that the problem of 'failing health' was specifically related to living in a retirement village. It could have eventuated wherever she lived. The other problems appear to be isolated incidents in particular villages, although they might possibly be encountered in any village. None of the respondents mentioned whether the problems with village staff had been reported and dealt with.

The small number of problems reported might reflect a reluctance to be seen to be moaning as suggested by the Colmar Brunton researchers (Age Concern, 2000). No reluctance was shown, however, when residents were asked if they had experienced any unanticipated benefits from residence in a retirement village. Twenty three of the respondents (57.5%) stated they had encountered such benefits. As this was an open-format question some respondents mentioned more than one benefit. The majority of those responses could be grouped into six general categories which are listed below.

Table 5.11: Unanticipated benefits of village life.

	Frequency	Percentage
Companionship/ new friends	11	24.4
Group activities/ new interests	10	22.2
Helpful staff/ support	5	11.1
Facilities available	4	8.9
Social events/ entertainment	3	6.7
Family atmosphere/ good neighbours	3	6.7
Other	9	20.0
Total	45*	100.0

* Some respondents gave multiple answers

The first two categories in Table 5.11, which account for almost half the responses (46.6%), relate particularly to informal social interaction within a village and to formally organised group activities. Most of the respondents expressed surprise at how friendly and compatible residents and staff turned out to be, which could mean that some had been apprehensive about how they would get on with other people in the village. Unless new residents already know people in the village, it could be daunting being surrounded by unknown neighbours and needing to establish good relationships with staff upon whom they might need to call for assistance. I was told that some villages organise ‘happy hours’ or similar social gatherings to welcome newcomers to the village. However, some new residents could experience a period of grieving for what they have left behind or could take time to establish new friendships within the village.

The presence of formal support networks in the form of trained caregivers and management personnel, as well as the facilities provided for residents’ use, are features that make life in retirement villages different from residence in the wider community. Nine of the survey respondents mentioned how they had not anticipated how beneficial it would be having such resources close by. One widow declared she was coping much better

with health problems now that she lived in the village and knew help was available. Comments in the 'other' category included: unexpected challenges; the busy lifestyle; the stimulation of learning new things; freedom from worries about the future or property maintenance; the local climate and the pleasant surroundings within the village. Given that most people decided to move house because of personal health problems or difficulties with their current housing and that features of retirement villages such as security; safe environment; activities and facilities provided were most frequently mentioned as reasons for choosing to move to a retirement village, it appears that many potential residents had not considered the increased opportunities for social interaction that villages provide. This could account for the number of people who reported enjoying socialising with other residents as an unanticipated benefit.

Insofar as the provision of a variety of facilities and organised activities marks retirement villages out from housing within the wider community and constitutes an important aspect of the 'retirement village lifestyle', respondents were asked in two open-format questions what facilities and activities were available in their villages. This resulted in some confusion as some respondents appeared to be unaware of a difference between the terms 'activities' and 'facilities'. This problem highlights one of the shortcomings of anonymous self-administered questionnaires. It was not possible to contact respondents to clarify their interpretation of the terms. However, despite the confusion, it was possible to compile lists of facilities and activities from the responses given.

Thirty nine of the respondents (97.5%) answered the question about the facilities in their villages. A total of 35 different facilities were mentioned. Some respondents provided an extensive list while others named just a few. This does not necessarily imply that, where just a few facilities were mentioned, that particular village had no other facilities.

Rather, it might reflect the importance of some facilities for individual respondents. However, it is probable that some villages do offer more facilities than others. As more than one questionnaire was sent to some villages it is difficult to assess how many villages have particular facilities.

Table 5.12: Most frequently mentioned facilities

Facilities	Frequency*	Percentage
Library	21	53.8
Restaurant/ meals	17	43.6
Hall/ lounge/ social centre	17	43.6
Pool	16	41.0
Bowling green	13	33.3
Minibus	12	30.8
Billiard room	9	23.1
Hairdresser/ podiatrist	9	23.1
Gym	8	20.5
Nurse/ caregivers	8	20.5

* Number of times mentioned by the 39 respondents who answered this question.

As more than one-fifth of retirement villages have nurses or care-givers on-site, the list shown in Table 5.12 probably expresses the relative importance such facilities had for respondents at the time they completed the questionnaires. Surprisingly, none of my respondents mentioned a 24 hour emergency system considering it was one of the most desirable services or facilities for respondents in the Australian study.

Thirty nine of the 40 respondents (97.5%) said they made use of the facilities at their village (one person did not respond). A supplementary question that asked how often they used the facilities was answered by 36 respondents (90%). Responses ranged from 'sometimes' to 'all the time' or 'on a regular basis'. Such imprecision made quantification difficult

The questions about facilities and activities were included in my questionnaire to gauge how often the residents made use of formal support

networks and engaged in social interaction within their villages. If it could be shown that village residents made considerable use of the facilities provided and relied on organised activities within the villages for their social interaction it would support the argument that retirement villages isolate their residents from the wider community by meeting their needs on-site. However, all that can be deduced from the responses is that the majority of residents (at least 90%) made some use of on-site facilities.

Possibly due to the confusion mentioned above, just 31 respondents (77.5%) answered the question about activities offered in their village. Another eight people (20%) said to refer to the question about facilities. As with the previous question, some respondents gave a long list of activities but others simply stated a 'great variety' were available. A total of 37 activities were named, indicating the many interests of residents and, presumably, the wide range of people who live in retirement villages. Those activities mentioned by more than half the respondents were: bowls, sewing/crafts/art groups and bus trips/outings. Entertainment, petanque and cards were mentioned by approximately half of the respondents. Croquet, special dinners or meals, exercise classes and happy hours also appeared several times. Those opportunities for group participation within a village complex could encourage not only social interaction but also facilitate the formation informal support networks. However, once again, the responses about the frequency of participation in such activities were non-specific such as, 'often' or 'regularly'. Nevertheless, the responses indicate that some villages provide a large number of organised activities that residents participate in on a regular basis.

Frequency of social contacts within the village

The availability of so many facilities and activities on-site raises the possibility that residents might become so village-focused that their

contacts with the wider community and family members would diminish or become limited. Therefore, in order to ascertain the degree of social contact respondents had with other residents and whether those new relationships and support networks had supplanted former contacts with family and friends, respondents were asked a number of questions about the nature and frequency of those contacts.

Firstly, respondents were asked how often they socialised with other villagers. The term 'socialise' was left to the interpretation of respondents. While the responses indicated 33 respondents (82.5%) had some degree of contact with other residents at least once a week, the number of residents contacted, the length of time and the degree of intimacy involved were not specified. Four respondents (10%) said they socialised with other residents less than once a week and three (7.5%) said they had no social contact at all. In retrospect, it would have been helpful to have a further question that clarified those issues. However, presuming that people who lived alone might be more eager to seek social contact with others than married couples, I decided to compare the frequency of social contacts with other village residents for those who lived alone and those who lived with someone else.

Table 5.13: Frequency of social contacts by living arrangements

	Living arrangement			
	Live alone	Live with someone	Total	
Frequency of contact				
	Every day	4	7	11
	Most days	6	8	14
	Few times a week	3	4	7
	Once a week	1	0	1
	Less than once a week	3	1	4
	Not at all	2	1	3
	Total	19*	21	40

* Assumes the person who did not indicate her marital status lived alone

Surprisingly, Table 5.13 indicates that people living alone have less frequent social contacts with other village residents than do those who live with someone else. While 71.4% of people who lived with someone else stated they had social contact with other residents most days or every day, just 52.6% of people living alone had that degree of contact. Conversely, 26.3% of people living alone reported they had social contact less than once a week or not at all compared with just 9.5% of people living with someone else. This raises the possibility that couples find it easier to socialise in a village setting than single people do. Alternatively, it could be that single people socialise more outside the village.

Twenty five respondents (62.5%) said they knew people in the village before they moved there and all 40 respondents said they had made new friends since moving to the village. This latter response seems strange considering three residents (7.5%) stated they had no contact at all with other residents and another four (10%) said they had contact with other residents less than once a week. It is possible that the new friends lived outside the village although the question specified 'in the village'. Unfortunately I did not ask how many new friends residents had made and if they were especially friendly with many of them. However, I did ask them how close their relationships were with other residents. The majority of residents (82.5%) said their relationship with other residents was very close or moderately close. Four respondents (10%) stated that the degree of closeness varied depending on the residents. Just 2 people (5%) said their relationships were not very close or not close at all and one person did not respond to that question.

The person who said she was not close to other residents was aged over 85. She also said she had no contact with family members, though she did have family members still living. However, she did say she had a bit more contact with friends outside the village since she moved there. A

couple who said they weren't very close to other residents were both aged 81-85 years and stated they had about the same level of contact with family and friends outside the village that they had prior to moving. In both cases it could be that age related mobility problems hindered their ability to interact with other residents. If age-related problems prevented them from socialising, then they would have been hampered from socialising wherever they lived and therefore, the problem was not specifically related to retirement villages.

Regretably, those respondents who stated their relationships with other residents were very close or moderately close were not asked why they felt such an affinity with their fellow residents. It would have been interesting to know if it was because they were of a similar age, gender or social class or whether there was something about the ethos of the village that encouraged them to view themselves as a close-knit group. The anonymous nature of the survey meant it was not possible to follow up these ideas with the respondents.

Given that all but one of the respondents had ongoing contact with family, the move to a retirement village does not appear to have resulted in severed links with family members. However, the opportunities to socialise and participate in organised activities within the village complex might result in a lesser level of contact with family and friends outside the village. This raises the question of whether the formal and informal support networks that exist within the village serve to lessen the degree of reliance residents place on those support networks they turned to prior to moving to the village or if they simply supplement them. It would have been helpful to specifically ask residents who they turned to for assistance and if they relied less on former support people now they lived in the village.

Contacts with people outside retirement villages

As a number of authors suggested retirement villages could become 'ghettos' which isolate older people from the wider community,⁸ a number of questions were included in the questionnaire to gauge the degree of contact village residents had with family members and others in the wider community and as a guide in determining if support networks within the village had replaced former support networks in the wider community.

Firstly respondents were asked if they had family still living and if they maintained contact with them and then in a similar question they were asked if they still had friends from before they moved to the village and if they continued to have contact with them. All the respondents answered 'yes' to those questions apart from one person who had no contact with family members. Respondents were then asked what means they employed to keep in touch with friends and family. These were closed format questions where there was the option of ticking more than one mode of communication.

Table 5.14: Means of keeping in touch

Means of contact	Family		Friends	
	Frequency	Percentage	Frequency	Percentage
Telephone	39	26.9	39	28.7
They visit village	36	24.8	32	23.5
Visit them	33	22.8	32	23.5
Mail	22	15.2	25	18.4
Email	11	7.6	6	4.4
Other	3	2.0	2	1.5
Total	145*	100.0	136*	100.0

*Most respondents used more than one means of communication.

⁸ Frieden, 1993, p59; Department of the Prime Minister and Cabinet, 1997, p46; Else & St John, 1998, p155.

Table 5.14 shows that almost half of all contacts with family (47.6%) and friends (47.0%) were face-to-face, with over one-quarter of other contacts being by telephone which allows for immediate two-way conversation. Mail was used slightly more for friends than family and, conversely, email was used more often to communicate with family than for friends. The more frequent use of emails to contact family members could be due to younger family members being more likely to have computers. However, it also shows that some village residents had embraced modern technology. When asked about the facilities in their village, some respondents said there was a computer room at their village or that a computer was available for residents to use.

Within the 'other' category, three respondents said they sent faxes to family members and one said she used faxes to communicate with a friend. One woman said she met her friend regularly at a social club. It is interesting that just one person said social contact was made at a site other than peoples' homes as the majority of respondents said they were involved in groups outside their village in response to another question.

Respondents were also asked to indicate in closed-format questions if there had been any change in the frequency of contacts with family and friends since they moved to the retirement village.

Table 5.15: Frequency of contact with family and friends

	Family		Friends	
Level of contact	Frequency	Percentage	Frequency	Percentage
Much more	5	12.5	0	0.0
A bit more	2	5.0	4	9.8
Same as before	30	75.0	26	63.4
Less	2	5.0	9	22.0
Much less	0	0.0	1	2.4
No response	1	2.5	1	2.4
Total	40	100.0	41*	100.0

*One respondent said she saw some friends more and some less often.

According to Table 5.15, for the majority of respondents the move to a retirement village had not altered the degree of contact they had with family or friends. Three-quarters of them stated the level of contact they had with their families remained the same as it had been prior to moving to a retirement village while 63.4% of them indicated the level of contact they had with friends outside the village had not changed. However, it appears that contacts with friends are not always as enduring as contacts with family members as almost one-quarter of them (24.4%) said they had less contact with friends outside the village than before they moved. In contrast, just 5% of respondents stated they had less contact with family members than before. Conversely, 17.5% of respondents had more contact with family members compared with just 9.8% who said they had more contact with friends outside the village. In the case of friends, the increase in contact was just a bit more, but 12.5% of respondents said they had much more contact with family.

As respondents were not asked to explain the nature of their contacts with family members and why those contacts had increased significantly, the reasons must remain speculation. However, it is possible that residents had more time to communicate with family members because they no longer had to spend time on property maintenance or that family members felt more relaxed about keeping in touch once they knew there was less likelihood that they would be called upon to assist with problems. But, given the number of organised activities available within the village and comments by some of my initial contacts that they lived very busy lives, it maybe that time previously spent doing maintenance around their homes is now taken up with village activities. Another possibility might be that where respondents had previously been reluctant to contact family members for fear they would be seen to be burdening them with problems, now they knew help was available on site, they felt easier in their minds about getting in touch. Unfortunately, I did not ask

who initiated most of the communication as that might have given more insight into the situation.

The reduction in contact with friends outside the village mentioned by almost a quarter of respondents (see Table 5.15) may indicate that new friendships made within the village had supplanted former friendships. Almost two-thirds of respondents (62.5%) said they knew people in the village before they moved in and all of them said they had made new friends since moving to the village. Fifteen respondents (37.5%) indicated that being near family or friends was a very important factor when deciding to move to a village and another thirteen (32.5%) said it was a fairly important factor (see Table 5.10). As almost half (47.5%) of the respondents moved more than 10km from their former homes (see Table 5.7) it may be that social contacts within the immediate vicinity of respondents' homes were more easily maintained than those further away.

Therefore, it seems reasonable to conclude that while support networks and social contacts within the retirement villages had not replaced or reduced the contact respondents had with family members, the change in location or lifestyle does appear to have affected the level of contact some respondents had with their friends outside the village.

Involvement in activities outside the village

In the report of the Prime Ministerial Task Force on Positive Ageing one of the perceived drawbacks of retirement villages was that they separated older people from the wider community and thereby accentuated the isolation of older people (Department of the Prime Minister and Cabinet, 1997, p46). In order to test the veracity of that statement, respondents were asked if they felt isolated from the outside community. Thirty five of them (87.5%) said they did not and three (7.5%) said they did. Those three

respondents (two widows and a couple) were all aged over 85 years which suggests they could have mobility problems. Two respondents said they were not sure whether living in a retirement village isolated them or not. In a further question respondents were asked if they were involved in any groups, clubs or church activities outside the village. Thirty four respondents (85%) said they were. Interestingly, the three residents who said the village did isolate them from the wider community indicated they were involved in community groups.

In total, the 34 respondents mentioned 30 different groups that they were involved in. Just over half of them (53%) indicated they participated in church activities; eight (23.5%) attended Probus meetings and five (15%) belonged to bowling clubs. Others belonged to service clubs, support groups, bridge, golf or travel clubs and various arts, crafts, music and theatre groups. Gardening clubs, walking groups and occupational associations were also listed. It is clear that, despite the number of organised activities provided within retirement villages, many of the residents pursue a variety of hobbies and interests outside the village and continue to interact with members of the wider community. This suggests that, while it is possible for individual residents to isolate themselves inside their retirement villages, there is nothing inherent in the nature of retirement villages that discourages residents from venturing into the wider community or engaging in social activities with non-residents.

Would the option to rent make retirement villages more affordable?

The Prime Ministerial Taskforce report on positive ageing (Department of the Prime Minister and Cabinet, 1997) and other literature sources cite the cost of buying into a retirement village as being an impediment for some potential residents. The researchers in the Australian study also noted that an 'important policy issue for the retirement village industry is the

willingness of developers and operators to devise innovative ways of catering for a wider spectrum of socio-economic status client' (Stimson and Star, 2001, section 7.3). One way that village residence could be made more affordable would be to provide reasonably priced rental accommodation. This would remove the need for potential residents to accumulate sufficient funds to buy a home in a village.

Just four of my respondents (10%) said there was an option to rent in their village. I do not know if they all lived in the same village. Thirty four respondents (85%) said the option did not exist in their village and two respondents (5%) did not answer that question. When those people who lived in villages where the option to rent did not exist were asked if that option should be available 31 respondents (77.5%) expressed an opinion. Just six of them (19.3%) said it should be available while 25 (80.7%) said it should not. Unfortunately, respondents were not asked to give reasons for their answer. In a further question about whether the option to rent would make retirement village living more widely available, 45% of respondents said they did not know and one person did not reply. Of the 21 respondents (52.5%) who did express an opinion, 57% felt it would make retirement village living more available, while 43% said it would not.

It may be that some respondents felt people who rented would not care for their properties but, as the maintenance of grounds and buildings in most villages is done by village employees and management personnel are on-site, it is unlikely that tenants would be allowed to neglect their houses. Also, village owners would have a commercial interest in maintaining their villages in good condition in order to attract residents for vacant properties. In the absence of collaborating evidence, it would not be reasonable to suggest notions of exclusivity or snobbishness were behind the attitudes of my respondents. However, it is possible that residents felt

the value of their properties would decrease if the character of their village changed with the provision of rental properties. As the financial structure of many villages, including the need to pay deferred management fees when properties are sold, means that residents frequently lose a portion of their initial investment when they move out of the village, they would be keen to avoid any move that could depreciate the value of their properties or make resale difficult.

As some of my initial contacts expressed concerns about problems residents could face if they decided to sell up and move out, survey respondents were asked how easy it was to move out of their village if they decided to do so and if they knew of any potential problems with ongoing fees or the sale of the property. Those who intimated there could be problems were asked to specify what the problems might entail. Twenty four respondents (60%) said they believed it was either very easy or quite easy to sell up and leave the village. Of the remainder, just over a quarter (27.5%) said they did not know, two (5%) did not respond and one (2.5%) said, 'it varies'. Just two respondents (5%) considered there could be difficulties.

Although one of my initial contacts had lived in two different villages and several others had sold up and moved out of their villages, I am not aware that any of my survey respondents had previously lived in another village. It is probable that most of them would have experience only of the village they were currently living in. Therefore, any knowledge they had of potential difficulties would be second-hand. They may have heard of difficulties experienced by other residents or have read of such issues in the media. Presumably they would have had the terms and conditions of their contracts explained to them before they signed them.

In response to the question on potential problems, a majority of respondents (55%) did not think there would be any problems, while two of them (5%) said they did not know and five (12.5%) did not respond. Ten respondents (25%) thought there were potential problems and one (2.5%) said there might be. Of those respondents who foresaw problems, four said there could be problems with ongoing fees even after a resident quits a village, until such time as their accommodation is sold. Two respondents commented that it took time to sell properties, while another stated that the sale depended on the desirability of the villa. Another respondent noted that the cost and availability of alternative accommodation might be a problem. Two respondents did not specify what the potential problems might be. The Retirement Villages Act 2001 attempts to deal with the financial aspects of retirement villages and seeks to protect the residents' interests. Hopefully it will allay some of the fears retirement village residents have about the security of their investments and generally regulate the retirement village industry.

Overall assessment of retirement village living

When asked to assess how they would rate their experiences of retirement village living, 23 of my respondents (57.5%) said the village had exceeded their expectations, while another sixteen (40%) said it was just what they expected. Just one person said it had fallen short of her expectations and she was the only one of the 40 respondents to say that she would not recommend the village to potential residents. Her reasons were that the manager was not a 'people person' and that the prices for meals, medical services and transport in the minibus kept increasing. Also, craft times were not adhered to.

Respondents were also asked what features of their village they would highlight if they were advising a friend or relative who was

considering moving there. They supplied a long list of items but those mentioned most frequently were: the friendliness of other residents and staff and the companionship available (32.5%); the quality of the facilities and the variety of activities (27.5%); the pleasant surroundings and quality of accommodation (20%); helpful staff and management (17.5%); medical and other assistance available (17.5%); security (12.5%) and the village lifestyle (12.5%). Clearly the layout and design of the villages is important along with the quality and helpfulness of staff and the general congeniality of the atmosphere within the village. As mentioned previously, the facilities and activities available were also factors that influenced potential residents. Some respondents stressed the need to have a good look around a village before making a decision and to involve a solicitor to thoroughly investigate the costs.

At the end of the questionnaire respondents were asked if they had any final comments to add. Thirty one of them (77.5%) did so. The majority of those comments were positive while other comments entailed some advice for prospective residents. Twenty of the comments (64.5%) mentioned positive aspects like: the friendly people; peaceful lifestyle; caring community; security; laughter; 'so much to do'; great facilities and general comments like: 'suits us'; 'most enjoyable'; 'just great' and 'highly recommend it'. Other comments suggested people should move in sooner than later; that it was important to understand the financial aspects; that security was a big issue; that people should choose to come rather than be pushed by others; that people must participate to get the most out of the lifestyle; and that contentment depended on good health and financial stability. Approximately a quarter of the comments (25.8%) were in this vein. One woman in her 70s welcomed the fact that when her hips deteriorated she could move to a serviced apartment or the rest home. A few respondents (9.7%) made more negative comments. A woman was concerned that the volunteers at her village, which was owned by a

charitable trust, were not qualified or experienced enough to meet the needs of residents. Another woman felt it was important to mix more with people outside the village and that management personnel needed to be people-oriented. Finally, a widow claimed there were 'too many old people'. The conclusion seems to be that the majority of respondents were pleased with their decision to move to a retirement village and would recommend the lifestyle to others.

SUMMARY

The findings of the self-administered questionnaire indicate that the primary reasons why older New Zealanders choose to move to a retirement village involve concerns about failing health and problems with current housing. The size of properties and the increasing difficulty of maintaining those properties constitute the main concerns about housing.

When choosing a retirement village, potential residents were likely to choose one according to the facilities and amenities provided; the general environment in which the village was situated and the perceived level of security offered. Where there were several villages in an area, respondents were influenced by the type of accommodation available and the facilities provided. The length of time people have lived in an area does not appear to be a significant factor in determining which village people move into.

The majority of respondents were happy with their decision to move to a retirement village and appreciated the companionship of fellow residents; the group activities and the support received from staff at their villages. Most respondents said they had regular contact with other village residents as well as maintaining contacts with family and friends outside the village. A majority were also involved in groups and activities in the

wider community. Only a small number of respondents felt that by living in a retirement village they were isolated from the wider community. Therefore, the formal support and informal social networks within villages seem to supplement rather than supplant those networks that had previously provided support and social interaction for residents.

Few residents reported experiencing problems since they had moved to their villages. Those problems mentioned did not appear to relate to any general failing of retirement villages, but rather represented isolated incidents. Similarly, although some of my initial contacts had mentioned problems with ongoing fees and the length of time it took to sell properties when residents decided to leave their villages, few of my survey respondents anticipated having any problems when the time came to sell their accommodation.

Overall, the majority of respondents considered they had made the right decision when they decided to move to a retirement village and declared they were happy there. Possibly those who had cause to regret their decision may have sold up and moved elsewhere as one of my initial contacts did.

CHAPTER 6: Case Studies

INTRODUCTION

The findings from the survey questionnaires and information supplied by the initial contacts provided a number of answers to the key questions upon which this study was based. Health and housing problems were identified as the most common reasons why older New Zealanders move from their former homes. The main features of retirement villages that make them an attractive lifestyle choice were shown to be: the amenities and facilities provided; security features and the companionship available within the village. Despite the formal and informal support and social networks within retirement villages, most informants reported they continued to have contacts with family and friends outside their villages and that those contacts had not lessened since moving in. Therefore, this appears to disprove the notion that retirement villages isolate older people from the wider community.

However, the basic information supplied by the survey respondents and initial contacts lacked the rich biographical material and the clarification of issues that can be obtained from face-to-face interviews. Therefore, a decision was made to compile a number of case studies to supplement the general findings given in chapters 4 and 5 and thus provide a more detailed account of retirement village life and the reasons why people choose to live there. This chapter is based on face-to-face interviews with eight village residents which I conducted in October and November 2001.

Certain factors limited the choice of interviewees. Firstly, personal time and financial constraints restricted my ability to travel to places where the interviews could be undertaken. I wanted to meet the people in

their village environment in order to gain a personal impression of where they lived. Secondly, I wanted interviewees of varying ages, differing marital status and both men and women. Ultimately, however, the selection depended on the willingness of people to take part. Some people I approached demurred on the grounds that they were too self-conscious or were concerned about revealing personal details because each interview was recorded on audio-tape. Given those constraints, I believe I achieved as wide a selection of interviewees as was feasible. The interviewees lived in six villages in four different geographical locations. I knew just one of them prior to the interviews taking place. In order to maintain the assurance of anonymity I gave my survey respondents, I did not ask if any of them had completed a questionnaire, although it seems likely that at least one of them did.

Case study #1: ‘Selina’ of ‘Beach Haven Village’¹

Selina and her husband had lived in the area where their village was situated for about 30 years. She remembered when the site that the village now occupies was just an empty block of land with a few holiday baches nearby. When they observed the first houses being built five years earlier they commented about how close the houses were to each other and the fact that the village was to be surrounded by a wall. Selina recalled saying to her husband, “Oh boy, fancy living like that! It would be like living in a prison. I would never want to live in a place like that.”

At that time she and her husband had two children at home and thought they were too young to consider moving to a retirement village. However, two years later her husband retired and they spent a lot of time travelling. Their home had a large section and swimming pool which were

¹ All names of village residents and their villages are pseudonyms

taking a lot of time and money to maintain. They considered renting out their house while they travelled around, but rejected that idea as they wanted the freedom to return when they wished. Whenever they went touring they found it irksome to come home and find the swimming pool was green with slime and the garden overgrown. Also, they worried about the security of their home when they were away.

Two years after construction at the village began, a further block of land was purchased and the village extended. Selina's husband, Bob, worked on the site and the owner asked him if he would like to buy one of the villas. Selina's parents had moved into a retirement village in another city and they were not impressed with that village so, initially, they were not interested. However, when they returned from yet another trip to find their property in a mess they decided to seriously consider moving to the village. By that stage the village had acquired an indoor pool and a bowling green which appealed to them. Also, they welcomed the opportunity to have an input into the design of their villa.

Selina and Bob were concerned about where they could keep their motor home between holidays. They were not keen to pay for separate storage. The owner suggested they purchase a villa at the end of a cul-de-sac that had enough land for the motor home to be parked beside the house and off the street. Selina explained that, 'He didn't want the retirement village to look like a motor camp'. This convinced Selina and Bob it was right to move there.

When they moved in Selina was in her late 50s and, as such, was the youngest resident. Their reasons for moving were essentially pragmatic, centred on the security and maintenance features offered by the village rather than on any desire for companionship with fellow residents. According to Selina, neither she nor her husband had much to do with the

other residents. The majority of their friends lived in the local community. Selina said that she joined in aerobics and aquarobics classes and her husband used the village workshop, but otherwise they were not involved in any village activities.

At the time they moved in there were 80 houses on the site, but within three years the number increased to more than 130 houses, plus 85 apartments. However, there was no rest home in the complex, which Selina saw as an advantage because it meant all the residents were fit and active. She pointed out that, although a few residents had mobility scooters or walking frames, there were a lot of energetic people in the village who went for runs, worked out in the gym or rode bikes. She mentioned her son's dismay when he learned that his parents had moved to a retirement village. He said to her, "Oh, what am I going to do when I come home when you are in that place?" He didn't want to be with all the old 'fuddy duddies'. She felt he thought they were "stuck in a prison with a lot of shaky old people". However, when he stayed with them for three days the first Christmas he was so impressed that the next year he stayed seven weeks. After his first visit he told his mother, "I didn't see anybody behind a walking frame, but I saw three men on their pushbikes". Selina was convinced he had the wrong idea about the retirement village before he visited them there.

When asked what she liked most about the village, Selina said she liked having a smaller house without stairs, but did miss the view from her former two storey house. She also liked the sense of security at night when the main gates were locked and a security patrol made regular checks around the village. However, her confidence in the security system was undermined somewhat when her son climbed over the gate one night when he could not rouse his parents by pressing their number on the intercom at the main gate.

While Selina enjoyed tending her own garden, the assurance that it would be looked after when they were travelling pleased her. She felt the management people were very helpful and listened to residents' concerns and she did not find the rules and regulations too restrictive. She would have liked to have a big dog, but acknowledged it was not appropriate in the village setting. Some residents had birds and small dogs, but one dog, which had a habit of biting people, had caused the manager to tell the dog's owner it would have to go.

Selina had no concerns about level of the management fee charged given the array of facilities and activities provided in the village. She felt it was as good as any overseas resort. As they had sold their former home for considerably more than it cost them to buy the villa in the village, Selina and Bob had money in reserve if the fees were increased. She said it was good not to have to worry about painting the house or replacing the roof which had been major financial outlays in their old home. The guest unit at their village proved an asset when they had family visit for a wedding.

Although they did not participate much in village activities, Selina said both she and Bob firmly believed it was best to move into a retirement village when people were still young enough to enjoy all the different things going on. She felt it was possible for someone to leave the move until too late and become lonely because the person could not get about and meet people. Once they had finished all their travelling, she was sure she and Bob would get more involved in village life and was certain there was no chance that they would get bored while they lived there. Although it had been hard leaving the family home, they were both convinced they had made the right decision when they moved into the village.

When asked if she would recommend life in the village to other people, Selina responded, "I'd say it's ideal. A lot of people have got

something against retirement villages. When we first said we were coming here they sort of looked at us as though we weren't the full quid. "What do you want to go to a place like that for?" But once people have been here to visit us they've got a totally different view."

Summary:

Selina and her husband moved to their retirement village while Selina was still in her 50s. They wanted more security for their property and the freedom from concerns about maintenance while they were away on their frequent travels. At the time of the interview their social contacts were mostly with friends in the wider community and their involvement in village activities was minimal. They were pleased that the management personnel at their village had been accommodating about their motor home and that their son enjoyed visiting them there. They were convinced their decision to move had been the right one and anticipated becoming more involved in village life once their travelling days were over.

Case study #2: 'Lydia' of 'Moorea Beach Village'

Lydia, who was in her 70s, and her husband, Fred, had both been widowed and, as they were no longer young, they realised that sooner or later one or other of them might find themselves in the situation of being alone again. Fred was considerably older than Lydia and in poor health, so she felt it would probably be her who was left to cope on her own. By chance, they were walking past the retirement village when it was being built and stopped to chat to the site contractor. As a result of that conversation, they decided to explore the pros and cons of moving into a retirement village.

After much discussion they decided to put their current home on the market. When it sold very quickly they decided it was right to move to

the village. They already knew people who lived in another retirement village but had thought, "Well, yes it looks like a good idea, but probably not for us". Lydia said there was no particular reason for their change of heart apart from the feeling that it was the right time to consider such a move. Because the village was still in the early stages of construction, Lydia and Fred were able to choose the position, type of home and décor for their home. This they considered to be a big plus factor for selecting that particular village. They moved in within six months of construction work commencing.

The main attraction of retirement village living as far as Lydia was concerned was the security it offered. Prior to her marriage to Fred, she had found living alone very difficult and she constantly worried about her personal safety and protection. Also, as a 'people person' she craved the company, fellowship and stimulation of other people. Therefore, the possibility of living in a community of people who cared for each other and looked out for each other, as well as all the activities offered within the complex, appealed strongly to her.

In contrast, her husband was a more retiring person who was not especially interested in the village activities, but he did not relish the idea of being left on his own if Lydia died. Also the prospect of being able to go away on holiday with the knowledge that their property would be maintained and the house watched over appealed to him. The village was surrounded by a wall with gates that were locked at night and a security patrol drove through the village several times at night. Rather than feeling like she lived in a prison, Lydia welcomed the resulting security and felt that any negative impact of the wall was counteracted by the attractive gardens and shrubbery alongside it.

In the six years they had lived in the village a number of original residents had left and were replaced by newcomers. Lydia knew of two residents who had left the village because they decided they did not like living there. In one case, the husband loved the village but was in poor health, whereas his wife hated living there. In the end she persuaded her husband to move out. The other person lived alone and could not adapt to living in close proximity with so many other people.

According to Lydia some residents lived much as they would if they lived in the local community. The village was just a place to come home to that offered an enhanced level of safety and protection. They did not participate much in village life. By contrast, Lydia said she was very involved and participated in a roster of residents who were available to answer emergency calls when management personnel were absent from the village. At such times she carried a special pager. Her other responsibility was to help organise the monthly church services in the village and weekly Bible studies. She loved indoor bowls and swam in the village pool every day for exercise. Her husband preferred to potter in his garden which was his great joy. As well as providing their own vegetables he shared them with other residents.

Lydia claimed she was one of the happiest people in her village and that there was nothing she would like changed. She had a great deal of respect for the management team and was convinced they had the interests of all the residents at heart. She found they always responded to requests for assistance quickly. At the same time she did not find them overly authoritarian or restrictive as far as permitting residents to determine how they lived. For her, the decision to move to that particular village had been absolutely right. She was aware, however, that such a lifestyle might not suit everyone.

Summary:

Lydia and her husband had both been widowed and had found living alone difficult. In particular, they had concerns about their personal safety and protection should either one of them find themselves widowed again. Their decision to move to a retirement village was centred on this concern and the solution that the village seemed to offer. Also Lydia welcomed the chance of interacting with other residents and participating in village activities. Fred, by contrast, preferred working in his garden. They welcomed the chance to have an input into the location, design and décor of their home as the village was still being constructed. They had no regrets about deciding to move to the village and found the management team very supportive.

Case study #3: 'Frances Best' of "Browne Street Village'

Frances decided it was time to move from their family home when she found her husband John on the roof of their house doing some maintenance. He had had a major heart operation and she was concerned that he was doing too many physical things around their property. She set about persuading him he should not do such things at that stage in their lives. As a result they decided to move to a retirement village before it was too late.

In the town where they lived there was just one retirement village and they did not want to move away from familiar surroundings. They had visited folk in other villages so had an idea what the move would entail, although they had no idea about the financial aspects. What particularly appealed to them about the retirement village lifestyle was the chance to continue living independently while at the same time knowing that help was immediately available at the push of a button. This allayed some of

the concerns that Frances had for her husband's health. There was a rest home and hospital complex with nursing staff within the village property.

Security of their property was another feature of the village that appealed to Frances, although she admitted it had been shown to be less than perfect. Nevertheless, she felt they were much more secure than if they lived in a private house. Frances said they ensured their door was locked at night but felt able to leave the house unlocked during the day as neighbours kept an eye on who was coming and going. According to Frances, the wall around their village gave her a sense of security and a feeling of warmth and inclusion. She never felt like they lived in a prison, but conceded that some people in the outside community felt they looked confined. In her opinion that was a misconception about what retirement villages were like.

The fact that there were serviced apartments and rest home facilities within the same complex was seen as a positive factor. Frances found it a comfort to know that, given their indifferent health, if at any time they could no longer cope with living in their house, they could progress to an apartment and then the rest home or hospital without leaving the area. Residents from the villas could join residents from the apartments and the rest home for meals and social activities if they wanted to, but Frances and John preferred to pursue interests outside the village.

Both Frances and John were very active in the local historical society and in other community organisations. Frances rejected any idea that living in a retirement village isolated residents from the wider community. She commented, "They only isolate you as much as you want to be isolated. You can shut the door and you can be isolated if you wish". Having village workmen undertake property maintenance was appreciated by both Frances and John as it freed them to enjoy their community

pursuits. John, however, had cultivated an extensive vegetable garden behind their home which supplied them with an abundance of fresh vegetables. According to Frances, he could advise the management personnel when he was no longer able to cope with the garden and they would ask the grounds men to assist him with it.

In response to a comment that people who live in retirement villages would have to be wealthy, Frances laughed and declared they were not wealthy. Apart from using the finance from the sale of their home to buy into the village, they managed to live on their pension. She admitted that compared to some other villages their villa was quite modest, but she felt it met all their needs. She said that occasionally they grumbled about fees and the like, but the lifestyle suited them and they had no major complaints.

When asked about restrictions within the village Frances commented, "We're not supposed to have animals so, unofficially, we do not have a cat, but I wouldn't have a dog. We've always had dogs but you couldn't have a dog. He would bark". Frances said that the manager and their neighbours knew they had a cat, which was contrary to regulations, but so long as no one complained, management were prepared to turn a blind eye to its existence. There was no restriction on visitors but she felt sure something would be said if they had a loud party. That was seen as an advantage of village life. They did not have to put up with unwelcome noise.

Frances summed up the main advantage of retirement village life as against living in the community as being, "Security, security, security ... for the future and medically and everything else".

Summary:

Frances and her husband moved to their retirement village when they became concerned about health problems. The village they moved to was the only one in their area. They welcomed the sense of security that retirement village living provided both personally and for their property. Freedom from concerns about maintenance allowed them more time to pursue their many interests outside the village. While they enjoyed their independence it was a comfort to know that, should they no longer be able to cope on their own, they could move to an apartment or the rest home within the same complex. They were managing to cope with living on their pensions and rejected the notions that a person would have to be wealthy to live in a retirement village and that retirement villages isolate residents from the wider community.

Case study #4: 'Fiona' of 'Green Pastures Village'

Unlike the subjects of the first three case studies, Fiona lived alone. She had been brought up in the town where her retirement village was located, but had moved away fifty years previously. When her husband died she decided she would like to return to the area and hoped to locate some of her friends from her school days. She also had a sister still living in the town and thought it would be good to move closer to her.

Her decision to move to the retirement village was influenced by personal health problems. Fiona hoped that by living in the village there would be people to keep an eye on her. Also, the fact that the village was quite new appealed to her. However, she had since come to the conclusion that the village had not met her expectations and she thought she would be better off living in a unit in the town. Her chief complaint was that the village manager did not keep in regular contact with the residents. Fiona

had thought that village staff would make regular checks on the residents to see how they were coping, but she insisted it had not happened at all in the three years she had lived there.

She also felt irked that timetables for village activities were prone to be changed at short notice. As she was also involved in several groups outside the village this was a considerable inconvenience to her. Her preference was to socialise with folk outside the village as she felt some of the village residents were too inward looking. However, she did admit most of the people she mixed with outside the village were more acquaintances than friends. They simply belonged to the same groups as she did.

Another feature of the village that she did not like was the wall around the perimeter. She felt it made the place feel like a prison and commented that when the gate near her house was locked her visitors would not know how to get in to see her. She rejected the notion that the wall and locked gates provided security for residents. She said, "... it was strange that we had both gates locked and we still had people climbing over the wall and falling over and they had to get the ambulance and they weren't charged with trespassing". As a result, Fiona had come to consider that the purported security features of the village were nonexistent. She did not believe there was any greater security living in the village than out in the community.

Fiona was also less than satisfied with the maintenance done by village staff. She claimed the windows were cleaned only infrequently and that the gardeners were too busy to assist her when she needed help with her garden. Other complaints related to the village minibus which she felt was too limited in the number of places the driver would take the residents for shopping. The village charged a fee for taking residents to the doctor or

other appointments in the minibus and for providing help with housework. She felt those charges were extremely expensive when compared with similar services available in the community.

As far as her aspirations to renew old friendships with former school friends went, Fiona discovered most of them had married and acquired their own circle of friends in the intervening years. Therefore, their contacts proved to be minimal, although she asserted they would help her if she was in need of assistance.

Despite the high level of dissatisfaction Fiona expressed concerning aspects of life in the retirement village she remained there because she said it took too long to get the money from the sale of the village unit before a resident could buy another property. She felt the process would be too traumatic and she rejected the idea of moving to a village in a different area because she would feel lonely. When asked to assess the village she said she would grade it as four out of ten.

Summary:

When her husband died Fiona chose to move back to the town she had grown up in because she hoped to renew contacts with former school friends. Concerns about her health led her to move into the one retirement village in the town. However, in many respects, the village had failed to live up to her expectations. Management personnel did not maintain regular contact with residents as she had hoped and she had experienced problems with getting assistance from maintenance staff. Other aspects of the village that she disliked were the frequent changes in the timetable for activities; the restrictions on the shopping locations that the village minibus would take residents to and the practice of locking one of the gates after dark. While she would have preferred to move back into the

community she felt that procedures for the sale of units and the reimbursement of money from the sale would be too slow and traumatic for her to cope with. Therefore she continued to live in the village despite her evident dissatisfaction.

Case study #5: 'Rose' of 'Busy Place Village'

Rose visited an elderly friend in Busy Place Village some years prior to moving in herself. Her friend had moved there because she wanted to live independently and not be a burden on her family. The village with its apartments, rest home and hospital so impressed Rose that she decided to put her name on the waiting list on the understanding that it would be about 13 years before she would be ready to move in. At that time Rose, who had never married, was living with a sister who was nine years older. Difficulties with her sister prompted Rose to approach the village director to see if she could move in earlier than she had anticipated, as she did not want to have to move twice and it was clear she could not stay with her sister any longer. There was one apartment available but five people were ahead of Rose on the waiting list. Fortunately none of the others wanted to move in at that time, so Rose was able buy the apartment. It seemed to Rose that it was the absolutely right thing for her to do at that time.

Despite a few differences of opinion with neighbours and the occasional frustration with getting maintenance done, Rose felt that there was a very close bond between the residents. She said they always stopped to chat to her and she was amazed at the activities some of the residents in their 80s and 90s were involved in.

Busy Place Village was run by a trust board and had a very active residents' committee. Rose felt that set up was especially beneficial to residents. She also found the Director very approachable and believed all

residents' concerns were given a fair hearing and treated seriously. The presence of on-site care coordinators was reassuring as she had some concerns about her health.

The fact that the village was not surrounded by a wall, nor had locked gates, did not bother Rose as her apartment was in a multi-storey block making it extremely difficult for anyone to break in through the windows on one side and she made sure her door was locked at night. Security patrols checked the grounds at night, which added to her sense of security. However, she did admit they had had problems with cars being broken into and damage being done to their bowling green. She said the police and the security patrol were always quick to respond to any call from residents who were concerned about strangers on the property and she felt that residents kept an eye on each other.

Rose mentioned that four apartment owners in her block shared the *New Zealand Herald* each day. As one neighbour read it she passed it on to the next person so, if someone was unwell or unexpectedly did not answer their door, they would alert the Director to investigate. By sharing the newspaper it helped spread the cost of the subscription which, for someone on a pension, was deemed to be enormously expensive.

Rose said she got on very well with some residents while others she just knew by sight. Those she played 500 with or who were part of her line dancing, exercise or yoga classes tended to be those she knew best after her immediate neighbours. She was involved in a number of organisations outside the village and was grateful she could still drive her car. Those contacts kept her in touch with the wider community so that she didn't feel isolated by living in the village. She also had regular visits from relatives who lived elsewhere in New Zealand and overseas and said they really enjoyed staying in the village.

When Rose moved to the village she was in her 50s. She had been there seven years at the time of the interview. With the oldest village resident being aged over 90 she felt there was a good age mix within the village. She considered it was not much different from the age range in some suburban streets. In her opinion it was just like she was living in a normal home but without the problems of noisy neighbours. Rose believed the village was the perfect place for someone like herself, who did not have a lot of family to give support or who did not want to be a burden on family members.

Summary:

Rose moved into a retirement village when she was in her 50s after being on a waiting list for some years. She had visited the village and decided it was an obvious place to live for a single person like herself, who wanted the assurance that help would be available when she needed it. She liked the idea that the village was run by a trust board and that residents could refer any concerns to the residents' committee or the Director and know they would be treated seriously. Although there had been some incidents within the village complex that resulted in damage by outsiders, she did not feel the lack of a wall and locked gates presented a threat to her personal security. She said there was a very close bond between the village residents and was reassured that they were keeping an eye on her. Although she participated in a number of village activities, she was also involved in organisations outside the village and therefore did not feel isolated from the wider community.

Case study #6: 'George' of "Gardeners' Delight Village'

George, who was in his 80s, and his wife, Elizabeth, had lived in a two-storey unit not far from Gardeners' Delight Village for a number of years.

When his wife developed rheumatism and found the stairs irksome they decided to move to a single-storey dwelling. They looked at houses around the general area where they lived as they wanted to remain close to their family who lived nearby. There did not seem to be anything suitable that they could afford. Eventually they decided to investigate the retirement village where they already had friends living. They had thought about moving there before they bought their current home, but had been advised by a resident that they would find it difficult living there if their only income was universal superannuation. At that stage they did not have any capital invested as a back up if they struck financial problems.

When they purchased their two-storey property they managed to get it more cheaply than they had anticipated and as a result they invested the extra money. As this amount grew over time they came to the conclusion they might be able to afford to live in the retirement village without too much financial stress. George was initially more enthusiastic about moving there than his wife was but, after realising they were not going to be able to find a suitable house in the community, she became reconciled to the idea. After three years living in the village, George declared they were both very happy with their decision.

Gardeners' Delight Village was their first choice as far as villages were concerned because they knew people there and they had lived in that area for most of their married life. They had looked at a number of other retirement villages over the years, but houses in most of those villages were too expensive. The unit they ended up buying suited most of their requirements although it was smaller than their previous home. They had been concerned that they might not fit all their furniture in.

George had been employed in the financial sector all his working life, so he was particularly concerned that they did not overstretch

themselves financially. He felt that anyone with a reasonably sized family home that was mortgage-free should be able to meet the initial cost of moving into a retirement village once that house was sold. However, he considered the regular fees might prove problematical for some potential residents. He thought a single person trying to live solely on the pension could experience difficulties. That was why he considered it was wise to have some capital in reserve in case some major expenditure, such as replacing an appliance, became necessary. He believed that he and his wife were more relaxed about their decision to move to the village once they knew they had a little capital in reserve.

George and Elizabeth lived in a downstairs unit in a block of four apartments. George said they had not experienced any problems with their neighbours being so close by. He felt they were very private in the way the entrances were set out and stated that they saw some of their neighbours only infrequently. They appreciated the quietness of living in the village having previously lived on a main road. They were also pleased that the village owners had completely redecorated their unit before they moved in. The manager arranged for a hand basin to be put in the toilet at George and Elizabeth's expense.

As well as being involved in the village table tennis and ramblers clubs, George regularly swam in the indoor pool. His greatest delight, however, was his vegetable garden in the village allotment area. There was no extra charge for having one of the allotments. It was just a case of waiting until one became available. Elizabeth helped with the village shop. Outside the village, George and Elizabeth maintained their longstanding affiliation with a local church and joined in family gatherings on a regular basis. Their grand-daughters enjoyed being able to swim in the village pool and often stayed overnight with George and Elizabeth.

As George had some major health problems, he found the presence of panic buttons in their unit reassuring. He recounted an incident when his wife suddenly became unwell and he pushed the panic button. The nurse arrived within five minutes and, having assessed the situation, quickly phoned for an ambulance. Being able to summon professional help so quickly was a real benefit of living in a retirement village in his opinion. It was also comforting to know that there were serviced apartments and a rest home on-site if either of them developed health problems that required more intensive oversight.

When asked what features he especially liked about his village, George replied that he loved the view from their unit and the friendliness of their fellow residents. He was impressed that there were 24 different clubs and activities that residents could get involved in and he thought the waste disposal and recycling set-up in the village was first class. Although a workshop fully equipped with tools was available for residents to use, George said he preferred to do his own odd jobs in their garage.

George's sole regret about the village lifestyle was that he and Elizabeth had not been able to afford to move in earlier. He would have welcomed being free from the responsibilities of paying rates and doing maintenance years earlier. He declared his life had become much less stressful since they moved there. Knowing there were security cameras operating at night and regular security patrols also gave him greater peace of mind than he had before they moved into the village. He did feel concerned, however, that some people drove too fast around the village. Apart from that, he felt the village was a very safe place to live, though management did advise all residents to keep their garages and homes locked when they were not there and to ensure windows were closed. George considered this to be a very reasonable precaution to take even

though he was sure his neighbours kept an eye on things. He and Elizabeth were very happy with their decision to move into the village.

Summary:

George and Elizabeth had been interested in moving into a retirement village for some years, but had been deterred because they were told they should have some capital invested to supplement their superannuation. At that time they did not have any investments, but when their finances improved they reconsidered their situation and moved into a village in the area where they lived. They were impressed that their unit was totally refurbished before they moved in. They enjoyed the facilities and activities available in the village, but also maintained contacts in the wider community. When Elizabeth experienced sudden health problems they appreciated the rapid response they got from the on-site nurse when George pressed the panic button. George believed his life was far less stressful since they moved to the village.

Case study #7: 'Olivia' of 'Pukatea Village'

Olivia, who was 85 years old, was a widow. After her husband died she felt very lonely and she found her big house and garden difficult to maintain on her own. Someone came to mow the lawns but she still had a large section to care for and negotiating the stairs in the house became a problem. One of her daughters, who lived in another town, suggested she move closer to her. At that time Olivia was in her late 70s. She hesitated at first because she had never visited the town where her daughter lived and she had no desire to live with her daughter. Her daughter would have been happy for her to live with them, but Olivia was determined to retain her independence. As a compromise, Olivia's daughter suggested the possibility of moving into a retirement village.

At first Olivia thought her daughter was suggesting she move into a rest home, but when she saw the village and realised she could live independently in a villa she felt much happier about the prospect. Her main regret about moving was leaving all her friends behind. She had lived in the previous town for 69 years.

Olivia said she could not compare her village with any other retirement villages as she had not visited any others, but she found the people at her village to be very friendly and helpful. Failing eyesight meant she could no longer drive, which forced her to rely on her daughter and others to take her places. However, she was still able to do her own shopping as the village was close to shops and she always chose a quiet time of day to go there.

As her villa was close to the main gate of the village Olivia was given the task of collecting the mail from the box on the street and sorting it before delivering it to the village office. That meant she had daily contact with other people in the village which she really enjoyed. Unfortunately, as her eyesight had deteriorated, she was experiencing difficulty reading the writing on some of the envelopes. It distressed her to think she might have to give up her little job.

Olivia was grateful that the local hospital had arranged for a woman to help her with the housework free of charge. The woman did the vacuuming and ironing as well as general cleaning. Olivia laughingly said that she kept burning holes in things when she tried to do the ironing herself. She also received Meals on Wheels several times a week. Without that assistance she felt she would not be able to continue living alone, which was what she wanted to do. The village employed maintenance men and a gardener to care for the outside property. Olga considered the

monthly fee of \$325 too much to pay for those services on top of rates and building insurance.

Olivia said every villa had an intercom that connected to the nurses' station at the rest home. If a resident pressed the button one of the nursing staff would answer and find out what the problem was. Olivia was unsure how efficient the system was because she had never had occasion to use it. She believed it was possible for a villa resident to move temporarily to one of the studio apartments or the rest home if they had health problems, but she had not been in that situation.

For Olivia, her failing eyesight was a great frustration. She could no longer play mah jong or 500 and found she got motion sickness if she travelled any distance. Also, she had stopped going on outings organised by the village as she could not see what she was eating and found conversation difficult because she could not see the person she was talking to. As a consequence she was beginning to feel anti-social and lonely. When at home she could no longer read magazines or see the television. The telephone was her main means of keeping in touch with people. She believed that by living in the village she would be able to stay independent longer than if she lived in a regular house because she knew all the people and they kept popping in to see if she was all right. She could recognize the village residents and staff by their voices.

Olivia was not looking forward to the time when she would be forced to move to one of the studio apartments or the rest home. She said she hated having so many people around her telling her what to do. She commented, "I suppose if I was stuck I'd go to a studio, but I don't want to". However, she did not want to live with her daughter either. She felt she would be messing up her daughter's life if she went there and she would feel uncomfortable living in someone else's house.

Olivia said she wished she had been able to stay on in her old home, but as that had not been feasible, the next best thing was being able to move into the retirement village as she was still able to live independently. Her inability to see was a major frustration for her, but the retirement village could not be blamed for that. She felt she was lucky to have people around her who looked out for her and checked that she was all right.

Summary:

Olivia was a widow in her late 70s and living in another town when she decided she could no longer cope with her large house and section. It was her daughter's suggestion that she move to the town where she lived. Olivia chose to live in a retirement village as she didn't want to live with her daughter. She wanted to keep her independence. Failing eyesight had meant she was no longer able to take part in village activities which was a source of great frustration for her. She was grateful that with home help and meals organised by the local hospital she was able to remain living in her villa. As the local shops were close by she could still do her own shopping. The prospect of having to move to a serviced apartment or the rest home in her village was not something she looked forward to. She was grateful that other village residents kept an eye on her.

Case study #8: 'Louisa' of 'Very Happy Here Village'

Louisa had previously lived in several other parts of the country. Before moving to the retirement village she lived in another town with her brother-in-law. Both were widowed. They purchased a property together, but after nine years Louisa declared she was fed up with doing all the cooking, washing and gardening. She felt he was not doing his fair share

of the work. Also she felt she was getting too old to be bothered with all the stress.

One day when she was 78 years old she climbed on a stool to pick some runner beans and fell off. The wound took some months to heal and her daughter expressed concern that her mother did not live close enough for her to look after her. The daughter mentioned a new retirement village that was being built in her town so Louisa decided to check it out. The brother-in-law went with her to see it and suggested they buy a villa together. Louisa was adamant that was not going to happen and the brother-in-law ended up going to live with his son.

Louisa rejected the idea of moving in with her daughter. She said, "My son-in-law is a very rowdy person and he's a West Coaster. You know what West Coasters are like! Swears and gets in a temper sometimes, but he's got a heart of gold, but I couldn't live with them ... I wouldn't hear of it". She had been a widow for thirty years and although she enjoyed having visitors she also liked being by herself at times. The prospect of moving to a retirement village appealed because there would be people around for company and she would not have any worries about security. She felt less apprehensive knowing that, if she suspected someone was prowling about, she could call out to her neighbours or press one of the panic buttons in her villa.

Louisa was pleased there were just fourteen villas at the village, as well as a rest home and hospital. She said she would not like any more villas to be built. Even though she was 83 she was still very active and could not envisage needing to consider a move to the rest home in the foreseeable future. She said everyone marvelled at the way she did all her own gardening and housework. However, she did appreciate having the lawns and outside maintenance done for her. She thought the monthly fee

for such services at her village was high compared with other villages she knew about.

Louisa felt she was a good money manager because she could live on her superannuation. She admitted that she had to be very careful with her money and did have a small investment she could call on if she had an unexpected expense. When she bought her villa she had needed to borrow money from her daughter and son-in-law to cover what she lacked from the sale of her former home. She hoped her daughter and son-in-law would get their money back with interest when her villa was sold. Her daughter helped her do her shopping and she went to her daughter's home every Sunday for dinner.

Louisa enjoyed taking part in the various social events in the village and also made great use of the village library. She went to exercise classes and special dinners in the main complex. The villa residents had organised their own social club which met regularly and they went out for meals together. Louisa also belonged to an indoor bowls club in the community.

Louisa had no regrets about her decision to move to the retirement village. She felt it was the right thing to do from her point of view and also knew that her family members were all happy that she was there.

Summary:

Louisa was a widow in her 80s who had lived with her widowed brother-in-law in another town for some years. When she got fed up with looking after her brother-in-law and her daughter expressed concern that she did not live nearer, Louisa considered moving to a retirement village in the town where her daughter lived. She appreciated the companionship of

other village residents and the feeling of security that living there gave her. She continued to do all her own gardening and housework and enjoyed her independence. Her daughter helped her when necessary, but she could not countenance ever going to live with her daughter. She felt the decision to move to a retirement village had been the right one.

GENERAL SUMMARY

Information obtained from the literature, initial contacts and the survey questionnaires indicated that problems with household and property maintenance; the size of former homes; health concerns and a desire for greater security were the most common factors that led to older people deciding to sell up and move to a retirement village. The accounts given by the eight interviewees in these case studies corroborate those findings apart from two people, whose prime reasons for moving were difficult family relationships. Those factors that were mentioned in previous chapters that made the retirement village lifestyle an attractive proposition such as: amenities, facilities, security and companionship, also appealed to the case study interviewees. Therefore, the accounts of the interviewees reinforce the overall findings from the other sources.

CHAPTER 7: Conclusion

In the light of the increasing number of retirement villages in New Zealand, this study sought to understand why older people choose to live there and what their experiences of the retirement village lifestyle have been. Also, as retirement villages provide support services and organised social activities within their complexes and restrict residence to people who are middle-aged or older, a further aim of this study was to gauge whether the formal and informal support networks within retirement villages replace residents' former support networks and if villages have a tendency to isolate older people from the wider community.

A search of available literature revealed a dearth of material on the specific topic of retirement villages. However, a number of authors suggested reasons why older people might experience difficulties with their current accommodation and conclude it was time to move elsewhere. In particular, problems with maintaining large properties or family homes; concerns about failing health; fears about personal safety or the security of property; problems with neighbours or the changing nature of neighbourhoods; and a desire to be closer to family members, friends or amenities and support networks were identified as likely catalysts leading to a decision to seek alternative housing.

While suitable housing was seen as essential for enabling older people to cope with the ramifications of ageing, several authors bemoaned the lack of affordable housing in New Zealand that was designed for older people. Retirement villages appear to offer a solution to the housing requirements of older people and advertisements for retirement villages invariably highlight the benefits of living in such a village, but a number of publications expressed reservations about the retirement village option. Some claimed that retirement villages isolate older people from the wider

community, while others were concerned that the cost of retirement village accommodation made it prohibitive for older people on lower incomes. The lack of low-cost retirement village housing, plus the need for prospective residents to have adequate financial assets to buy into a village and to meet ongoing fees was seen as potentially creating an enclave of wealthier older people resembling a 'ghetto'.

Although the physical aspects of coping with larger homes and properties and concerns about failing health are reasons why older people might decide to move house, they do not explain why retirement villages could be seen as a better solution to those problems than merely down-sizing to a low-maintenance home in the general community. The more general literature that examined attitudes to ageing and retirement and the negative images of older people that are prevalent in the wider community provided an insight into why older people might choose to surround themselves with people similar to themselves. Such an action could be interpreted as defying those ageist attitudes that depict older people as inactive, unproductive or experiencing physical decline and awaiting death. Also, the many organised activities available within retirement village complexes could appeal to active retirees seeking ways to fill the time previously taken up by paid employment.

Frequent mention was made in the literature of the importance of social stimulation and access to support networks for 'positive ageing'. The formal support services and social activities provided by retirement villages are possible reasons why they might appear a suitable lifestyle option for older people who have concerns about failing health or are feeling lonely in their current housing situation. However, such positive features of retirement villages did not result in a strong endorsement of the lifestyle in the majority of publications examined.

Publications produced by various New Zealand government ministries indicated that official government policies seek to encourage older people to continue living independently in their own homes for as long as possible and to take control of their lives instead of relying on government agencies for support and financial assistance. Population trends which show that New Zealand is an ageing society and identify older people as a potential drain on government finances may have influenced those policies. However, the official publications examined in this study, rather than welcoming the supportive role of retirement villages, appeared to echo those reservations expressed in other publications about the perceived exclusivity and isolating tendencies of such villages.

The available literature supplied invaluable background information about issues relating to older people and those publications that dealt more specifically with retirement villages¹ gave an indication as to why retirement villages might appear to be an attractive lifestyle choice for older people. They emphasised the numerous facilities and social activities that can be enjoyed by retirement village residents while, at the same time, allowing them to retain their independence, but noted that some older people might reject the idea of moving to a retirement village because they think it will be like living in a rest home.

At the time this study was commenced there was no legal requirement for retirement villages in New Zealand to be registered, although that becomes mandatory under the provisions of the Retirement Villages Act 2001. A lack of statistics relating to the number of retirement villages in New Zealand and the number of people living in them meant it was not possible to obtain a representative sample of village residents.

¹ Whittaker & Moses (1994) & Biggs et al (2000). Unfortunately I did not learn of Stimson and Star's study (2001) until my own research was well-advanced.

Also, I was unable to locate any similar studies conducted in New Zealand, although towards the end of my data-gathering exercise I learned of a study of retirement villages undertaken in Australia (Stimson & Star, 2001). Therefore, my research took the form of an exploratory study using a non-random sample of available subjects with the aim of providing an initial insight into the retirement village lifestyle in New Zealand from the point of view of retirement village residents.

Letters received in response to my advertisement in the *New Zealand Woman's Weekly* (12 August, 2000) were particularly useful because they came from not only current residents of retirement villages, but also from former residents and prospective residents. The reasons they gave for deciding it was time to move house echoed those mentioned in the literature. These included: health problems; difficulties maintaining family homes and/or large sections; security concerns; a desire for companionship and either a lack of family support or a wish to be closer to family members. Factors that made retirement villages an appealing residential choice were: the facilities and activities available within a village complex; freedom from concerns about maintenance and the upkeep of gardens; security provisions; medical and other support services on-site; companionship and modern well-built buildings in an attractive, peaceful environment.

While most of my initial contacts, who were or had been living in a retirement village, enthused about life there, some of them indicated that they had encountered problems or that their circumstances had changed and they were no longer able to live there. Some of the issues mentioned included: the stress of coping with fellow residents dying or moving out; potential financial losses when the time came to sell up; difficulties finding a buyer and the need to pay fees until the accommodation was sold; problems related to increasing frailty or ill health and the loneliness that

resulted from limited ability to move around the village and socialise; an increased sense of vulnerability when security measures failed to live up to expectations; and the upheaval of having to leave the village when there was no rest home on-site to meet the need for a higher level of care. These comments provided a counterbalance to the numerous positive features of retirement villages that my contacts mentioned and indicated that the retirement village lifestyle might not suit all older people.

Having gained an impression of retirement village living through correspondence with a number of residents and former residents, I felt I needed to see some villages for myself in order to assess whether I was being given an unduly rosy picture of village life. I was concerned that people might be reluctant to comment on negative aspects of their retirement village for fear that their comments could get back to management personnel at their village and lead to unpleasantness. Also, as most of my initial contacts had never met me, they may have had reservations about my assurance that any comments they made would be treated confidentially.

Although time and financial constraints limited the number of villages I could visit, I concluded that there is no such thing as a typical retirement village in New Zealand. While all the villages I saw appeared to be well-maintained with beautifully tended gardens, what struck me most were the diversity of village types and the range of facilities available. Some villages resembled opulent resorts while others were smaller with a more homely appearance. Village designs ranged from blocks of high rise apartments to villages that included not only villas but also apartments, a rest home and a hospital on the same site. Therefore, I deduced that the purported 'retirement village lifestyle' had more to do with the people who live in retirement villages and their daily activities than with bricks and mortar.

Whereas originally most retirement villages in New Zealand were run by charitable trusts or church groups, the arrival of commercial retirement village companies on the scene has added a degree of competition to the retirement village housing sector. This was evident from comments made by several residents and management personnel who compared their village to others in the area. They were keen to impress on me the superiority of their village. As a result, I wondered if I was being given an overly favourable account of retirement village living. Nevertheless, the information I gathered during those visits and the personal assessments I was able to make proved an invaluable supplement to the data I had gleaned from other sources.

The residents I encountered on my village visits confirmed my findings from other sources regarding the reasons older people move from their former homes. For them, health concerns; security worries; problems with maintaining homes and properties; loneliness and increasing council rates had been significant components in their decisions. They also suggested a range of factors that potential residents should consider when choosing a retirement village. These included: the design and size of units; the physical appearance of the village including the topography of the site; whether the price represented value for money; proximity to shops and other amenities; the facilities and activities provided; the quietness of the location and whether children and other visitors were permitted to stay.

The information gained from the literature, the respondents to my advertisement and the village residents I visited, as well as my own observations, provided sufficient background material for the construction of a self-administered questionnaire. In addition to the most frequently mentioned issues of health concerns, problems with existing homes and worries about security, I decided it was important to explore the role of family members and friends in providing support as some contacts had

expressed a desire to be closer to family while others said they did not want to become a burden to their families. I was interested to know if the level of contact residents had with family and friends outside the village changed once they moved there. If residents' contacts with people in the wider community lessened after they moved, it could indicate that retirement villages, by virtue of meeting residents' social and support needs on-site, do have an isolating tendency. Other issues included in the questionnaire were: the significance of several factors when choosing a village; the facilities and organised activities available within respondents' villages and the frequency with which residents accessed them; the degree of contact they had with other residents; continuing involvement in organisations in the outside community; problems that could be encountered within a village and residents' assessment of the retirement village lifestyle.

Forty copies of the questionnaire were distributed to residents in retirement villages throughout New Zealand and there was a 100% response rate. The analysis of the questionnaires confirmed the reasons suggested by the literature sources and my initial contacts as to why older people decide to move house. Health concerns and problems with current housing were mentioned most often, followed by age-related difficulties and the absence of family members nearby to provide support.

When asked to specify what problems they had encountered with their former homes, the most frequently stated concerns related to the physical nature of the properties. The size and structure of houses and sections and increasing difficulty coping with maintenance were the most worrying issues. Those problems may have been exacerbated by failing health; factors related to ageing and the unavailability of assistance from family members, which were the other main reasons given for deciding to move house. This suggests that, while many older people may be reluctant

to leave their large family home, increasing age could lead to those houses becoming a source of stress and a burden. In those circumstances a move to a smaller, low-maintenance property would appear to be a logical solution.

As retirement villages are not the only source of smaller, low-maintenance properties in New Zealand, respondents were asked to specify the type of house they had initially felt would meet their requirements and why they concluded a retirement village best fitted their needs. Almost half of the respondents (47.5%) indicated they had made a definite decision to move to a retirement village and no other option had been considered. The remainder appeared initially to simply want a home that overcame the problems they were experiencing with their current accommodation.

Respondents were asked to state why they chose the village they lived in. The factors that had most influenced them were: the facilities and amenities provided; the location and general environment of the village; the type of accommodation available and the perceived level of security. Although some people had lived a long time in one area it did not appear to deter them from choosing a village some distance away. As almost two-thirds of respondents (62.5%) stated they knew people in their village before they moved there, the presence of familiar people within a village could be a significant factor in determining which village prospective residents select. Therefore, a move away from a known area might not necessarily involve moving away from existing support networks. Rather, the chosen village could be closer to family or other significant people as was the case with two of the women interviewed for the case studies.

While the majority of questionnaire respondents declared they were happy with their decision to move to a retirement village and enjoyed

regular social interaction with fellow residents, they also maintained contact with family and friends outside the village. Most were involved in groups and organisations in the wider community and did not feel that living in a retirement village isolated them from that community. Nevertheless, they appreciated the support they received from staff and management within their villages and the sense of security they had by living there. Therefore, it seems reasonable to assume that, rather than supplanting the social and support networks that residents had previously relied on, the formal support services and informal social networks that exist within a retirement village actually supplement those other networks.

Some respondents said they had experienced problems since moving to their retirement villages, but these appeared to be isolated incidents rather than an inherent failing of retirement villages in general. It may be that those people who find the retirement village lifestyle does not suit them sell up and move back into the community as one of my initial contacts did. Certainly, the majority of respondents considered they had made the right decision by choosing to move to a retirement village and would recommend it to others.

Once the questionnaires had been analysed eight face-to-face interviews were undertaken with the aim of gaining a more detailed understanding of why those particular people chose to move to a retirement village and what their experiences of village life had been. Those interviews formed the basis of eight case studies. The interviewees were selected essentially on the grounds of availability and their willingness to participate. However, I tried to include people with a variety of backgrounds. Just one of the interviewees was known to me prior to the commencement of this study. Three were people who had responded to my advertisement and I was introduced to the other four people by initial contacts. Because of the anonymous nature of the self-administered

questionnaire, I do not know if any of the interviewees also completed a questionnaire, although comments made by some of them closely resemble responses given in the questionnaire.

The accounts given by the interviewees concerning the events that led to their decision to move house corroborated those obtained from the other sources. Difficulties with the design of a current home; concerns about health or security; problems with property maintenance and worries associated with growing older were all mentioned. However, two interviewees also said one of their prime reasons for moving involved difficulties they were experiencing with the family members they currently lived with. In each case a retirement village was seen as offering the opportunity to live independently and yet still feel secure as well as providing companionship.

The interviewees' reasons for choosing a retirement village also echoed the findings from other sources. Freedom from property maintenance concerns; an enhanced sense of security both personally and relating to property; the chance to participate in organised activities and to enjoy social interaction other residents; the opportunity to continue living independently and yet know that help was at hand if needed; and a desire to avoid any pressure to move in with children were reasons why retirement villages appealed to them. Just one interviewee regretted moving to the village where she lived and her chief complaint was with the management of that particular village and not with the retirement village lifestyle as such. While most of the interviewees continued to be involved in activities within the wider community, one woman said her failing eyesight restricted her ability to join in activities generally and two other women found that activities within their villages provided most of their social stimulation.

An analysis of the information obtained from the various sources used in this study indicates a number of reasons why older New Zealanders might choose to live in retirement villages. All the initial contacts, survey respondents and interviewees said that some situation had arisen that prompted them to consider moving from their current housing. Interestingly, no one stated that publicity about a retirement village or the mere sight of a retirement village had been the prime stimulus for them to sell up and move there. This suggests that those older people who are coping well in their present accommodation and have no immediate concerns about their personal health or security are less likely to seriously consider relocating to a retirement village than those people who are experiencing difficulties and are looking for a means of overcoming them.

The health related concerns and problems associated with houses or properties, which were the main reasons respondents gave for deciding to move elsewhere, need not be mutually exclusive categories insofar as failing health could lead to difficulties coping with large houses and/or properties and, conversely, the stress of living in and maintaining larger homes could result in declining health. One of my informants mentioned falling from a ladder while gardening and others found that their arthritic conditions made negotiating stairs in their homes painful.

While many of the medical conditions associated with increasing age can be controlled with modern drugs or surgery and 'positive ageing' strategies encourage older people to remain active in their retirement years, many older people still find their ability to cope with the demands of day to day living lessens over time. Even though living in larger family homes that require a lot of maintenance could exacerbate those age-related problems, older people may be reluctant to move for sentimental reasons or because they have lived there a long time. Presumably, some people find the prospect of selling up and moving away from known people and

places too traumatic and instead opt to employ housekeepers, maintenance contractors and caregivers to assist them in their existing home.

Therefore, it seems that, generally, either the problems of coping in existing accommodation must reach a point where continuing to live there becomes untenable or the benefits of moving are deemed to outweigh those factors which make them reluctant to move before many older people become convinced that they should live elsewhere. However, a few of my contacts did say that they decided to be proactive and move while they were still young enough to cope with the change rather than wait until age-related problems forced them to move.

For many older people simply moving to a smaller low-maintenance home within the wider community may be all that is required for them to feel that their housing concerns have been rectified. Indeed, some of them might see retirement villages as having drawbacks or features that did not appeal to them. Two of my initial contacts considered moving to a retirement village but rejected the idea. In one case the physical appearance of the village was intimidating and the cost of units was considered to be too expensive. The other person said he and his wife were put off by the wall around the village and the close proximity of the houses to each other. They feared they would lose their privacy and also felt they were too young to countenance living with so many older people.

For the people who feel that retirement village living would not suit them, most communities contain a variety of modern, low-maintenance houses on flat sections that could overcome the problems they are experiencing with their current homes. In some areas there are designated pensioner housing complexes, although they tend to be reserved for people on limited incomes. Also, some modern housing developments specify that residents should be over a particular age,

usually 50 or 55 years old. Often there is a resident manager or caretaker on-site, but rarely any form of communal facility for the use of residents. (Some of those residential developments even describe themselves as retirement villages, although they do not conform to the definition of a retirement village used in this study.) 'Granny flats' are an alternative housing option for older people who wish to retain their independence and yet have the support of family members living close by. 'Kaumatua flats' attached to a marae perform a similar function for older members of the Maori community. Therefore, retirement villages represent but one option available to older people seeking purpose-built retirement-style accommodation.

Similarly, for those people with concerns about their security or health, a range of products are available whereby residents in the general community can summon assistance if an emergency occurs. Neighbourhood watch groups and caring neighbours can also provide oversight, although for older people surrounded by people who go out to work this option might not be practicable. In some communities there are day centres which cater for older people during the day while their usual caregivers are working or busy with other responsibilities. Those older people experiencing difficulties need to weigh up the seriousness of their concerns and decide the best means of dealing with them.

While the prospect of moving to a retirement village is not one that all older people appear keen to embrace, it is likely that some people have not explored the option closely because they have misconceptions about the lifestyle. A number of the residents were eager to impress on me that retirement villages are different from rest homes. They wanted to distance themselves from the image of residents in rest homes as being inactive, senile, and doddery or passively waiting for death. Most of my informants emphasised how they lived extremely active independent lives and did not

consider that by living in a retirement village they had relinquished any of their ability to determine how they lived. Several residents remarked that older people should move into a retirement village while they were still young enough to make the most of the lifestyle.

Much retirement village advertising conveys the impression that retirement villages are populated by happy, energetic, physically robust people who enjoy an exceptional quality of life. Unlike rest homes, where the decision that an older person should move there is usually made by family members in conjunction with health professionals and, hopefully, the compliance of the older person, the choice to move to a retirement village or not is ultimately in the hands of the older people themselves. Provided the prospective residents meet the age limit, are capable of living independently and have sufficient funds to purchase accommodation within a village, there are few barriers to them moving in as long as there is housing available. For those people who have opted for the retirement village lifestyle, something must have convinced them it was the best solution for their needs. Identifying significant factors was one of the main goals of this study.

The accounts of the participants in this study suggested that the physical layout of a village; the design and construction of the houses and the general environment of the village are important considerations as they are the first aspects of a village a potential resident sees. This could be particularly pertinent for those older people who are looking for housing that is purpose-built to maximise the ability of occupants to live independently and to minimise those hazards that could jeopardize their health and well-being. If potential residents get the feeling that a village represents a safe and secure environment they may be encouraged to further investigate the possibility of moving there. A number of my

contacts mentioned visiting a village or walking past a village and being impressed by what they saw.

Those villages that are surrounded by high walls and have gates that are locked at night, as well as regular security patrols would appeal to older people who have concerns about their personal safety or the security of their property. However, other potential residents might be put off by those same features and consider it would be like living inside a prison or fortress. The presence of panic buttons or other means of summoning assistance inside the villas or apartments could reassure residents that help would be close at hand should they need it and as such reduce their level of anxiety, but those same security features could result in residents over-estimating the protection that retirement villages offer.

During the course of my research I encountered several examples of situations where the touted security provisions of a village had not deterred thieves or attackers. In one instance, a man said he knew of a woman who had been burgled twice in her village (Gluckman and Tagg, 1995). One of my initial contacts was robbed by a staff member in the village where she and her husband lived and another contact said he knew a female retirement village resident who had been raped in her unit by an intruder. While those may be isolated and infrequent incidents, they nevertheless highlight the need for management personnel to impress upon their residents the importance of taking reasonable precautions for safeguarding their property and themselves. It is not sufficient for residents to presume their neighbours will keep an eye out for strangers acting suspiciously. Given that one of the main reasons my informants gave for choosing to move to a retirement village was that they perceived it to be a secure and safe environment, it is a concern that what they believe about the security of their village may not reflect the reality of the situation.

Indeed, there is the potential for criminals to view village residents as wealthy and physically weak and therefore identify them as 'easy targets'.

Apart from the self-contained structure of retirement villages, the age restrictions on residence and the special security provisions, the most obvious features that set them apart from housing developments in the wider community are the facilities available for residents to use and the numerous organised social activities that residents can participate in. The opportunity for social interaction whether on a formal or informal basis appears to be a positive feature of the retirement village lifestyle insofar as it encourages older people to keep active and provides as source of mental stimulation. When the respondents to my survey questionnaire were asked if they had experienced any unanticipated benefits from residence in a retirement village the most common responses referred to the new friends they had made through the group activities they were involved in and how much they enjoyed the companionship of their fellow residents. Some said they were so busy that they had no time to feel lonely.

However, as village residents are under no compulsion to join in activities, there is no guarantee that residents will not feel lonely or isolated. Individual residents usually decide for themselves whether they want to get involved in the organised groups or to engage in informal social interaction with fellow residents. Nevertheless, village staff should be aware of those residents who are isolating themselves and investigate if there is a problem. New residents may be feeling depressed and grieving for what they have left behind or be too shy to approach other residents. One of my initial contacts moved a considerable distance to be closer to one of her children after the death of her husband and because her health had deteriorated. She missed her former friends and the area she had lived in for almost 40 years. Although she was a socially outgoing person she felt lonely and was finding it difficult to settle into her village. There is a

need for villages to employ suitably trained staff who can identify and assist those residents who are experiencing psychological or socio-relational problems.

The knowledge that they could live independently, yet were able to call upon the support services within the village if necessary, was what attracted many of my informants to consider the retirement village lifestyle. Several people said they enjoyed the freedom from concerns about maintenance of their properties. Others welcomed the fact that medical assistance was available. The provision of such facilities as a library, swimming pool, recreation hall, restaurant, bowling green or hairdresser's salon within walking distance of their homes appealed to others. Although the majority of them were still able to drive and were involved in activities in the wider community, some said they appreciated having such facilities nearby in anticipation of the time when they would be less mobile.

Some respondents stated that they moved to a retirement village because they had no family nearby to provide support, while others said they did not want to become a burden on their family or that they wanted to be close to family but not to live with them. The findings of this study suggest that retirement village residents maintain their contacts with family members and, to a lesser extent, friends outside the village after they move into a village. Therefore, those people could provide support should a problem arise and thereby supplement the formal support networks within villages. Most villages appear to have a policy of involving family members if they are concerned that a resident is not coping or might need to move to a situation where a greater level of care is available.

However, the increasing life expectancy and smaller family sizes that reflect demographic trends in New Zealand, as well as the increased likelihood that family members could move elsewhere in New Zealand or overseas, suggest that family support networks may not always be readily available for older people. In such circumstances they may be forced to look elsewhere for help. Given official policies that discourage older people from calling on government agencies for assistance, it is likely that those who can afford to will need to make their own provisions for coping with problems. For people who have adequate financial assets, the choice to move to a retirement village where formal support services are in place could be the means whereby they can enjoy quality of life and experience peace of mind. Relationships between older people and their children might be enhanced when the parent(s) move to a retirement village as the children would be relieved of concerns about their welfare and the parent(s) may feel less inhibited about making contact with their children once worries about becoming a burden to them have been alleviated.

The findings of this study indicate that notions about retirement villages isolating older people from the community are essentially unfounded. The majority of informants had regular contact with family and were involved in organisations in the wider community. They also spoke of having family members and friends to stay with them and of travelling to visit family and friends as well as touring around New Zealand and overseas. Clearly, if an older person so chooses he or she could voluntarily isolate himself or herself within a village in the same way as older people in the outside community can become confined to their homes. As most villages organise group outings outside the village and have groups coming to entertain, there are ample opportunities for social interaction with other people of all ages.

Some of my contacts expressed concern about the financial side of retirement village living. In some cases they felt that older people were being 'ripped off' by village owners. Hopefully, the majority of those concerns will be allayed by the provisions of the Retirement Villages Act 2001 which seeks to protect the interests of residents and intending residents of retirement villages and sets out a regulatory regime with which owners and managers of retirement villages must comply. The compulsory registration of retirement villages should also permit greater oversight of the operations of those villages by external authorities thereby reassuring residents and potential residents that their chances of being exploited by village owners or managers are minimised.

Another concern expressed by some of my contacts was the length of time it could take to sell retirement village accommodation once they had decided to quit the village and the need to pay ongoing fees for a period of time or until the house is sold. In those areas where there are a number of retirement villages the new regulatory regime is unlikely to have an impact on the saleability of older properties in less desirable villages, but potential residents should have all aspects of their occupancy fully disclosed to them prior to their signing occupancy documents and also be advised of procedures in place should a problem or dispute arise. Insofar as residents in the general community have to pay ongoing rates and cannot access their capital until a property is sold, those villages which now place a limit on the time on-going fees have to be paid and before money invested in a property is repaid provide more certainty about when financial assets will be realised than in the normal real estate sector.

Although the number of older New Zealanders currently living in retirement villages is relatively small, the proliferation of such villages in recent years suggests that they are becoming a popular housing option for older people. In general, new villages do not appear to have any problems

selling units and those commercial companies that are involved in the retirement village sector must see their investment in such villages as a viable financial venture. Presumably, the opportunities to build new villages and to expand existing ones will be limited by the availability of suitable tracts of land and the number of financially secure older people who can afford to buy into them. Clearly, it is not a lifestyle that appeals to all older people and there are people for whom it is not a suitable option because they require a greater level of care and oversight than retirement villages are designed to provide. However, if the majority of my contacts are to be believed, the retirement village lifestyle enables active older people, who wish to continue living independently and enjoy the freedom of no longer having to undertake property maintenance, the opportunity to have 'the best of both worlds'. They can participate in village activities and enjoy the companionship of like-minded older people or 'do their own thing'. The knowledge that support services are available should an emergency arise can lead to greater peace of mind and an enhanced sense of well-being.

While it is possible that those residents who contacted me had passively taken on board the positive propaganda about their village that management, staff and other residents had disseminated and thereby convinced themselves that retirement village living was the best possible lifestyle option for older people, I prefer to think that they were capable of recognising any negative aspects of their situation and making a value judgement about whether they would be better off living elsewhere. This was the case with those people who told me they moved out of their retirement village because they decided they would be happier living in the wider community. However, it could also be argued that, if by simply living in a retirement village, residents come to believe their quality of life is enhanced, for them the decision to move there is justified.

Thus, although this study was small in scale, it does permit a number of conclusions to be drawn that offer tentative answers to the questions that form the basis of this thesis. Firstly, older New Zealanders are most likely to choose to move to a retirement village when they experience problems with their current housing or become concerned about their health or security. Those features of retirement villages that were identified as appealing to potential residents were: the physical environment of the village and design of the houses; the perception that the village represented a safe environment and incorporated security measures for the protection of both residents and property; the facilities and support services provided; the opportunities to be involved in organised activities and enjoy the companionship of other residents; freedom from concerns about property maintenance; and the ability to live independently but know that help was nearby if required.

With regard to the experiences of residents once they have moved to a village, the majority of residents and former residents contacted expressed enthusiasm about the retirement village lifestyle and declared they were very happy with their decision to move there. They enjoyed the social interaction with other residents and were actively involved in the many organised activities. Even those people who had to move elsewhere when their health deteriorated to the point where they needed a greater level of care reported positively on their time in a retirement village.

However, a few residents had encountered problems or decided that they would prefer to live in the wider community. Those problems mentioned appeared to be isolated incidents and not inherent to retirement villages in general. It is possible that residents' expectations regarding security provisions and oversight by staff within a village might not live up to expectations. As a result they could become disillusioned when the safeguards they thought were in place fail to prevent an unfortunate

situation occurring. Other residents could find living in close proximity with other older people, especially when some of them become ill or die, a stressful experience. Clearly, the retirement village lifestyle would not suit all older people.

The findings of this study also suggest that, contrary to notions in some of the literature, retirement villages do not isolate residents from the wider community unless the residents choose to confine themselves to their village or their lack of mobility prevents them venturing out. The majority of residents who contributed to this study were involved in regular social contact with members of the wider community by means of the organisations and groups they belonged to and their friends and family. Residents of retirement villages are able to live as independently as they would if they lived in the general community.

The formal support services and informal social networks that operate within retirement villages serve to supplement rather than supplant those support networks that residents relied on prior to moving to the retirement village. The knowledge that help is close by can contribute to a greater peace of mind on the part of the older people and free family members from concerns about the wellbeing of their relatives.

As retirement villages look like being a significant housing option for older New Zealanders in the future, it will be interesting to see if official attitudes towards them become more favourable and if village developers can develop schemes that make residence in retirement villages accessible to a wider range of older people including those with less financial resources.

If, as New Zealand society ages, older people are encouraged to stay in the workforce the term 'retirement' may become a misnomer for

housing developments specifically designed for older people. In some cases there is a trend even now to refer to them as 'lifestyle' villages. Given the already present diversity of village types, it will be intriguing to see how the retirement village sector evolves to meet the demands of their target population. The requirement for retirement villages to be registered in compliance with the Retirement Villages Act 2001 should permit further study of this housing trend to be more structured and comprehensive.

Appendix 1

Text of the advertisement placed in the *New Zealand Woman's Weekly* 12 August 2000

I am starting an MA thesis on **retirement villages** as a lifestyle choice for older New Zealanders. The final report of the Prime Ministerial Task Force on Positive Ageing (1997, p50) suggests retirement villages can isolate older people from the wider community and in effect create 'ghettos' of retired people. If there are any *New Zealand Woman's Weekly* readers who are willing to share with me their experiences of living in a retirement village, I would be extremely grateful. I am especially interested in the social and community aspects of retirement village life and in residents' ongoing contacts with the wider community. All letters will be acknowledged and all information will be treated confidentially.

Appendix 2

List of 14 questions that formed the basis of this study

1. What are the circumstances that lead people to decide they should change their place of residence?
2. Where did they live prior to moving?
3. What choices were seen to be available?
4. What choices were explored?
5. Why was a retirement village seen as the best option?
6. What was the reason(s) for choosing a particular village?
7. How long has a person lived in that village?
8. What has been a person's experience since moving ... happy or problems?
9. If there are problems, are they related to the particular place or could they have been faced irrespective of where the person lived?
10. Are there problems that are specific to a retirement village ... privacy, financial?
11. What social interaction do residents have within the village and outside the village ... family, friends, clubs?
12. Has the village lived up to/exceeded expectations?
13. What happens if residents have to leave?
14. How close are relationships between residents?

Appendix 3

INFORMATION SHEET

RETIREMENT VILLAGE QUESTIONNAIRE

My name is **Barbara Bowen**. As a mature student undertaking studies towards an MA in sociology at Massey University, I am researching the retirement village lifestyle for my thesis. The chief objective of my research is to gain an insight into why older New Zealanders are choosing to live in retirement villages and what their experiences have been since moving in

What is the purpose of this questionnaire?

The information obtained from this questionnaire will be used, along with information gained from a number of face-to-face interviews, in my MA thesis and subsequent publications. It will form the core around which my thesis will be constructed.

What is required of you?

If you are willing to assist me with my research and currently live in a retirement village, I would be grateful if you could take the time to complete this questionnaire.

- I will assume that by filling it in you are giving your consent for me to use the information supplied in my thesis.
- You have the right to decline to answer any particular questions.
- All information will be handled confidentially. You are asked to provide a fictitious name for yourself and your village to ensure your identity is not disclosed when information you contribute is included in the text of my thesis.
- On completion of the questionnaire please return it in the enclosed stamped, addressed envelope.

Who will see the completed questionnaires?

Only I and those staff members of the Sociology Department at Massey University who are appointed to assist me with my analysis of the contents will see the questionnaires. The questionnaires will be kept in a secure place until they are no longer needed, when they will be destroyed.

Who can you contact for further information?

If you have any questions related to my research in general or the questionnaires in particular you can contact me at:

4/22 Liverpool Street

UPPER HUTT 6007

Phone/ fax 04 5278421

E-mail: barbara.bowen@paradise.net.nz

If you have any queries about the legitimacy of my study, you could contact my thesis supervisor, Dr Brian Ponter, at Massey University. The address is on the letterhead.

Appendix 4

Retirement Village Questionnaire

- It is assumed that by filling in this questionnaire you are giving your consent for the information supplied to be used as part of an MA thesis and any subsequent publications.
- You have a right to decline to answer any particular questions.
- All information supplied will be treated confidentially.

1. Which retirement village do you live in?

2. How long have you lived there?

less than one year

1-3 years

4-6 years

7-9 years

10 years or more

3. What sort of accommodation do you live in?

independent unit or villa

independent apartment

serviced apartment

other (please specify)_____

4. Where did you live previously? (**city/ town/ district**)

5. How long did you live there?

6. Was there anything about your house, its style, location or section which caused you to think it was about time you should leave? (**please tick as many as apply**)

house too big

too much maintenance

section too big

too far from shops

too far from family

other (**please specify**) _____

7. How far is it from where you live now?

less than 1 km

1-5 km

6-10 km

more than 10 km

8. Who decided you should move?

own decision

someone else (**please specify**)

9. What circumstances led to the decision that you should move?

10. What types of housing did you consider once you decided to move?

11. Why was a retirement village chosen?

12. Why did you choose this particular village?

13. Was this your preferred choice?
- a. location yes no
- b. type of housing yes no

If no – what would your preference have been?

14. How significant were the following in making your decision?
- | | very
important | fairly
important | not very
important | not at all
important |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| a. cost | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. security | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. closeness to
friends and
family | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. facilities at
village | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. location of: | | | | |
| - shops | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| - public transport | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| - medical services | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

15. Overall, how do you feel about your move to the retirement village?

- very happy
 moderately happy
 neither happy nor unhappy
 moderately unhappy
 very unhappy

16. Have you encountered any problems since you moved to the village?

- yes
 no

If yes, please explain what these problems are:

Are these problems specifically related to the village you live in or could you have had to face them anyway?

- specific to the village
 not related to the village

17. Have there been benefits from living in the village that you did not anticipate?

- yes
 no

If yes, what are they?

18. What facilities does your village provide?

19. Do you use these facilities?

yes

no

If yes, which ones do you use and how often?

20. What activities are offered at your village?

21. Do you take part in these activities?

yes

no

If yes, which ones do you participate in and how often?

22. How often do you socialise with other villagers?

every day

most days

a few times a week

once a week

less than once a week

not at all

23. Do you have any family still living?

yes

no

If no, please go to question 24.

If yes, do you have contact with any of them?

yes

no

If yes, what sort of contact do you have? (**tick as many as apply**)

- visit them
 - they visit you
 - telephone
 - mail
 - e-mail
 - other (**please specify**)
-

Since you moved into the village, are you having more or less contact with family members?

- much more
- a bit more
- the same as before
- less
- much less

24. Do you still have friends from before you moved into the village?

- yes
- no

If no, please go to question 25

If yes, do you have contact with any of them?

- yes
- no

If yes, what sort of contact do you have? (**tick as many as apply**)

- visit them
 - they visit you
 - telephone
 - mail
 - e-mail
 - other (**please specify**)
-

Is this contact as often as before you moved to the village?

- much more
- a bit more
- the same
- less often
- much less

25. Did you know any village residents before you moved in?
- yes
 - no
26. Have you made any new friends in the village since you moved in?
- yes
 - no
27. Are you involved in any groups, clubs or church activities outside the village?
- yes
 - no

If yes, what sorts of groups are they?

28. Do you feel that living in the village isolates you from the outside community?

- yes
 no
 not sure

29. Overall, how would you rate the village?

- exceeded your expectations
 just what you expected
 falls short of your expectations

30. Would you recommend the village to other potential residents?

- yes
 no

31. What features would you highlight if you were advising a friend or family member who was considering moving in?

32. What features do you feel are not up to standard or could be found better elsewhere?
-
-
-
-

33. How close is your relationship with other residents?

- very close
 moderately close
 not very close
 not close at all

34. How easy is it for a resident to move out of the village if they decide to do so?

- very easy
 quite easy
 quite difficult
 very difficult
 don't know

35. Are there potential problems with ongoing fees or sale of the property?

- yes
 no

If yes, what are the problems?

36. Is there an option to rent rather than buy at your village?

yes

no

If no, do you feel this option should be available?

yes

no

Do you think the option of renting would make retirement village living available to a wider section of society?

yes

no

don't know

37. Are there other retirement villages within the area where you live?

yes

no

If yes, how many are there?

38. Are there any comments you would like to add about the retirement village lifestyle?

Thank you for taking time to complete this questionnaire. To finish would you mind telling me a little about yourself?

1. Are you female, male or completing this as a couple?

2. What age group(s) do you belong to?
- 55-60 yrs
 - 61-65 yrs
 - 66-70 yrs
 - 71-75 yrs
 - 76-80 yrs
 - 81-85 yrs
 - over 85 yrs
3. What is your present marital status?
- never married
 - married
 - divorced
 - de facto
 - widow/ widower
4. If you have ever been in paid employment what was your main occupation?

5. If you have any family living, what relationship is your closest family member?

6. Do you drive a car? yes
 no

7. How is your health?

excellent

some minor problems

not so good

major problems

8. What ethnic group(s) do you belong to?

If I refer to any of your responses in my thesis I would like to use a pseudonym (different name) for you and your village to ensure the information you supply is treated confidentially. Would you like to suggest what names I could use for you and your village?

Your name(s): _____

Your village: _____

Please return the completed questionnaire in the enclosed envelope by 31 July if possible.

Barbara Bowen
4/22 Liverpool Street
UPPER HUTT 6007

Appendix 5**INFORMATION SHEET
RETIREMENT VILLAGE INTERVIEW**

My name is **Barbara Bowen**. As a mature student undertaking studies towards an MA in sociology at Massey University, I am researching the retirement village lifestyle for my thesis. The chief objective of my research is to gain an insight into why older New Zealanders are choosing to live in retirement villages and what their experiences have been since moving in.

What is the purpose of this interview?

Prior to undertaking this interview I circulated and received back 40 questionnaires that sought information from retirement village residents about their reasons for moving into a retirement village and their experiences since moving there. You may have filled in one of those questionnaires. If so, I am grateful for your contribution.

Now I am conducting ten face-to-face interviews with village residents in order to obtain more detailed information and specific insights about their personal experiences of retirement village life. This information will be used to complement the findings gleaned from the questionnaires and help me further in building up a picture of the retirement village lifestyle.

What is required of you?

You have been chosen as a potential interviewee because you have expressed a willingness to assist me with my research. If you agree to take part, I will visit you and conduct an interview of approximately 30 minutes duration in which I will ask you to tell me in more detail than a questionnaire allows what your specific experiences have been of the retirement village lifestyle. With your permission the interview will be recorded on audiotape to ensure an accurate record of what you say. This will later be transcribed and you will be asked how you wish the audiotape and transcript to be disposed of once the study is completed.

What are your rights concerning the interview?

1. You can refuse to answer any particular question or ask for the interview to be terminated at any time.
2. You may ask any questions about my research which occur to you in the course of the interview or afterwards.
3. At any stage during the interview you may ask me to turn off the tape if you do not wish what you are saying to be recorded.
4. The information you provide is given on the understanding that it is completely confidential to me and my Massey University supervisor and that you will not be identified in either my thesis or any subsequent papers relating to this research project.
5. You have a right to determine how the audiotape and transcript of the interview will be disposed of. If you so desire the tape will be returned to you after it has been transcribed.

6. You may request a copy of the transcript to verify its accuracy and a summary of my research findings if you wish.

Who will transcribe the audiotapes?

I will transcribe the tapes myself and no other person will be permitted to listen to them. The transcripts will not identify you and will be shown only to my supervisor Dr Brian Ponter and such University staff as might be asked to assist me in writing my thesis.

Who can you contact for further information?

If you have any questions or concerns about my research in general you can contact me at:

4/22 Liverpool Street
UPPER HUTT 6007

Phone/ fax 04 5278421

Email: barbara.bowen@paradise.net.nz

If you have any queries about the legitimacy of my study you can contact my thesis supervisor, Dr Brian Ponter, at Massey University. The address is on the letterhead.

Appendix 6**NOTHING TO DO**

When we made the announcement to family and friends
They shook their heads and they sighed
They furrowed their brows and wrung their hands
“But you’re much too young” they cried.

“What will you do?” they wanted to know,
“You’ll die of boredom” they said
“You’ll be watching the box from dawn to dusk.
Why, you must be out of your head.”

But we were determined, and here we are,
Two of the newest kids on the block,
And though it’s been but a few short weeks,
We’ve already had time to take stock.

There’s the croquet lawn, and the bowling green,
There’s the library, a pool and a spa,
There’s embroidery to do and there’s pottery,
And even a ‘happy hour’ bar.

There’s woodwork and scrabble, mahjong and cards,
There’s ‘stretch and relax’ on the floor,
There’s sequence dancing and snooker and darts,
And yes, there’s still even more.

There’s table-tennis and indoor bowls,
And music and spinning and art,

It's hardly a case of nothing to do,
But where do I jolly well start?

Which shall I do – what to leave out?
How will the housework get done?
Who'll do the washing and cook all the meals,
While I'm busy just having fun?

Reproduced with the kind permission of the author, Mrs Joan Goodin.

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