

Green Paper Consultation Responses

Retirement Communities

Submission 227

Changing Our View of Retirement

Introduction

I believe that we need to review the whole concept of retirement and old-age and to have many debates over the coming years rather than trying to set things in stone too quickly.

Up to relatively recently most people would have expected a degree of support in older-age from their families that is just not practical in terms of how society is organised today. So, we have many older people living, sometimes lonely lives, in uneconomic family homes because this is where they always expected to end their days. They have a fear of 'going into a home' where they are likely to lose their autonomy. Yet in their own homes they feel vulnerable to break-ins or to having a fall and not being found for some time.

I think there needs to be a third way and I see this taking the form of retirement communities which are physically and socially part of the larger community. In my own vision a retirement community would:

- have physical assets
- provide for as many of it's own needs as possible
- benefit from the sharing of resources
- respect independence and companionship needs
- contribute to the community at large
- deepen democracy

1. A Community With Physical Assets

The shelter and security my house offers does not change in relation to whatever its market value happens to be at the time. Despite changing market values over the years, my house has continued to have the same number of rooms; be in the same area etc.

Having no company pension and being of limited means, I took out a small private pension 9 years ago. I chose a reputable company and the lowest type of risk.

Despite these precautions my fund is now worth less than I have paid in. Had I put

my money under the mattress it would at least still be worth its face value.

I would like to see some innovative thinking from government which allows people tax breaks for investing in concrete reality, in the form of a retirement community, rather than in fluctuating and unreliable investments.

2. A Community Which Provides Many of Its Own Needs

The way in which a retirement community of the future might provide for many of its own needs would need to be discussed. Here are couple of suggestions.

The use of solar power or wind power could decrease a retirement community's vulnerability to the fluctuating prices charged by utility companies and might also reduce the need for the working population to finance allowances in this area.

It is generally observed that as people get older they become more interested in gardening. I would see no reason why a retirement community of the future should not capitalise on this characteristic of older-age to provide many of its own food needs. This could have a knock-on benefit in terms of health which would in turn, reduce the cost of health care for the elderly.

3. A Community Which Benefits From Sharing Resources

Many older people are living one or two, to a house originally bought for a growing family. They are often only using a small part of the available space, yet they have the expense of maintaining and heating the whole house. While people would have individual units in the community I envisage many resources, such as kitchens; spare rooms for visitors or washing machines, could be shared.

When it comes to shopping, many commodities are sold in large quantities and while some shops do allow packages to be broken down for pensioners this is not generally the case. It is also inconvenient. Most small households complain of wasting food, in particular, because of they quantities in which it is sold. Being part of a bigger community could really help in this area.

4. A Community Which Respects Independence And Companionship Needs

I would envisage a community which had individual en-suite units where people could have privacy and maybe make a cup of tea or a snack. There would also be 'public' rooms which people could use when they were more socially inclined.

5. A Community Which Contributes To The Wider Community

It would be interesting to investigate areas in which older people could contribute to the wider community. It might be possible, for example, to assist with the lighter aspects of childcare. Given that the working population will be trying to pay for our pensions it might be nice if we could help relieve their financial burden for childcare.

Older people might also be able to perform tasks which are difficult for working people to do such as collect a package from the sorting office or do some research on the internet.

6. A Community Which Is Committed Deepening Democracy

I would like to see people actively encouraged to participate in discussions and decisions about how their community is being run. Given the advances in the area of personal development I would also like to see the inevitable relationship conflicts which will arise being facilitated rather than left to fester.