The Commodification of Retirement: A Case Study of Active Ageing in a Retirement Village on the Sunshine Coast, Queensland

Submitted in Fulfilment of the Requirements for the Degree of Doctor of Philosophy

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December 2012
Double-sided printing – page intentionally left blank
Welcome to Retirement Village Lifestyle
Abstract

This thesis is a qualitative case study of the socio-economic tensions in retirement lifestyle and the retirement village industry. It examines active ageing in the context of one retirement village and analyses village lifestyle in relation to commodification processes pursued by the retirement village industry.

Regardless of increased social interactions and opportunities for leisure, physical activities, mental and physical health offered in retirement villages, a focus on health and well-being does not take into account the ways in which these can and have been commodified to financially disadvantage some residents. This study argues that today’s retirees are actively encouraged to extend consumption practices into retirement and that active ageing has become a process of continuous spending and consumption.

This ‘active’ retirement lifestyle has resulted in numerous socio-economic changes. For example, the emergence of a corporatized retirement village industry has promoted a new style of independent retirement living, featuring the self-funded, ‘one-stop’ retirement village. The industry sells village villas/units and is successful because it promotes a ‘dream lifestyle’. This thesis argues that this promise incorporates elements of commodification since participation in active ageing activities frequently attracts additional expense. Retirement village residents face both social and economic costs and non-participation entails penalties that may result in exclusion and isolation.
Declaration of Originality

The work submitted in this thesis is original, except as acknowledged in the text. The material herein has not been submitted, either in whole or in part at this or any other university.

Gerd Lederbauer
December 2012
Acknowledgements

Two higher educational facilities stimulated this research project. Firstly, at the University of New England I received the education that became the foundation for my first research project. Associate Professor Peter Corrigan acquainted me with the ‘mysteries’ and techniques of qualitative research. Thank you Peter for providing this opportunity. The experience gained in my previous research study at UNE assisted me greatly in completing the current study at USC.

After several years in retirement, I was given the opportunity to undertake the current project at the University of the Sunshine Coast. With the assistance of a tri-partite supervision team I began a study that was, in hindsight, initially beyond my abilities. Without the ongoing encouragement and support of my supervisors, I most likely would have discarded the study in the ‘too-hard basket’.

My principal supervisor, Dr Lucinda Aberdeen, despite my many short-comings and my often diverging views, never gave up on me. Regardless of my continuous emotional ups and downs, Lucinda was always there for me, showing understanding, compassion and patience, which at times, I did not always grasp. Our discussions were always stimulating, and it was Lucinda who introduced me to the techniques of research and academic writing. Lucinda, you were at times a hard taskmaster, but you gave me direction and focus which led to the completion of this project. I cannot thank you enough.

I was lucky to have two other eminent teachers and researchers at USC who offered their support as co-supervisors. Their guidance, advice and support was invaluable and ensured that the thesis reached finalisation.

Dr Peter Innes was my initial contact and recommended my application leading to my PhD candidature. Peter’s ‘open door’ policy helped me to gradually adapt and ‘find my feet’ with regards not only to administrative policy, but also the academic requirements of my ‘probationary’ candidature. Peter’s critical comments and his continuing support,
and advice during the coding process, were invaluable. Similarly, his critical examination and review of the final document greatly helped me to finish the thesis. Thank you, Peter, for your ongoing support.

During the period of my confirmed candidature Associate Professor Julie Matthews provided the support I needed to continue and complete the study. Julie is the consummate professional, a dedicated teacher and researcher whom I hold in high esteem. Our initially strictly teacher–student relationship evolved into much more. Julie demonstrated her trust and confidence in my abilities to complete. I began again to believe that the project was not beyond my abilities, my self-confidence returned and I immersed myself completely in the intricacies of the study. Thus Julie became my academic guide and mentor, and gradually we also became friends. Today, it is Julie’s friendship I value most. Thanks to Julie, her unwavering support in the form of discussions, dissemination of her knowledge, explanations and clarifications, I not only widened my academic horizon and relevant professional understanding, but also recovered my lost self-esteem. Thank you Julie, you gave me back my belief in the academic enterprise.

Many others have contributed directly or indirectly to making this thesis a success. In particular, the two USC librarians Kylie and Elizabeth, and the loans desk staff all went out of their way to organise the books and journal articles I needed. Their enthusiasm, support and politeness are second to none. Thanks also to Beth, who introduced me to library-catalogue research. Students and scholars can take heart in this level of support. Also Lyndal from the research office thank you for listening to my enquiries, taking time to provide advice and counsel when I asked for it.

It was in the 1970s when I met Gwen Rowe† (White Cliffs, NSW) who became a close friend and mentor and convinced me to further my education at UNE. Thank you Gwen, I never forget you. I also thank Joe Hallahan (SMHEA, Cooma - NSW) with whom I had many discussions and, who also encouraged me to study at UNE.

Another person to whom I owe thanks is Jennifer Westacott (BCA) who demonstrated that a non-corporate, tolerant, compassionate and humanitarian leadership based on
equality, potential and personal application can achieve much more than any other managerial style.

To three professionals, Dr Marcel Knesl (radiation oncologist), Dr Dale Rimmington (orthopaedic surgeon) and physiotherapist Mr Jordan Craig; their compassionate and ongoing treatments made it possible for me to undertake/complete this project despite my health and mobility problems, thank you all.

Finally, but actually first and foremost, I thank my wife Jacqueline. She is always there for me, providing selfless support regardless of the circumstances. She has always put me and my studies first and at times at great cost to herself and to our son. Jacqueline never gave up, encouraging and cheering me up when I was ready to abandon the journey. Jacqueline is not only my wife; she is also my friend and confidante, my editor, discussion and sounding board and, at times she played the role of devil’s advocate. She is the driving force behind my educational journey and has always managed to temper and balance my views and approaches, thus often saving me from embarrassment. Even now, nearing the end of this journey Jacqueline continues to be more concerned about my goals and often, despite my concerns, disregards her own needs and health. It seems that I have shortcomings and lack the ability to express myself and show gratitude, thereby taking you for granted – but this has never been the case. Jacqueline, you are my rock and I love you dearly; to say I will make it up to you when the study is finalised is simply inadequate. I just aim to be there for you more than before, so that we continue this journey together, enjoying our retirement.

In conclusion, this project was a real eye-opener; I have gained a new outlook and, I hope, a new friend for life. I believe I also gained a true understanding of the concepts of active ageing in retirement, which in self-funded retirement villages has led more and more to commodified lifestyles. Regardless of my views and perceptions, I thank the University of the Sunshine Coast, including all supervisors and staff involved in my study. The institution gave me the opportunity to research this important if controversial matter and I hope I have contributed in a small way, to an increased understanding and knowledge of the social issues involved. Further, thank you Danielle and Graham (research office) in providing support during the submission process. Finally, my thanks to Dr Thea Vanags, my editor and advisor, ensured that the thesis was finalised/passed.
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Chapter 1: Introduction

Background

Traditionally older people on retirement ‘aged in place’ and enjoyed neighbourhood community life (Olsberg 2011). This project is informed by my own experience of ageing in place and of life in a retirement village. It is also informed by an earlier research project which was a case study of the shopping practices of retired couples in an era of high consumption (Lederbauer 2002).

After four and a half years of retirement village life, I became aware not only of the advantages, but also its shortcomings. During this time, I had many discussions and debates with my fellow residents and with those in other commercial retirement villages. Most identified problems associated with loss of autonomy, management style and corporate attitudes. For example, they spoke about poorly explained annual increases in the general service fee. Such socio-economic issues were widely discussed in the mass media and by various interest groups. These included the Council of The Aged (COTA), the Association of Residents of Queensland Retirement Villages (ARQRV) and the ‘Senior-Queensland’ monthly publications. They were all concerned about distortion and misrepresentation in industry advertisements/sales promotions. It was this experience and these concerns as well as my intellectual curiosity which led me to undertake formal research into the socio-economic aspects of village life and its associated lifestyles.

The Research Problem

Continuous population growth and advances in health care have resulted in a growing worldwide ageing population. Over the past three decades, Australian society, similar to other Western countries, has experienced significant social and attitudinal shifts with regards to population ageing. Many of these have focused on the idea that ageing should be centred on maintaining fitness and productivity (Edgar 2012). Ageing has come to be seen as pertaining to socio-cultural factors as much as biomedical issues (Featherstone & Hepworth 1995). In particular, the over-65 age cohort has been shown to be concerned with having a positive attitude to life and maintaining health and fitness (APS survey 2007). In this context, the World Health Organisation (WHO) at its Second World Assembly on Ageing in 2002 coined the term ‘active ageing’ to refer to a notion
of ageing that involves social participation and the realisation of social, mental and physical well-being (WHO 2002: 12).

‘Active ageing’ is a term that is commonly conflated with ‘productive ageing’. In the research literature, the concept of active ageing is interpreted in different ways, resulting in a lack of clarity about its meaning (Peel, Bell & Smith 2008: 11). The terms active ageing and productive ageing are often used interchangeably in policy documents concerning ageing in America, Europe and Australia (Van Dyk & Turner 2010; Russell 2004: 2). Moreover, ageing people themselves hold alternative and conflicting views about their meanings. The confusion and blurring of these terms is in part due to the fact that active ageing can indeed be productive, but productivity itself is often understood purely in economic terms. The association of active ageing with economic productivity is common (Asquith, 2009). The idea of productivity in a capitalist economy is based on the transaction of goods and services involving the exchange of a commodity under prevailing market conditions (Williams 2002: 527). The difference between production costs of goods and services, and their sales price represents a gross economic profit to the producer (Samuelson, Hancock & Wallace 1975: 508, 517; Baldry 1980; Call & Holahan 1980). It is certainly the case that many older people, such as farmers in the U.S.A; continue in economically productive and financially gainful activities either by being self-employed or in a salaried position (Mishra, Durst & El-Osta 2005). However, the main reason for this is that actual retirement for many would result in extreme poverty due to limited health care and social welfare payments (Rural Global TV, 2012).

The term ‘elder productivity’ first emerged at the 1982 Salzburg seminar where there was discussion of the ‘productive capacity of older people and their significant contribution to work, family and community’ (Bass & Caro 2001: 37). The discussion ‘stressed the mobilization of the productive potential of the elder of society’ (Butler & Gleason 1985: xii, quoted in Bass & Caro 2001:37). It is important to note that the term sought a balance between the economic and social aspects of productivity. Recently, the concept of productive ageing has gained momentum and become embedded in government fiscal policies in the USA and Australia (Asquith 2009: 257). It implies a close association between ageing and meaningful activities that attract payment. In short, productive ageing has become equated with paid work and other forms of paid activity. Active ageing has been similarly been drawn into economic discourse which frequently
lacks engagement with a critical stance towards notions of financial productivity (Haukka, Robb & Alam 2009).

This study was undertaken in a contemporary commercially-operated retirement village. It critically examines active ageing concepts and the commodification of ageing in residents’ everyday lives. It shows how active ageing in a retirement village can be observed in the form of three principal categories of activity. First, there are activities that incorporate all forms of diverse commercial and non-commercial activity. Second, are activities mainly concerned with attracting a financial gain, and third are activities carried out by volunteer residents with a view to assisting others. The reward in these latter activities is the satisfaction gained from charitable giving.

The study is informed by critical gerontology which is concerned with the political economy of ageing. In Australia, critical gerontology remains underdeveloped (Asquith 2009; Aberdeen & Bye 2011) and has not been applied in previous research studies of retirement villages. The application of a critical political economy of ageing perspective is one of the innovations of this research. A more detailed account and explanation of this perspective is given in Chapter Two.

The thesis attempts to clarify, separate and define various forms of active ageing. It analyses the ways in which active ageing constitutes the commodification of the retirement village in particular and retirement lifestyles in general. The study argues that productive ageing has become predominantly focused on economic activities and paid employment, and that this precludes its connection to unpaid activities including many forms of social, physical and mental non-commercial activities. The study points to the growing problem of commodification in active ageing, where all activities become identified with and valued for their capacity to generate profit and income, rather than the promotion of social capital to ensure a meaningful and satisfying village retirement lifestyle for residents.

**Retirement Lifestyle**

This study is particularly interested in questions of productivity and social exclusion. A focus on these elements draws attention to the problem of institutionalised discrimination against the retirement age cohort (International Federation on Ageing 2012). Two key global trends inform this study: first, the growth of an ageing
population worldwide and what this means in the Australian context (United Nations 2001) and, second, the development of contemporary consumer society and the reduction of activities informed by economic values (Bourdieu 1979; Jones, Higgs & Eckert 2009). Labelling and social exclusion are examined in more detail in the literature and data analysis chapters. This discussion is mainly concerned with how retirees are identified in ways that place them outside decision-making processes. The question of active ageing and retiree productivity is the primary concern of this thesis.

The term ‘population-ageing’ refers to a shift in the age structure of a population, whereby older age cohorts proportionally increase over time. The principal causes are declining fertility rates and increased longevity (Weil 2006). Population ageing is currently occurring in the developed world, with socio-economic ramifications including increases in the costs of aged care pension payments and health care. Key elements here are a shrinking labour force and the fear of a future bankrupt social security system (Gavrilo & Heuveline 2007). Australia is no exception to the global trend of population ageing and the continuous development of a post-modern consumer society. Like other developed countries, it is experiencing population ageing and significant low fertility. The Australian Bureau of Statistics (ABS) anticipates that over the next decades population ageing will have marked implications for Australia related to health, labour force participation, housing and demand for skilled labour (ABS cat. 3201.0, June 2010). The development of consumer societies, initially began in the ‘first world’, but with intense global economic development, consumer societies have also emerged in less developed countries (Scaruffi 2008-2012). The main shift refers to a socio-economic change from saving and investment to spending and consumption. The principal characteristics of consumer societies in the developed world are high income per capita, a high level of industrialisation, high GDP, high quality of life, long life expectancy, access to good education, high levels of welfare payments and a high standard of health care. These lead to a high level of mass consumption and credit card debt (Goodwin, Nelson, Ackerman, & Weisskopf 2008).

In light of these factors, the nature of ageing in Australia and elsewhere has undergone dramatic changes. From the interwar generation onwards, particularly those born in the 1930s and early 1940s, people were exposed to changing social attitudes and government policies regarding ageing (Borowski, Encel & Ozanne 2007). Gender is a
factor too with older women in Australia increasingly exposed to housing insecurity, especially where family breakdown occurs (Russell 2007: 99-114). This in turn affects the nature of ageing and retirement life (Hunter 2008). In contrast to their parents, today’s retirement cohort is engaged in all forms of activities and lifestyles (WHO 2002; Miller 2009).

Today many retirees can choose from a variety of retirement lifestyles due to their savings and continuing income. By far the most popular choice continues to be ‘aging in place’ (ALGA 2004-2008) where retirees continue to live in their homes and avail themselves of various community services. However, this option is influenced by educational background, health and accumulated wealth. Indeed, “aging in place” is not available to everybody. For example, retirees living in remote regions and in need of specific health care may have to leave their communities permanently and move to larger towns where they can receive appropriate ongoing treatment. Other retirement housing options are the ‘granny-flat’, where retired parents live in a purpose-built flat on their children’s property, the rental market. Downsizing and purchasing a smaller freehold title nearby is another possibility, which allows retirees to maintain their existing social networks.

The move to a retirement village offers a lifestyle that significantly contrasts with other options. The lifestyle is distinguished by specific characteristics such as security, on-site amenities and location (Manicaros & Stimson 1999: 60-61). Retirement villages have many advantages, but problems include the loss of autonomy and privacy, isolation and noise. Not all residents are able to reconcile their expectations with the realities of village life (Manicaros & Stimson 1999: 62-64).

**Retirement Village Living**

Australian research into active ageing is predominantly policy focused. Psycho-social and bio-medical studies conducted in the 1980s and 1990s did not take account of the incipient development of the retirement villages and few studies critically investigate the development of the retirement village industry and its socio-economic effects. This is of concern in view of the high profile of the industry and the growing number of older people opting for this lifestyle. The literature shows that in the period 1984–2009, mainly small-scale studies were undertaken (Legge 1984; McDonald 1986; Mott &
Riggs 1994; Buys 2000). These studies were policy driven, focused on empirical research and overlooked the socio-economic dimensions of retirement village life. More recently, research has tended to concentrate on the provision of integrated care in housing for older Australians (Jones & collaborators 2008 and 2010).

Retirement village living and its associated lifestyle do not automatically mean ‘plain sailing’ or a worry and stress-free retirement. Moving into a commercial retirement village can be associated with loss of personal autonomy (or perceptions of loss of autonomy) and civil rights as well as problematic attitudes and behaviours of retirement village operators. The critical approach of this study seeks to identify and analyse the multiple socio-economic dimensions affecting retirement village residents.

**Research Questions**

The principal research question driving this study is: What is the nature of the relationship between active ageing and commodification in a retirement village?

In order to answer this question, the following sub-questions have been developed to clarify the notion of active ageing and the nature of commodification.

- What is the nature of active ageing in a retirement village?
- What is the nature of commodification in a retirement village?
- What production, consumption and civic participation are undertaken by residents of a retirement village?
- What socio-economic transactions and recreational activities are undertaken by residents of a retirement village?

**Case Study Methodology**

The term ‘methodology’ refers to procedures and methods that systematically generate data to addresses and provide valid answers to the research questions. Qualitative case studies aim to answer questions about the what, how or why of a phenomenon (Bhattacherjee 2012: 21). A case study design was deemed appropriate for this study because it enabled a focus on the experience and attitude of individuals, groups and organisations. Specifically it allowed for a focus on the socio-economic dimensions of active ageing, retirement and lifestyles which were lived in a retirement village while at the same time considering the activities of village management. In addition, qualitative
case study design allows a combination of data gathering methods and analysis to be undertaken and provides a rich source of data necessary to answer the research questions.

Critics of the case study method argue that the study of a small number of cases does not provide the grounds on which to establish reliability or generality of findings (Soy 1997; Flyvberg 2006: 224-8; Zaidah 2007: 5; Malay Research Foundation 2008). However, case study research is capable of generating trustworthy and credible insights, though they are not generalisable to all circumstances. Soy (1998) and his contemporaries claim that the intense exposure to study of the case distorts the findings, rendering such research very useful only as an exploratory tool (Soy, 1996; Zainal 2007: 5; Yin 1994; Tellis 1997). Yet these critics of the method (Tellis 1997: 1-17; Yin 2003: 3-8) overlook the fact that the case study approach can shed light on the phenomena by studying in-depth single or multiple cases of phenomena. Social scientists have successfully applied this qualitative research method to investigate ‘contemporary real-life situations and provide the basis for the application of ideas and extension of methods’ (Soy 1996: 1). The case study approach is based on a constructivist paradigm (Stake 1995; Yin 2003) which recognizes that ‘truth is relative and dependent on one’s perspective’ (Baxter & Jack 2008: 545).

Researcher Bias/Voice

The question of subjective bias and researcher voice is a fraught one in both objectivist (e.g. Ratner 2002) and constructivist (Gupchik 2001) research. Even positivist studies seeking objectivity can be challenged for researcher bias in terms of focus of study and analytical preferences (Cohen and Crabtree 2006). Following Weber (1949), a key element of social science methodology is not how a researcher might take on an objective stance or how subjective bias might influence their analysis; nor how to avoid judgments of value and distinguish them from between empirical facts. For Weber social science methodology requires a reflexive suspension of judgement so that empirical observations can be subject to examination. In this way what often appear to be ordinary or common sense standpoints can be brought into analysis. While researchers might strive for ethical neutrality, they need to understand its complications since topics of study in the social sciences are part of the subject matter they seek to investigate. I have sought in this study to strive towards objectivity or ethical neutrality,
while at the same time understanding that the research object, i.e. ageing is something to which I am connected and understand subjectively. The use of theoretical constructs or in Weber’s terms ‘ideal types’ are thus employed in this study to enable comparison between theory and practice. The terms ‘active ageing’, ‘productive ageing’ and commodified ageing enable the clarification of causal relations, conditions and imperatives. The purpose of this is to interrogate their normalisation as well as the ways they serve to inform subjective desire or moral evaluation.

**Researcher Impact**

Based on the foregoing, the researcher necessarily has an impact on findings in both observational and non-observational methods. This study uses both participant and non-participant observation techniques. Non-observational methods include semi-structured interviewing and document analysis. In both observational and non-observational methods, the researcher can have an impact on the social phenomena being investigated. In unobtrusive (naturalistic) observations, researchers can have a ‘reactive effect’ which results in the participant ‘behaving’ in an atypical manner (Kawulich 2005). Semi-structured interviews are prone to this if the participant answers in a way that corresponds to what is socially desirable. Thus, for instance, some respondents in this study after providing a particular answer to a question would enquire, ‘Is this you want to hear?’ In light of this, and that fact that the researcher is also a resident of the commercial retirement village investigated, the question of neutrality and objectivity requires careful consideration. Clearly there can never be complete researcher objectivity and in fact the researcher’s resident status in the retirement village actually provided important insights into undertaking this study and the interpretation of its findings.

**Trustworthiness**

In quantitative research methodology the trustworthiness of research outcomes is measured by applying criteria such as reliability and validity and reflects a positivist stance. Here ‘reliability’ refers to the results of a study and its replicability, while ‘validity’ refers to the ability of a study to accurately ascertain and measure what it purports to measure (Golafshani 2003: 597-9). In constructivist research, the trustworthiness and accuracy of findings can be verified through the following analogous criteria (Shenton 2004: 63).
• Credibility: Comparable to internal validity using known research methods; familiarity with culture being studied; triangulation using different methods and thick description of phenomenon under close examination

• Transferability: Comparable to external validity/generalizability using background data to research context and comprehensive outline of phenomenon investigated to permit comparisons…

• Dependability: Comparable to reliability using ‘overlapping methods’, and detailed methodological description enabling the study to be replicated.

• Confirmability: Comparable to objectivity using triangulation to minimise researcher bias; acknowledging limitations of techniques and impacts and detailed methodological explanation permitting findings to be examined (adapted from Guba 1981, cited in Shenton 2004: 63-4).

In this study, the credibility, transferability, dependability and confirmability were achieved through researcher familiarity the location and context of the study, triangulation and the use of multiple methods (semi-structured interviews, participant and non-participant observations and document analysis). These allow comparisons to be made with other retirement village studies and enable the study to be accurately reproduced.

The case study undertaken in this thesis sought to understand and explain a complex real-life situation (Baxter & Jack, 2008; Yin, 1994, 2003) and to refine theoretical constructs, such as active and productive ageing commonly applied in the field of the study, as well as to generate and examine less familiar concepts such as commodification (Stake 1995, 1998). Case studies allow for the use of multiple methods of data collection. These are detailed below.

Semi-structured Interviews

Interviews were conducted to obtain personal views about various socio-economic issues. The semi-structured thematic interview schedule (Appendix G) allowed for pre-planning and design of questions. Interviews were conducted face to face, questions were replicated for each participant and standardised to increase reliability, and all questions apart from demographic ones were open-ended, allowing participants
to express their views. The interviewing approach lent itself to asking additional and spontaneous questions (Woods 2010).

Prior to commencing interviews, I pilot-tested the semi-structured interview schedule. Several willing but non-participating residents (including my spouse) assisted in this task of identifying questions that were not relevant to the study or that needed to be changed (Cemca 2010). The interviews confirmed the validity of the variations, thus further increasing reliability. In turn, the interviews demonstrated residents’ unawareness of the socio-economic dimensions of retirement village living. The interview technique proved valuable with the twenty participants enjoyed providing me with an array of information. Thus, I obtained a large volume of rich ‘raw’ data which contributed significantly to the outcomes of the research.

During the second year of my research, when I collected the interview data, I came to realise how little people appeared to know about the socio-economic aspects of retirement. For instance, no one could distinguish between the concepts of freehold and leasehold title and they were oblivious of processes that were financially disadvantaging them. Residents demonstrated only limited understanding of the financial and economic implications of active ageing and retirement lifestyles. A deeper understanding of the village environment and the activities of residents within it were gained through a second research method, namely observation.

Naturalistic Observations
Naturalistic observations were undertaken primarily to gather further data about village life. This method was complementary to other techniques (Macdonald 2008: 286) and involves observing people in ‘natural’ situations. In this study, I observed activities such as residents enjoying the village environment or clubhouse activities. I made no attempt to become part of, or in any way interfere with the environment or the residents pursuing a particular activity. The researcher using the technique of naturalistic observation is regarded as a natural part of the environment, hence not noticed or perceived as a participant (Bordens & Abbott 1991: 157-160). This technique allowed for the unobtrusive observation of residents’ activities.
I conducted a total of six ‘naturalistic’ observations. All these events were of a socio-economic nature containing elements of active ageing and commodification. These ‘observation’ events stimulated many important debates with my spouse who is a member of various resident hobby and interest groups and who offered important inside information about residents’ understandings of the events. In all these events it was possible to identify the two principal concepts, firstly active ageing including volunteering and, secondly, commercial aspects. It is this combination that leads to the commodification of retirement. Indeed, both the corporate owners and the residents contribute to the commodification of the village retirement lifestyle.

**Document Analysis**

Document analysis can be broadly defined as in-depth evaluation of documents and includes texts and images (Wharton 2012). Document analysis enabled the generation of data about the industry’s marketing techniques, and tribunal and court findings relating to disputes between village owners and residents. Of particular interest were the sales brochures, flyers, information kits and lifestyle magazines. Village sales brochures produced by village owners target the public at large and in particular potential retirees/villa purchasers. These were analysed in order to identify the marketing techniques used to sell village villas/units. Analysis focused on images, textual content and in particular community-oriented slogans. Document analysis of sales brochures and visits to every village in the region alerted me to various village conditions, and helped me to understand the demographics of the region.

Document analysis provided insight into marketing techniques. Many sales promotions merge fantasy with reality. Thus, even for the discerning purchaser it is difficult to separate illusions and dreams from the real world. Glossy retirement village brochures must be assessed with the adage caveat emptor in mind! Finally, I used document analysis to assess a number of village disputes before the Queensland Civil and Administrative Tribunal or other legal tribunals. Specifically, thematic analysis demonstrated that in many instances these disputes could have been avoided if village corporations had subscribed to the concept of ‘fair play’.

After completing the interviews and undertaking various aspects of document analysis I transcribed the audio-taped interviews. This time-consuming and sometimes tedious
process enabled me to find analytical material I might not have found had I paid others to do it. Multiple demographic materials (ABS, OERS) required a great deal of work reorganising and retabulating the data into new tables. Data held by village industry and Residents Associations were very valuable in helping compiling relevant information.

**Data Analysis**

Data analysis refers to the systematic examination of primary and secondary data by statistical or logical methods in order to evaluate and interpret it. All data generated in this thesis were analysed thematically. First the interview data were coded which despite the complexity of the process enabled me to see themes in the data in a more objective manner. The coding eventually exposed important elements of the commodification process. Analysis was lengthy and systematic, commencing with initial or open coding, which in turn led to pattern coding, followed by open and axial coding from which I established the process of frequencies with colour coding. This ended with selective or theoretical coding and identification of central insights, core themes and finally the principal core theme. Second, the naturalistic data and documents were analysed and correlated with themes which were generated earlier.

**Literature Review**

A review of the literature in the field of productive ageing indicated that large and small scale Australian studies during the last twenty-six years have focused mainly on the psycho-social aspects of retirees living in retirement villages. Below I argue that the major conceptual categories found in this psycho-social research, namely active ageing, productive ageing and volunteering (civic participation), assist with the explanation and understanding of the issues of ageing in general and the origin of the concept of active ageing. However, they are not utilised to address the examined in this study. Arguing from the perspective of critical social gerontology, I suggest that socio-economic aspects of retirement villages can be addressed by the notions of productive ageing and volunteering stimulate the commodification of village residents’ retirement lifestyles. I further suggest that the notion of commodification is necessary to fully understand active ageing because it demonstrates how retirees/village residents’ lifestyles have become a marketable commodity in mainstream society.
Active Ageing

A key description of the contemporary psycho-social application of active ageing is provided by Buys & Miller (2006) who base their work on the WHO research (WHO 2002). This definition states that active ageing is:

‘The process of optimizing opportunities for physical, social and mental well-being throughout the life course, in order to extend healthy life expectancy, productivity and quality of life in older age’ (WHO 2002, quoted in Buys & Miller 2006: 2).

The WHO (2002) discussion of active ageing highlights the need for ongoing participation in all facets of societal life (WHO 2002: 12) and raises the question of ageing in a holistic way to emphasise the connectedness of all aspects of ageing. The active ageing ‘concept’ is captured by the simple phrase “engaged in life” (International Council on Active Ageing 2006, cited in Buys & Miller 2006: 3). The WHO (2002) examined active ageing, its concept and rationale. Active ageing is understood therefore as the ‘process’ of optimising opportunities for health participation and security in order to enhance quality of life as people age’ (2002: 12) and includes both individual persons and groups of people. For the WHO (2002) active ageing:

‘allows people to realize their potential for physical, social, and mental well-being throughout the life course and to participate in society according to their needs, desires and capacities, while providing them with adequate protection, security and care when they require assistance’ (WHO 2002: 12).

At its Second Assembly on Ageing in Madrid (2002), WHO advanced the case for active ageing based on health and well-being in old age. In developed nations, this perspective on ageing leads specifically to policy changes and implementation of programs related to health and economics.

At the Assembly a number of medical concerns were raised such as disability and chronic diseases (WHO 2002: 33-36). There also was a focus was on the feminization of ageing, that is, the fact that women live longer and their health needs are often ignored (2002: 39-40). The discussions also raised questions of ethics and the allocation of resources in relation to medical intervention, and structural inequities that create poverty and health problems (2002: 40-41). Other issues debated included gender and
culture in relation to social status, and how society views and treats female retirees and those of diverse cultural backgrounds (2002: 20). Better health and service systems were identified as promoting active ageing (2002: 21, 45-53).

Economic factors of active ageing include income, work and social protection so that specific policies coincided with broader schemes to reduce poverty and increase the involvement of older people in income-generating activities (WHO 2002: 30-31, 42-43). The WHO (2002) documents further state that physical environments must be made more elderly-friendly in order to reduce their dependency (2002: 27). There must be more social support, educational and lifelong learning, and protection from violence and abuse (2002: 28). Personal factors concerning ageing include genealogy, genetics and adaptability (2002: 26). Behavioural factors of concern are changes such as moderate physical activities and better eating habits that could lead to improved mental health and the reduction of chronic diseases (2002: 22-24).

The Assembly’s report recommended that the formulation of appropriate policies and their implementation through appropriate programmes would constitute a move forward and would address the impact of population growth and longevity and associated age and health problems. In other words, there was a need and justification of the total reintegration of the Third Age into mainstream society (WHO 2002: 44-53, 55-56).

The development of the concept of active ageing illustrates the changes in its meaning over time and cultural context. It shows how certain elements of the definition, such as volunteering and other socio-economic dimensions have been excluded and included. In the United Kingdom, Davis-Smith & Gay (2005) discuss the process of active ageing within the parameters of active communities and related active ageing, volunteering and the transition from paid work into retirement. They argue that volunteering and what motivates people is often influenced and stimulated by family, religion, place and government policy (Davis-Smith & Gay 2005: 9-10, 15-17). Phased retirement (Davis-Smith & Gay 2005: 16), they say, often assists retirees to ‘try out’ volunteering. In the past, older people were regarded as not equal to the mainstream, but over time this has changed and the elderly are now seen as helping, often side-by-side with younger people, others in need. The concept of retirement as ‘people being put out to grass’ (Davis-Smith & Gay 2005: 24) has also changed to acknowledge the unpaid
contribution of older people. The development of definitions and the meanings attached to active ageing, namely older people, retirement, transition into retirement and subsequent volunteering is thus quite important. Now ‘retirement is seen as a multifaceted stage in the life cycle with opportunities to use free time in ways that please individuals’ (Davis-Smith & Gay 2005: 24). This notion of ageing stresses how retirees can continue to contribute to society. Volunteering is an important but often overlooked form of active ageing whilst in retirement (Davis-Smith & Gay 2005: 24-27). Similarly, this study intends to show that this also applies to residents living in retirement villages.

Walker (2006) observes that there has been a transition from the concept of ‘productive ageing’ to ‘active ageing’. Policy makers around the globe now regard active ageing as involving ‘workforce ageing, the growth of early exit (from the labour market), social protection system sustainability, changing business needs and the political pressure for equal treatment’ (2006: 78). He argues that the concept of active ageing only became known and understood in Europe due to the WHO debate in 2002. In the US the concept of active ageing became popular in the 1960s, where it was initially known as ‘successful ageing’ (Asquith 2009: 264-6). In the 1960s scholars in the US ‘argued that the key to successful ageing was the maintenance in old age of the activity patterns and values typical of middle age’ (Walker 2006: 83). ‘Successful ageing’ was to be achieved by denying the onset of old age and by replacing those relationships, activities and roles of middle age that are lost with new ones, in order to maintain activity and life satisfaction (2006: 83). This theory of ageing was perceived as being a partial response to the theory of disengagement (Cumming & Henry 1961), in which the ageing person withdraws from social interaction. In the 1980s ‘activity theory re-emerged in the form of ‘productive ageing’, reflecting socio-political developments (Walker 2006: 83). Here, ‘productive ageing, focusing on the economic dimension, refers to any activity by an older individual that produces goods or services, or develops the capacity to produce them, whether they are paid for or not’ (Bass, Caro & Chen, 1993: 6, quoted in Walker 2006: 84). In short, the broadest and most current concept of active ageing is provided by Buys and Miller (2006: 2), taken from the WHO, as cited above.

Successful ageing, in early US understandings of active ageing, depended on ongoing activity and financial achievement (Hutchinson, Morrison, & Mikhailovich 2006). The
reality was that people could not maintain the values and activities associated with middle age. No consideration was given to changes in the bio-medical and socio-economic spheres ‘making generalisations about the ageing process and homogenising older people’ invalid (Hutchinson et al. 2006: 7).

In the 1980s, a new concept of ageing was adopted by policy makers in Western countries as they became aware of an increasingly ageing population under pressure from the economy. The term ‘productive ageing’ is a sub-category of active ageing and requires discussion because it appears now in many policy documents in Australia and around the world. While productive ageing is not the main focus of this thesis, a historical account of theories associated with it is presented in Chapter Two.

The notion of active ageing has been embraced in the Australian context (Hutchinson et al. 2006). For instance, in 1999 the Queensland state government produced a five-year plan on ageing (2000-04) which considered the principle that older people have the same rights as mainstream Australians. Further, they make valuable contributions to society and should be able to share their knowledge and skills with younger generations. Also, they should have equitable access to cultural, recreational, education, health and, employment opportunities. Accordingly, older people should have similar chances to participate in the formulation/implementation of policies/programs and services that affect their lives. Finally, the services, support and information provided should be responsive to the needs of/and appropriate for older people from culturally diverse backgrounds. This has encouraged a multifaceted approach to active ageing that takes into consideration not only the mainstream retired cohort, but older individuals in general. In short, it embraces other ways in which individuals actively age (Hutchinson et al. 2006: 41-44). Certainly there is now evidence that older people consider and plan their futures and that health, mobility and social interaction are prerequisites for active ageing. For example, Warren and Clarke (2007) argue ‘older people by keeping their minds active and passing the time in interesting ways commonly involved everyday activities: reading, using an exercise bike, completing a puzzle book or crossword, etc.’ (Warren and Clarke 2007: 483).

As identified by Aberdeen and Bye (2011), there is a paucity of relevant research and literature in Australia that advances understandings of positive ageing. Moreover there
are no critical studies of active ageing that challenge the subordination of the needs of the elderly to national economic priorities (Aberdeen & Bye 2011). ‘Positive ageing’ is a term that tends to be associated with healthy ageing and is commonly used interchangeably with it in government policies and programs. In fact ‘few scholars or policy makers can clearly outline what positive ageing means, except to say that it includes good health, productive lives and social connectedness’ (Asquith 2009: 257). Problematically, there is a proliferation of terms connecting ageing to health, however, ‘in the absence of sustained critical research, governments have constructed…a triumvirate of positive ageing: healthy ageing; productive ageing; and successful ageing’ (Asquith 2009: 260).

With regards to ‘healthy ageing’ it has been argued that higher levels of health in older people ‘will not be achieved exclusively, or even primarily, by actions taken by individuals’ (Asquith, 2009: 261-2). The outcome of past and current health promotions indicate that some but not all older individuals have benefitted from this ‘positive ageing discourse’. The goal of creating a healthier age cohort needs to commence with providing good health choices in childhood. In the 1980s and ’90s, the Australian government promoted early retirement, but has now reversed this, introducing measures not only to retain the ageing labour force but to discourage retirement by marketing the link between active ageing and staying in paid work. This reversal may have consequences for ‘variations in distribution, meaning construction and organization of retirement’ (Asquith 2009: 262-4). Asquith develops a valuable account of positive ageing and its productivity, which highlights the significance of successful ageing and social networks, applying Bourdieu’s notion of social capital where social capital is understood to be ‘socially distributed, constructed and organised’. She argues that ‘loss of sociality has been primarily focused on the workplace and…the loss of productive labour is a major barrier to social integration, particularly for men’ (Asquith 2009: 264-5). In this context, she points to a shift in focus concerning the role of ‘social’ work which refers to all voluntary and neighbourly activities and tasks.

An account of the development of the concept of active ageing indicates that it has attracted significant research interest in recent decades. In 2009 an extensive multidisciplinary survey study based on WHO 2002 and the findings of Miller and Buys
(2006) offers a new approach to the concept of active ageing in Australia (Miller 2009). This approach is discussed below.

**Components of Active Ageing**

*Active Ageing*

An important clarification of key components of active ageing is provided by Miller (2009). Miller’s study compares physical leisure activity in community and village living. Within the parameters of global public health, she argues that older people should be encouraged to be more physically active. Yet, despite government attempts to do so, like the rest of the population, many older people tend to lead relatively sedentary lives (only 54 per cent of older Australians do 30 minutes of physical activity most days) (Miller 2009). Her social ecological model of physical activity emphasises a holistic approach and the ‘interrelationships between demographic, social, psychological and environmental factors that intertwine to enable or restrict physical activity’ (Miller 2009: 20).

Miller’s study identified eight distinctive elements of active ageing and grouped these into four key concepts, including social and life participation, which indicates the importance of being engaged in life. Elder participation means having a meaningful role to play with family, friends and community (e.g. volunteering); mental/emotional health issues, which refers to feeling positive and confident about self. Further, having a clear purpose and direction in life, feeling in control of demands/responsibilities of daily life; physical health, which indicates that physical health and functioning, is also a component of active ageing. But, for many older Australians, physical health is of less importance than social engagement. Finally, the ‘security’ factor covers the major decisions and challenging events that affect people’s ability to ‘actively age’ – these can be positive (preparing for house modifications) and negative (income concerns/dealing with change). (Miller 2009: 11, 13–15). She lists the key barriers to older people’s activities as declining health, limited finances, safety fears, limited access and transport, lack of friends or motivation. Miller asks ‘could where older people choose to live minimise barriers to leisure physical activity’ (2009:20).
The development of the concept of active ageing illustrates the changes in its meaning, in time and cultural context. It shows how certain elements of the definition, such as volunteering and other socio-economic dimensions, have been excluded and included.

The notion of a retirement village is based on the idea of a ‘one-stop shop’, where the environment plays a significant role in promoting physical activity. In particular, elements such as design of neighbourhoods, accessibility to recreational and leisure facilities, perception of neighbourhood safety and social cohesion may influence the level of physical activity. Many older adults in Australia traditionally lived in the family home until physical and mental decline necessitated the move into supported accommodation such as a nursing home (de Vaus, 2004:11). However, in recent years, a growing number of older people have moved to retirement villages or ‘continuing care retirement communities’, as they are known in the US (e.g. see Manicaros & Stimson, 1999: 33-35).

Currently, about 80,000 older Australians have chosen this retirement lifestyle option. The rationale is that it provides better quality of life, safety, fun and support, leisure activities/classes on site, opportunities for social interaction with peers and proper care in times of declining health. Importantly, retirement community settings in temperate climates such as Australia’s minimise the key barriers to physical activity. Key environmental factors that affect physical activity levels include accessibility of facilities; opportunities for activity; weather; safety and aesthetics (e.g. friendly neighbourhood, enjoyable scenery) (Miller 2009: 23).

The focal question of Miller’s work is which form of living – community-living (ageing in place) or the major alternative, retirement village-living – would lead people to have more active lives (2009: 24)? Compared with those living in more isolated circumstances in the community, the personal, social and environmental characteristics of a retirement village setting help to minimise or even eliminate barriers to physical leisure activities. Individual older people who lead active lifestyles move to a retirement village because they are attracted by the leisure, social and physical activities on offer. For socialising, residents are surrounded by their age peers, some of whom share the desire to remain physically active. Environmental factor ‘retirement villages’ facilitates access to leisure facilities and organised physical activities (Miller 2009: 25).
A focus on physical well-being and activity is clearly related to a notion of positive or successful ageing. This raises intriguing questions about the role of social and economic factors. For instance, village residents are more physically active in walking, dancing and lawn bowling than community residents, despite being older and in poorer health (Miller 2009: 30).

To summarise, active ageing is a concept that includes both, physical as well as social activity. It is not simply physical or social activity, but also more intangible activity (particularly for those with failing health and limited mobility) such as reading, listening to music, modelling for a sculptor, or doing crosswords and puzzles. Hence, the slogan ‘Life, be in it’ is what active ageing involves, regardless of whether someone is still working, part of mainstream society, or ‘ageing in place’ or has opted for the retirement village life.

**Productive Ageing**

Productive ageing was succinctly defined by the WHO 2002 Assembly in Madrid, Spain as ‘any activity by an older individual that produces goods or services, or develops the capacity to produce them whether they are to be paid or not’ (Bass, Caro & Chen 1993, quoted in Buys & Miller 2006: 2). Significant demographic change such as increased life expectancy inform this understanding of productive ageing, as do trends relating to economic change such as information communication technology and attitudes to human capital, as well as changes to socio-cultural perceptions of retirement. This definition of productive ageing is significant because it is not limited to economic activities or those activities that can be economically quantified (Morrow-Howell, Hinterlong & Sherraden 2002); it includes socially valued, non-commercial, informal activities (Bass & Caro 2001: 39).

The latter (Bass & Caro 2001: 39) identify four specific forms of productive ageing: first, employment, that is restricted by institutionalised ageism, intergenerational conflict, group interests, cultural lag and intergenerational barriers. Second, volunteering which involves issues of commercialisation, consistency and affluence. Third, assistance provided to families such as care-giving in domestic settings. Fourth, career-related education offering new career options are undertaken through educational
programs, vocational training centres, community colleges or university. This categorisation indicates that productive ageing involves paid and voluntary activities by older people, and that volunteering by older persons is a singular and equally significant mode of productive ageing. Conversely, and of some concern, is the extent to which this understanding of productive ageing, which is an advance on previous understandings, omits or mentions only peripherally the other significant ways in which older people engage productively in society. For instance, only limited attention is given to the wealth of knowledge, expertise, skills and wisdom that is available to educate and inform the younger generations. The exclusion of this aspect of elders’ productivity prevents the development of appropriate and relevant public policy (Bass & Caro 2001: 41).

Voluntary actions by older people can be seen as a benefit to themselves as well as to the wider community (Davis Smith & Guy 2005: 22-23). For example, voluntary work is a valuable, productive way for older people to stay engaged with society, to use their expertise and to maintain and foster a sense of purpose, innate value and self-respect, which results in more independence, health and well-being (UN-Volunteers, WHO 2002). And yet, it is noted that often when older people wish to volunteer, they face barriers and obstacles to doing so (Davis Smith & Guy 2005:14). They also find that there is a lack of information about opportunities to volunteer. This means both that older people may feel socially excluded and society is deprived of a needed and useful contribution (UN-Volunteers, WHO 2002). To reiterate, the definition of productive ageing now includes volunteer activities, despite the barriers to participation. Volunteering is an aspect active ageing embraced by retirees, irrespective of whether they live in the community or in retirement villages.

Volunteering
Volunteering is the third element of active ageing which is growing in importance for retirees. Volunteering refers to activities that are not undertaken for monetary compensation and are resistant to commodification. Volunteer activities can be divided into several sub-categories such as civic participation, public government volunteer associations/activities, and small non-government associations/activities. Civic participation basically means getting involved in a volunteer capacity, not only in community and local government activities, but also in small, individual acts such as
caring for a sick peer (AARE 2001). Indeed it has been argued that civic participation is a form of productive ageing (Burr, Caro & Moorhead 2002). For the purposes of this study, civic participation in the retirement village refers to the activities of individual residents who provide voluntary, temporary services to other residents in need. Volunteering is commonly an underestimated aspect of active ageing and has not been fully appreciated in many studies of ageing. It is a key non-economic or unpaid element of active and productive ageing, closely connected with retirement. Since volunteering constitutes a significant economic and social contribution, the question arises as to whether it is a meaningful activity for retirees or whether it is under-valued because it is less easy to commodify (Williams 2002).

Volunteer Australia, a national agency for volunteering proposes the following definitions and principles: volunteering refers to an activity that takes place through not-for-profit organisations or projects. A total of eleven principles of volunteering have been identified, the central principles being that they are of benefit the community and the volunteer; volunteer work is unpaid; volunteering is always a matter of choice; it is not compulsory undertaken in exchange for a pension or government allowance. Further, volunteering is performed in the not-for-profit sector only; it is not a substitute for paid work; and it promotes human rights and equality (Volunteer Australia 2008).

Typical categories of volunteers include: lifelong volunteers (‘from the cradle to the grave’); serial volunteers (intermittent volunteers) and trigger volunteers (those who want to put the time freed up by retirement to good use) (Davis-Smith & Gay 2005: 8-10). Individuals’ desires to volunteer may also be influenced by religion, family and or geographical stability such as living many years in same neighbourhood and the existence of a good social network. In contrast to individual volunteering, in the commercial world, outcome-driven volunteering for profit is distinguished from the more laissez-faire attitude encountered in other voluntary capacities. In the latter case the advantage of volunteering is that tasks appear less stressful and demand less time than paid employment, leaving the volunteer more leisure time (Davis-Smith & Gay 2005: 9-11).

The value of this unpaid aspect of active ageing in terms of household, caring and voluntary has been investigated by de Vaus, Gray & Stanton (2003). They argue that
population ageing in terms of increased longevity and declining fertility is often regarded as a ‘challenge’. It tends to be seen in economic terms of the age-dependency ratio, which refers to the ratio of dependent people younger than 15 or older than 64 to the working-age population. Further, it also refers to declining labour market participation by older people, accompanied by the pressure on governments to maintain balanced budgets without increasing taxes (de Vaus et al. 2003: 1-3). Indeed, it has been shown that older people contribute to the community in multiple ways, including providing voluntary assistance to family (intergenerational relations), friends, neighbourhoods and the community. Many older people over 65 also work as volunteers for non-profit organisations (such as Meals on Wheels). As a cohort, older people (those over 65) now represent 13.5 per cent of the total population (ABS Cat.3201.0: June 2010), who contribute substantially to a healthy and thriving civil society. By volunteering, older people provide economic value as well as significant social benefits.

In a study by the National Seniors Australia Productive Ageing Centre (NSPAC), the economic and social contributions of older Australians were measured by differentiating between economic contributions through paid work and unpaid work. Here, the value of the unpaid work of older Australians is quantified, showing that the contribution of $2 billion a year by 844,000 older Australians working as volunteers in 2006 (NSPAC 2009: 9-12). Evidence is presented that older Australians do unpaid work in the form of household, career, volunteer and community work, making particularly significant contributions. For example, in 2006 30 per cent of older Australians did voluntary work defined as willingly giving unpaid help in the form of time, service or skills to an organisation or group. The study claims that volunteering amongst older Australians has increased steadily over the past decade (NSPAC 2009: 11). In addition, the study looked at ‘social contributions through civic participation’. In this context the beneficial work that older Australians do in their community also brings personal rewards, through social interaction, and staying mentally and physically active (NSPAC 2009: 12).

De Vaus, Gray and Stanton (2003) argue that the ageing population creates intergenerational problems in a competition for limited resources. Older people are portrayed as a cost or a burden on society, as ‘greedy geezers’ taking work and resources from mainstream society (de Vaus, Gray & Stanton 2003: 3-5). In such a context, recognition of the social importance of unpaid work, such as volunteering by
older people, is critical. It is important to take into account the positive contributions and savings generated by their unpaid work. The costs of income support and health for older people should not be seen as an expenditure that pays no dividends. Indeed, the unpaid labour of active older people, including volunteering, can act as a ‘social glue’ binding society together and making for a more harmonious relationships between the Third Age and everyone else (de Vaus, Gray & Stanton 2003: 20).

Apart from volunteering, which transfers services to the community; the contributions of older people also include transfers of services to families (de Vaus, Gray & Stanton 2003). Both of these can be jeopardised by reducing ‘income support’ such as age-pensions. Appropriate policy design by government and stakeholders must identify ways to encourage contributions from a wider range of older people and to remove barriers to their contributions. In turn this could realise more of the potential benefits and further enhance intergenerational solidarity and equity (de Vaus, Gray & Stanton 2003:21).

A recent submission to the Productivity Commission, concerning the economic implications of an ageing Australia, highlighted similar issues as outlined above. The submission observed that population ageing is too often defined as a problem rather than an opportunity and that older people contribute to society in a number of ways, including volunteering. The submission noted that these activities provide substantial value to the economy, that volunteering is essential to civil society and an important element of social capital (Warburton & Bartlett 2004: 3). It suggested that discussions about productive ageing accompanied by a decreasing labour force should be understood in the context of the many contributions made by older Australians outside paid work. It was noted that older people’s contributions to society include paid work, family maintenance and volunteering, as well as other general contributions to social capital and community. Clearly, many contributions by older people include both the social and economic values of activities outside the paid labour market (Warburton & Bartlett 2004: 4). The submission also noted that volunteering is becoming generally understood and accepted as a productive activity that can be ascribed an economic value (ABS 2000; Ironmonger 2000, quoted in Warburton & Bartlett 2004: 4).
In short, volunteering and caring activities that receive no remuneration are today an important part of the economy and have value beyond their immediate output. Besides the quantified economic benefits, different voluntary activities should be seen as part of social capital. Volunteering by older people thus adds value to society beyond the economic dimensions and outweighs the replacement costs of delivering services. However, this form of value-adding activity is difficult to quantify; high levels of social capital are associated with cohesive and stable societies. Voluntary activities are associated with aspects of social cohesion including lower crime rates, better health and increased education levels (Warburton & Bartlett 2004:5). In sum, a narrow focus on economics or the ‘productive’ can lead to neglect of broader social capital contribution that were made by many older people (Warburton & Bartlett 2004:6-7).

Governments and mainstream society still see older people as ‘not being in paid work’, which presents a burden to all those who are in paid work. This leads to discriminatory policies and additional barriers to older people’s employment opportunities. In turn, this often results in older people adopting negative views of them-selves and limiting their own (later) life choices. Warburton and Bartlett (2004: 7) point out that if policies are implemented at keeping older people in paid work, then it must be ensured that they can still be involved with their families and communities.

Active ageing has been specifically examined in relation to use of time in retirement and from the perspective that volunteering facilitates the transition from paid work to retirement. Davis-Smith and Gay’s study (2005) intended to throw light on volunteering in the transition to retirement. They achieved this through close examination of the experiences of volunteers, both in a formal volunteer capacity within organisations and as informal volunteers assisting neighbours, friends or individuals in the community.

Davis-Smith and Gay (2005:2) argue that there is a conflict concerning population ageing, because significant numbers withdraw from the workforce at a younger age. In response, government has encouraged later withdrawal from the paid labour force, in order to ease the skills shortages and the demand on the public purse for pensions. In contrast, many younger retirees are keen to participate in some form of voluntary work but face barriers to volunteering, including statutory retirement, legislation relating to health and safety, health and cultural obstacles. Nevertheless, there is a desire to help
others, a need to feel useful and valued, to make friends and to enjoy the activity itself (Davis-Smith and Gay 2005: 3). It appears that governments hold volunteering in high esteem and have, in recent years, introduced a range of programmes and initiatives. These are aimed at encouraging more people to volunteer, particularly those seen as under-represented among volunteers, including older people (Davis-Smith and Gay 2005: 4). Despite this, however, there is a lack of older volunteers. It is difficult to recruit older volunteers due to the association of volunteering with the image of charity shops and public fundraising, as well as a lack of awareness of opportunities and the rewards that volunteering can offer (Davis-Smith and Gay 2005: 15).

As noted earlier, those older people who do volunteer can be divided between those who do so on a lifelong or serial basis and those who are motivated (‘triggered’) to volunteer as part of a transition to retirement. The evidence seems to show that it is rather late in the transition process that the ‘trigger’ group does so – once other patterns have been established. There is uncertainty about whether formal religious-based or socially-focused volunteer organisation activities should be regarded as volunteer activities. It appears that informal activities fit better the concept of volunteering. Davis-Smith and Gay (2005) claim that volunteering by older, retired people keeps them in touch with mainstream society and provides meaning in their retirement (Davis-Smith and Gay 2005: 25).

In studies focusing on the meaningful effects of volunteering on the mental and physical health of older people, empirical evidence shows that volunteering by older people (over 70) slows the decline in self-reported health and functioning levels. It also slows a decrease in depression levels, and improvement in mortality rates for those who volunteer. However, volunteering has no effect on physician-diagnosed health conditions or nursing home residence rates (Lum & Lightfoot 2005: 31).

**Commodification**

The previous section has considered the role of volunteering in retirement and suggested that it involves a form of non-commodified productivity falls outside conventional notions. Commodification refers to a particular form of monetised exchange. It refers to a process of commercialisation that arose with the advent of Western market capitalism (Scott 2001: 12) where ‘goods and services…are [increasingly] produced by
capitalist firms for a profit under conditions of market exchange’ (Williams 2005: 14). Williams (2005) contrasts for profit exchange with non-commodified activities such as modes of subsistence work and domestic work. Unpaid community and voluntary work is also non-commodified work. Arguably the gendered associations of non-commodified work explains why it is often disregarded (Williams 2005:153). Importantly Williams (2005) argues that commodification is unevenly contoured. The influence of affluent socio-economic groups has led to more commodified lifestyles; however there is resistance and non-commodified work practices have not been eradicated. Both the ‘commodified and the non-commodified spheres co-exist in a relationship of complementarity’ (Williams 2005: 133). As noted earlier, the retirement sector involves commercial and non-commercial activities and commodification does not go unchallenged. But despite this dual system of commercial and non-commodified production gradually the former is replaced by the latter to establish a consumerist commodified condition.

Commodification is intricately related to consumerism and entrenched in all aspects of the community including the retirement sector. Consumer societies are organised around and driven by material desire (wants), spending, consumption and profit making.

A general outline of the commodification process is provided by Corrigan (1997). A commodity, following Marx’s (1867) theory initially, is an object that has use value (Corrigan 1997: 34) which was its principal nature in barter economies. At the end of the industrial revolution, Marx’s ‘objects’ acquired exchange value, thereby reflecting the essence of today’s market economy. The object now has a dual value, of both use and exchange value. Simultaneously, it is transformed into a commodity; an economic good traded on the open market. Following Marx’s reasoning the transformation of an object into a commodity changes the nature of social relationships: ‘the social relation between people became transformed into a relation between things’ (Corrigan 1997: 35). It follows that the object/commodity hides the effects of its production.

The notion of commodification is rarely used in the literature associated with ageing and yet during the past few decades, the commodification process has increasingly affected the economic dimension of society and is now also permeating traditional cultural values and human life in general (Hurst 2000: 107-129). For example, the commodification process has penetrated many bastions of mass-sport activities such as
football and soccer (Greenfield & Osborn 2001: 39-101). Moreover, Western societies’ traditional public utilities such as the health sector have already been completely commodified (Henderson & Peterson 2002: 1-10; Pryce 2002: 155-172). Of even greater concern, as noted by the media, fashion and general retailing, is the commodification of childhood (Cook 2004: 1-21, 144-180).

Commodification and the Retirement Village Industry

A final bastion of resistance that has now been penetrated by business is ageing and retirement. Even retired life is now subject to commodification. Nowhere can this be better observed than in the retirement industry, particularly in ‘self-funded’ retirement villages and residents’ lifestyles and yet the question of non-economic cultural activities in the retirement village industry is frequently neglected in the literature, particularly in relation to commercial retirement villages and their residents.

The emergence of the corporate retirement village industry in Australia (in the mid-1990s) saw the take-over of existing commercial villages (built in the 1970s), which was followed by further development of new corporate villages-resorts (Stimson & McGovern 2002: 6-7; McGovern & Baltins 2002: 23-25). Consumer society’s perceptions gradually changed, causing increased demand for independent living in retirement village environments. In Queensland, initially, this industry was subject to little regulation. Eventually, the introduction of legislation in the form of the Queensland Retirement Villages Act (1999) provided some control over the operation of accredited villages and accorded some rights to their residents. Retirement villages operate in two economies. First, the commodified economy where ‘capitalist firms producing goods and services for profit under conditions of market exchange’; second, a non-capitalist economy which focuses on producing cultural and social capital (Williams 2002: 525). The corporate retirement village owner pursues principles of a commercial economy, whilst residents maintain a non-commercial but productive economy, focused on social capital. It is the corporate retirement village owner who sees a need to commodify its venues and operations in order to make sustainable profits.

It begins with the cost of a retirement villa purchase price, the monthly (over-inflated) service/operating costs and a user-pay clubhouse venue where all leisure/recreational
activities are priced. It ends with an exorbitant exit fee which prevents a resident from leaving and finding accommodation elsewhere because the selling price of their retirement villa has been ‘cannibalised’.

Productive ageing can thus be regarded as any form of productive activity; paid or unpaid, and includes caring for others or providing volunteer work. Volunteering is important to this study because it refers to services carried out by retirees on a voluntary basis and which attract no payment. It consists of a multitude of productive activities which a form of active ageing. On the one hand, it can be argued that the combination of being retired in a retirement village are at the heart of active ageing and produce a non-capitalist outcome. On the other hand, it can be argued that the link between retirement villages and commodification stimulates and promotes the production of economic capital and contributes to the commodification of retirement.

**Thesis Structure**

Chapter 1 introduces the study, and explains the background to the research, identifying the research problem/question and how this shaped the research design and methodology which is then explained. The chapter further examines the development of contemporary retirement lifestyles and then explores the alternative that is retirement village living, involving a detailed outline and critical assessment of the current concepts of active ageing including productive ageing and elder volunteering. The chapter clarifies the concept of commodification and its relevance to the study of the retirement village lifestyle. Next, it briefly examines the retirement village industry, the legislative framework within which it operates in Queensland, and the industry’s ongoing attempts to deregulate as well as the status and role of village residents.

Chapter 2 examines studies about retirement villages first dating from 1984 to the current period. This is followed by a review of three waves of social theories of ageing including the literature on critical gerontology. The political economy of ageing perspective (Estes 1979, 1986) informs the theoretical framework of this study. It focuses on the socio-economic dimensions of ageing that link the individual with the institutional/organisational and social structures of society. Feminist critical gerontology also informs theoretical framework of the study with its focus on gender inequality perpetuated in retirement. The chapter briefly examines the concept of active ageing.
retirement lifestyles and the impact of the globalisation of retirement. Finally, it critically reviews the existing literature on the commodification of retirement.

Chapter 3 first examines population growth and longevity in Australia. Relevant ABS data was rearranged and collated into tables, showing separate data for Australia, Queensland and the Sunshine Coast, incorporating population growth trends, rising median ages, declining fertility and increased life expectancy. From this, conclusions are drawn about regional age cohorts, structural ageing and the implications for retirement options. The chapter then discusses current retirement village legislation; the authorities implementing the Queensland Retirement Villages Act and its regulations; and industry and residents associations. Finally, it compares the operational arrangements, amenities, services and activities pursued by residents in eight Sunshine Coast retirement villages. I argue that although there are cosmetic differences between them, generally, the villages are a homogeneous product presented in differentiated packaging.

Chapter 4 discusses methodology and data outlining the interview process from sampling to the design of the semi-structured interview schedule and actual interviewing. Here, I analyse the raw interview data via a process that incorporates open, axial and selective coding to clarify key themes relevant to understanding the process of commodification (Appendix M). The chapter concludes that retirement village have embraced the notion of active ageing and appreciate the freedom of retirement combined with consumption patterns in line with mainstream consumer society.

Chapter 5 focuses on the six naturalistic observations of residents pursuing their various activities within the external and internal village environment. The observations produced further details about the practice of active ageing (social, mental and physical), and the contribution of productive ageing and volunteering to commodification. This chapter presents ample evidence of multiple commercial activities. In short, the observations show how activities can be commodified and implemented by corporate village owners and village management, as well as by village residents.

Chapter 6 focuses on document analysis. First, I examine corporate village owners’ marketing strategies focussing on their sales brochures. The latter are critically analysed with regards to their images, community-oriented slogans as well as corporate logos and
associated key phrases, and I evaluate the implications and consequences of corporate advertising and market strategies and their contribution to commodification. In addition the chapter considers the substance, rationale, underlying causes of and solutions to a number of disputes that were taken to the Queensland Civic and Administrative Tribunal or to the District Courts and/or to the Queensland Supreme Court and how this too contributes to commodification.

Chapter 7 presents a summary of findings based on the three research methods of interviewing, naturalistic observation and document analysis. The chapter also examines the findings derived via the coding process, and details the link between the concepts of active ageing and the commodification of retirement.

Chapter 8 presents the conclusion which reviews the study, restating the research problem and associated research questions, and then discusses the reasons for studying the socio-economic dimensions of the retirement lifestyle with an emphasis on active ageing and commodification. Finally, a recommendation is made that could inform a new political economy of ageing which pays attention to the commodification of ageing and how this impacts on both corporate village owners and residents.
Chapter 2: Active Ageing – From Social Gerontology to Critical Gerontology

Introduction
This chapter reviews the literature in the field of social gerontology from the immediate post-WWII period to date (2010). It details three waves of social theories of ageing. In the 1950-60s, interest in ageing was predominately concerned with social theories of ageing and individual reactions to ageing (Hendricks & Hendricks 1986: 187-94; Cumming & Henry 1961). During this period the concepts of active ageing, productive ageing as well as volunteering were developed and addressed but much of this work overlooked the relationship of ageing to broader social structures. The term active ageing can be traced back to the early 1960s USA, where it was argued to be the key to successful ageing, but the concept was gradually rejected as too idealistic (Hutchison, Morrison & Mikhailovich 2006: 7). Instead in the 1980s policy makers adopted the concept of productive ageing (Bass & Caro 2001: 37-8; Hutchison, Morris & Mikhailovich 2006: 7). In the 1970s interest shifted to the macro level (Hendricks & Hendricks 1986: 103-108; Cogwill & Holmes 1972; Riley Johnson & Foner 1972). The third wave came in the late 1970-80s (Hendricks & Leedham 1991: 3, 11) generating a critical gerontology that captured the political economy of ageing (Passuth & Bengtson 1988: 335, 343; Estes 1979).

Already in the late 1970s and early 1980s interest was focusing on understanding the individual’s relationship to social structure and micro individual relations to macro levels. The term productive ageing was in circulation, but prior to 2002 the term active ageing was only known in the US. In 2002, the WHO shifted its focus on ageing away from productive towards active ageing, thereby generating discussion around a range of issues associated with active ageing. However, in Australia there remains a dearth of literature in the field of social gerontology about these issues. American and European studies tend to focus on the individual, lacking a strong theoretical base. Many of these studies are empirical or data driven and policy focused.

Social gerontology can be distinguished from critical gerontology in that the latter focuses on the ‘political economy of ageing’, including class, gender, race, ethnicity and empowerment. Again, most critical studies have been undertaken overseas, with no
research, based on critical gerontology, done in Australia. Active ageing has recently developed a critical approach to ageing however no studies in Australia have addressed active ageing in retirement villages and the associated socio-economic aspects.

Though this study focuses on active ageing and the consumption of leisure in a retirement village, it can be located in the field of critical gerontology. This chapter locates the study and clarifies theoretical debates in that field. It begins with a discussion of population ageing and lifestyle options, then moves to a discussion of the development of various approaches to such research. The chapter closes with a discussion of active ageing in a global context and the importance of understanding ageing in relation to the general trend towards the commodification of contemporary retirement villages and retired life.

**Population Ageing**

While the Western world has experienced gradual population ageing over the past century, it is only in the past 30 years that the social and economic aspects of ageing have become apparent. These changes have affected the structural fabric of Western societies and caused shifts in social perceptions, attitudes and behaviour. In Australia as elsewhere, more people than ever enjoy longer periods of retirement. Currently, the main cohort living in retirement is known as the ‘interwar generation’ made up of people born in the period 1915-1945 (Borowski & McDonald (2007:36). This cohort is also referred to as ‘the parents of the baby boom’, i.e. members of what we can call the interwar generation, namely those born during 1920-1940 (Tapper 2002).

Demographic changes have produced a trend known as the ‘gerontological drift’ (Borowski, Encel & Ozanne 2007: 8). This refers to the simultaneous changes in population growth and ageing experienced in Australia and elsewhere (Borowski, Encel & Ozanne 2007). In Australia the fertility rate has declined to 1.97 babies per thousand women (ABS 2009); conversely the average life expectancy has risen to 81.45 years for both genders (ABS 2010).

Since 2006, a much larger cohort has reached the 60 year milestone, that is the baby-boomers who are termed the ‘sandwich generation’ (Roots 1998: ix-xi, 5-8; Borowski & McDonald 2007: 37) as they have already commenced retirement or will
shortly do so. This population group has created great interest and demand for housing that meets their diverse needs and concerns. They are wealthier, more demanding, knowledgeable and business savvy than the current cohort and, in part, meeting their needs has informed the continual building of commercial retirement villages.

**Market Capitalism and Neoliberalism**

The dominant economic climate of the twenty-first century in which this cohort is ageing is known as free-market capitalism, but the broader concept is described as neoliberalism (Borowski, Encel & Ozanne 2007: 8; Carney 2007: 378). To clarify, free-market capitalism refers solely to economic dimensions. In this context, market capitalism interprets the ‘Marxian’ term ‘commodification’ as the process whereby goods and services are increasingly produced by capitalist forms for a profit, under conditions of market exchange (Scott 2001: 12; Williams 2004:2). In contrast, neoliberalism is a concept that takes in socio-economic dimensions, including trade in the public and private sectors incorporating government and politics. Brown (2005) stated:

‘Neoliberalism is equated with a radically free market: maximised competition and free trade achieved through economic deregulation, elimination of tariffs and a range of monetary and social policies favourable to business and indifferent toward poverty, social deracination, cultural decimation, long term resource depletion and environmental destruction’ (Brown 2005: 38).

In this climate, economic and social policies significantly influence many dimensions of public and private life, including ageing and retirement living (Borowski & McDonald 2007: 30-32). Unfortunately however, they have not been the subject of critical enquiry in Australia. This thesis seeks to address this omission and provide a critical analysis of the development of the retirement village sector, active ageing and associated retirement lifestyles in an era of commodified retirement.
Retirement and Lifestyle Options

‘Ageing in Place’

Current studies show that the most prevalent form of accommodation for retired people in Australia is ‘ageing in place’. In her address at the Myer Foundation conference, Howe (2003) noted the broad range of housing policy options for older Australians, as well as aged care policy developments. She pointed out that this industry ‘has developed a diversity of products that appeal to a wide range of customers…their products encompass a wide mix of built forms, support services and financial arrangements’ (Howe 2003: 3). She further explained that the retirement village industry has the fastest rate of growth and argued that it is ‘an outstanding example of policy by default’ (Howe 2003: 4). She also noted that ‘housing for low-income older people needs to be well designed to enable “ageing in place” there should be no undue concern with providing on-site support and care service’ (Howe 2003: 17), and her belief is that the priority should be on ‘ageing in place’. She says that the extra financial burden of living away from home for retirees might be unaffordable and unjustifiable because commercial retirement villages offer facilities/services that are not wanted or used by the majority of residents (Howe 2003: 17).

Howe’s conclusions are based on UQ/RVAA evidence, i.e. survey data published by Stimson et al. (Stimson, McCrea & Star 2002: 73-5). However, Howe also stated ‘villages may provide a useful alterative to hostels for some older and frailer retirees’ (Howe 2003: 18). The industry considered the above outlined issues and today is offering potential/future residents a choice of low cost budget or standard retirement villages. A further option is available to the financially comfortable who can move into an up-market retirement resort, which may provide non-essential facilities such as floodlit tennis courts, bowling rinks and so on (Stimson et al. 2002: 35-6).

Characteristically, “ageing in place” involves modifications to the retiree’s home to produce an age-friendly, low-maintenance environment that ensures access to local social networks, including community support services. Not all modifications are government funded; in turn, this implies that certain modifications, not subject to government policy, can attract significant ‘out of pocket’ costs. In this context, Olsberg and associates, found that the ‘industry’ aims to engage retirement village owners to
provide housing for low-income older people and incorporate aged care services, thus ‘freeing-up’ Commonwealth funding for other purposes (AHURI Reports 2004-05).

The Jones et al. study (2008) of older people’s housing options investigated current government policies concerning the impact of home maintenance/modification programs (AHURI 2008, positioning paper no. 108). Similarly, they researched service-integrated housing for Australians in later life (AHURI 2010, final report no. 141). However, these studies pay little attention to retirement villages. The AHURI final report 141 provides useful clarification concerning the development of the retirement village sector. It explains that ‘in the Australian context, the term “retirement village” refers to a housing complex comprising multiple dwellings primarily designed for people in later life which ‘involves’ the provision of ‘communal facilities and services’ and refers to independent living, thus these residents are not dependent on any care services’ (Jones, Howe, Tilse, Bartlett & Stimson 2010: 32). Importantly from the research perspective, the ABS does not distinguish between the different types of villages, whether not-for-profit church and charitable organisations or for-profit commercial villages. The aggregation of this data has contributed to the coarseness of the research on this topic and the lack of understanding of differences between the different retirement village complexes.

However, despite the ABS’ ‘lumping’ of village categories, their figures point to the emergence and rise of the commercial retirement village sector. The data presented below indicate the rapid development and growth of the commercial retirement village sector over the past decade. For instance, Jones et al. (2010: 32) refer to Stimson (2002: 19) who estimate that in the late 1990s there were about 1,500 villages in Australia, housing about 100,000 residents. The AHURI 2010 final report refers to ‘recent industry estimates' (Jones Lang LaSalle 2007), which estimated that there were over 1,650 villages in Australia housing about 150,000 retired people. Later, the ABS census 2006 provided more precise figures showing that there were 127,808 older persons living in retirement villages, representing 4.8 per cent of the population aged 65 and over (Jones, Howe, Tilse, Bartlett & Stimson 2010: 32). They note that on the basis of the ABS figures, this scale of provision amounts to close to 80% of the 164,000 places available in residential aged care homes in 2006 (Jones, Howe, Tilse, Bartlett & Stimson 2010: 2010: 32). These data confirm that the industry’s new village
development is steadily growing as well as the number of retirees now opting for this village lifestyle.

Motivated by the WHO conference (Spain 2002) and discussions about how to improve ‘health’ and well-being on a global level, various studies into population ageing and ageing well were undertaken in Europe, the US and others countries (e.g. the European study of Adult-Well-being [EASW 2002-2003]). The nature and size as well as costs of these studies precluded participation of the private sector. Thus, the main stake holders are governmental and semi-governmental agencies; it is unlikely that these studies are completely impartial. Similarly, involvement by the private sector would be dictated by a specific economic rationale, namely profit; thus the interests of most aged/retirees would be largely ‘ignored’.

The Australian Federal Government undertook similar studies, for example, the Australian Department of Health and Ageing in partnership with the Australian Local Government Association (ALGA). These ‘agencies’ in 2003 began an enquiry into ‘ageing in place’ with the goal to facilitate local planning that promotes age-friendly communities in age-friendly environments (ALGA: 2002-08).

In this context, the World Health Organisation (WHO) undertook a study of global population ageing which recommended the promotion of active ageing in place via modifications of existing infrastructure, transport and community support services to produce age-friendly environments (WHO 2007). These findings were echoed by the Age Friendly Cities project of housing for the aged undertaken by the Centre on Ageing, University of Manitoba. It recommended modification of transport facilities and infrastructure in general, along with better support community services for the aged, to promote the re-integration of older residents into mainstream society. Studies show recognition of a ‘third age’ and its need to be socially and especially economically integrated into broader society (Centre on ageing, 2007). In regard to the above mentioned enquiries by the WHO (Manitoba) and ALGA in Australia, the studies do not to reflect critical investigation. The findings were based on established government policies and existing empirical studies, which seem to imply that the stakeholders involved have a vested interest in particular outcomes.
Retirement Communities and Retirement Villages

Other studies have investigated alternative housing options such as retirement communities that are age-segregated and provide a variety of facilities and services considered appropriate for older people. For example, in contrast to later Australian surveys/findings (2002-2008) by government/council authorities, an Australian research team observed that long before the Australian survey, popular types of ‘retirement communities’ existed already in the USA (Manicaros & Stimson 1999). These ‘communities’ are ‘specifically developed urban retirement enclaves that are towns and cities’ (Manicaros & Stimson 1999: 33). The above mentioned researchers identified the growth of urban enclave developments such as Sun City in Arizona which were built by the Del Webb Corporation in the 1960’s and 1970’s. The goal was to ‘provide a certain lifestyle for a particular population sub-group, namely the over 50s who are active, healthy and financially comfortable’ (Manicaros & Stimson 1999). They also claim that differences in social class, wealth, income and purchase costs can result in forms of segregation, other than age, within retirement communities (Manicaros & Stimson 1999: 34-6).

Following the US trend, in Australia, similar retirement communities have become common, they are located in geographically desirable (urban/rural) areas for age specific populations and are termed ‘retirement villages’. Thus, the foregoing clearly indicates there are significant social and financial differences regarding the concepts of the US ‘retirement community’ versus the Australian commercial ‘retirement village’. Both cultures are based on western economic values, hence suggest there are many similarities; at the same time, the multi-media in particular constantly contrasts the ‘differences’ regarding retirement lifestyles. Though the benefits and downsides of such villages in the USA are not clearly identified in the literature, it is also not clear whether any such findings (when they are published) could be extrapolated to retirement villages in Australia. Here the question arises as to whether there are the similarities across the two cultures that suggest the findings from one country would apply to the other and their respective retirement village developments.

In Australia there are two distinct categories of retirement villages which are not-for-profit villages and commercially operated and managed villages. The former includes villages operated by churches, charitable organizations and municipal councils. They
were first built in Australia following the passage of the Federal Aged or Disabled Persons Care Act 1954 which provided subsidies for the capital cost of accommodation built for aged or disabled people as well as recurrent funding of such facilities (Barton 2009: 23). McGovern & Baltins identified that from 1945 to 1974 the provision of retirement housing in Australia depended on ‘Commonwealth funding under the Aged and Disability Persons Homes Act and the joint Commonwealth-state/territory funding of public housing programs’ (McGovern & Baltins 2002: 23). Thus, at that time (prior to 1974) ‘commercially’ operated and managed villages did not exist.

Provided they met the relevant criteria, Church and charitable organizations, could obtain ‘capital funding subsidies to build and manage self-care or independent retirement units’ (McGovern & Baltins 2002: 23-4). However, by 1974 Federal Government capital subsidies for retirement villages had been phased out. As a consequence, the above legislation stimulated the ‘transition’, from being entirely government subsidised ‘not-for-profit’ villages, into ‘resident or donor funded’ self-care retirement villages but still operated/managed by ‘not-for-profit’ organisations throughout Australia (McGovern & Baltins 2002: 24). To reiterate, currently some of these ‘not-for-profit’ villages are ‘resident-funded', offering ‘self-care-independent living’ units that can be purchased via a fixed ‘capital donation’ (Legge 1984). Other than Stimson et al. (2002), who provided the above descriptive explanation, there are no indications in the literature that any research was undertaken into government versus non-government funding models.

Other villages in this same category, i.e. religious and non-religious organisations, also operate ‘not-for-profit' retirement villages but offer a loan/lease or loan/license tenure (Manicaros & Stimson 1999: 35; Stimson, McGovern & Earl 2002: 15); entry costs are geared for low-income retirees i.e. old age/veteran’s pensions (McGovern & Baltins 2002: 37-9). Not-for-profit retirement village organisations also operate government-funded hostels (lower-care) and nursing-homes (low to high-care) (Legge 1984, 1986, 1987; Gardner 1994; Manicaros & Stimson 1999: 17, 33-8; Stimson, McGovern & Earl 2002: 15-19). Anecdotal evidence, highlighting the vulnerability of residents when not-for-profit church and charitable organisations sell their retirement properties to corporate retailers, suggests a decline in the popularity of this type of tenure (eg. see Wynne 2006), but there is no research to support the anecdotal evidence.
The second category of retirement villages in Australia evident in the literature refers to commercially owned and managed retirement villages which began to emerge in Australia during the 1970s. Their growth accelerated from late 1990s onwards with the involvement of corporate financial institutions and publically listed companies. This transformation has been observed by Stimson & McGovern (2002). They argue that ‘the retirement village industry over the last decades experienced the greatest growth of any type of housing orientated to the needs of older people. In the late 1970s the retirement village industry was described as a ’cottage industry’ (Stimson & McGovern 2002: 6). They particularly note that the potential for capital gains has seen structural changes to form a retirement village industry. In this context, specifically ‘from the 1980s, retirement villages came to present potentially lucrative business opportunities, and the structure of the industry has changed dramatically’ (Stimson & McGovern 2002:6). Based on their analysis, this has intensified the commercial promotion of retirement villages:

‘Today, operators in the industry actively market retirement villages as a fulfilling place to spend the golden years. Increasingly modern retirement villages are displaying little resemblance to villages of yesteryear’ (Stimson & McGovern 2002: 7).

More recently Barton (2009) has observed increased corporate investment in the retirement village industry. He estimates that by mid-2007, approximately ‘26% of all independent living units in Australia were under management of 11 major industry participants’ (Barton 2009: 5). In this context, it was Stimson & Manicaros (1999) who clearly distinguished and clarified the categories of retirement villages available in Australia. In addition their study focused on the rationale that motivates retirees to choose the option of moving into a commercial retirement village. Thus, ‘in the main’, their study focused only on the psycho-social aspects of retirement village living. Further, the literature mentions only one study that provides an in-depth analysis demonstrating that corporate retirement village owners operate according to market principles, subject to retirement village legislation (McGovern & Baltins 2002: 23-46; but see also Manicaros & Stimson 1999). Although the McGovern & Baltins study (2002) addressed some of the socio-economic dimension of the structure of the
retirement village industry and corporate retirement villages, they did not address the socio-economic aspects that impact on the ageing retirement village resident.

To further elaborate, in contrast to most 'non-profit' operated villages, these 'new' commercial or resident-funded retirement villages feature an array of facilities and services that offer a 'one-stop' (independent living) leisure retirement lifestyle. Furthermore, they are age-segregated (55 years and over) and located in ordinary (mainstream) neighbourhood settings. Tenure is commonly a long-term (for life) lease; although some villages offer freehold (strata) title. Purchase prices are based on market demand and residents are charged monthly operating costs. Based on the foregoing, the Stimson et al. study (2002) ‘confirms’ that research into the socio-economic aspects of villages was limited. It is the lack of such studies which motivated my own research. Thus, in contrast to the foregoing, I am addressing the important socio-economic issues of commercial retirement villages and residents’ retirement village lifestyles. Specifically, my study focuses on the nature of the relationship of active ageing and the commodification of retirement in a retirement village.

Overall, Stimson and associates, in particular McGovern & Baltins (2002), besides focusing on the development and profitability of the ‘new’ industry, distinguished between low cost and up-market villages and the facilities available in these ‘ventures’. They looked at what attracts the new client/retiree and applied the ‘push-pull’ concept that identified the new clients’ rationale to opt for this alternative housing arrangement. In contrast, my research focuses on the socio-economic dimensions associated with the retirement village lifestyle in the context of active ageing and the commodification of retirement. Specifically, it aims to explain the relationship of the nature of active ageing and the commodification in a commercial retirement village, hence ‘building’ on the research previously undertaken by Stimson and his collaborators, published in 2002.

It is argued that growth in the range of commercially operated and managed retirement villages has seen market segmentation stimulated by the development of exclusive, luxury resort villages. This new concept significantly contrasts with the older standard and low-budget villages, which were of modest appearance, i.e. offering fewer amenities (McGovern & Baltins 2002: 32). These differences also include housing or unit design; the range of facilities and services offered and reflected in (fixed) purchase
and ongoing (monthly) costs, wealth and ongoing investment returns. Other differences referred to geographical location and the socio-economic social status of residents, which can act as barriers of entry into the resort-style villages (Manicaros & Stimson 1999: 33-8; Stimson, McGovern & Earl 2002: 16-18, McGovern & Baltins 2002: 23-6, 31-42, 46). It follows, in the first instance, my research questions were motivated based on the limitations of previous research studies, few as they were. Clearly this thesis’ research questions are derived from the shortcomings of previous research which neglected to address the questions that are now the focus of my research study. Thus I intend to point out the gaps in the existing research throughout my literature review.

In this context, recognition of socio-economic differences between retirees, which puts luxury housing beyond the means of many, was made recently at the 4th Retirement Communities World Australia 2010 conference in Melbourne. Here the retirement industry discussed the development of affordable retirement living options for middle Australia (Retirement Communities World Australia 2010). Nevertheless, studies show that investment in retirement villages in Australia continues to be a strong and optimistic source of commercial and corporate interest and profit (Barton 2009; McMullen 2007; McMullen & Towart 2008).

However, no studies have looked at the commodification of these retirement villages and how that impacts on the ‘active ageing’ of the individuals living in these retirement villages. As already indicated, my study explores active ageing and its impact on retirees in commercial retirement villages. It stands to reason that active ageing does enrich retirees’ quality of life, but a (often unforeseeable) consequence may be that many activities are tied to additional costs that in turn stimulate/contribute to the commodification of individuals’ retirement lifestyles. Invariably, as a further consequence, financially limited residents could eventually face social exclusion and possible isolation.

Towart (2009) argues that the sector is now entering a mature investment phase following significant growth. In 2007 the Australian national retirement village data base developed by a global corporation, Jones Lang LaSalle (2007), had predicted optimistic growth projections for the retirement village industry in Australia. The Melbourne (2010) meeting offered evidence of this interest: the question ‘why
retirement living has emerged as the “portfolio sweet heart”, of major developers’ was considered by the opening panel. This economic perspective on the growth of the retirement village sector is useful, though studies to-date failed to consider the effect of commodification on active ageing.

A number of sources document the conflict between the provisions of services for profit in commercially operated and managed retirement villages with the ‘needs’ of residents or older people seeking accommodation in them in Australia (see Keogh & Bradley, 2002; Department of Commerce, WA, 2009). Others argue that although the ‘industry recognizes its responsibility concerning social and welfare objectives of society, private as well as public operators/corporations (the latter are listed on the stock exchange), find it impossible to reconcile social objectives with profit maximisation’ (McGovern & Baltins 2002: 46). A recent example of this conflict appears in the report prepared for the Institute of Actuaries of Australia (IAA) 2009 biennial convention (Barton 2009). Its recommendations to create opportunities for ‘actuarial improvement’ include the practice of age discrimination through the exclusion of under-65 year olds and preferably the 65-69 years cohort. A further recommendation is the exclusion of 15 per cent of non-home owners of the 65+ cohort (2009: 1).

Though no rationale was forthcoming concerning the above recommendations, a longer average life expectancy means that residents entering a village, say, at 55 or 60 years of age, could stay in the village for about 30 years or even longer. Thus, using market jargon, ‘shelf-life’ is significantly extended and accompanied by a slow ‘product turnover’; in turn, with no resales in sight this must result in declining profit margins for the shareholders. Moving into a village at age 70 means a shorter shelf-life and a faster turnover, hence increased profits. Therefore, the foregoing argument may be linked to my research questions and perhaps clarify the possible relationship between active ageing and the commodification of retirement. The report also notes that the provision and delivery of meals and cleaning, laundry and personal care services to residents of retirement villages ‘can be sources of profit’ (Barton 2009: 7).

The impact on profitability, due to regulations governing the provision of care in retirement villages in Australia, has already been the subject of analysis by Tan (2007). Already, conflict has arisen from the provision of care (see above) due to additional
licencing requirements as is the case in Victoria, Queensland and South Australia. This is evident in the IAA report which states ‘the attitude of State Consumer Protection Departments has rarely been sympathetic to the retirement village industry’ (Barton 2009: 3). Consumer conflicts and problems experienced by retired people buying into and living in retirement villages in Western Australia has been the subject of a government inquiry by the consumer protection authority in that state (WA Department of Commerce 2009).

To clarify, all States in Australia are subject to individual Retirement Villages legislation, with some Acts dating back to the early 1990s, e.g. the WARVA 1992. In this context, the newly evolving retirement village industry is offering alternative retirement lifestyles. Based on the foregoing there is ongoing friction between the industry and its clients, i.e. the village residents and, as a result the individual Acts in the various States and Territories are from time to time reviewed and then amended. This was also the case in Western Australia in 2009, resulting in the Retirement Villages Amendment Bill 2012; in turn it is expected that this will lead to reduction of the conflicts referred to above.

Existing Studies of Retirement Villages
Despite these contradictions, there has been no critical enquiry into retirement villages in Australia. To elaborate, in the first instance it was only scholars from the US and Britain who made the transition from social gerontology to critical gerontology. Researchers from these countries developed and applied critical approaches investigating, for example, the power relations between the state, business and the consumer. Other investigations focused specifically on ageing in retirement and the associated inherent inequalities. In this context, no research study addressed the commodification of retirement, thus there was a need to follow up with a specific Australian study. Accordingly, this study critically examines the socio-economic dimensions of active ageing and the commodification of the retirement lifestyle in an Australian, i.e. Queensland, commercial retirement village.

In this context, research conducted by Australian scholars into retirement villages in the past 25 years has focused predominantly on the psycho-social aspects of retirement village living and are markedly under-theorised. During the 1980s, a number of small
psycho-social empirical studies into ‘well-being’ were conducted among retirement village residents (Legge 1984), older migrants (Legge 1986) and older women from non-English speaking backgrounds (Legge 1987). Another empirical study (Coleman & Watson 1985) examined the socio-economic dimensions of the lives of women aged over 60 years in retirement villages. In addition, McDonald (1986) examined relationships between retirement village residents through a literature review drawing mainly on US data.

The 1990s saw empirical research similar to the 1980s, which investigated the psycho-social dimensions of retirement village living through small-scale studies and did not engage critical analysis. Critical analysis of the ‘socio-economic dimensions’ was again overlooked, despite the focus moving to research into reasons for relocating to retirement villages (Gardner, 1994), the effects of mobility problems on older people’s activities (Mott & Riggs, 1994) and community participation in a retirement village (McDonald, 1996).

Even early this century when we saw the strong growth in the development and privatisation of retirement villages, the research remained focussed on psycho-social issues such as whether rent-assistance policies met the needs of retirement village residents (Eardley, 2000), the residents’ expectations and experiences of care and support in retirement villages (Buys, 2000), residents’ satisfaction (Kennedy & Coates, 2008) and residents’ expectations/lifestyles and experience (Wolcott & Glezer, 2002). Although Gardner, Browning & Kendig (2005) surveyed accommodation options in later life contrasting retirement villages with community living, and a comparison of family and formal support in these two settings was later conducted by Buys, Miller & Barnett (2006).

Thus, there was still no research into the socio-economic aspects of retirement village ‘housing/lifestyle-alternative’ and this has left a gap, which in turn has impacted the industry and village residents. For example, the lack of relevant information is echoed via the ‘industry’s’ village, often inappropriate, developments and its often misleading marketing and sales promotions that can lead to distortions concerning consumer expectations and village life reality. This often leads to village disputes between corporate village owners and the village residents that are then adjudicated at
the tribunal or the courts. This lack of knowledge affects both economic and social capital. It means firstly, diminished profits, and secondly, reduced quality of residents’ retirement lifestyle.

One notable exception to the trend of focussing on psycho-social issues was a national survey of ‘ageing in place’ commissioned by the Australian Housing and Urban Research Institute (AHURI, 2004 [Positioning Paper no.79], 2005 [Final Report no. 88]) which included consideration of socio-economic aspects. The study used a range of qualitative and quantitative research methods to examine intergenerational and interfamilial housing shifts amongst older Australians. The study, in regard to home ownership, targeted three age cohorts, namely those aged 50-59, 60-67, and the 74 years and older. Specifically the study looked into: 1. Demographic changes and associated housing assets of older Australians; 2. ‘Ageing-in-Place’, making a move, consuming and extracting home equity; 3. Intergenerational relations, inheritance and inter vivos living transfers; 4. Challenges and opportunities for government; and 5. The forthcoming empirical research.

The ‘findings’ show: 1. ‘Changed patterns’ of housing tenure, including ‘shifts’ in values and priorities implying there are also ‘socio-economic implications’; 2. ‘Ageing-in-place’, 46 per cent of older home owners remain ‘attached’ to their local area (social network), remainder opt for sea/tree change or move into a commercial ‘retirement village’ (this group reflect an ‘emerging consumer class who find communality in lifestyle and consumption patterns’, thus active ageing, particularly in retirement villages lead to greater consumption and a mainstream lifestyle echoing the associated ‘socio-economic’ aspects of a commodified retirement lifestyle); 3. ‘Future financial planning needs’— a ‘socio-economic dimension’ that impacts on ‘all’, here 20 per cent of the national sample do not plan at all for their retirement (they criticise the reduction in services and the idea of later retirement, seeing this as a ‘betrayal’ of the ‘social contract’); and 4. ‘Shifting values and family relationships’ means older retirees want a ‘sense of flexibility in lifestyle intentions’ thus incorporating ‘socio-economic’ aspects of retirement.

The findings also identify policy changes necessary for: 1. ‘Lifestyle living for older Australians’, e.g. independent living in retirement villages; 2. Unlocking household
equity, i.e. better regulation of equity conversion; 3. Future housing for non-home owner elderly, i.e. due to changed family relationships, increased longevity and increased demand for public housing need to address changed needs; 4. Retirement savings and financial literacy, i.e. need to address older people’s short comings in the foregoing areas; and 5. Intergenerational relationships i.e. need to discuss and examine inheritance issues and intergenerational support. There are no weaknesses in this study, rather, what is needed in this fast changing environment is to increase the number of small scale studies which focus explicitly on all aspects of the socio-economic dimensions of retirement.

The Paucity of Australian Literature

A study of research trends in Australian social gerontology in the 1980s was undertaken by Minichiello, Alexander and Jones (1988), who found large knowledge gaps in the field. They found the research had failed to ‘studying ageing from a political economy perspective, and multi-disciplinary and multi-method approaches’ (Minichiello, Alexander & Jones 1988: 24), and a particular absence of Australian focused articles.

Few studies in Australia focused on retirement villages and their socio-economic aspects. A notable exception was The Australasian Journal on Ageing, which during the 1990s covered issues concerning sociological, political and medical dimensions. Little was published that considered the ‘political economy perspective asking how society is adjusting to an ageing population’ (Minichiello, Alexander & Jones 1988: 26). Few sociologists have studied ageing from a political economy or Marxist perspective or a feminist perspective, apart from Douglas-Smith (1982: 24-28). Now scholars tend to examine ageing in a framework of social relations with respect to class, status and power but few studies use a perspective of critical political economy to explain contemporary policy directions. Overall ‘this represents a shortcoming of the major research efforts today’ (Minichiello, Alexander & Jones 1988: 26). In this (Australian) context, the above authors claim that the articles written from a ‘sociological perspective’ in the main addressed psycho-social (e.g. life satisfaction, individual and social adjustment) issues impacting on retirees (1988: 26).

Further, researchers focused in particular on policy issues. The authors make no mention of any Australian research investigating the socio-economic dimensions of
“ageing in place” or living in a retirement village. This confirms the ‘paucity’ of socio-economic research studies in Australia undertaken in the 1980s and 1990s.

They also state the ‘Australian literature on ageing has yet to extend the assumption of widely shared values or consensus to embrace a theoretical commitment to macro social entities, disparities of interest and negotiations of realities’ (Minichiello, Alexander & Jones 1988: 27). According to the authors, they reviewed a total of 158 articles published by Australian researchers in overseas and Australian academic journals (1988: 24). The authors found that 93 (59 per cent) of all the articles reviewed were empirical studies (1988: 27). The foregoing indicates that fewer than half of the articles written had a theoretical background and most studies were of a quantitative nature and did not lead to theory generation; they remained descriptive and empirically orientated (Minichiello, Alexander & Jones 1988: 28).

Although more Australian research is now undertaken into ageing, there remain large gaps in theory building, particularly in the sociology of ageing. Overall, although ‘Australian sociologists have created many little islands of knowledge [they] need to continue to build bridges between these islands’ (Minichiello, Alexander & Jones 1988: 29). They observe that ‘there is little attitudinal data in the literature on retirement village life in Australia, although anecdotal evidence points to available surveys that have been collected by various stakeholders’. In this context they note the ‘absence of more comprehensive data on retirement villages in Australia’ (1988: 38, 42). Stimson, too, notes that ‘in Australia there is relatively little systematic research that analyses the [retirement] industry’ (Stimson 2002: xiii). Stimson et al. (2002: 05) mention the 1996 Gardner study, described as one of the few published research studies into ‘why older people move into retirement villages’.

Asquith (2009) analysis of positive ageing and neoliberalism examines the past and current performance(s) of Australian sociology regarding positive ageing, healthy ageing, productive ageing and successful ageing. She argues that while “positive ageing” informs policy options regarding healthy ageing, productive ageing and successful ageing, no Australian research has theorised this concept or its policy implications.

In summary, Asquith identifies that ‘the most significant changes to face Australia over the next 30 years, Australian sociology suddenly lost its capacity to engage with the
nexus between demography, social processes and political structures’ (2009: 255). She notes that Australian sociologists have not actively addressed current issues concerning population ageing. In line with contemporary market policies, the view prevails that positive ageing is the responsibility of the ageing individual and their families (Asquith 2009: 255). Australian sociology fails to go beyond ‘an individual response to the biological processes of decay’. Such work ignores the ‘implications of communities and the state’ (Asquith 2009: 266).

The emergence of a critical sociology in the 1970s was led by Estes (USA) and Phillipson (UK) respectively. In contrast, in Australia the field has been largely vacated by sociologists in favour of a biomedical model found in the hard sciences (Asquith 2009: 266). Asquith points out ‘that there is a need for critical research that begins from the perspective of older people and how they construct the meaning of ageing well’, rather than the ‘responsibilisation’ discourses generated by government agencies concerned with public spending (2009: 267). She finally states that if sociologists ‘leave the field to the economics of health care and taxation/work, then Australian sociology is ‘abrogating its responsibility as a discipline to provide a critical social engagement in the large (and small) social issues of today’s population ageing’ (2009: 267).

There is then a lack of involvement by Australian sociologists in this field (Aberdeen & Bye 2011). The resulting paucity of the literature addressing active ageing from a critical gerontology perspective means that the public, the ABS and the corporate retirement village sector are in a position to disseminate distorted or incomplete information. This ambiguous data then comes to dominate mainstream perceptions concerning the Third Age and contemporary retirement issues that impact on the Australian economy. In light of this paucity of critical literature, the following section considers plausible theories that would assist in explaining the socio-economic impacts of ageing with regards to the cost associated with retirement and lifestyles.

Ageing: Theories, Perspectives and Models

Social Theories of Ageing

Typically theoretical development in social gerontology is classified in terms of three generations. The earliest significant social theories on ageing (1960s) are called first generation (or first wave) theories; they focused on the individual and ignored social
structures (Hendricks & Leedham 1987: 197-206, 1991: 10-11; Hendricks & Hendricks 1986: 87-94). These theories included ‘disengagement theory’ (Cumming & Henry 1961); ‘activity theory’ (Cavan, Burgess, Havighurst & Goldhamer 1949; Havighurst & Albrecht 1953); ‘sub-cultural theory’ (Rose 1965); and ‘continuity’ or ‘life-course theory’ (Havighurst 1968; Neugarten, Havighurst & Tobin 1968). Whilst the former two theories are based on structural functionalism, the latter two are derived from symbolic interactionism (Passuth & Bengtson 1988: 334-43).

A second wave recognised the importance of social structure, in turn, disregarding individual factors (Hendricks & Hendricks 1986: 103-08; Hendricks & Leedham 1991: 10-11). This category includes modernization theory (Cogwill 1974, 1986; Cogwill & Holmes 1972) and then age stratification theory (Riley, Johnson & Foner 1972; Foner & Kertzer 1979). Both theories are grounded in structural functionalism (Passuth & Bengtson 1988: 337-339).

Third generation social theories of ageing finally linked the individual to social structures, hence combining micro and macro levels (Hendricks & Leedham 1987; Hendricks & Leedham 1991: 3-11; Hendricks & Hendricks 1986: 103). Several perspectives evolved in the 1970s and 1980s. For example, social psychological models examined how people deal with the impacts of social structure and policy (Hendricks & Leedham 1991:12; Kenyon 1988: 3-18). Social environmental models examine the level of similarity between ‘three basic dimensions: normative expectations operating in specific situations, individual capacity for interaction, and self-perceived competence for dealing with the demands of the specific situation’ (Huyck 1979: 647-8; also see Marshall 1980: 20-32). However, though this ‘third wave’ of social gerontology combined micro and macro levels, there was no research into retirement villages and its residents, hence no studies enquired about the socio-economic aspects of retirement villages and the residents retirement lifestyles.

Exchange theory investigates social behaviour using a rational, economic model, showing that individuals engage in interactions that are rewarding to them, but withdraw from interactions that are costly. The popularity of the theory is reflected by the number of scholars who, between 1961 and 1986, engaged in researching and improving the concepts involved in the social behaviour of ageing individuals (Homans 1961: 52-64; Z. Blau 1973: 210-45; P.M. Blau 1964: 88-98; Bengtson & Dowd 1980: 55-73; Cheal 1984: 141-51; Dowd 1975: 584-94; Dowd 1978: 351-75; Hendricks & Leedham 1991: 11-12; Hendricks & Hendricks 1986: 104-05).

Research into contemporary social gerontology was undertaken mainly by American, English, French and German scholars, and shows an absence of Australian scholarship and consequently a paucity of theory in Australian social gerontology. One eminent theorist remarked that this dearth of theory ‘is an embarrassment to academic students of human ageing’ (Moody 1988: 23).

Critical Gerontology

The major contributions into the critical gerontology strand of social gerontology were and are still made by theorists in the USA and Britain. Social gerontology’s major deficit is its constrained theoretical approach (Phillipson 1998). From the mid-1940s to the 1960s, research and resulting theories focused mainly on the individual (Phillipson 1998: 15). Phillipson further comments that ‘central to the idea of a critical gerontology is the idea of a socially constructed event’ being ‘perhaps the key theme of critical gerontology’ and depending on the approach taken focusing on different points (1988: 14).

A major theme in early critical gerontology was the degree to which ‘social, biomedical, cultural and economic forms contributed to the identity and status of older people’ (Baars, Dannefer, Phillipson & Walker 2006: 6; see also Minkler & Estes 1991). The critical elements (of critical gerontology) then focused on three areas. Firstly, political economy associated with class, gender and race; second, humanism and third, a biographically orientated gerontology. It was noted that ‘from all three perspectives comes a focus on the issue of empowerment’ (Phillipson 1998: 13-14; 2003: 2; 2006: 44-5). Different scholars and research teams applied different reasoning and developed a multitude of approaches that resulted in quite different outcomes. Thus, in regards to
the development of the social theories of ageing (social gerontology) it can be deduced that the ‘economy’ as a principal concept initially played only a minor role or was effectively overlooked in retirement village research.

Critical gerontology theorises relations of power which Katz argues one eminent theorist refers to its concepts as models of social inequality (Katz 2003: 17). Its several theoretical dimensions include the political economy of ageing (Estes 1979, 1986), feminist theories (Ray 1999), Foucauldian critical gerontology (Powell & Wahidin 2006), theories of diversity (Greene 1994) and humanistic gerontology (Moody 1988). A truly critical gerontological approach must bring together a number of theoretical and conceptual strands (Bernard & Scharf 2007: 6). Scholars such as Holstein & Minkler express the view that critical gerontology is an overarching term which centres on ‘the philosophical foundations, epistemological assumptions and social influences on which social gerontology has been constructed’ (Holstein & Minkler 2007: 13). The critical gerontology that emerged in the 1970s emphasised the duality of micro and macro levels of analysis, promoting the idea of interdisciplinary perspectives which advocated emancipatory and economic change. Power relations of class, race, and gender are its principal elements. In addition, ‘critical gerontology makes use of the interpretative powers and moral imagination of the humanities and the arts in efforts to understand the cultural and existential dimensions of ageing’ (Polivka 1996: 558-59).

Recent work by critical gerontologists e.g. Ray, are concerned with the question of what is critical about critical gerontology. He observes that ‘critical gerontology serves the necessary role of casting a critical eye on society and the field of gerontology itself’ (Ray 2008: 97). In addition, it attempts to discover the hidden structural inequalities in the form of age prejudice, or ‘personal desires that cannot be fulfilled and may not even be raised in consciousness’ (Biggs 2008: 115). There is also a view that critical gerontology must focus on ‘the promise and limits of agency as the realization of agency is key to public sociology and public gerontology’ (Estes 2008: 126-7). In addition, there is an interest to ‘provide alternative theoretical frameworks and emancipatory knowledge addressed to concerns of social inequalities and social justice’ (Estes 2008:127).
In a discussion on critical gerontology, Katz explained, ‘I take the opportunity to explore the life of thought through my own life and conclude that the ideas about ageing are bred in those places where humour, tragedy, conflict, passion and sympathy make it imperative to ask the questions he and others do as critical thinkers’ (Katz 2008: 140). Finally, it is important to remember, as Moody observes, that critical gerontology is reaching maturity but ‘must confront two further “oppositional” dimensions standing against itself: namely, positive ageing and the domain of practice’ (Moody 2008: 205).

**Critical Political Economy - Perspectives in Ageing**

*The Political Economy of Ageing*

The political economy of ageing perspective is a strand of critical gerontology. It is based on Marx’s conflict theory, which reflected his era’s capitalist market structure and its contradictions and social constraints. The theory emphasises that the distribution of power and resources is based on the social relations of production that lead to the class struggle (Passuth & Bengtson 1988: 335-343). Early theorists, such as Estes (1979); Olson (1982); Phillipson (1982); Quadagno (1982) and Walker 1980, 1981), developed a political economy of ageing perspective by making the link between retirees, the state and government policies in the contemporary capitalist economy-environment, examining the institutionalization of retirement. They argued that many of the state’s social policies, instead of benefitting the elderly, often promoted capitalist interests, thereby creating adverse impacts on retirees.

In particular, North American researcher Carroll Estes, over three decades produced a vast array of critical literature that focused on the political economy of ageing. Similarly, scholars in England, including Phillipson, Walker and others focused on critical perspectives including political economy. These gerontologists note that ageing is affected by various elements and retirement is also affected by differential labour markets, a country’s politics, government policies and the (negative) impacts of class, gender and race (Estes 1979, 1986: 121-34; Estes, Swan & Gerard 1982: 151-64; Walker 1980: 49-75; Olson 1982; Passuth & Bengtson 1988: 344; Hendricks & Hendricks 1986: 108-09; Hendricks & Leedham 1991: 13-15). Another researcher, in her study of class, ageing and retirement, found that ‘perceptions and experiences of the retirement process are closely related to their position with respect to class, status and
power’ (Douglas-Smith 1982: 24-8). Thus, the foregoing confirmed the findings of Estes and her contemporaries.

Accordingly, the foregoing discussion indicates the importance of the socio-economic dimensions pertaining to the framework of government, its policy and associated bureaucracy, as well as the public and private sector of mainstream economy. There are unequal resource distributions impacting on retirees in relation to class, gender, race, status and race. The political economy of ageing perspective, a strand of critical gerontology, provides the theoretical base to examine ageing and how the associated inequalities impact on the retirement cohort. Thus the political economy of ageing is the most appropriate approach for my research study.

Estes researched old age or ‘the ageing enterprise’ and government services strategy for age-welfare programs. She argued that old age actually benefitted America’s capitalist economy by creating many additional jobs to implement the welfare policy and that these did not improve older people’s socio-economic quality of life (Estes 1979: 16-30; also see Passuth & Bengtson 1988: 344). Olson (1982) made a similar point in her study and examined older people’s political and socio-economic conditions within the parameters of the state, private power and social welfare. Specifically, her study analysed income maintenance and the then prevailing aged-pension policies by comparing government and private (i.e. occupational and investment) pensions. Olson states that ‘distribution of income among the elderly, whether measured by wages, assets, or retirement benefits has a greater variance than that of any other group’ (Olson 1982: 97-98). In contrast, ‘income and other economic resources are concentrated among a small segment of the aged. It means older people are disproportionately represented at the lower end of the income and wealth distributions in American society’ (Olson 1982: 98). Likewise Quadagno’s investigation of the pension system in Great Britain found that ‘the economic and social institutions created by industrial capitalism remained largely untouched’ (Quadagno 1982: 210).

The point with regards to policy was emphasised in a French study focusing on old age and the welfare state. The study was concerned ‘with the standard of living of old people and the way of life of old people’ (Guillemard 1983: 77). Further, in regard to industrialised nations it was noted that ‘the welfare state is, first and foremost a welfare
state for the aged’ (Guillemard 1983: 78). This led to the argument ‘that the scientific community has up to now neglected for the most part the making and evolution of old age policy’ (Guillemard 1983: 97).

It should be noted that a similar state of affairs also applies in Australia. From a political economy perspective, the problems associated with growing old are caused in the main by economic and political policies which provokes the question ‘whose interests are really served in the efforts to help the elderly’ (Passuth & Bengtson 1988: 344). Studies from this perspective are able to identify the benefits and disadvantages that accrue to retirees, highlight the interdependence of generations and theorise notions of political, economic and social intergenerational inequities (Kingson, Hirshorn & Cornman 1986; Longman 1985; Passuth & Bengtson 1988: 344).

Aspects of the political economy of ageing that require further examination include ‘how social location influences patterns of ageing’ (Hendricks & Leedham 1991: 14). Similarly, they examined ‘the evaluation of the dynamic, ever-changing relationship between distribution of power and forms of economic organizations’ (Hendricks & Leedham 1991: 14). These investigations are driven by diverse interest groups struggling to obtain control (Estes 1979 1986: 121-34; Olson 1982; Quadagno 1982; Guillemard 1983; Longman 1985: 73-81). Modern industrialised society is structured such that different groups gain, maintain or lose control of socio-economic resources. The ‘aged’ experience a degree of structured dependency caused by changing views of the (economic) value of the elderly in a deregulated and ever-changing market, based on shifts in the economy and the relations of productions (Townsend 1981; Estes 1999: 17-19).

The accumulated experiences of the aged must be incorporated and evaluated in the context of a local market economy and also in the wider dimension of national and global economies, the state, labour market conditions, and class, race, gender and age divisions. In the studies reviewed here this means ‘that for many age cohorts their status and resources are conditioned by their social location’ (Hendricks & Leedham 1991: 14; Hendricks & Hendricks 1986: 108-09; Passuth & Bengtson 1988: 344).

A major weakness of the critical perspective is the exaggeration of the significance of economic resources and loss of social control, and there is an imbalance between the

Despite its limitations, the political economy of ageing perspective is important as it addresses the socio-economic issues of the aged (Estes 2001: 1). In this context, ABS data evidences that the ‘retirement cohort’ over the last decades has been steadily growing. Thus, it is now a fact that our population is an ageing one; in turn, ageing and the associated socio-economic issues are becoming more important than they have been in the past. The above perspective also focuses on the links between ‘social structure (macrolevel), the organizational and institutional (mesolevel), and the individual (microlevel) dimensions of ageing’ (Estes 2001: 1). Thus, the perspective is ‘providing a lens for understanding inequality in old age’ (Kail, Quadagno & Keene 2009: 555-67).


The dual economy models focus on core and peripheral industries in core countries, with key industries such as mining and petroleum monopolising and dominating the market which leads to structural inequalities and unequal resource distribution among the working population and retirement sector, causing discriminatory outcomes (Bluestone, Murphy & Stevenson 1973; Gordon 1972: 197-210; Tolbert, Horan & Beck
1980: 1095-116; Hendricks & McAllister 1983: 279-299; Calasanti 1985; Hendricks & Hendricks 1986: 111-14). Finally, the moral and political economy thesis draws on Gramsci’s (1971: 55f-56f, 245-246) concept of hegemony. This concept argues that ‘civil society shares a particular worldview which permits certain kinds of economic activity, politics and social activity as well as shared values and a moral economy composed of norms of reciprocity’ (Hendricks & Leedham 1991: 15). The notion of hegemony is an important analytical tool, which identifies the underlying agreements and assumptions that provide the foundation for policy formulation (Gramsci 1971; Hendricks & Leedham 1991: 15). Work investigating gerontology from this perspective focuses on the ‘role of social policies, institutions and group interests in shaping patterns of ageing’ (Hendricks & Leedham 1991: 13).

Critical Feminist Gerontology

A critical approach to social policy and ageing must necessarily include feminist theories. This is because a focus on gender brings to light the way that knowledge about ageing has been developed and circulated. The growth of interest in feminist approaches to critical gerontology has resulted in a wide expanse of literature which presents an accurate mapping of current theoretical positions. Much of the material is by scholars whose work is influenced by contemporary interpretations and critiques of the prevailing gerontological theories. Feminist gerontology in Australia is associated with the resurgence of second wave feminism in the 1960s and the plight of the older women cohort (Seibert & Roslaniec 2010; Lake 1999). In the 1980s critical gerontology was strengthened by the critical feminist gerontology strand, in particular the work of Dressel, who explored the feminization of poverty focusing on both ‘women in general and on older women in particular’ (Dressel 1988: 177-80).

In Australia and other Western countries the feminist movement, in the pursuit of gender equality, challenged the veneration of young females and critiqued the devaluation of older women and their difficulty in attaining socio-economic equality. The socio-economic discrepancy is highlighted by the fact that there are slightly more females than males in Australia’s population (ABS cat. 3201.0 20 June 2009). In this context, a US research team concluded that the social disadvantages of older women are ‘due to labour gender division and socio-economic stratification over the life course’ (Arendell & Estes 1991: 209-26).
Pocock (2007) argues that in Australia, in the period 1984-2007, there still was a gender pay gap in favour of male wage earners of sixteen per cent. This inequality supports Garner’s (1999) claim that females are now representative of more than half of the workforce who contribute actively to society and its economy, but the imbalance continues to rise in retirement (Garner 1999: 3-4).

As a discipline, sociology took time to accept that there was need, with regards to age conceptualisation, to include a feminist approach in critical enquiry, which in particular emphasises the perpetuation and widening of gender inequalities in retirement. It recognised that the bulk of feminist theorising derived from socialist feminism, which argues that age-related inequalities in care-giving and retirement follow inequalities prevalent throughout the life-course. These inequalities include women doing the bulk of childrearing and unpaid housework, but receiving lower wages and lower pensions in old age (Lynott & Passuth-Lynott 1996: 757). Other gender issues associated with ageing identified in the feminist literature include concerns about empowerment and unequal access to education and health care (McCandless & Conner 1999: 13-27).

Richardson (1999), in this context, further argued that gender inequality becomes even more visible in retirement for economic (income and pension coverage disparity), psychological (anxiety, adaptation to life changes) and social reasons (care giving, family and so on) (1999: 54-60). The literature states that female retirement, similar to male retirement, can be viewed as a three-tiered process, including preretirement, the retirement decision and retirement adjustment. A study of women’s perspectives on security in retirement similarly argued that while there has been in recent years a substantial increase in female labour force participation, little has changed about the economic vulnerability of women during retirement (Older Women’s League USA 1999: 311).

Central to critical gerontology is the examination of the contribution of feminist research to the field undertaken by Ray & Fine (1999). This piece argued for empowering research to advance the situation of elderly woman and called for a critical gerontology drawing on feminist theories. Other feminist work notes the shortcomings of traditional research questions, theories and methods in relation to age-related gender inequalities, as well as race, ethnicity and class. They argue for the development of
critical feminist gerontology, particularly in the light of new theoretical and methodological developments. Much of this work specifically investigates multiple inequalities and ‘the role of interlocking systems of inequality in shaping how ageing is experienced on both the macro and the micro levels must be a central focus of this research’ (Dressel, Minkler & Yen 1999: 290). However, although the foregoing research specifically investigates women, to some degree it applies to all retirement. The question of productive ageing and its implications have also been raised in critical feminist gerontology, where it is argued that the main cultural characteristic of the “productive ageing society” will continue to be gender inequality, ‘negatively influencing patterns of dominance and oppression’ (Holstein 1999: 359-60).

Relevant feminist analysis is rarely mentioned and even less often explicitly articulated in studies of ageing (Hooyman 1999: 116). A critical approach to social policy and ageing must necessarily include feminist theories. In this context, feminist approaches are concerned with ‘examining the gender biases in social research and the production of knowledge and practice’ (Estes, Linkins & Binney 2001: 37). These approaches emphasise that ‘gender is a crucial organizing principle in the economic and power relations of societal institutions as well as social life throughout the life course’ (Estes 2003: 226).

Broader feminist studies have investigated inequality and ageing and the creation of dependency within the parameters of wealth distribution and health care (Collins, Estes & Bradsher 2001). Such work critiques previous ageing studies for their lack of attention to the social context of dependency and even less to the social production or construction of dependency. Collins et al. observe that income associated with wealth will promote better health outcomes, thereby demonstrating how social dependency contributes to gender inequality (2001: 137-163). In her earlier works, Estes (1991) focused on state welfare policies about older females’ health. She argued that ‘a critical feminist perspective on ageing seeks to uncover how the state promotes and reproduces the dominant institutions that render older women vulnerable and dependent throughout their life course (Estes 2003: 232; see also Estes 1991).

In a later study, Estes (2004) applied a critical feminist perspective to investigate social security privatization (USA) and older women. Here again she showed that state,
economy and gender systems reproduce the dominant institutions that render women vulnerable and dependent. However, the foregoing does not only apply to women, rather the above mentioned systems recreate the same mechanism that makes the elderly per se more susceptible and reliant on such institutions. Furthermore, Estes argues, this situation is reinforced in age policy due to the dominant power group, that is, white American men. She claims that ‘state policy has not succeeded in recompensing for the lifelong accumulation of social and material disadvantages of women and oppressed ethnic minorities’ (Estes 2004: 23).

Focusing particular attention on social policy and social movements Estes comments on the absence of social activism concerning glaring gender inequality in the USA. She states: ‘in old age policy, struggles around social security privatization [US], women’s unpaid labour burden in long term care, and women’s complaints should be fertile ground for social movement development’ (Estes 2006: 96). The critical feminist theoretical perspective she adopts enables important questions to be raised about structural power and agency. In particular, Estes asks who has the material, cultural and political resources: ‘Who has autonomy to enter the labour market? Who has the power to set the terms to pay or not pay for the labour provided’? (Estes 2006: 96-7).

In regard to Estes’ comments above, female gender inequality is even more prevalent, when taking into consideration educational opportunities for females whilst working in mainstream. Gender inequality in this context means that the lack of equal access to education and the associated job opportunities whilst in mainstream is then perpetuated in retirement. Accordingly, critical educational gerontology is yet another patriarchal discourse that has silenced women into passivity by rendering them invisible. In response one study highlights the disregard by educational gerontology and adult education of older women and emphasises the need for a better understanding of the interaction between feminist gerontology and educational gerontology (Ray 2003: 1-8). Ray’s study also looks at the ageing (croning) of feminist gerontology and speculates how future critical feminist gerontology, based on the wise-women archetype, might develop and affect gerontological research, writing and professional practice (Ray 2004: 109-20). Likewise, in response to this feminist critique of critical gerontology, Formosa (2005) seeks to construct a critical agenda for feminist educational gerontology.
Although critical feminist gerontology is somewhat marginal to critical gerontology work in ageing, its marginal status does not indicate its lack of importance. Moreover, such work allows for creative and critical work in the field, where there is ‘freedom in not being mainstreamed, - it is unchartered territory’ (Calasanti 2005: 107-10). One problem with feminist studies is that they subsume age to gender and other aspects of inequality such as location (Calasanti, Slevin & King 2006: 13). Thus ‘women’s studies’ scholars and activists have relegated ageism to a secondary status neglecting to theorise age relations or place old age at the centre of analysis’ (Calasanti, Slevin & King 2006: 13). Gender is an important consideration in critical studies of ageing but is often not the only organising principle of power. Others are race, class and sexual preference (Calasanti, Slevin & King 2006: 25). Sexism is important but as the editors of Age Matters observe, ageism can influence feminist thinking. In other words, anti-sexism does not automatically generate anti-ageism: ‘age matters’ (Calasanti & Slevin 2006: 1).

Interestingly, 1960s feminism did not recognise the importance of age as a source of inequality (Utz & Nordmayer 2007: 705). It has been argued that: ‘traditional feminist enquiry has substantiated ageist thought and has perhaps even fuelled the development of a highly profitable anti-aging industry’ (Utz & Nordmayer 2007: 705). Other literature, too, notes that ageing is profitable and has generated much income for anti-ageing industries and technologies: ‘people use technology to mask the fact that they are ageing and that entire industries have helped create a market for anti-ageing products (see Marshall & Katz 2006; Joyce & Mamo 2006).

Polivka (2006) is one of a number of scholars who reviewed theories and perspectives that have emerged or evolved since the beginning of the 21st century (2006: 560). He emphasises that ‘feminist research and theory in the social sciences and humanities is among the most important intellectual and political sources of critical gerontology’ (2006: 560). Utz & Nordmeyer (2007), however, with regard to the foregoing, emphasise that this work needs to be supplemented with ‘a set of analyses that show how age and other status variables (race, class, gender) interact to create a unique experience of old age’ (2007: 706).
Active Ageing, Active Retirement Lifestyles and the Effects of the Globalization of Retirement

The literature on consumption shows that in modernity there was a change from passive to active consumption which has had a huge impact on old age and retirement (Higgs, Hyde, Gilleard, Victor, and Wiggins & Jones 2009). Both those who are working and those who are retired have become active consumers of leisure/recreational lifestyles (Featherstone & Wernick 1995: 9) and have thus become a target of the global commodification process (Jones, Hyde, Victor, Wiggins, Gilleard & Higgs 2008: 4). Jones and collaborators note that although ‘later life becomes more internally differentiated; it may also become less distinct from other parts of the life course’ (Jones et al 2008: 10; and see Blaikie 1999: 58). In turn, the emergence of the older consumer and his/her new consumption of leisure lifestyles and associated activities led to the concept of active ageing (Jones, Higgs & Eckerdt 2009: ix).

In this context, population ageing is one of the main reasons for increased life expectancy and results in a longer retirement period (Simpson & Cheney 2007: 195). Consequently population expansion and the rise in consumption patterns (Sawchuk 1995: 174) lead to increased demand for consumer goods and services and create new opportunities for capitalism. The race for profit maximization led to the objectification of goods/services, and finally to the commodification of all aspects of society (1995: 175) including retirement (Jones, Higgs & Eckerdt 2009: 4-5).

A global approach has been taken by Simpson & Cheney (2007) who investigated the social context of retirement villages (2007:195). They found that the longevity of retirees means that many enjoy a much longer retirement period after exiting the labour market. Prior to modernity retirees were labelled as ‘no longer in paid work’, whilst after the rise of consumerism ‘retirement became known as ‘a period of active leisure” (Simpson & Cheney (2007:195. See also Blaikie 1999: 9; Featherstone & Wernick 1995). In this context ‘active’ equates to ‘positive’ (Simpson & Cheney 2007: 195). This replaced the connotations of physical and mental decline, suggesting that active ageing has cultural connotations which can lead to the presentation of this concept in a different way (Featherstone & Wernick 1995: 1). Simpson and Cheney (2007: 195) note that the term ‘lifestyle’ was already in use in the 1920s in advertising, prior to the rise of modern consumerism and ‘beyond the product itself” (Ewen 1976: 54).
Lifestyle here simply meant the way an individual chooses to live life (Simpson & Cheney 2007: 196). Retirement villages can be conceptualised as a lifestyle of leisure, where activity is substituted for work, and identity claims by retirement village residents constituted as ‘leisured busy-ness’ (Simpson & Cheney 2007: 196). In the context of consumer society, lifestyle can be seen as a cultural means of expressing identity through active conspicuous consumption. Trends such as the medicalisation of ageing, the socially constructed institutions of retirement and the lifestyle concept facilitated the expansion of market models. Further, this also refers to the overall rebuilding of modern consumer societies that today manage the needs and wants of the Third Age (Simpson & Cheney 2007: 196). Today, retirement villages and the aged care sector are included in the market model of service delivery; thus retirees have become the new consumers in a society dominated by youth culture (Simpson & Cheney 2007; Blaikie 1999; Featherstone 1991; Featherstone & Wernick 1995).

From a social and critical gerontology perspective, active ageing can be seen as synonymous with positive ageing. There is now a view that although the meaning of positive ageing was based on the principles established in 1986 and 1997 by the WHO, Australian government policies have redefined it in negative terms: ‘as a deficit that must be managed primarily by individuals’ (Asquith 2009: 255-56). Government policies geared to reduce the costs of long-term retirement, thus promote lifelong lifestyle changes that target ‘successful ageing (social connectedness), productive ageing (social productivity) and healthy ageing i.e. good health’ (2009: 256). These are the policy triumvirate of positive ageing (2009: 264).

As detailed in the introduction, volunteering is an important aspect of active ageing. Volunteering and the transition to retirement also feature in studies of population as well as active ageing. Studies have found that there is a close correlation between active ageing, volunteering and the status of retired people (Davis-Smith & Gay 2005: 1-3, 24-7). In addition, studies of active ageing in employment and the policies needed as a ‘mechanism in societal adjustment to population ageing’ (Walker 2006: 78) have found that notions of active ageing have policy implications and the potential to ‘influence social protection expenditure’ (Walker 2006: 78). Walker’s strategy of active ageing proposed ‘7 key principles’ as the basis of an active ageing policy. These were seen as
important to the retirement ‘life course’, enabling ‘ageing workers to exert a stronger influence over their later life careers, their health and well-being’ (Walker 2006: 78-79, 83-91). Analysis of biographical interviews of older people (Clarke & Warren 2007: 465) show that besides investigations of structural elements, there is a need for subtler approaches to examining active ageing. These studies have found that when organising their retirement, people do not see social interaction, health and mobility as the basis for active ageing. Rather, active ageing is seen as a matter of keeping active mentally and enjoying everyday activities. Thus, an active ageing policy should take into consideration ‘biographical methods including approaches to end of life care which focus on the individual’s needs derived from life course perspectives’ (2007: 483).

The Commodification of Retirement

As noted in the previous chapter, in feudal times consumption was based solely on ‘need’ and goods were objects produced for their particular use. With the emergence of the modern market economy, goods acquired exchange value (Marx 1867) and transformed into commodities. Thus, the basis of consumption changed from need to want and desire. In today’s consumer society, the desire to consume goods and services without specific use-value reflects a new social phenomenon. Relationships became objectified and commodified in a way that hid the effects of their production. In a totally commodified world, there are no ‘sacred sites’ and everything is exploitable (Corrigan 1997: 36).

Modernity saw the rise of consumerism, new market capitalism, neo-liberalism and the commodification of the economy. A commodified economy is one in which ‘capitalist firms produce goods and services for profit under conditions of market exchange’. Non-capitalist and commodified economies and activities coexist in contradiction (Williams 2002: 525). Ironically, commodification may not be as economically fruitful as might be assumed. There are indications that ‘commodified economies have had to move social reproductive functions from the commodified sphere back onto the non-commodified sphere to effectively compete in a globalised economic order’ (William 2002: 538). For instance, the non-commodified sphere ‘provides new possibilities for transforming social relations and logics of work beyond commodification’ (Williams 2002: 538). Both in modernity and post-modernity, the commodification process affects not only the
economic sphere but also permeates the traditional, cultural values of society and human life such as in health, sport and recreation (Hurst 2005, 2000; Williams 2002; Henderson & Petersen 2002; Pryce, 2002).

Capitalism has now discovered a new sphere to exploit and to commodify: retirement. Vickerstaff and Cox’s (2005) investigation of retirement and risk found that businesses aim to commercialise (privatise and deregulate) pension schemes in order to shift the financial risks of retirement onto their employees. Their study showed that retirement itself is risky, unpredictable and undefinable. In relation to this it has been argued that the ‘neo liberal reworking of responsibility and risk across state and occupational pensions (US, UK) is characterized by the summoning up of the responsible individual worker as an entrepreneurial investor subject’ (Langley 2006: 919). Langley argues that the individual citizen and potential retiree have been subjected to a complex process of commodification. This subjects him/her to ‘individualisation’ where individuals are expected to take personal responsibility for such things as pensions and the performance of investment for retirement (Langley 2006:: 931). For example, as a means of addressing or reducing risk in an era of corporate commodification, retirees regard ‘their housing wealth as a risk protection tool which in the foreseeable future will keep on functioning as unused savings’ (Haffner 2008: 110, 128-9).

It is possible, however, to understand contemporary consumption practices as unmanageable consumerism which involves ‘being and becoming aged, gendered, sexed, and raced producers and consumers’ (Mansvelt 2009: 271). In certain instances: ‘unmanageability as consumer practice can actually be productive’ (Mansvelt 2009: 271). For instance, rest-home residents can be regarded as becoming risky and unmanageable when, for example, they choose to bungy-jump or sky-dive. This modern form of active ageing in retirement makes them more ‘visible as producers, consumers and mobilizers of different ways of seeing and being in later years’ (Mansvelt 2009: 171-2). It demonstrates or implies resistance and reaction to the commodification process.

Other examples of resistance to commodification were investigated by Walters and Bartlett (2009) who examined community outcomes in a master planned community at Springfield-Lakes, Brisbane. They investigated the ‘personal network develop-
ment of older residents who have moved to new suburban (non-age specific) residential development in a general urban setting’ (Walters & Bartlett 2009: 217). The developer established a number of social groups and encouraged them to provide a local source of social capital, a social experiment that ‘failed’. To clarify ‘social capital refers to connections among individuals’ – ‘social networks and the norms of reciprocity and trustworthiness that arise from them’ (Putnam 2000, cited in Western, et al 2005: 1097).

In other words, Delfin-Lend Lease (the developer) expected the new (older) residents to recreate the social networks they had built up over a lifetime whilst living in their mainstream local community. Though people had moved away from their community, i.e. family, friends and acquaintances, to enjoy retirement in another location, namely Springfield Lakes, the attempt to recreate the ‘old’ social network did not eventuate – for these (new) residents ‘it’ simple was not the ‘same’! The only exception was the developer-initiated leisure group, which facilitated the development of friendships, hence special social bonds that decreased older people’s risk of isolation (Walters & Bartlett 2009: 232-33). Overall, residents appeared to reject the ideas of corporate interference and influence.

Rosenblatt, Cheshire and Lawrence (2009) came to similar conclusions. They examined the Springfield Lakes community, focusing on the ‘efforts by Delfin Lend Lease, the corporate property developer, to facilitate community (and social capital) processes ‘beyond the political or marketing level”’. In this context, Rosenblatt et al. obtained findings comparable to those described above by Walters and Bartlett (2009). The Rosenblatt et al. (2009) study found that the ‘residents’ social interaction within the master planned community is not generally extensive’ (2009: 122). Efforts to involve all residents in community participation, based on ‘local attachment to place and interaction with fellow residents’ hence ‘creating a sense of community’ (Rosenblatt, Cheshire & Lawrence 2009: 138) was a failure. They found the project had little influence on ‘residents’ patterns of interaction and activity on the estate, and its attempts to ‘encourage civic participation in community events and activities’ (2009:138). These studies imply that the (often disguised) commodification process is not necessarily successful in the case of non-economic cultural activities.
Conclusion

Early literature in the field concentrated on the development of social theories of ageing focusing either on the individual within a micro sphere or on the individual within a macro sphere of society. In contrast, this chapter has provided an account and critique grounded in a critical perspective, drawing on the political economy of ageing and critical feminist perspectives.

Yet there remains a paucity of research which investigates current socio-economic issues impacting on the retirement cohort. For example, the political economy of ageing perspective neither addresses older females’ inequality nor is it concerned with the commodification of the retirement cohort. Further, the critical feminist gerontology perspectives lack focus and cohesion requiring alignment into one holistic model.

The chapter also discussed the Marxian concept of commodification as a critical tool through which to examine and understand contemporary active ageing. It argues that commodification can be seen to occur in retirement in the form of leisure and recreational activities which are the hallmarks of contemporary retirement village/retirement lifestyles.

The next chapter analysis of demographic data of the retirement village industry in Australian in order to contextualise the characteristics of the industry and individuals in it needed to investigate the commodification of Australian retirement village styles, particularly Queensland.
Chapter 3: Towards a Retirement Village Lifestyle

This chapter provides detailed demographic information on the retirement village industry and their clients, i.e. village residents across Australia. This type of analysis of demographic data of the Australian retirement village industry has not been published to date. This information sets the context for the reader. It is important to know the characteristics of the industry and individuals in it when investigating the commodification of Australian retirement village styles, particularly Queensland.

Introduction

The growth of the retirement cohort in Queensland and the Sunshine Coast region has stimulated demand for alternative retirement accommodation and lifestyles. The purpose of this chapter is to provide an overview of the development of the retirement village industry and its operating arrangements, and the emerging trends in retirement-village lifestyle. The chapter details the emergence of the industry and the way it has developed to supply housing in self-funded retirement villages. The information in this Chapter assists the reader in understanding and explaining the industry’s attitude and behaviour as well as the current village residents’ retirement lifestyle in the villages investigated in this thesis.

The first section of this chapter examines historical, actual and projected population demographics detailing levels of population change and growth over the last century. The second section focuses on legislation exercising influence over the industry, which is regulated by the Queensland Retirement Villages Act (QRVA 1999) and the Office of Fair Trading (OFT). Further, this section outlines the functions and purpose of the industry’s Retirement Village Association (RVA) and the Association of Residents of Queensland Retirement Villages (ARQRV). The final section of the chapter overview’s the operational arrangements (including tenure and exit fees) of the village, its amenities and services as well as residents’ activities in a comparison of eight villages.

Population Demographics

The growth of the Australian retirement village sector, offering an independent lifestyle is influenced by retiree’s demand (see Stimson 2002: 201-210). Retired people today see retirement not as a first move towards the grave, but rather as a giant step towards
liberation from the everyday working demands that dominate working life in a mainstream environment (see e.g. Manicaros 1999: 15, 17, 25).

The commercial village industry emerged in the 1990s due to demand, demographic shifts and changing attitudes. For the planning of future retirement villages the industry depends on population statistics, taking into consideration actual and projected population changes. The tables detailed in this chapter offer more focused and detailed representations of population demographics and/or adapted from the various sources listed in the tables below.

More than a hundred years ago, at the commencement of Federation in 1901, Australia’s population was less than four million with a combined gender median age of 22 years - a very young population. Population growth was balanced between low life expectancy and high fertility rates. Proportionally, the state of Queensland’s figures reflected the national data; the Sunshine Coast was not yet identified as an individual region.

A century later, Australia’s population had increased fivefold (see Table 3-1 below) and sevenfold in Queensland during the same period (Table 3-1). Nationwide, life expectancies for both males and females increased considerably (to 77.5 years and 82.6 years for males and females respectively by 2001). In Queensland in 2001, life expectancy for males and females was somewhat less, but still had increased to 76.9 years and 82.3 years respectively. Further, in one hundred years, the average median age rose by 23.3 years in both Queensland and Australia as a whole, verifying that Australia’s population was ageing. In 2003, on the Sunshine Coast, life expectancy rates for males and females were 78.2 and 82.9 years respectively. More recent data show that by 2009-10, life expectancy in Australia and in Queensland had risen to 79.5 and 84.0 for males and females respectively. Similarly, on the Sunshine Coast in 2009, life expectancy rose to 80.4 and 85.3 for males and females respectively (ABS Cat. 1318.3, Qld Stats - Dec 2010).
Table 3-1 Historical Population Demographics in Australia, QLD and the SC

<table>
<thead>
<tr>
<th>Country/Region</th>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Persons</th>
<th>Median Age M</th>
<th>Female F</th>
<th>Combined MA</th>
<th>Total Fertility Rate M</th>
<th>Female F</th>
<th>Life Expectancy at Birth M</th>
<th>Female F</th>
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<tbody>
<tr>
<td>Australia</td>
<td>1901</td>
<td>1,977,928</td>
<td>1,795,873</td>
<td>3,773,801</td>
<td>22</td>
<td>21</td>
<td>22</td>
<td>3.93</td>
<td>-</td>
<td>54.2</td>
<td>59.3</td>
</tr>
<tr>
<td>Queensland</td>
<td>1901</td>
<td>277,003</td>
<td>221,126</td>
<td>498,129</td>
<td>23</td>
<td>19</td>
<td>22</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sunshine Coast</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Australia</td>
<td>2001</td>
<td>9,270,488</td>
<td>9,498,782</td>
<td>18,769,249</td>
<td>34</td>
<td>36</td>
<td>35</td>
<td>1.75</td>
<td>-</td>
<td>77.5</td>
<td>82.6</td>
</tr>
<tr>
<td>Queensland</td>
<td>2001</td>
<td>1,806,440</td>
<td>1,822,506</td>
<td>3,628,945</td>
<td>-</td>
<td>-</td>
<td>35</td>
<td>1.81</td>
<td>-</td>
<td>76.9</td>
<td>82.3</td>
</tr>
<tr>
<td>Sunshine Coast</td>
<td>2001</td>
<td>121,492</td>
<td>125,675</td>
<td>247,167°</td>
<td>-</td>
<td>-</td>
<td>41♦</td>
<td>-</td>
<td>-</td>
<td>78.2*</td>
<td>82.9*</td>
</tr>
</tbody>
</table>


Legend: ° refers to estimated resident population at 30 June 2001; ♦ refers to 2006 data (no other data available); Health & Wellness, August 14, 2009 – Life expectancy at birth for the Sunshine Coast LHA, 2003-2006; *refers to 2003 data.

With regard to future retirement village developments (e.g. see Stimson 2002) the corporate sector relies on data supplied by commercial interests. In particular, the industry’s development decisions rely heavily on population projections, which are the main indicators of future demand for village accommodation (e.g. see Jones, Lang LaSalle 2008; Jones Lang LaSalle data base 2010). In this context, ABS Time Series B 2006 provided actual (2006-2008) and projected (2026-2056) population data (see also PIFU; Sunshine Coast Regional Council). The data show that starting from 2001 there is a continuous upward trend. On the Sunshine Coast alone, from 2006 to 2008 there was an approximate population increase of six per cent. In the same period, Queensland’s population rose by 3.2 per cent, similar to the national figure of 3.39 per cent.

These population increases have a significant impact on retirement village industry planning (Jones Lang LaSalle 2008), including obtaining venture capital for investments for new village developments (e.g. see Burroughs 2012). This in turn impacts on the return on the investments, and on future income and profit streams (Towart 2009: 164-7; McMullen & Towart 2008: 666-9).

One factor in population increase in Australia, as well as in Queensland and the Sunshine Coast region is overseas immigration, especially from New Zealand, but also migration from the southern states of Australia. For the Sunshine Coast, population projections for 2031 compared with 2006 show an expected population increase of 206,050, or an increase of nearly 70 per cent. These data are shown in Table 3-2 below.
Table 3-2 Population Size Actual and Projected in Australia, Queensland and the Sunshine Coast

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>20,697.9</td>
<td>21,015.0</td>
<td>21,4*</td>
<td>27,236.7</td>
<td>35,470.0</td>
<td></td>
</tr>
<tr>
<td>Queensland</td>
<td>4,090.9</td>
<td>4,181.4</td>
<td>4,293.9</td>
<td>6,038.0</td>
<td>6,273.9*</td>
<td>8,739.0</td>
</tr>
<tr>
<td>Sunshine Coast♦</td>
<td>0,295.13</td>
<td>0,303.52</td>
<td>0,312.8</td>
<td>0,460.86</td>
<td>0,501.18*</td>
<td>°</td>
</tr>
</tbody>
</table>


Legend: • All figures are as at 30 June and presented in millions; ♦ Projected figures are from Time Series B; ♠ All figures shown refer to projected data only; ° no figures for 2056 are shown for the Sunshine Coast; *Data extracted from December 2008 edition, Department of Infrastructure and Planning.

Population increases in Australia are a combination of first, natural increase, and secondly, overseas migration. The ABS ‘Queensland in Review, 2003’ indicates that ‘an ageing population’ may be the result of two different types of processes. Firstly, a numerical population increase and growth of actual numbers of aged persons, and secondly, structural changes which refer to a proportional increase in the proportion of older to younger people (Dept. of FaHCSIA 2012). The former process is a result of declining mortality and increasing life expectancy. In many Western countries including Australia, a ‘numerical increase’ in the population tends to occur during periods of high fertility and declining mortality such as during the post WWII baby boom (1946-65). In turn, this has resulted in increased life expectancy. This latter process has led to structural ageing and is a more contemporary phenomenon reflected by declining fertility which now has led to a smaller proportion of young people in ‘a’ population.

There is also a gradual slowing in the natural population increase while the overseas migration rate continues to increase, thus reflecting federal migration policies (e.g. see Manicaros 1999). The figures in overall population growth confirm a trend of steady population increase. However, although the fertility rate is increasing, outside Queensland it remains below the replacement rate necessary for a population increasing in median age and life expectancy. This is particularly noticeable when we compare the Queensland median ages with those of the Sunshine Coast (2007 and 2009), the latter being about three years higher, that is, reflecting an older populace (Table 3-3 below).
Table 3-3 Components of Population Change

<table>
<thead>
<tr>
<th>Region</th>
<th>Year</th>
<th>Natural pop. increase (000s)</th>
<th>Rate of increase (%)</th>
<th>Net overseas migration (000s)</th>
<th>Rate of increase (%)</th>
<th>Net interstate migration</th>
<th>Rate of increase (%)</th>
<th>Total pop. growth</th>
<th>Rate of increase (%)</th>
<th>Total fertility rate</th>
<th>Median age of pop.</th>
<th>Life expectancy (combined M &amp; F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUS</td>
<td>2006</td>
<td>134.0</td>
<td>0.65</td>
<td>182.2</td>
<td>0.89</td>
<td></td>
<td>-</td>
<td>329,599</td>
<td>1.60</td>
<td>1.807</td>
<td>36.6</td>
<td>81.11</td>
</tr>
<tr>
<td>QLD</td>
<td>2006</td>
<td>30.173</td>
<td>0.75</td>
<td>36,273</td>
<td>0.90</td>
<td>25,959</td>
<td>0.64</td>
<td>95,871</td>
<td>2.37</td>
<td>1.898</td>
<td>36.0</td>
<td>80.95</td>
</tr>
<tr>
<td>SSC</td>
<td>2006</td>
<td>1,339</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>7,154*</td>
<td>-</td>
<td>8,439*</td>
<td>3.00*</td>
<td>1.830</td>
<td>40.7</td>
<td>82.05*</td>
</tr>
<tr>
<td>AUS</td>
<td>2007</td>
<td>148.1</td>
<td>0.71</td>
<td>216.2</td>
<td>1.04</td>
<td></td>
<td>-</td>
<td>364,291</td>
<td>1.74</td>
<td>1.883</td>
<td>36.8</td>
<td>81.35</td>
</tr>
<tr>
<td>QLD</td>
<td>2007</td>
<td>35,224</td>
<td>0.85</td>
<td>42,221</td>
<td>1.02</td>
<td>25,659</td>
<td>0.62</td>
<td>103,104</td>
<td>2.49</td>
<td>1.956</td>
<td>36.2</td>
<td>81.25</td>
</tr>
<tr>
<td>SSC</td>
<td>2007</td>
<td>1,277</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>7,099*</td>
<td>-</td>
<td>8,986*</td>
<td>3.00*</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>AUS</td>
<td>2008</td>
<td>152.7</td>
<td>0.72</td>
<td>253.4</td>
<td>1.19</td>
<td></td>
<td>-</td>
<td>406,083</td>
<td>1.91</td>
<td>1.935</td>
<td>36.9</td>
<td>81.45</td>
</tr>
<tr>
<td>QLD</td>
<td>2008</td>
<td>35,799</td>
<td>0.84</td>
<td>49,713</td>
<td>1.17</td>
<td>21,228</td>
<td>0.50</td>
<td>106,740</td>
<td>2.52</td>
<td>2.041</td>
<td>36.3</td>
<td>-</td>
</tr>
<tr>
<td>SSC</td>
<td>2008</td>
<td>n.a.</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>8,734*</td>
<td>2.90*</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>AUS</td>
<td>2009*</td>
<td>76.2*</td>
<td>0.35*</td>
<td>154.7*</td>
<td>0.72*</td>
<td></td>
<td>-</td>
<td>231,933*</td>
<td>1.06*</td>
<td>1.978*</td>
<td>37.1*</td>
<td>81.63</td>
</tr>
<tr>
<td>QLD</td>
<td>2009*</td>
<td>19.628*</td>
<td>0.45*</td>
<td>29,976*</td>
<td>0.69*</td>
<td>7,690*</td>
<td>0.18*</td>
<td>57,294*</td>
<td>1.31*</td>
<td>-</td>
<td>37.9*</td>
<td>-</td>
</tr>
<tr>
<td>SSC</td>
<td>2009</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>40.8*</td>
</tr>
</tbody>
</table>


Legend: *= data not applicable (Australia – interstate figures) or data not available; ♦ NIM = estimates; ª =TPG growth/%; * data to 30 June only; ° 2011 figures only; * = combined male/ and female average LEP figures - PIFU 2004 -2006.

Projected population growth, as displayed in Table 3-4 (below) for the period 2011-2031, illustrates the process of numerical and structural ageing, and indicates that there will be increasing demand for alternative forms of retirement accommodation. This makes the new retirement village sector a favourable future low-risk investment environment.
Table 3-4 Projected Older Population Growth (age group in 5-year intervals)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Queensland</th>
<th>Sunshine Coast</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Year</td>
<td>Year</td>
</tr>
<tr>
<td>2011</td>
<td>2016</td>
<td>2021</td>
</tr>
<tr>
<td>60-64</td>
<td>256,146</td>
<td>279,239</td>
</tr>
<tr>
<td>65-69</td>
<td>196,069</td>
<td>253,082</td>
</tr>
<tr>
<td>70-74</td>
<td>144,885</td>
<td>188,380</td>
</tr>
<tr>
<td>80-84</td>
<td>81,400</td>
<td>88,589</td>
</tr>
<tr>
<td>85-89</td>
<td>50,875</td>
<td>59,313</td>
</tr>
<tr>
<td>95-99</td>
<td>6,661</td>
<td>9,933</td>
</tr>
<tr>
<td>100+</td>
<td>1,182</td>
<td>2,149</td>
</tr>
<tr>
<td>Total</td>
<td>858,933</td>
<td>1,043,025</td>
</tr>
<tr>
<td>All*</td>
<td>4,567,713</td>
<td>5,040,326</td>
</tr>
</tbody>
</table>

Note: *ALL = includes all age group as from age 0 onwards.


As already mentioned, population ageing on the Sunshine Coast is also due to annual interstate, i.e. “internal” migration (e.g. see Manicaros 1999). It seems that the warm, mild climate and coastal location have made this region one of the most desirable destinations for retirees originating from Australia’s southern states as well as from New Zealand.

Concerning increased demand for village villas/units and the associated supply of retirement villages, besides ongoing numerical ageing in Queensland and on the Sunshine Coast, it is at the latter where also the proportion of the aged (60+) is steadily increasing. In 2011 the proportion of the aged in Queensland approached one-in-five people; on ‘the Coast’ it was nearing one-in-four. The projections (medium time series B) show that by 2031 the proportion of the aged in Queensland will have passed one-in-four people aged 60 and over. The proportion of the aged on the Sunshine Coast is heading for one-in-three people aged 60 or over. Thus, the increase in the proportion of the over-65s refers to structural ageing. An increase in the proportion of the retirement
cohort implies an increase in demand for more retirement housing, including retirement village accommodation. The many new villages developed recently on the Sunshine Coast are evidence of this trend. This projected demand means that the retirement village industry can proceed without risk with further developments on the Sunshine Coast. In turn more retirees will be attracted to move to the Sunshine Coast (SC) as the industry offers a choice of village accommodation and choice of retirement lifestyles. Table 3-5 projects structural ageing for the over-60s from 2011 to 2031 for Queensland and the Sunshine Coast.

Table 3-5 Queensland and Sunshine Coast - Structural Ageing

<table>
<thead>
<tr>
<th>Year</th>
<th>Queensland proportion aged over 60 (%)</th>
<th>Sunshine Coast proportion aged over 60 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>18.80</td>
<td>23.49</td>
</tr>
<tr>
<td>2016</td>
<td>20.69</td>
<td>24.98</td>
</tr>
<tr>
<td>2021</td>
<td>22.63</td>
<td>26.73</td>
</tr>
<tr>
<td>2026</td>
<td>24.46</td>
<td>28.31</td>
</tr>
<tr>
<td>2031</td>
<td>26.34</td>
<td>29.63</td>
</tr>
</tbody>
</table>

Source: based on Table 3-4

Retirement Village Regulations, Authorities and Associations

In the early 1970s, the first commercial retirement villages emerged in Queensland (Stimson & Mc Govern 2002: 6-7; Mc Govern & Baltins 2002: 23-25) and the Sunshine Coast (Buderim Gardens, 2002, pers. comm., 17 Oct 2009). This information was obtained from the corporate owners who formally established the retirement village sector. Written verification was not possible because records/data previously posted online were deleted and superseded with current village information. The industry was unregulated until the state government introduced the Queensland Retirement Villages Act in 1999. The Act has been continuously amended in response to ongoing submissions by the industry and village residents (e.g. see Productivity Commission 2011). All villages run for profit (i.e. self-funded) that are compared and analysed in this thesis are regulated (exempting the manufactured home park) by the Queensland Retirement Villages Act (QRVA 1999).

The enumeration of retirement villages on the Sunshine Coast is problematic because the Australian Bureau of Statistics classifies units in retirement villages – ‘self-
contained’ retirement villages (‘villages’) - as private dwellings that can be identified only by the variable Dwelling Location (DLOD). This lumping of villages with other dwellings types makes it difficult to separate out retirement villages as identifiable dwellings. The ABS data shows only the category of dwelling in which different age groups, including today’s retiree, live (Stimson, McGovern & Earl 2002: 18-19). However, commercially based estimates undertaken since 1990 stress these points. Industry estimates calculate that in 2008 about 5.2 per cent of all retirees over 65 years were living in commercial villages (RVA 2008, Jones Lang LaSalle: 2007/2008). This has now risen to 5.3 per cent (Jones Lang La Salle 2010 & Grant Thornton 2011).

The regulation of the Retirement Villages Act (QLD) 1999 (as of 1 March 2012) is the responsibility of the Queensland Office of Fair Trading (OFT). Under the Act all retirement village operators must register with the OFT (2011). Any village not subject to the Act is regulated under the Manufactured Homes (Residential Parks) Act 2003 (reprinted as in force 30 Jan 2012). The industry’s interests are maintained and pursued by the Retirement Village Association (RVA), which also acts as the industry’s accreditation authority. This national industry agency was established in 1989 to act as the peak body for retirement village owners and scheme operators across Australia (see RVA history, 2011). Its main goal is to promote the industry’s complete self-regulation, as indicated by the Productivity Commission’s draft report on caring for older Australians (January 2011).

In 1992, the Association of Residents of Queensland Retirement Villages (ARQRV) was formed on the advice of the then Minister for Consumer Affairs to represent the interests of village residents in negotiations with the industry and all levels of government (see ARQRV 2011). The ARQRV represents residents living in leasehold, loan/licence and freehold villages (ARQRV 2011). In addition, it encourages the formation of resident committees in villages which, by proxy, are the village voice. According to the Act, this is an option that is exercised by residents in most villages. The ARQRV also encourages residents to be active in the administrative and financial affairs of their village. The meetings, newsletters and a web domain also help to promote this role (ARQRV 2011).
Estimates provided in November and December 2009 by the president of the ARQRV indicate that of the current number of member villages located in Queensland and on the Sunshine Coast are 200 and 48 respectively. In contrast, in the state and region there are a total of 306 and 55 OFT-registered villages (see Table 3-6 below). Further, the ARQRV president estimated that there are 8,000 and 900-1,000 residents living in member villages in Queensland and the Sunshine Coast respectively. A total of about 42,000 and 7,000 residents in the state and the Sunshine Coast region respectively live in registered villages (see Table 3-6 below). This implies that over 53 per cent of all Queensland-registered villages are ARQRV member villages, as are over 87 per cent of registered villages on the Sunshine Coast. Finally, ARQRV data show that in 2008 there were a total of 278 registered villages in Queensland with ARQRV members living in 128 of them (ARQRV newsletter no. 66, Mar 2008). These comparisons indicate rising supply (new retirement villages) and rising demand (new residents). The 2009 data are shown in the two tables below.

Table 3-6 ARQRV Member Villages and all Queensland OFT-registered Villages

<table>
<thead>
<tr>
<th>State/Region</th>
<th>ARQRV member villages</th>
<th>All OFT registered villages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Queensland</td>
<td>200</td>
<td>306</td>
</tr>
<tr>
<td>Sunshine Coast</td>
<td>48</td>
<td>55</td>
</tr>
</tbody>
</table>

Source: President-ARQRV, 2009, pers. comm., 13 Nov; OFT 2009/2010

Table 3-7 Estimates of Individual and ARQRV Members are living in Queensland and on the Sunshine Coast. 2. Estimates of Individuals living in OFT Registered Villages in Queensland and on the Sunshine Coast (i.e. non-ARQRV members)

<table>
<thead>
<tr>
<th>State/Region</th>
<th>ARQRV member residents</th>
<th>Non ARQRV residents living in registered villages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Queensland</td>
<td>8,000</td>
<td>42,000</td>
</tr>
<tr>
<td>Sunshine Coast</td>
<td>900-1,000</td>
<td>7,000</td>
</tr>
</tbody>
</table>


Population projections indicate that by 2031 there will be over half a million people living on the Sunshine Coast, a proportion of whom will opt to live in retirement villages (see ABS, OERS and PIFU 2008) rather than ‘age in place’. These actual and projected population increases are shown in the Table 3-8 below.
### Table 3-8 Population: Actual and Projected for Australia, QLD & Sunshine Coast

<table>
<thead>
<tr>
<th>Country/Region</th>
<th>Actual 2006</th>
<th>Actual 2007</th>
<th>Actual 2008</th>
<th>Projected 2026</th>
<th>Projected 2031</th>
<th>Projected 2056</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>20,697,900</td>
<td>21,015,000</td>
<td>21,400,000</td>
<td>27,236,700</td>
<td>-</td>
<td>35,470,000</td>
</tr>
<tr>
<td>Queensland</td>
<td>4,090,900</td>
<td>4,181,400</td>
<td>4,293,900</td>
<td>6,038,000</td>
<td>6,273,900</td>
<td>8,739,000</td>
</tr>
<tr>
<td>Sunshine Coast</td>
<td>295,130</td>
<td>303,520</td>
<td>312,800</td>
<td>460,860</td>
<td>501,180</td>
<td>-</td>
</tr>
</tbody>
</table>

**Source:** Adapted from ABS (Cat. 3220.0) Australia 2006 – 2101 (Time Series B); PIFU 2008; OERS 2008; SSC Regional Council 2009; QLD and SD’s projected population (2008); Sunshine Coast (SSC) SD (Statistical Division) 2006 – 2031 medium series.

In summary, the actual and projected data (Table 3-8) indicate that population ageing is continuing strongly with the proportion of older people steadily rising. For example, in Queensland the proportion of the over 65s in 2006 was 12.1 per cent of the total Queensland population and is projected to rise to 20.3 per cent in 2031. Similarly, on the Sunshine Coast in 2006 the proportion of over 65s was 16.2 per cent of the population, projected to rise to 23.4 per cent by 2031 (PIFU 2008). Industry figures claim that based on demand, the retirement village sector continues to grow in all regions in Australia, including Queensland and the Sunshine Coast (Jones Lang LaSalle 2008; RVA [Thornton] 2011).

The Queensland Retirement Villages Act (QRVA 1999) provides the framework within which the village-industry functions, thus regulating the rights and obligations of village residents. The RVA represents the industry, whilst the ARQRV safeguards the interests of RV residents. There is an inherent conflict of interest regarding the interpretation of the Act. The industry’s rejection of the Act and argument in favour of self-regulation is particularly noticeable, e.g. see the Productivity Commission’s January 2011 report and its final June paper and recommendations (Productivity Commission June 2011). It has resulted in a situation in which to comply with the Act residents have no choice but to seek remedies at tribunal or in the courts. A detailed examination of village disputes between corporate village owners and resident is provided in Chapter 6.

The development of the corporate retirement village sector and its pursuit of increased profits drive the industry’s desire for self-regulation and deregulation (RVA & Deloitte 2010: 25-6). The ensuing negative socio-economic impact on village residents resulted in the legislation of the QRVA 1999. To protect and further the industry’s interests the
RVA was earlier established in 1989. Simultaneously, in Queensland in 1992, to safeguard residents’ interests and represent them in disputes before the Queensland Civic and Administrative tribunal and the judiciary, the Association of Residents of Queensland Retirement Villages (ARQRV) was created. The actual and projected statistical data which informs and assists the industry in its decision making with regards to the development of new commercial villages is provided by the Australian Bureau of Statistics (ABS) and the Jones Lang LaSalle international Real Estate Corporation. The corporate retirement village industry relies on this population data to assist with future retirement village planning and development ventures, as well as other developments such as retail and office (e.g. see Stockland Property Portfolio 2011: 7-23, 24-36).

Retirement Village: Operational Arrangements, Facilities and Amenities, Services and Activities

Initially (1973-4), on the Sunshine Coast, self-funded retirement villages were developed and owned/managed by family businesses, small building companies and local real estate interests (Buderim Gardens, 1999, pers. comm., 27 Oct). No local records or relevant data documents these developments. Today it is the corporate retirement village industry that dominates the commercial retirement village sector.

To investigate how retirement villages on the Sunshine Coast are structured, operated and function, I selected eight villages situated on the coastal belt from Caloundra to Noosa. To ensure a sample of villages covering the most popular types of tenure I included one that offers freehold tenure, but is managed and controlled by a village corporation. I also selected a village for the over-50s which is not subject to the QRVA 1999 Act, but to the Manufactured Homes (Residential Parks) Act 2003. The other six villages selected offer the popular leasehold tenure and are owned and managed by corporate village owners; one of the six is owned and managed by an incorporated family trust.

I compare the selected villages with regards to features, facilities, amenities, services and activities. The comparison shows that the villages are homogenous in structure and yet present themselves quite differently. The discussion of their operational
arrangements is followed by the details of the characteristics, advantages and disadvantages of each village, and the implications of a particular village style.

**Village Operational Arrangements**

The most popular form of tenure is leasehold. Nevertheless, for comparison purposes I included in the selection of villages both a freehold and a manufactured home park. The information about retirement village operational arrangements is based first on my own experience as a village resident, and second on the sales brochures I obtained from other villages. Retirement village owners, prior to commencing operation, must apply to the Queensland OFT. They usually also apply to the industry’s accreditation body (the RVA) and become either full or associate members.

The information about village features and amenities are based on my discussions with village managers and residents, perusal of sales brochures, and my observations and experiences in the village in which I live. Similar to other business enterprises, a retirement village’s operational arrangements are based on corporate management principals concerned with minimising costs, maximising profits and attracting consumers (T wart 2009: 164-7; McMullen & Towart 2008:666-9; McMullen 2007: 28-32). Even the size of the village – the number of villas and units within it – is an effect of the developer’s calculations about financial input and subsequent profit. Management is under the control of a village or facilities manager, who reports to a regional operations manager, who in turn reports to the executive. The facilities manager is supported by administrative and outdoor staff.

In all eight villages (see Table 3-9 below), an incoming resident can select a vacant villa or unit and pay the agreed purchase (entry) price. In the case of leasehold, tenure is at least 55 years, but in most cases the resident is offered a 99-year lease. This means the resident owns the lease and his/her interest in the land is ‘registered’ at the land titles office. However, the tangible asset (villa/unit) remains the property of the village owner. Usually the resident can choose between a non-participating and a participating lease; the latter allows the resident to share (with the owner) an agreed percentage of any capital gain. When a villa is vacated the outgoing resident may have to pay a deferred management/termination or exit fee. Village owners claim that this is the only way they
can recuperate their investments in residents’ facilities such as clubhouses/community centres, swimming pools, workshops and so on.

The minimum entry age is 55 years in all villages surveyed, but a village can set the entry age to 60 or 65 years (but see Table 3-9). At the 2009 biennial convention of the Institute of Actuaries of Australia (IAA) it was proposed that the age of entry should more realistically be set at between 65 and 69 years. This is because overall the age cohort is living longer and early entry would mean longer residence in the village and potentially lower profits. Greater profits are generated from high turnovers which trigger exit fees. Barton (2009) comments:

‘The market of the retirement village industry at its broadest is the population aged 55 or more excluding those too frail to care for themselves. A more realistic market would exclude most of the under 65 age cohort and perhaps even those aged the 65 – 69. A further exclusion is the approximately 15% of the age 65+ cohort who do not own their own homes’ (Barton 2009: 1).

In all eight villages, in the case of a couple, at least one person must meet the age entry criteria. Each villa/unit, regardless if they are occupied by one or two residents, pays a pro-rata monthly general service fee, which includes pro-rata water rates, council rates, waste disposal, communal electricity, staff salaries/wages, ground and gardens, external building maintenance, building insurance and other items.

Potential villa purchasers are given a public information document (PID) outlining the rights and obligations of both village owner and resident. The lease agreement includes all the information contained in the document and is a legally binding sale of contract. This lease is usually drawn up by the company lawyer, and is, in comparison to the sale of a freehold, much cheaper, hence more affordable. To safeguard residents’ rights and interests, based on the Queensland Retirement Villages Act (QRVA 1999) the residents of a village have the right to elect a residents’ committee (S 127 (1) – (5) which represents the interests of the residents and liaises with village management.

Finally, at the discretion of village management, a new resident will be permitted to keep pets such as a small dog, a cat or a canary. Pets must be at all times under the control of their owners; in the case of a pet becoming a nuisance to other residents the
animal must be removed from the village. Initially, once a pet died it could not be replaced. Currently, due to policy changes any resident who can supply a medical certificate showing that a pet is beneficial to their emotional/physical health can now replace their previous pet.

The broad operational arrangements of the eight Sunshine Coast retirement villages are summarised in Table 3-9 below. However it can be argued that this structure is common to all corporate-owned retirement villages (see Stimson, McCrea &Star 2002: 73-5; Seniors Living Online 2012).
| Table 3-9 Comparison of Eight Sunshine Coast Retirement Villages - Operational Arrangements (2009) |
|--------------------------------------------------|-------------------------------|---------------------------------|---------------------------------|---------------------------------|-------------------------------------------------|---------------------------------|-------------------------------------------------|-------------------------------|
| **Profile**                                      | **Retirement Villages (RV) Sunshine Coast** |
| Village economics                               | RV 1                           | RV 2                           | RV 3                           | RV 4                           | RV 5                           | RV 6                           | RV 7                           | RV 8                           |
| Freehold                                        |                                |                                | 92                             | 92                             |                                |                                |                                |                                |
| Relocatable                                     |                                |                                | 173                            | 132                            |                                |                                |                                |                                |
| Scheme Operator                                 | Yes                            | No                             | No                             | Yes                            | No                             | Yes                            | No                             | No                             |
| Lifestyle villas.units, ap. serviced apartments/studio, penthouse, single apartment | yes/no, no/no, no | yes/no, no/no, no | yes/no, yes/no/no, yes | yes/no, yes/no/no, no | yes/no, no/no, no, no | yes/no, yes/no/no, no | yes/no, yes/no/no, no | yes/no, yes/no/no, no |
| Villas/Units                                    | 124                            | not disclosed                  | 173                            | 240                            | 132                            | 205                            | 169                            | 221                            |
| Tenure                                          | Freehold                       | owns home, but not land        | Leasehold 99 years             | Leasehold 99 years             | Leasehold 99 years             | Leasehold 99 years             | Leasehold 99 years             | Leasehold 99 years             |
| Village Staff - VM+ Indoors/Outdoors            | VM + y/y                       | VM +yes/yes/ + healthcare staff | VM +yes/yes/ + garden contract | VM +yes/yes/ + garden contract | VM +yes/yes/ + garden contract | VM +yes/yes/ + garden contract | VM +yes/yes/ + garden contract | VM +yes/yes/ + garden contract |
| Entry Age                                       | 50 years                       | 50                             | 55                             | 60                             | 55                             | not disclosed                  | 55                             |                                |
| Average general service fee/site fee/rates ($)  | 414.70 single 71.90 couple 93.10 | 365-505                        | 316.60                         | 355                            | 320                            | 360                            | 361.50                         |                                |
| Exit Fee = deferred management/termination/refurbishment costs | yes (30%)/no no | yes (40%)/no nd | yes (25-33)/no S5-5½ K | yes (35%)/nd share – 50% | 5,145.00-45%/nd share – 50% | yes (40%)/nd share – 50% | yes (25%)/nd share – 50% |                                |
| Capital gain: part. lease%                      | -                              | yes                            | 100                            | 50-75                          | 65                             | not disclosed                  | 50                             |                                |
| Registered – OFT                                | yes                            | no                             | Yes                            | yes                            | yes                            | yes                            | yes                            | yes                            |
| Member RVA/ACQ                                  | no/no                          | no/no                          | yes/yes                        | no/no                          | yes/yes                        | no/no                          | yes/yes                        | no/no                          |
| Supplied PID                                    | yes                            | yes                            | Yes                            | yes                            | yes                            | yes                            | yes                            | yes                            |
| Residents Committee                            | yes                            | yes                            | Yes                            | yes                            | yes                            | yes                            | yes                            | yes                            |
| Pet at resident’s entry                         | no                             | yes                            | Yes                            | yes                            | yes                            | yes                            | yes                            | yes                            |
| Legal fees/exit fees $                          | nd                             | nd                             | 1,265/990                      | 1,265/nd                      | 1,100/nd                      | nd                             | nd                             |                                |

Sources: village – sales brochures, info-kits, PIDs, lease agreements, phone discussions: VMs/residents research
Legend: ap.: apartment; K: thousand; VM: village manager; n. d.: not disclosed
Retirement Village Features and Facilities/Amenities

As mentioned, information about features, facilities and amenities was derived from sales brochures collected during visits to villages on the Sunshine Coast. Besides a specified number of villas/units, the village developers also incorporate into the village design various aspects that are marketed as the outstanding and distinguishing features of the village. These may be items such as a multipurpose clubhouse/entertainment centre, movie theatrette, indoor/outdoor swimming pools, bowling rink, workshops or flood-lit tennis court. These facilities are highlighted as unique and special village features. They are specifically emphasised during open days, invitational village tours and other types of sales promotions. Sales brochures invariably depict the village’s special features, trying to demonstrate that this village is a ‘notch’ above the rest. Clearly, emphasising particular features serves a marketing and advertising function for corporate village owners to impress potential purchasers. The overall corporate goal is to increase the corporation’s regional and eventually its national ‘market share’ (Craig 2007).

Of particular interest is the terminology used to categorise the facilities. The term ‘feature’ is used synonymously with amenity or facility in promotional advertising, particularly in village sales brochures. This is of concern because some amenities and features are necessary, while others are value-added marketing ploys. Corporate owners seek to distinguish their villages from others by differentially categorising the facilities and amenities. Such distinctions enable corporations to direct their marketing to different groups of purchasers: some are catering for the budget conscious and others for the financially well-off clients. More importantly, they enable corporations to underscore ‘differences’ in what is fundamentally a homogenous enterprise. In sales brochures where features and amenities are placed in the same category, the synonymous use of these terms can also cover up cost-cutting measures.

The ‘labelling’ of village facilities is also a means by which a village markets and promotes their venue to a particular market. A relatively new technique is to target particular groups with particular terminology. For instance a village might be described as a ‘retirement resort’ to give the impression that it is a holiday facility, to appeal to passing tourists at certain times of the year, such as during the school holidays. In order to appeal to lower, middle or upper-end budgets, a village clubhouse can be variously
termed a community hall or a leisure centre. Some villages surveyed describe features such as arts and craft studios, craft rooms and woodwork centres under the category ‘interests’, whilst another places all these features together under the category ‘hobby’ and subcategory ‘workshop’. Other villages simply use the main area of the community centre/clubhouse, where at specific times and days residents can follow their interests or hobbies. In this context, all villages emphasise the clubhouse/community/leisure centre as their main feature; some have also a stage and a dance floor. These facilities are used for a variety of functions including lunches, theme nights, dinner-dances, card games and many other forms of entertainment. For example, some villages use the ‘general purpose room’ to set up a projector, movie screen and surround system to screen a movie on a certain day/timeslot that is announced through the village channel or indicated on the social calendar.

Most of the villages surveyed categorise their amenities according to whether they are outdoor or indoor facilities. Overall, it appears a village that can offer significantly more amenities is preferred by purchasers as the ideal one-stop venue. A village that offers many separate recreational areas - for example media room, gym, or dedicated computer room - is seen by future purchasers as being of a good standard or upmarket. In my discussions with residents who live in upmarket retirement villages/resorts, it became evident that a village offering, for example, a flood-lit tennis court or a three-lane outdoor bowling rink, is regarded as a desirable lifestyle environment.

These distinctions of number, type and quality of amenities (or ‘facilities’) offered in a village enable it to be identified by prospective buyers and corporations as a ‘budget’, ‘standard’ or ‘upmarket’ retirement destination, without the marketers ever having to use those terms (e.g. see Lend Lease 2012). The distinctions are presented in summarised form in Table 3-10 below.
## Table 3-10 Comparison of Village Features and Facilities/ Amenities

<table>
<thead>
<tr>
<th>Features/Facilities</th>
<th>RV 1</th>
<th>RV 2</th>
<th>RV 3</th>
<th>RV 4</th>
<th>RV 5</th>
<th>RV 6</th>
<th>RV 7</th>
<th>RV 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clubhouse/offices</td>
<td>yes</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Reception/foyer</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>GP/podiatrist/massage</td>
<td>y/n/n</td>
<td>no(n)/n/n</td>
<td>y/n/n</td>
<td>y/y/y</td>
<td>y/y/n</td>
<td>n/y/n</td>
<td>y/n/n</td>
<td>y/y/n</td>
</tr>
<tr>
<td>Hair/beauty salon</td>
<td>yes</td>
<td>n</td>
<td>-</td>
<td>-</td>
<td>y/y</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>Mobile hairdresser/nails</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Lounge/dining/stage/games</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Dance-floor/theatre/cinema</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Bar-hyo/Bar-licl-club-kitchen</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
</tr>
<tr>
<td>Billiards/snooker/pool-room</td>
<td>y/y</td>
<td>n/n/n</td>
<td>y/y</td>
<td>y/y</td>
<td>n/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Gym + change room</td>
<td>n/n/n</td>
<td>y/n</td>
<td>n/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>Arts/craft/woodwork</td>
<td>n/y</td>
<td>-</td>
<td>n/y</td>
<td>n/y</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>n/n/n</td>
</tr>
<tr>
<td>Library/Computer/lib+comp.</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
<tr>
<td>Meeting room, store room</td>
<td>y/n</td>
<td>n/n</td>
<td>n/y</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>Indoor pool/spa</td>
<td>n/n</td>
<td>y/y</td>
<td>y/y</td>
<td>y/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>Male/female amenities</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
<tr>
<td>Movie projector/projection-screen/surround system</td>
<td>-</td>
<td>y/y</td>
<td>y</td>
<td>-</td>
<td>y/y</td>
<td>y</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Ping pong/table/carpet bowl snooker table</td>
<td>-</td>
<td>-</td>
<td>y/y</td>
<td>y/y</td>
<td>n/y</td>
<td>y/y</td>
<td>n/y</td>
<td>n/y</td>
</tr>
<tr>
<td>Computers/printers</td>
<td>-</td>
<td>-</td>
<td>y/y</td>
<td>y</td>
<td>n</td>
<td>y</td>
<td>n</td>
<td>y</td>
</tr>
<tr>
<td>Bowling green/croquet lawn</td>
<td>y/n</td>
<td>n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>n/n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
<tr>
<td>Tennis court(s)</td>
<td>n</td>
<td>n</td>
<td>yes (flood lit)</td>
<td>n/y</td>
<td>n</td>
<td>n/n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
<tr>
<td>Outdoor pool/spa/BBQ areas/workshop</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
<tr>
<td>Village bus/hire bus/Tour-boat</td>
<td>y/n</td>
<td>n</td>
<td>y/n</td>
<td>n/n</td>
<td>y/n</td>
<td>n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
</tbody>
</table>
Table 3-10 Comparison of Village Features and Facilities/ Amenities Continued

<table>
<thead>
<tr>
<th>Features/Facilities</th>
<th>RV 1</th>
<th>RV 2</th>
<th>RV 3</th>
<th>RV 4</th>
<th>RV 5</th>
<th>RV 6</th>
<th>RV 7</th>
<th>RV 8</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outdoor features:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walks/lake/stream/</td>
<td>y/y/n</td>
<td>y/n/n</td>
<td>y/y/y</td>
<td>y/y/n</td>
<td>y/n/n</td>
<td>n/n</td>
<td>y/n</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Floating pontoon/</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
</tr>
<tr>
<td>Covered outdoor terrace</td>
<td>y</td>
<td>n</td>
<td>y</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
</tr>
<tr>
<td><strong>Building type:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freestanding/duplex triplex/quadruplex/</td>
<td>n/y/</td>
<td>y/n</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/n</td>
<td>n/y</td>
</tr>
<tr>
<td><strong>Design category:</strong></td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Studio apartments</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>y</td>
<td>n</td>
</tr>
<tr>
<td><strong>Independent living</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Villa/units</td>
<td>n/y</td>
<td>y/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
</tr>
<tr>
<td>1 BR/2 BR/</td>
<td>n/y</td>
<td>n/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>2 BR + study/3 BR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Independent living apartments</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1BR/2 BR/</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>2 BR +study/3 BR</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>y/y/y</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>n/n/n</td>
<td>n/n/n</td>
</tr>
<tr>
<td>3 BR penthouse + extras</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
</tr>
<tr>
<td><strong>Garages:</strong></td>
<td>y/y/y</td>
<td>n/n/n</td>
<td>y/y/n</td>
<td>y/y/n</td>
<td>y/n/n</td>
<td>y/n/n</td>
<td>y/y/n</td>
<td>y/n/n</td>
</tr>
<tr>
<td><strong>Carport:</strong></td>
<td>n/n</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>y/n</td>
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<td><strong>Owner occupied</strong></td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
<tr>
<td>Manager’s residence</td>
<td>y</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
</tbody>
</table>

**Source:** village sales brochures; flyers/info kits, PIDs, lease agreements, visits to villages, phone discussions with village managers.
Retirement Village Services

The combination of an administrative/economic structure, together with a multitude of facilities/amenities, defines a village’s status. Some of the facilities/amenities are specifically promoted in village sales brochures as special village features. As already described, a feature is usually an amenity/facility such as an outdoor bowling rink or in-house cinema not available in the average village. Indeed, it may actually be an ‘average village’ that has such a special feature. It is important to identify the facilities and services because they increasingly emulate those available in many tourist resorts. Many village sales brochures use the terms ‘facilities’ and ‘services’ synonymously and interchangeably, when the difference between them is that the first are tangible and inorganic, and often come in the form of bricks and mortar. Services, on the other hand, are rather intangible and can be interpreted as organic, created and provided by people.

For example, in some retirement villages surveyed, a dedicated hair salon including its equipment such as special chairs and hair-dryers represents a facility (see Table 3-10 above). The trained/qualified hairdresser/hairstylist uses the salon and its equipment to provide hair cutting, hairstyling services (see Table 3-11 below) to village residents, for a fee. Similarly, a massage therapist uses a dedicated room to provide a service in the form of a remedial massage. Alternatively, a swimming pool can be represented as an amenity which is essential to residents and their aquarobics instructor, the latter providing specialised services/lessons for participating and paying residents. In particular, residents afflicted with health problems such as arthritis benefit from a qualified instructor’s services in the form of ‘need-tailored’ exercises. Other health services provided in retirement villages include those of a visiting GP, podiatrist who provides services, usually in a dedicated medi-suite facility in the clubhouse. Another service provided in some villages is that of security night patrols. This is not dependent on a specific facility/amenity but on the village environment per se. To clarify, it is a service that is paid by all residents as a monthly pro rata expense, hence a budget line item (QRVA S 102A (1), (2)).

These services are of a commercial nature and should thus be regarded as business transactions, involving monetary remuneration (see Table 3-11 below). Such services and associated payments are indistinguishable from transactions taking place in the mainstream economy. In contrast to purely commercial services, in most retirement
villages it is the residents who provide for their peers an array of ‘voluntary’, unpaid services (see Table 3-11). Although the volunteers do not accept any monetary or any other form of remuneration, often services contain elements that attract a monetary consideration. For example, in the village where I live, residents organise events such as bingo and trivia quizzes in the clubhouse’s main function area. Use of the facility and the provision of associated services are free. Here, the voluntary service is in the organising of such events, setting up of the tables and chairs, and the like. The monthly bingo booklets are sold to participating residents at $7 each. The proceeds are used to purchase ‘equipment’ and the prizes. Trivia quizzes are organised along similar lines. Bus excursions are also organised by volunteers, but the cost of the bus hire and of visits to say, a musical, must be paid for by residents.

In general, there is a core of volunteers who always help to organise social events, usually club-house functions. Hobby and interest groups organise fund-raising for lucky door prizes and the like. Other residents provide voluntary services such as the weekly in-house television channel or volunteer their expertise in teaching computer classes, etc. Still others are involved in providing services such as neighbourhood watch, transport and assisting frail and older residents with domestic chores. Thus, the combination of amenities and services become the foundation on which a retirement village lifestyle is built. The services currently provided in the eight villages surveyed are summarised in Table 3-11 below.
## Table 3-11: Comparison of Village Services

<table>
<thead>
<tr>
<th>Village Services</th>
<th>RV 1</th>
<th>RV 2</th>
<th>RV 3</th>
<th>RV 4</th>
<th>RV 5</th>
<th>RV 6</th>
<th>RV 7</th>
<th>RV 8</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Services provided by corporate Owners/scheme operators</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative manager, office, sales</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Internal/external maintenance:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>buildings/lawns/gardens/pools/plant/equipment/external paint/common areas</td>
<td>y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
</tr>
<tr>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td>y/y/y</td>
<td></td>
</tr>
<tr>
<td>y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Visiting medical (GP, etc.) + hearing clinic, skin clinic</td>
<td>n/n</td>
<td>n/n</td>
<td>n/y</td>
<td>y/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>In-house hairdresser/beauty salon mobile nail technician/hairdresser</td>
<td>y/y</td>
<td>n/n</td>
<td>y/y</td>
<td>y/n</td>
<td>y/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>Exercise classes – Instructor</td>
<td>-/-</td>
<td>n/y/y</td>
<td>y/y/y</td>
<td>n/y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Tai-Chi/fitness classes/aquarobics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Socials: happy hour, BBQs, visits family-friends, stay overnight</td>
<td>-/-</td>
<td>-/-</td>
<td>y/-</td>
<td>y/n</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
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<tr>
<td>Mobile retail services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacy/fruit &amp; vegetables, Milk-paper/home-ice cream</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Shop-home delivery/fishmonger</td>
<td>-/-</td>
<td>y/-</td>
<td>y/-</td>
<td>y/y</td>
<td>y/-</td>
<td>y/-</td>
<td>y/-</td>
<td>y/y</td>
</tr>
<tr>
<td>Convenience store</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Open 7 days, all basic retail stock</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
</tr>
<tr>
<td>Care services:</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health/Domestic</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
</tr>
<tr>
<td>Emergency call system</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>24 Hours/7 Days</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>y</td>
</tr>
<tr>
<td>Cable television</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>y</td>
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<tr>
<td>Transport services</td>
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<td></td>
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</tr>
<tr>
<td>Bus-Shopping/Bus Excursions</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
</tr>
<tr>
<td>Tour Boat Operation/Excursions</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
<td>n/n</td>
<td>n/n</td>
<td>n/n</td>
<td>y/y</td>
</tr>
<tr>
<td>Night security patrols</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>y</td>
</tr>
<tr>
<td>Mail delivery</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
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</table>
Table 3-11 Comparison of Village Services Continued

<table>
<thead>
<tr>
<th>Services</th>
<th>RV 1</th>
<th>RV 2</th>
<th>RV 3</th>
<th>RV 4</th>
<th>RV 5</th>
<th>RV 6</th>
<th>RV 7</th>
<th>RV 8</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provided by residents</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Committees</strong></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residents committee</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
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<td>Finance sub-committee</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>Other sub-committees</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
<tr>
<td>Social committee/co-ordinator</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>y</td>
</tr>
<tr>
<td><strong>TV in-house channel</strong></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
</tr>
<tr>
<td><strong>Other volunteer services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>TV electronics trouble-shooter</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Roving village computer mentor</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Workshop handyman services</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Functions/events</strong></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Kitchen helpers</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Organisers/helpers</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Helpers: Lunches/dinners</td>
<td>-</td>
<td>y/y</td>
<td>-</td>
<td>y/y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Helpers: Bus excursions</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Educational</strong></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Teaching computer applications</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Co-ordinators – hobby groups</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Other volunteer services</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood Watch</td>
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<td></td>
</tr>
<tr>
<td>Providing transport</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
<tr>
<td>Various services for old/frail</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
</tr>
<tr>
<td><strong>Social/entertainment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bingo, trivia, dinner dances</td>
<td>+/-</td>
<td>y/-/y</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
</tr>
<tr>
<td>Theme nights, sausage sizzle</td>
<td>+/-</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
<td>+/-</td>
</tr>
</tbody>
</table>

Source: village sales brochures, information kits/corporate flyers, PID's, lease agreements, personal visits to villages, face to face/phone discussions with village managers and residents.
Retirement Village Activities

The pursuit of recreation and leisure is a priority for residents in retirement. The importance of active lifestyles is no longer the sole prerogative of younger people; it could be argued that today’s retirement village residents lead ‘mainstream’ lifestyles in that they consume goods and services in the same way as many suburban dwellers. Website advertisements and corporate sales brochures indicate that today’s retirement village industry is aware that in order to attract residents they must offer one-stop amenities which facilitate ‘active ageing’. This means a retirement village must provide a range of tangible features that stimulate and encourage a multitude of activities residents can enjoy within the village environment.

Although village owners attempt to meet the demands of retirees/residents by offering an array of facilities, the corporate village industry today is highly competitive. Better and more facilities attract more clients and a larger client base means higher turnover and increased profit. To achieve this, village owners ensure that particular recreational/leisure activities are based on commercial principles and generate additional profits. So, if residents want to enjoy the benefits of a village retirement lifestyle they must pay not only for the facilities used, but also for the services provided and the activities engaged in. This ‘user-pay’s practice is part of a gradual commodification of a village-resident lifestyle initially perceived as ‘free’.

Today’s villa buyers are able to find information about what a village has to offer and the standard costs involved. Unit purchase prices, general service fees, exit fees and refurbishment costs on vacating are all available, including online. In addition, potential purchasers can obtain information on popular activities such as bus excursions to metropolitan entertainment venues. Potential residents can enquire about recreation such as the monthly bingo and trivia quizzes, village lunches, weekly happy hour, theme nights and dinner dances and the associated expenses. Interested clients may enquire about the availability and participation in art and craft and computer activities. The contemporary village lifestyle is made up of and includes a diverse range of active ageing activities, but which commonly require additional expenditure in the form of the purchase of materials and equipment. Currently, ageing in place seems to be the retirement option most heavily promoted by government. However, it appears that, while the percentage of people living in retirement villages remains the same,
numerically more retirees are opting for the one-stop village retirement lifestyle that offers a wide range of recreational and leisure activities, but also companionship and security. Potential residents appear to be prepared to pay more for activities that make up the contemporary village retirement lifestyle.

This ‘Third Age model’ aligns well with wider practices of commodification, where consumers are conditioned to expect and even ‘want’ to pay for activities that are associated with recreation and leisure. The profit-oriented corporate village owner therefore, in order to attract new residents, ensures that the village is developed along ‘one-stop’ lines. At first it appears that amenities are free then it becomes clear they have to be paid for and, finally, residents become used to and even expect to pay to maintain their lifestyle. Indeed, residents themselves become participants in the transformation of the commodified retirement lifestyle. This not only ensures the survival of the industry but also contributes to ever-increasing profits. For example, in one village (RV 4), the annual art and craft exhibition used to be organised by residents for residents but was then ‘hijacked’ by village management who used voluntary residents to engage in Open Day activities that involved promoting vacant villas to interested visitors (discussed in Chapter 5 below).

It is important to remember that residents also engage in voluntary, non-commodified, unpaid activities such as fundraising, volunteering, helping the very old and frail. The latter is very important to those residents who might otherwise have to move into a low or high age care facility. The ABS Census 2006 (cat. 2068) estimates that 17.53 per cent of the over 65-year olds are involved in voluntary activities. Similarly, in the village I live in, I estimate that fifteen to twenty per cent of residents engage regularly in voluntary activities of this type. Activities available and engaged in by residents in the eight selected retirement villages are summarised in Table 3-12 below.
## Village Activities

<table>
<thead>
<tr>
<th>Residents leisure/Recreation productive/volunteer activities</th>
<th>RV 1</th>
<th>RV 2</th>
<th>RV 3</th>
<th>RV 4</th>
<th>RV 5</th>
<th>RV 6</th>
<th>RV 7</th>
<th>RV 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure activities: Socials:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dancing, dinner dance</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>y/-</td>
<td>y/-</td>
</tr>
<tr>
<td>Ballroom dancing</td>
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<td>n</td>
<td>y</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
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<td>Friday social – happy hour</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>-/-</td>
<td>y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Saturday social – weekly/B&amp;B</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>n/y</td>
<td>-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Other social:</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Line dancing, choir singing</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Bingo, trivia/other</td>
<td>-/-</td>
<td>y/l/y</td>
<td>-/-</td>
<td>y/l/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Games– social</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Cards/bridge/mah-jong/chess</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Board games, darts</td>
<td>-/-</td>
<td>y/y</td>
<td>y/l/y</td>
<td>y/l/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Interest/Hobby</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Computing/woodwork/gardening</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Water/oil painting/art/craft</td>
<td>-/-</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Card making/needlework</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Patchwork/quilting/knitting</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Embroidery/reading/music/TV</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Fitness – exercise</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walking/cycling/swimming</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Water aerobics/floor exercises</td>
<td>y/l/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/l/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Tai-chi/yoga</td>
<td>-/-</td>
<td>-/-</td>
<td>y/l/y</td>
<td>y/l/y</td>
<td>y/l/y</td>
<td>y/l/y</td>
<td>y/l/y</td>
<td>y/l/y</td>
</tr>
<tr>
<td>Shopping (external)</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Movies (village)</td>
<td>-</td>
<td>y</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sports: Table tennis,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpet bowls/lawn bowls/</td>
<td>n/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/n</td>
<td>y/y</td>
<td>y/n</td>
<td>y/n</td>
<td>y/n</td>
</tr>
<tr>
<td>Snooker-billiard/tennis/darts</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
<td>n/y</td>
</tr>
<tr>
<td>Outings: Bus excursions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Theatre/Shows/Scenic Drives</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Art-exhibition/shop excursions</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Tour boat; Scenic cruises</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>y</td>
<td>n</td>
</tr>
<tr>
<td>Productive activities</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
<td>y</td>
</tr>
<tr>
<td>Part-time work/casual work</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fundraising/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteering (productive):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e.g. morning teas, raffles</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
<td>y/y</td>
</tr>
<tr>
<td>Annual art/craft exhibition</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Selling garden plants</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Paintings/embroideries</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Bric-a-brac/art creations</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Craft products/woodworks</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Costume jewellery/other</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>y/y</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
<td>-/-</td>
</tr>
<tr>
<td>Formal study/research</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other voluntary activities</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>y</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: sales brochures, information kits/flyers, PIDs, lease agreements, visits to villages, discussions with village managers and residents

Legend: ‘-’ = not known
Section Review

This part of the chapter considered the composition of a self-funded retirement village and the question of what constitutes a commercial retirement village. The functional village structure is based on an operational concept that incorporates various elements. Entry into the village is subject to payment of the villa purchase price and a discriminatory age criteria (55+). The village manager is responsible for the village administration and the maintenance staff. It is the former with whom the residents committee liaises and discusses/negotiates on behalf of the residents. The tenure system (usually leasehold) further influences the interests of both village owners and residents. As already noted, on a resident’s exit the village owner is entitled to charge an exit fee for the use of the village facilities and outgoing residents share the costs of refurbishment.

The modern village, to satisfy customer demand, provides a variety of amenities and facilities. Multiple facilities transform the village into a one-stop venue that helps to attract new residents. These facilities also help in the provision of an array of services expected and demanded by the modern resident. So far I have demonstrated that facilities attract new residents and allow the village owner to charge an exit fee. But facilities are also the basis on which numerous expected and desired services are provided at a cost. In this way, the combination of facilities and services represent the first step towards the commodification of retirement.

Finally, in the spirit of active ageing, today’s retirees demand that the one-stop village provide an environment within which they can pursue a multitude of recreational and leisure pursuits (Miller 2009). This enables today’s retirement cohort (the interwar generation) to continue its pre-retirement activities as many have now access to a greater disposable income. Retirees also engage in fitness programs to maintain their health (for a comparison with the baby-boom generation, see Quine and Carter, 2006).

Conclusion

This chapter examined demographic data relevant to the retirement village industry’s planning and development of new retirement villages. It described and analysed population demographics, provided mainly by the ABS and the industry data-base provider.
Jones Lang LaSalle (i.e. data bases, 2008 and 2010). The industry relies on actual and projected demographics such as population growth and changes reflecting fertility rates and life expectancy. In addition the industry’s forward planning is also influenced by overseas net immigration and interstate migration. The latter, on the Sunshine Coast, has led to a significant increase in the proportion of the over 65-year old cohort (representing structural ageing).

The chapter also examined the structure of the industry with regards to legislation (QRVA 1999) and its regulation by the OFT. The RVA on behalf of the industry controls the accreditation process and is one of the industry’s principal advertiser and political lobbyist. The ARQRV acts on behalf of residents and their specific interests. All these bodies and agencies are today essential for the regulation of the industry.

Finally, the chapter compared eight villages and analysed various elements that contribute to the village retirement lifestyle. The village system is based on a structure whose elements include staff, residents, tenure, service and exit fees. Facilities such as computer rooms and workshops are representative of the one-stop village which facilitate the provision of services such as hairdressing and medical consultations. This combination of facilities and services provide the basis for residents’ active ageing. It offers them opportunities to engage in diverse recreational and other activities. The chapter has stressed that although there is no price on the village lifestyle, various hidden costs contribute to the commodification of the village retirement lifestyle.
Chapter 4: Interviews - Data Analysis

Introduction
In keeping with qualitative case study methodology discussed earlier, this chapter details the process by which interviews were conducted and analysed. In seeking to address the principal research question, namely what is the nature of the relationship between active ageing and commodification in a retirement village, semi-structured interviews were conducted with 20 residents, (12 females and 8 male). In addition, observations and document analysis were undertaken. These are discussed in Chapters 5 and 6. The interviews sought responses to questions relating to the four socio-economic dimensions: active ageing, productive ageing, volunteering and commodification.

Site Access - The Gatekeepers
The success of a field project may entirely depend on the good will of ‘gatekeepers’ who control all or part of the potential research environment (Corrigan, n.d. p. 25; Shaffir & Stebbins 1991: 45). Gatekeeping refers to preventing or allowing physical access to the environment that is to be investigated and providing or withholding information. Table 4-1 below provides an example of access and gate keeping.

<table>
<thead>
<tr>
<th>Gatekeeper</th>
<th>Area/ Information controlled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village manager</td>
<td>The retirement village</td>
</tr>
<tr>
<td>Administrative assistant</td>
<td>Clubhouse facilities</td>
</tr>
<tr>
<td>Resident committee</td>
<td>Village/clubhouse use, residents</td>
</tr>
<tr>
<td>Resident volunteers (teaching/technical)</td>
<td>Computer classes, in-house TV channel</td>
</tr>
<tr>
<td>Village residents</td>
<td>Their own views of the retirement village</td>
</tr>
</tbody>
</table>

Sources: Adapted from Shaffir and Stebbins (1991:48); Corrigan, n.d.

Table 4-1 presents an example of a potential research setting, indicating who in this setting becomes a gatekeeper. The employees’ and volunteers’ tasks and associated responsibilities decide the level of control he/she can exercise in that particular environment. The company employee’s level of responsibility determines their degree of control of access; the chairperson and the residents’ committee have little access control, though have some control over the amount and kind of information that they make available. Similarly, a resident has no control over access but has a certain amount
of discretion about what kind of information and how much he/she is willing to make available during an interview with the researcher.

The process of gaining access to the retirement village as a research setting initially proved quite problematic thanks to such gatekeepers. For my fieldwork at the retirement village in which I live, I decided to obtain written permission from the management. This was verbally granted by the manager a few months prior to the commencement of the interviews; at that time I provided the manager with a formal information sheet (see Appendix A). In November 2008 I was ready to start the project and presented the consent form to the manager. Suddenly special permission from head office was needed and I was told to ‘come back when I have returned from my vacation’, which started the next day. I was also told ‘you can’t just wander around the village and observe’ and that I would need permission from the residents' committee for the naturalistic observations (non-participant) that I wanted to carry out.

I had a discussion with the chairperson of the residents' committee, who informed me that many committee members would only be available the following year in February, after the Christmas/New Year holidays. Thus the gatekeepers - the village manager and the chair of the residents' committee - attempted to thwart the research. However, a brief investigation, including legal advice, indicated that there were no legal or moral barriers to prevent the field research being carried out in my home surroundings.

As a resident I have every right to wander through the village environment that is after all my home, and observe at my leisure the birds and the bees! All I needed was the dated and signed consent forms from the volunteer participants. Further, prior to starting the interviews I had the occasion to talk to an executive of the scheme operator and obtained written consent (see Appendix B) for my study in the village (although this was now a matter of courtesy rather than a requirement). Subsequently, the chairman of the residents' committee offered to promote my study in the village gazette.

**Sampling**

I considered qualitative sampling strategies and opted for snowball (or chain referral) sampling which is a type of purposive sampling. Briefly, in purposive sampling participants are chosen according to preselected criteria relevant to a particular research question. In contrast by adopting snowball sampling, potential participants already
known to the investigator, use their social networks to refer the researcher to others who may be interested in participating in the project. Further, snowball sampling can also uncover ‘invisible’ or hard-to-access populations who would not be identified with traditional (random) sampling strategies (Brewer & Miller 2003: 274-9).

In this context, I mentioned my project to some of the village residents with whom I had formed loose acquaintanceships since I had moved in, in early 2003. They in turn mentioned my study to other residents. Surprisingly, many were interested in participating in the study as they saw it as an effective way to voice their opinions about retirement and village life. Further, my field study was also reported, as per the chairperson’s offer, in the Village Gazette (vol. 6, iss. 6 Dec. 2008 – see Appendix C). The announcement in the village gazette attracted residents, whom I did not know at all – neither were they known to those who knew me and contacted me to indicate their interest in participating in the project. Given that this process drew in residents previously unknown to me and others whom I knew, it increased the trustworthiness (validity criteria) of the study.

As a first step to obtaining a broad cross-section of the village population, I provided any resident who indicated their interest with an information sheet (see Appendix D) outlining the study and its objectives. I then visited each potential participant and discussed anything on the information sheet that was unclear to them. This resulted in a sample of twenty participants: twelve women and eight men that corresponds to the current gender ratio of the over 65-year old cohort in Australia and other Western countries (see ABS issue/cat. 3235.055.001 June 2005:3).

**The Interview Process**

In order to obtain rich data I prepared an interview schedule prior to the commencement of the interviews, consisting of topics and questions including prompts to elicit the respondent’s ideas and opinions about the topic of interest. The interview questions were designed to stimulate the respondents to elaborate on their particular perceptions (Zone: 2010). The interviews involved probing techniques to ensure in-depth information on the topic. Given that this interviewing format is mainly discursive, it allows the respondents to develop their answers in their own terms and at their own length and depth (Miller & Brewer 2003: 167).
The semi-structured, thematic interview schedule (see Appendix F) consisted of six separate socio-economic themes and included a demographics page. The term ‘theme’ refers to an overarching idea. Each theme comprised a number of questions focusing on a particular socio-economic dimension. All questions were open ended and the participants/volunteers were encouraged to elaborate and express their views. This method of face-to-face interviewing allows the assessment of verbal and nonverbal answers. The latter refers to body language, e.g. posture, facial gestures. In this context, a verbal answer is often accompanied by nonverbal one, e.g. such as a facial expression which may indicate feelings/views contrary to the verbal answer given (Careers.unc.edu 2010).

This interview format also provided the opportunity to explore themes more profoundly. However, after designing a semi-structured (thematic) interview schedule, and before starting the interviews, I decided to pilot test the questions (see Cemca 2010) to ascertain whether all the questions addressed the subject matter. I first tested the interview schedule with my spouse and realised that I had not addressed some important issues at all. In addition, I invited some interested residents who were not part of the interview sample. Their comments indicated that some of the questions needed adding, deleting, changing or rephrasing, e.g. for question B. 1a: ‘do you consider that active ageing refers to being politically and economically active? I had no response, rather blank stares. I then rephrased (and included in) the question: ‘do you consider that active ageing refers to being politically as well as socially, physically and economically active? In this instant I had an immediate and (positive) detailed reply!

In addition to the foregoing, the interview method I intended to use permitted me as the interviewer to experience the affective as well as cognitive aspects of response and gave my respondents and me the flexibility in elaborating questions and answers. My expectation that this approach would yield rich data was met and later verified during the post interview - transcription period with the ad-verbum transcriptions of the interview data providing a host of rich data.

Prior to the interviews I also organised an interview diary (see Appendix G) to ensure that all participants were available at the agreed times. All twenty interviews were audio-taped with the written permission of the respondents (see consent form, Appendix F). Later the interviews were transcribed (see Appendix H), analysed and interpreted.
Coding Techniques

The interview data were extracted and refined using thematic analysis. This approach was considered the most appropriate as the interviews are the principle part of the field study. Willis (2006) argues that by its nature a ‘theme’ is a chief idea that derives from the interview data collected. Therefore, if the researcher is familiar with the subject matter, themes can be established when designing the interview schedule. The analysis then focuses on examining those ‘interview themes’ within the data collected. Another approach is that in which the theme emerges from ‘a close reading and coding the data (Willis 2006: 271; Neuman 2003: 443). For this research project, both of these approaches were used. In the first instance, the interview schedule was designed on previous reading and study carried out by the researcher. This was followed by a three-tier coding process, i.e. open (or initial) axial and selective (or theoretical) coding, based ‘on the nature and the goals of this research study’ and several methods were chosen ‘to capture the complex processes/phenomena in this research data’ (Saldana 2010: 47).

While Willis (2006) and Saldana (2009) use the terms ‘category’ and ‘theme’ interchangeably, in this project I use the term ‘theme’ to indicate a principal idea, namely an interview theme. The term theme is thus clearly distinguished from the term category; the latter refers to a group or class of people, ideas, or things, therefore having a quite different meaning. Further, Saldana argues ‘that mere numeric frequency of a code or category from the data analysis is not necessarily a reliable and valid indicator of a central core category (2009: 166). Thus one needs to be aware of the quality and not just the quantity involved in a code (Saldana 2009).

This study uses a combination of some of the coding techniques of the data, and terms discussed by the above three authors. This is further discussed and explained below.
Figure 4-1: The Coding Process

Source: Adapted from Saldana 2009: 43
above, displays the thematic coding process that consists of a three-tier coding technique, which in sequential order first begins with open (or initial) coding, second, axial coding and, third, concludes with selective (or theoretical) coding.

**Open or Initial Coding**

Open coding (Willis 2006: 271; Neuman 2003: 442-3) or ‘initial coding’, (Saldana 2009: 42) was the first cycle method, used to derive the initial *themes* from the interview questions. It resulted in some similar questions being collapsed into one *category*; while others remained separate *categories* (see Appendix I).

**Axial Coding**

Axial coding (Saldana 2009: 42-43, 159-163; Willis 2006: 271; Neuman 2003) is a second cycle method, which was used to extract specific *insights* from the original *themes* (see Appendix J). Saldana (2009), in this context, also uses a technique termed pattern coding. Here he argues that it develops the ‘meta code’ – the *category* label that identifies similarly coded data (Saldana 2009: 150). The application of axial coding in this study meant that from the same *category* (several questions collapsed into a *category*) one or several *insights* emerged and were initially grouped according to the frequency of occurrence (see Appendix K). In the first analysis, these *insights* were also examined for meaning and implications that were further supported by the evidence from relevant extracts of the interviews. In addition, the analysis pertaining to open as well as to axial coding (see Appendix L) briefly evaluated some of the minor *insights* that differed in substance from the secondary *insights*. To further clarify, in thematic coding the derived insights for this study (as outlined in the literature) are divided into three sections. Depending on the frequency of occurrence, *insights* were classified into major or *main insights* (50-100 per cent), *secondary insights* (35-49 per cent) or *minor insights* (up to 34 per cent). The level of classification was purely arbitrarily, but these percentages reflected a best fit as to how many residents responded to the various answers from which the *insights* and frequency were derived/coded (see also Appendix L).

**Selective or Theoretical Coding**

Selective or theoretical coding (Saldana 2009: 42, 163-167; Willis 2006: 271; Neuman 2003: 444-5) was the final second-cycle method used to analyse the interview data (see
Appendix M). Willis defines this coding as the process ‘by which all categories are unified around a ‘core-category’ (Willis 2006: 271). This core-category can be distinguished by its ‘centrality, frequency of occurrence, good connections to other categories’ (Grbich quoted in Willis 2006: 271). For my study, instead of the term core category I used the term central-insight. The term core-theme is described above and below.

Meaning of the Principal Terms used in this Study’s Coding Techniques

Theme (interview theme A-F, see Appendix M): to clarify, whilst a theme is the chief idea (see p. 106 above), that derives from the data collected, a category is a class or a division of people, things or ideas within a theme. For example, one theme investigated was ‘retirement options’ (i.e. interview-theme ‘A’ – see p. 345).

Category: (see Appendix I): For example, the interview theme ‘retirement options’ contains a number of questions that are transformed/made-up into the following categories: accommodation choices (e.g. retirement village, freehold, granny flat); expectations and experiences associated with the retirement option; whether expectations were met; and what are the advantages and disadvantages of retirement options. Thus, in the coding process (within the same theme) categories are derived/made-up from similar questions that are collapsed into one category; or stand-alone questions being transformed into a separate category within the same interview-theme.

Insight: (see Appendix L): another facet of the data is the insights gained from participants’ responses, which are audio-recorded and then transcribed. Insight in this context refers to the deeper understanding that is gained by considering the true meaning of the information provided. For example, the insight that participants did not understand the difference between freehold and leasehold was gained when asking participants about retirement options. Participants’ replies were incongruent with their actions or beliefs (in choosing a retirement option) which led the researcher to think more deeply about the information and become aware of the true meaning of the information gathered. During the coding process the researcher, based on recurring frequency, distinguishes between major, secondary and minor insights (see Appendix K). The researcher decides (arbitrarily) on the level at which insights are classified into one of the above groups.
Central Insights: (see Appendices J, K & L): These central insights are derived from the original insights. In the final coding process, i.e. selective coding (see Appendix M), central insights are selected based on their frequency of occurrence or their ‘good fit’ to a particular interview theme (see Appendix M, Interview Theme ‘A’ [Retirement Options] p. 345). Here the insights (see Appendix L) are displayed in beige bordered ovals, the text being in black font; the first ‘central insight’ was selected because of its frequent occurrence (1), the second ‘central insight’ as selected due to its ‘good fit’ (2).

Core-Theme: from the above two ‘central insights’ a ‘core-theme’ emerged (see p. 345) displayed in a ‘beige bordered’ oval with text being in green font (insight 1) and blue font (insight 2). The six so derived ‘core themes’ are shown in ‘beige-bordered’ ovals, the text is in green and blue font. From these ‘core-themes’ finally derived the ‘principal core theme’ (in purple font).

Discussion/Summary of the Coding Process Used in This Study
Firstly, to ensure the authenticity of the works by the above referred authors, I have presented their accounts of the coding process in their original form. However, in consulting the coding terms used by Neuman (2003), Willis (2006) and Saldana (2009), I identified a major problem. The above mentioned authors use the same coding terms for the same or, at times different coding techniques, but often different terms are used interchangeably. For the purposes of my study I used the coding terms in such a manner as to ensure consistency and clarity to avoid confusion.

To further clarify and reiterate, my interview schedule consists of six interview themes. Each theme contains a number of questions. During the ‘open coding’ process like/similar questions are collapsed into a category. Questions that cannot be merged with others become separate categories. Thereafter, categories have no further role to play in the coding process. Next, the individual interview transcripts identified the questions collapsed into categories and, according to the answers given/extracted, an array of insights are identified. Based on the frequency/recurrence of the insights, the latter are then grouped into main insights, secondary and minor insights, the latter are the least often occurring.
As demonstrated in Appendix M, the *insights*, derived from the above described coding process, are grouped and based on the number of occurrences (see above). For example, in the first *(of six)* interview-theme i.e. ‘Retirement Options/Choices’ (see p. 345) all *insights* are shown in black text (in beige bordered ovals) – from which the *central insights* are derived (most occurrences and/or good fit) and are shown in red font. The *two insights* (down-sizing and decision to retire/live in village/security/peace) together then made up *this interview-theme’s* – “*core-theme*” (shown in beige bordered oval) is in green and purple font). To reiterate, the reader needs to distinguish between the (six) interview-themes in the semi-structured interview schedule and the core-themes (of each interview-theme) derived from the central insight(s) of each interview-theme. This process was then repeated for the other five interview-themes resulting in six individual core-themes. From the six core-themes finally derived/emerged the ‘principal core-theme’. This ‘principal core-theme’ can be distinguished by its centrality, frequency of occurrence, good connections to the central insights derived firstly via the central insights from which, secondly, the core themes emerged. The principal core-theme is then superimposed onto the main research question and the sub-questions indicating a ‘good fit’ and conceptual alignment.

**Sample Characteristics**

In order to provide more in-depth information about the sample group’s background, the following section examines the characteristics common to the sample group. Notwithstanding, the characteristics of the sample, in general, a characteristic or feature or quality typically refers to a person, place or thing serving to identify them. In the case of the sample characteristics, a feature (e.g. language, education, retirement income, retirement activities) helps to identify or tell apart a distinguishing mark or trait of, say, those village residents who participated in this study. These then are characteristics of the sample.

**Seaside Location**

With the exception of one, all respondents indicated that their preferred retirement location is the Sunshine Coast region, near the sea. Retirees who spent their working life in one of the larger cities south of the region choose this (non-industrial) region specifically for its mild winter climate and near pollution-free environment.
Age Groups

Table 4-2 Participants’ Age Groups

<table>
<thead>
<tr>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70-74</th>
<th>75-79</th>
<th>80-84</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>4</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 4-2 above shows that the largest sample class was aged from 70-74 years (eight respondents), followed by the 75-79’s (four participants). Two participants were in the 55-59 and 60-64 age groups, both of whom were still working part-time. Overall this means that the 70-74 age group is the most representative (40 per cent), followed by the 75-79 age group (20 per cent) of the sample. This distribution verifies the corporate village owner’s claim that the average age in the village was 75 years. Two and a half years later, the age composition of the village had shifted upwards and the two dominant age groups are now the 75-79 and 80-84 age categories.

Marital Status
The relationship status of the sample was that twelve people (60 per cent) were married, six (30 per cent) were widowed and two (10 per cent) divorced. Other village residents live alone, having been single all their lives. Others still live together in a villa, being lifelong friends, thus sharing purchase and living costs. In addition, there may be a few same-sex couples, but this could not be confirmed. It can be inferred that many older people prefer to live together rather than separately.

Country of Origin
Today, Australia prides itself on being a multicultural society (though no figures are available on the total number of countries in which migrants into Australia were born). In the sample for this study, thirteen people (65 per cent) were born in Australia, whilst 25 per cent come from the UK and one from NZ; only one is from a non-English speaking, European country. Thus migrants, even if they came from England, are still a minority in the sample.

Language
The sample group’s first language overwhelmingly is English. Most of the English speakers were proficient only in their own language, whilst the non-English speaker was comfortable in about six languages. This indicates that 90 per cent of this retirement
cohort-sample was unlikely to have faced language barriers in their formal education in Australia.

**Education**

The educational standard of the sample reflects the pre-WWII, WWII and post WWII era. Accordingly, for example, during the depression of the 1930s, education opportunities and access to jobs and incomes were severely limited (Williamson 2011). Many who were born just before or during the Great Depression were forced by extreme poverty to leave school early, find casual, non-skilled and short-term, low-paid jobs to contribute financially to their family’s survival. At the beginning of WWII, many joined the Armed Services and thus were not able to pursue formal education (Williamson 2011). The interwar generation residents’ educational dilemma is summarised in Table 4-3 below.

**Table 4-3 Respondents’ Formal Education Summary**

<table>
<thead>
<tr>
<th>Junior high school 3rd/4th year (NSW)</th>
<th>Senior high school 5th/6th year/HSC/equivalent</th>
<th>TAFE or equivalent</th>
<th>University or equivalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 (10%)</td>
<td>12 (60%)</td>
<td>6 (30%)</td>
<td>NIL</td>
</tr>
</tbody>
</table>

Table 4-3 above shows that the formal education attained by most of the residents is secondary school level or similar. To clarify, the research sample (above) was made up of twenty participants. At that point in time there were approximately 376 residents living in 240 villas. Based on my knowledge as a resident, I was aware that among the non-participants were residents who, prior to their retirement had occupations in accounting, law, medical or other professions, which reflect a university education.

**Pre-Retirement Occupations**

**Table 4-4 Participants’ Pre-retirement Occupations**

<table>
<thead>
<tr>
<th>Bus/management</th>
<th>Business owner/manager</th>
<th>Admin. incl. local govt.</th>
<th>Public Service, including overseas.</th>
<th>Professional</th>
<th>Unskilled</th>
<th>Technical/other</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 (20%)</td>
<td>5 (25%)</td>
<td>4 (20%)</td>
<td>4 (20%)</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
Table 4-4 above shows that the occupations respondents held are evenly distributed. Four of the sample held management positions in business, manufacturing and other sectors while five had positions in the public service. One participant described himself as having a professional job. Another one declared he/she was unskilled and two of the participants used to work as technicians.

*Retirement Pension/Income*

Overall, respondents’ income and associated lifestyles indicate that they were of diverse backgrounds. For example, four participants were entirely self-funded, one relied solely on the age pension, while the majority (fifteen) described themselves as partially self-funded retirees, meaning that in addition to their part old-age pension, they also relied on income such as annuities, allocated pensions, ‘foreign’ part-pension, dividends or rent from investment property, or a combination of these.

*Retirement Activities*

For a retiree, besides wealth and income, age, fitness and health are also determinants of the activities they pursue. The main retirement activity of half of the participants in this study is gardening. Other popular activities include a variety of sports and social events, as well as computer-related interests, and hobbies such as arts and craft that facilitate socialising.

*Family and Friends*

Many respondents have friends in the region and regular reciprocal visits are part of their active retirement social life. One in five indicated they have regular family contact.

*Belief Values*

Fifteen of the respondents (i.e. 75 per cent) describe themselves as non-practising Christians; one is a practising Christian, one occasionally attends church services, two said they are agnostic and reject the church, and one declared himself/herself an atheist.

*Payment Modes*

Eight of the respondents (40 per cent) use credit card as the preferred payment method for paying bills and shopping. The rest use a variety of payment options.


**Keeping Up To Date**

Seven participants (35 per cent) get their news of current affairs and world events from a combination of radio, TV, cable and the internet. The majority (eleven) receive their news information from a combination of TV, radio, newspaper/magazines and the internet. Two stated that their main information source is neighbours’ ‘gossip’, TV and the newspapers. Thus, village residents, like most of society, continue to rely on news presented by the mass-media.

**The Internet**

The table below indicates the internet connections preferred by the participants.

**Table 4-5 Summaries of ISP Subscriptions**

<table>
<thead>
<tr>
<th>Wireless village</th>
<th>ADSL/Broadband</th>
<th>Dial-up</th>
<th>Computer but not connected to the Web</th>
<th>No computer</th>
</tr>
</thead>
<tbody>
<tr>
<td>13 (55%)</td>
<td>3 (15%)</td>
<td>2</td>
<td>1</td>
<td>1 (gave it away)</td>
</tr>
</tbody>
</table>

Table 4-5 above indicates that all but one participant own a computer. Of this nineteen, thirteen (55 per cent) are connected to the village wireless system, three have an ADSL ISP and two use dial-up. In this context, Ross (an interviewee) explained that he owns a computer and is writing his biography. He indicated that at this time he is not interested in being connected to the internet. Since then however, he has bought a fairly expensive laptop computer and is happily using the internet. From all this, we can infer that many residents have joined the information technology age and are computer-literate. It should be noted that the village has a dedicated computer room housing six computers, four printers, a projector and other accessories.

There are also several dedicated, computer-knowledgeable residents who teach computer classes three times a week, ranging from beginner to PowerPoint technology, to air-brushing and complex photography. Residents mostly have not only the financial means to own computers, but actually own the latest, often quite costly hardware and associated software programmes.
Tourism/Travel

Residents are not just occupied with gardening and/or ‘surfing’ the ‘net’; quite a few travel and not just in the region. This is shown in the table below.

**Table 4-6 Travel Summaries**

<table>
<thead>
<tr>
<th>Annual trip overseas and/or cruise</th>
<th>Interstate/regional trips</th>
<th>Regional trips</th>
<th>Interstate trips</th>
<th>Annual overseas and interstate trips</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 (10%)</td>
<td>5 (25%)</td>
<td>2 (10%)</td>
<td>7 (35%)</td>
<td>3 (15%)</td>
</tr>
</tbody>
</table>

Table 4-6 above indicates that seven of the respondents travel interstate, often twice a year. Five make trips both within the region and interstate. Two travels overseas every year and join a ship cruise either around the world or to some part of the globe. A further three enjoy both interstate travel and an annual overseas trip, such as to Alaska or on one of the currently popular overseas river cruises, on the Rhine or the Danube. Many respondents (70 per cent) engaged in least annual long or short regional, interstate and overseas travel. Overall, it can be inferred that residents’ travel is likely a function of age, fitness, health and financial means.

Home Entertainment

Besides travel, residents also enjoy various forms of home entertainment. Table 4-7 below, provides a summary of such activities.

**Table 4-7 Home Entertainment Summaries**

<table>
<thead>
<tr>
<th>TV/cable/computer</th>
<th>TV/cable/radio/mag/Internet/newspapers/music</th>
<th>TV/music/reading</th>
<th>TV/radio/computer/music/reading</th>
<th>TV/video/DVD reading/computer</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(15%)</td>
<td>4 (20%)</td>
<td>6 (30%)</td>
<td>5 (25%)</td>
<td>2 (10%)</td>
</tr>
</tbody>
</table>

Table 4-7 above shows that the home recreational activities include watching television, reading; listening to music (six respondents); others (five) enjoy a combination of television, radio, the computer, music and variety of television, cable, radio, the internet, newspapers and magazines, and listening to music. The foregoing indicates that most
Residents (three quarters) enjoy popular home entertainment combinations, reflecting multi-media forms.

**Work – Paid/Volunteer**

Other than recreational activities many residents find it important to engage in forms of voluntary work. Table 4-8 below provides an account of residents’ involvement in work, be it paid or unpaid work.

<table>
<thead>
<tr>
<th>Table 4-8 Residents’ Work Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job share prior to retirement</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

Table 4-8 above shows respondents’ involvement in either paid, or unpaid and voluntary work. One respondent (aged 59) was involved in a job-shared position going towards retirement. Ross, another participant stated, ‘I have a regular casual job (3 days per week) that helps to gradually ease into full retirement’.

Half of the respondents were not involved at all in either paid or voluntary work. Most of the remainder of the sample (eight participants) engaged in regular voluntary work or services, helping in the clubhouse, organising events or looking after a neighbour needing support after a stint in hospital. The latter percentage is similar to those made available by the ABS concerning all people (18-64 years) who participate in the Australian workforce (ABS 2006 Cat, 2068.0).

**Pets**

Pet ownership is welcome, but regulated, by the village management. The main stipulations are that pets must not be larger than medium-sized, they must not become a nuisance to neighbours and cannot be replaced (sometime later, in producing a medical certificate, residents gained permission to replace a pet that had died). Pets' excreta must be collected/removed by the pet owner. Only four participants declared that they own a pet, despite the fact everyone has the opportunity to do so.
Length of Stay in Village

Development of this village began in late 1998 and was completed in mid-2005. One respondent had entered the village in 2000 and at the time of the research, was a resident of nine years standing. Table 4-9 below indicates the number of years participants had lived in the village at the time of data collection.

Table 4-9 Respondents’ Length of Stay in Village in Years

<table>
<thead>
<tr>
<th>Years</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Y</td>
<td>2</td>
</tr>
<tr>
<td>2½ Y</td>
<td>1</td>
</tr>
<tr>
<td>3 Y</td>
<td>1</td>
</tr>
<tr>
<td>4 Y</td>
<td>4</td>
</tr>
<tr>
<td>5 Y</td>
<td>2</td>
</tr>
<tr>
<td>5½ Y</td>
<td>2</td>
</tr>
<tr>
<td>6 Y</td>
<td>3</td>
</tr>
<tr>
<td>7 Y</td>
<td>2</td>
</tr>
<tr>
<td>8 Y</td>
<td>3</td>
</tr>
<tr>
<td>9 Y</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 4-9 above shows a normal distribution for respondents’ length of stay in the village. Respondents moved into the village based on their decision to opt for an alternative retirement lifestyle.

In summary, one outstanding characteristic of this retirement cohort is that the residents rejected the concept of ‘ageing in place’ and they belong to the minority (5.25 per cent of all over 65-year olds) who have opted for a retirement village lifestyle (RVA News Monitor No. 6, 2008). Other characteristics are their longevity - this is a cohort enjoying a much longer retirement than previous generations (Borowski & McDonald 2007: 36), the majority is Anglo-Celtic and most speak only English. They do not actively practice their religious beliefs, but have a secular lifestyle based on Christian principles. Most have not had a higher education and are not rich in financial terms, but nevertheless demonstrate daily their zeal for an active and productive retirement that gives meaning to their remaining years.

Finally, in addition to the summary statistics, a table in which I summarised respondents’ individual interview demographics are presented in Appendix N.

Interview Outcomes - From Central Insights - Core Themes

Preferred Housing/Lifestyles

The first major interview theme (A) explores retirees’ motives with regard to retirement options and choices, specifically why they decided to retire and why they chose to live in a retirement village. Two central-insights emerged from the coding and became core-themes. The most significant of these was downsizing (50 per cent) followed by security/peace and quiet (15 per cent). Other insights included ‘retirement village
location/facilities, age/health/access to medical/shopping facilities, social network, expectations/matching reality. Crisp, Windsor, Anstey and Butterworth recently found that it is retirees with sufficient financial resources who considered relocating to a retirement village (2012a: 3-4). This has also been noted by Stimson, McCrea & Star (2002: 54).

Crisp, Windsor, Anstey and Butterworth (2012) also show that retirees choosing the retirement village lifestyle option are attracted by modern features that reflect the needs of the contemporary Third Age cohort. For example, amenities and facilities such as heated swimming pools, gym facilities, lock-up garages, single-level units, garage doors leading straight to the house, and community (clubhouse) dining-room/lounges. Also important are close proximity to shops and public transport, as well as permission to keep a pet (Crisp, Windsor, Anstey & Butterworth 2012b: 3); for an earlier study consult Stimson, McCrea & Star (2002: 73-79).

Participants’ Views

One of the participants, Tim, explained that the deciding factor in his change of housing and lifestyle was that he and his wife lived in a large house in the Sunshine Coast suburb of Maroochydore and maintaining it simply became a chore. Thus ‘downsizing’ was the suitable retirement-lifestyle option for them. They investigated most retirement villages on the Sunshine Coast and the Gold Coast, but decided on this village as it offered the best house designs, situated in landscaped gardens; overall, it impressed them as the best place, offering the highest standards.

Another respondent, Gladys, mentioned that both she and her husband had long-term health problems needing ongoing treatment and hence could not continue to maintain their large home and garden. Downsizing was a necessity; they needed something easier to live in and to keep neat and tidy. Over two years they investigated many retirement villages, finally settling for this one as it appeared to be of a size which allowed residents to retain their individuality, and was close to medical centres and shopping facilities.

The need for security/peace and quiet, the second central insight of the first interview-theme (A) and a preference for a more sedate lifestyle both pointed to the retirement village housing option. Not many respondents directly mentioned security, but most saw
it as a given. This *central insight*, though low in numeric frequency had good fit and centrality, also good connection and logical link.

Nora, another interviewee described her need for security. She had been living on her own in a house inherited from her mother, located in the CBD of Maroochydore. Nora wanted the security of a community. Her concern about an increasing number of break-ins and the rise of an antisocial element in the area left her feeling unsafe, so she purchased a unit in the village. To further clarify, in a community context, reference to an *anti-social element* means hostile to or disruptive of the established social order. In other words, the term refers to marked or engaging in behaviour that violates accepted mores and to avoid confusion ‘element’ was not used in the coding process. Nora also pointed out that whilst away (travelling) her home in the village would be safe.

In contrast, another interviewee, Leon explained that he and his wife used to live on a rural property. Advancing age and health problems motivated them to seek another retirement lifestyle and after extensive investigation they moved into the retirement village. Their need for a smaller house and garden was not the only factor; even more important for them, having lived for some time in a rural setting, was to find a similarly peaceful and quiet environment. Leon confirmed that this village, besides offering a more suitable and smaller home, also provides security, peace and tranquillity - akin to the rural setting he and his wife had to leave behind.

*Active Retirement*

This *interview theme* (*B*) addressed active retirement lifestyles. Most respondents emphasised that retirement should not mean sitting all day in an armchair watching television. Rather, today, retirement implies being involved in as many social and physical activities as possible – the signposts of an active retirement lifestyle, which contrasts with the rather passive retirement lifestyles of yesteryear. Further, all twenty respondents were of the view that *volunteering* (*first central insight*) is part of an active retirement. This implied helping organising clubhouse functions and/or assisting others. Volunteer work attracts no recompense but personal satisfaction. For others (40 per cent of the sample), an active retirement lifestyle means *freedom of choice* (*second central insight*), allowing a resident to determine the what, how, where and when to do.
Respondents’ Perceptions

David, for example, is definite that the residents of this village are involved actively in volunteering or at least perceive that volunteering is part of an active retirement. He explained that the residents form groups and then find out what an individual or an interest group needs in the way of assistance. The volunteer group then discusses the issues, finds a solution and as a group carries out the various identified tasks on a voluntary basis. He reiterated that volunteering is part of an active retirement despite the fact that he and his wife have ongoing health problems. David is continuously helping other residents, e.g. driving cancer patients to their daily radiation treatment, or preparing the weekly program changes for the in-house TV channel. He teaches computer classes in the village and also is a roving trouble-shooter, repairing residents’ TV’s and other electronic goods, thereby saving those on limited incomes substantial costs that they could not afford. David emphasised that ‘volunteering is wonderful and gives a lot of satisfaction’. Irma confirmed that volunteering is part of an active retirement, particularly if you also want to be part of a happy community. She pointed out that volunteering is not only practiced in the village, meaning that one can also volunteer with, say, Meals on Wheels or at the local hospital. She said, ‘it’s good to be a community participant and give something back’.

As already indicated above, the second central insight refers to ‘freedom of choice’. Most residents, prior to their retirement had duties and responsibilities towards their families and work. Not surprisingly, many respondents indicated that retirement gave them the option to decide what and when to do things. Ross, when asked what he enjoyed about his retirement did not hesitate to reply that:

it is the freedom to do the things that I never had time to do before, but even now I still don’t manage to do all the things I would like to do.

At the time of the interviews Ross was still working part-time, three days per week, which meant that he still needed to prioritise his activities. However, he pointed out that ‘this may change probably sometime in the near future’.

Wendy explained that what she most appreciates and enjoys in retirement is that she can now make her own choices without any restrictions. During her working life she always had to consider other people; in particular she had to look after her elderly parents who
were often ill, as well as her adult daughter and her grandchildren, even when she was still working. She always put others first, ahead of herself. Now, she said,

freedom of choice and doing what I and my husband like to do is a real nice and satisfactory feeling...if I and my husband decide to go somewhere, we don’t have to ask anybody and we don’t have to fit in with somebody else, we just can go!

**Social and Economic Aspects (Interview-theme ‘C’)**

Firstly, to clarify the term ‘aspect’, this is not a term used in the coding process and should not be interpreted as methodological terminology. In this context, here the term ‘social and economic aspect’ simply refers to how economic activity affects social processes. This is discussed below focussing on retirement village operation and how this impacts on village residents’ lifestyle.

The *interview-theme* ‘retirement village socio-economic issues’ (C) focused on *insights* that affect residents’ daily way of life, as well as a variety of economic and financial concerns. For example, respondents were asked to express their views about retirement village costs in contrast to living in the community (‘ageing in place’, by comparing village service fees with council rates, utility fees and the like). Issues addressed in the interviews also included retirees’ levels of autonomy, their legal rights, access to goods and services and information, including about the type of aged-care and community services available to them.

From the Interview-theme ‘C’ *four central insights* (each made up of several insights – *see text in red* font on p. 345) were derived (shown in three beige bordered ovals), identified and transformed into *one ‘core-theme’*, which were made-up of the following *central-insights*, i.e. ‘satisfactory management performance’ (70 per cent) followed by ‘constant corporate ownership/management changes’ (50 per cent). Next, participants were concerned with was ‘corporations have too much power’ (11 respondents believed so). Finally, ‘the village lifestyle is less costly, which leaves residents better off’ (15 respondents out of twenty).

The ‘satisfactory performance by village management’ appears to reflect residents’ level of overall happiness with, for example, their daily interactions with management. In turn, the foregoing links to another issue, namely that of constant ownership changes.
Many corporate retirement village owners are trans-nationals who own and manage a variety of enterprises worldwide. Many corporations are listed property groups and specialise in project management, real estate investment and development. In comparison with a multinational’s many business interests, some corporate owners’ principal interests, i.e. retirement villages, are often subject to asset acquisition and disposal, depending on the prevailing global and domestic business climate (Invest Smart 2011).

In contrast, residents bought into the village because of the need to downsize or because they viewed the retirement village lifestyle as the preferred retirement option. During the interviews, no respondent indicated that the retirement village was only an interim housing and lifestyle option. With regards to constant ownership changes, Wendy observed, ‘well I think you will get increased charges because there will be more people to pay.’ Tim expounds a different view: ‘it changed actually three times…and this doesn’t matter if they put a good manager in’.

Similarly, Ross said,

it doesn’t particularly worry me the change of the management, ah even the style of management…no, I think ah because we will still paying one of the lowest um corporate fees ah on the Sunshine Coast from what I gather…

Residents’ Concerns (Interview-theme ‘C’ – continued)

With regards to satisfactory management performance, April explained:

I think we have a few people here who are anti-management, but they want to have things done their way which puts them in the management situation to manage everybody … management, I don’t think they do a bad job really, I think they are pretty good … I mean considering the maintenance … of the place … I think they are reasonable.

The matter of a pending ownership change (another multinational company just bought the village from the current corporate owners) was of no concern to her. As April saw it,
an open letter informed all residents that the change will make no difference and will have no impact on residents.

Concerning current satisfactory management performance, Joel commented: ‘well it's ok it doesn’t seem..., it doesn’t worry … [me] individually’. Nevertheless, he pointed out that as far as he knows there were three owners in three years. He then remarked that one can never be quite sure what is going to happen. With regards to corporate ownership changes Joel is aware that another multinational company just bought the village from the current owners, however the new owners will retain the same scheme operator. He said:

I don’t have a view on that when those companies are … they know what they are doing…same like the new corporate owners, they have the finance behind them I can’t see a change in the village myself”.

Another central insight (of interview theme ‘C’ – central insights’ texts are shown in ‘red font’ - see Appendix M, p. 347) that respondents discussed was the issue of too much corporate power and some of the perceived consequences. Many respondents did not directly mention corporate power but it was certainly implied. In particular, respondents explained that corporate ownership changes are often associated with rises in the service fee and increased maintenance costs; and there is a lot of ‘creative’ accounting and non-transparency in the annual budget.

This retirement village is subject to the Queensland Retirement Villages Act 1999 (QRVA 1999). The retirement village industry argues against any state government regulation and lobbies for the abolition of the individual state retirement village acts; it wants total self-regulation. In Queensland the industry argues that the QRVA legislation does not meet its needs (Productivity Commission Draft Report 2011: 331-40). Regarding the retirement village industry, the QRVA and the administrative tribunal, Ross commented,

I ahm always believe in giving things a chance, I wait and see how it turns out; we have no control over it, so there is nothing what we can do about it ... if it doesn’t suit us somewhere down the line or things aren’t going right then you have ahm various options of complaining about ah and rectifying those if, if we can or if we need to … well, we,
we had a couple of successful complaints and [the problems] were then rectified by the tribunal.

The last central-insight (text in red font, see p. 347) which become part of core-theme ‘C’ compared living costs in the village with the costs of ‘ageing in place’, to see if residents are worse off, the same, or better off. Here the views of respondents are divided: some believe that living in the village is cheaper, whilst others think it is about the same and a few stated that they are now worse off financially. For example, Brad notes, regarding changing corporate ownership, that he always gets a bit concerned because residents have no control over the corporate owners, who can sell whenever they want to sell. Regarding village living costs compared with living elsewhere, in his view it’s about the same but he is happy to have made the move into the village and says he is better off here.

Kim is a long-standing member of the residents finance subcommittee. Over many years, she monitored the successive village owners’ creative accounting practices. In this context she testified on several occasions at the consumer affairs administrative tribunal. She stated:

‘I don’t like big mobs’ and no I don’t agree with it at all ahm, we are, we are just numbers in those conglomerates … the cost is getting greater all the time and we are losing out on things and we don’t have the personal contact ahm and access [to] the information…we don’t have an accountant, we don’t have our interest on our account that we are getting, we adjust another number and we just get jumped into the barrel … and that is it … corporate gurus we call them’.

Thus she implies that corporations have too much power. With regards to the relative financial merits of living in the village, Kim comments: ‘we have all the same costs, they are pretty comparable with ... the outside world’.

Financial Matters (Interview-theme ‘D’)
Finn, Youns Mukhtar, Kennedy, Kendig, Bohle and Rawlings-Way (2011) examined financial planning and the costs involved in retirement village living. Three groups of retirees were identified: self-funded, part-pension and full pension retirees. The findings showed there were three stages in moving into a retirement village. First come the pre-
retirement village relocation issues, that is, the financial considerations prior to moving. Then there are the financial considerations during retirement village tenure, and third is the post-retirement village stage. They found that for all three stages it is the self-funded retiree who is the most financially comfortable and secure. In contrast, the two other groups, in particular the full-pension retirees, need and benefit most from adopting financial strategies for long retirement and relocating into a retirement village (Finn et al. 2011: 226-38).

The interview theme ‘financial implications of retirement’ ‘D’ identified several central insights (derived from various relevant insights) that transformed together into ‘D’s core-theme. The central insights: ‘being financially comfortable’ (true for 85 per cent of respondents) and ‘able to set money aside for special purposes’ (the case for 90 per cent of respondents). Next, ‘being now financially better off ‘(the response of 35 per cent of respondents), and ‘can afford life’s little luxuries’ (true for 90 per cent of respondents).

Although it would be difficult to verify a respondents’ claim about his or her financial situation, the number of respondents (85 per cent) stating that they were financially comfortable came as a surprise, I had expected the figure to be closer to 50 per cent. On the other hand, relevant demographics questions and answers indicated that most respondents are partially self-funded retirees, receiving a combination of part-pension and income from investments. Many did not answer the question directly but this was implied, primarily by the goods they own and their entertainment expenses. Indicators of their activities include regular restaurant outings, seeing shows, musicals and going to art galleries in the city.

Similarly when respondents were asked about whether they can afford life’s little luxuries, their answers accorded with their financial status. In this instance, it was not a surprise that most respondents (90 per cent) answered positively. From the foregoing it appears that in this village, although not a ‘boutique’ resort, most residents are doing better than many of their counterparts living in other retirement villages or in the community. It is not the village that influences people’s assets and incomes but the people themselves, as can be deduced from their background.
Residents and Wealth (‘D’ – further elaborations)

Matt, for example, stated that he is financially comfortable but did not elaborate. He and his spouse came from the UK and visit their children in Britain for three months every year. This is a reciprocal arrangement. The couple has regular outings (including lunches and dinners) and are members of a number of clubs. He also receives a pension from the UK and his wife (who is much younger than her husband) continues to work a part-time job. Although they are not rich, their lifestyle rather resembles the ‘champagne lifestyle’ as recently described in Money magazine by Paul Clitheroe. When asked if he can afford life’s little luxuries, Matt laughed and explained that after shopping (at least twice weekly) the couple usually go for a coffee and things like that. He emphasised that he likes a bar of chocolate as well.

Another participant, Lauren, a self-funded retiree, aged 89 years, who lives alone with her cat in her unit, stated that she is financially comfortable, but worries that the current global financial crisis could affect her current situation. She explained that she used to own and operate fashion boutiques in the Pacific-Rim region that her husband was an excellent accountant and their money is in various investments paying generous monthly returns. Lauren indicated that she can afford ‘life’s little luxuries’ including the occasional liqueur and chocolate after dinner. Her daughter takes her out every Tuesday: ‘my daughter and I go, when we go shopping, we usually have lunch out, we usually go to some nice restaurant and have lunch…’.

Lauren implied that her spending (shopping) is now reduced, due to her advancing age and mobility problems, stating:

    I am not as active as I would like to be [laughs] I would like to be a bit more active as far as walking around and going out is concerned, but that comes with age - I have a walker, but to go anywhere I have to depend on somebody with a car.

From the foregoing it can be deduced that part or fully self-funded retirees have greater disposable income than those residents whose only income is the old-age pension. The former are in a position to set money aside for special purposes, e.g. a new washing machine or a trip to Alaska. In contrast, those residents who stated that they are now financially better off are not necessarily those who receive returns from investment. The
results for this question show that the answers are quite mixed, with one-third indicating that they are now worse off, the second group stating that their financial status has not changed, whilst one-third stated that they are now better off. It appears that past lifestyles and earning/spending patterns provide the best explanations for these results.

Chris, a partially self-funded retiree indicated that he has no problems setting aside money for special purposes. He and his wife travel interstate regularly, visiting family and friends and enjoy their time away from the village. His wife attends regular card-making classes in Nambour; she showed me her collection of card-making tools. Chris emphasised that they attend weekly shows and musicals in Brisbane and said that he also attends (with friends) regular sporting events in the metropolitan area. They also go shopping at least twice a week, to the plaza, and enjoy regular lunches and dinners with friends. When asked if he is now better off financially than prior to retiring, he replied, ‘no, but I am on a par ... I now live just as well and I am not living on baked beans’.

Similarly, Britt is a partially self-funded retiree. She moved from Sydney to the Sunshine Coast, to be nearer her daughter and her grandchildren. Britt lives alone in a freestanding villa in the village. When not staying with her daughter and grandchildren, she spends her time on her computer on e-bay, buying and selling things. It appears that her hobby is also a source of some additional income. She said: ‘I can set aside monies for special purposes – I am quite able to pay’! And: ‘I am now better off financially’. She indicated that whilst living in Sydney she had to bring up four children; her expenses at that time were certainly greater, such that she could not save any money.

*Productive Activities and Volunteering (Interview-theme ‘E’)*

The interview theme ‘retirement and productivity’ examined what this concept actually means, including residents’ understanding of the concept of being productive in retirement. For many participants being productive in retirement represents involvement in volunteering. Two central insights (each containing a number of insights – text in red font, see Appendix M, p.347) were incorporated into the core-theme ‘E’. The first central-insight was ‘residents’ engagement in unpaid productive activities’ (90 per cent do); the second was residents being involved in ‘volunteering/excludes monetary/other remuneration’ (70 per cent stated that they are).
There are implications concerning these two central-insights: the first is that any respondent/resident who is not completely bedridden due to health or mobility problems is engaged in some form of productive unpaid activity. The examples below refer to participating in hobby or interest groups, including the craft, art computer classes, the village choir, exercise/fitness classes, water aerobics, or Tai Chi classes, teaching the above mentioned activities/classes, or repairing electronic goods.

The main productive activity identified by the respondents was providing unpaid voluntary services to individuals in need of help or to community groups, both inside and outside the village. In contrast, Kim, a respondent, adamantly stated: ‘the only productive activity is a paid activity’. The volunteers are a dedicated group representing just over half of the respondents. For example, David stated that:

Volunteers in the village form groups and they find out what the people want, they put it to them and, and look for help, and they do it, they do it all together, it is wonderful.

ABS census figures indicate many Australians, including retirement village residents, have been engaged in volunteering throughout their lives. According to ABS data, about 17.53 per cent of the 65+ cohort does voluntary work for an organisation or group (ABS Catalogue No. 2068.0 – 2006 census tables). The estimated percentage of volunteers in this village is 15-20 per cent. It should be noted that at the time of the interviews the medium age in this village as stated by the village owners was 77.5 years.

Most respondents recognised that ‘volunteering’ excludes monetary or any other kind of remuneration. The exception is Meals on Wheels, where volunteers delivering meals using their cars have their petrol expenses reimbursed. Another exception identified referred to an older/retired person mentoring young/new employees in a commercial enterprise where the mentoring effort also justifies some financial compensation. A further suggestion embraced the idea of paying a small monetary compensation regardless of the type of volunteering.

Residents’ Attitudes (Interview-theme ‘E’ – elaborations)
Sally is a resident engaged in unpaid productive activity. She describes her participation in interest and hobby groups such as folk art and craft, as productive but unpaid. She also designs and makes welcome cards which are presented to newly-arrived residents.
She stressed that she never would accept any form of remuneration for this activity and stated that voluntary work excludes monetary or other remuneration. She also explained that she is involved in many fundraising activities with her church, where she spends a significant amount of time in a variety of unpaid voluntary services such as fundraising, for example, organising and staffing stalls at special church fetes selling donated clothing and bric-a-brac.

Brad has lived many years in this village and is also engaged in unpaid productive activities. He and his wife patronise the swimming pools on a daily basis. However, when the operator neglected to clean the skim lines of both swimming pools, they were put off. Brad then took it upon himself to regularly clean the skim lines of the outdoor and indoor pools – a productive but unpaid activity. He is also involved in a number of voluntary services such as teaching computer techniques - manipulating PowerPoint slides and photos, for example. He is involved in preparing the weekly ads and programs for the in-house TV channel and he visits residents in their homes to reset their hardware and reconfigure software programs. Brad made it clear that he freely chooses to be involved in voluntary activity and would never accept monetary or any other kind of remuneration. He stated: ‘I object when people offer me anything’.

**Retirement and Consumer Society (Interview-theme ‘F’)**

Consumerism and contemporary consumption (Corrigan 1997) are an integral part of every consumer’s and retiree’s daily life. This concept was the least understood by the interviewees. Thus, prior to commencing interviewing on this section, most respondents were given a brief explanation concerning the basic concepts of consumption.

In this final section, three central-insights were identified to be merged into core-theme ‘F’. The first central-insight referred to ‘residents eating out/regularly or occasionally’ (19 respondents, 95 per cent, said they did). The second central-insight focused on ‘annual interstate holidays/family visits’ (13 respondents take them). The third central insight to be incorporated into core-theme ‘F’ was about ‘retirees maintaining their mainstream consumption patterns’ (55 per cent said they do).

**Respondents and Consumption**

Irma, during her interview, explained that she often gets together with friends. They usually meet in restaurants, enjoying a lunch or a dinner. They usually encounter each
other in the suburbs of Buderim or in Mudjimba, where her friends live. Occasionally these get-togethers are combined with seeing a movie or engage in short excursions in the region. With regards to the central-insight ‘annual interstate holidays/family visits’, Irma explained that she is interested in genealogy and once or twice a year she travels by train to Melbourne where she stays for several weeks at the Country Women’s Association. From Melbourne she goes for a week to Ballarat in rural Victoria researching family history and also spends a week with her cousin nearby. Afterwards, she travels to Canberra to visit her son, then on to Sydney to see another cousin before returning to Maroochydore. She elaborated that she always combines her travel with family history research and keeping up with family and friends, particularly her older cousins, whom she meets whenever she can. To maintain her social and family network, she recently went on an eleven-day coach trip.

Finally, Irma talked about the third central-insight (see above) and explained that in part her lifestyle and her consumption patterns have not really changed that much. On the other hand, some of her consumption patterns are now different. For example, prior to coming to this village, she lived in her own home in a metropolitan area. Owing to the costs of maintaining the large family home, little money was left for other doing other things. She spent most of her time patching up the house and had to forego other pursuits. Since relocating to the village, she has found that she no longer worries about maintenance costs, and has the time as well as the money to pursue other interests. Having now more time and more money has given her a new freedom and varied her patterns of consumption.

Ross, another interviewee, stated that he and his wife are fairly conservative. For example, he stressed, ‘we don’t overindulge in, in trips away or eating out or buying things we don’t need or want’. With regards to the first central-insight (see above) he remarked that his main entertainment and social activity was dancing and they went to a social once a week. Referring to the second central-insight (being incorporated into core-theme ‘F’), Ross explained he and his wife go on ‘caravan trips’ twice a year. In winter they travel north (intra-state) and in summer they combine a caravan holiday with visiting friends and family interstate in northern NSW and Canberra. Their future plans include traveling around Australia in their caravan and maybe later taking an overseas holiday. Regarding their consumption patterns, Ross stated that ‘they probably
haven’t changed a great deal’, though ‘we [have] more opportunity now I guess, if we wished to have a bit more freedom’.

The Research Principal Core Theme - Findings

From the interview-themes, multiple insights were derived, from which central-insights originated based on centrality and connection. In turn, these central-insights further identified by their centrality and frequency, and connections were transformed into core-themes (‘A – ‘F’). Finally, an overarching theme emerged from these six core-themes. This ‘principal research core-theme’ was in turn identified and became the foundation of the framework through which to examine the socio-economic issues of retirement village living. In conclusion, the principal research-theme (see Appendix M, see ‘G’ p. 351) is that ‘retirement village residents have embraced active ageing, appreciate the freedom of retirement combined with unchanged consumption patterns, and enjoy an active and productive retirement lifestyle’.

The findings of this research indicate that retirees currently living in a commercial retirement village adopt an active and productive lifestyle. In contrast, most respondents said that their parents’ retirement was markedly different. For example, Britt indicated that her parents’ retirement differed ‘tremendously’; they had a ‘very passive retirement, mum went to bingo and dad, dad didn’t have many interests…’ Similarly, Matt remarked that his retirement:

Is different from my parents, vastly different…… …there was no ah when my parents…a different era and I it wasn’t so many social activities ah at that time…basically passive and then…been television coming and they watched the television … ‘they maybe go to the pictures maybe every month, so they didn’t really…

These comments indicate that today’s retirement lifestyles are different those of the respondents’ parents in the 1950s, ’60s and ’70s. The literature provides little relevant discussion of this topic, though some deductions, based on limited data, about this cohort’s parents’ retirement lifestyles, including gradual demographic and attitude changes, are presented by Manicaros (1999), Stimson (2002) and Borowski, Encel and Ozanne (2007).
From the interview findings and the subsequent coding process, the first *core-theme* arose, about ‘the decision to retire and to live in a retirement village’. The associated *central-insights* focus on ‘the need to downsize and having security’. In turn, the interview findings established a further core-theme showing that the respondents and fellow residents really enjoy an ‘*active retirement*’, and also recognise that their retirement contrasts greatly with that of their parents’ passive retirement. The associated *central-insights* focused on ‘volunteering’ as well as on ‘respondents enjoying greater freedom’.

The concept of active retirement led to further analysis of the interview findings, which focused on the core-theme of the ‘*socio-economics*’ of retirement. The associated *central-insights* confirmed that most residents are satisfied with village management, but there is also concern about constant ownership changes, implying that corporations have too much unregulated power. For example, Barton argues, ‘leasehold tenure allows occupancy, subject to the control of the village manager’ (2009: 6). Nevertheless, most respondents indicated that they are better off in the village, specifically because the costs are lower there than they are for ‘*ageing in place*’.

Economics by nature is associated with the financial, hence, the link to the *core-theme* of ‘*retirees and monetary*’ issues. The findings identified various *central-insights*, indicating that many of the interviewees are financially comfortable. Here Stimson (2002: 48) observed that initially most male retirees were white collar workers/professionals, in a financially sound situation. Most respondents indicated that ‘their savings/income allows them to set money aside for special needs’. A number of residents also confirmed that they are ‘now financially better off than they were before retiring, and can afford ‘life’s little luxuries’.

One major interview finding resulted in the core-theme of ‘being productive in retirement’. Associated *central-insights* show that ‘residents engage in productive activities; they ‘are involved in volunteering and reject monetary remuneration’. Since 1982, when the concept of active ageing was first defined, successive governments have defined productivity as being gainfully employed and in paid employment (Costello 2002; Swan 2011), thus excluding volunteer services and retirees. One of the respondents argued in favour of the government’s perception. However, it is argued that volunteering is not only a social activity but also a productive one, despite being unpaid.
De Vaus, Gray and Stanton found that ‘based on time use data’ the 65+ cohort contribute $39 billion per year in unpaid work, a figure that demands that we ‘take into account [their] positive contributions and savings’ (de Vaus, Gray & Stanton 2003: 19-20). An empirical study commissioned by the National Seniors Australia measured the economic (paid and unpaid) and social contributions (civic participation) of older Australians. In 2006 1,416,800 older Australians contributed $59.6 billion a year to Australia’s GDP (National Seniors Productive Ageing Centre [NSPAC] 2009: 11). The actual economic contribution by older Australians working in an unpaid, voluntary capacity was estimated in 2006 to be $2 billion per year (NSPAC 2009: 12).

The final core-theme ‘G’ was derived from the interview findings; one central-insight confirmed that ‘residents’ consumption patterns remain unchanged in retirement’. Another associated central-insight was that ‘residents regularly go shopping and eat out’. And the final central-insight identified that ‘residents engage in annual interstate holidays, combining them with visiting family and friends’.

**The Disadvantages of Commodification and the Paradox of Village Residents' Commodified Retirement Lifestyles**

The foregoing indicates that there is an apparent dissonance concerning the disadvantages of commodification and the data obtained in regard to retirement village residents and their seemingly satisfaction with the commodified arrangement in commercial retirement villages concerning facilities, services and activities.

In turn, this raises the question as to what are the advantages and disadvantages of a commodified economy. Thus, the first question raised, enquires as to what are the advantages of commodification? In this context, the “commodification thesis” was discussed earlier and refers to contemporary consumer society which ascribes to the ‘user-pays’ principle (see Chapter 1). Firstly, the concept of commodification appears to be based on a duality of exchange between entrepreneur and consumer, with the former producing/delivering goods and services for a fair price paid by the latter. The sales price of a consumer good is made up of the cost of producing (break-even point) a good and [economic] profit (normal return to labour and capital) (for the two latter terms see Samuelson, Hancock and Wallace 1975: 508). In such an economic (open) system, with government regulating/overseeing this ‘exchange’, it appears that based on the latter’s involvement, both producer and consumer are ensured of a ‘fair’ production and pricing
system. There is then a merging between ‘laissez faire’ and ‘neo-liberalism’ (see p. 41). Thus, based on the foregoing premise such a commodified economy is rather advantageous to both ‘parties’, as theoretically everybody has equal access to ‘scarce’ (economic productive) resources to produce various goods and services, ‘and of the distribution of these commodities among people and groups’ (Samuelson, Hancock and Wallace 1975: 8). In other words, in this ideal model there are no disadvantages to any member of a capitalist market society whatsoever.

Secondly, and in contrast to the above argument, the opposite question to be raised enquires into the disadvantages of a commodified economy and to which individuals and groups in particular. Here, the commodified economy, i.e. a ‘user-pays’ system was perceived and accepted by mainstream (working/income producing) members of society as the ‘norm’. It meant enterprise to produce/acquire (exchange) goods and services under conditions of capitalistic market exchange (Samuelson, Hancock and Wallace 1975: 8).

Until recently the retirement cohort (the non-income producing ‘third age’) was not part at all of ‘mainstream’ economies in any contemporary consumer society (see p. 34). Consequently, in the early post WWII period consumer societies, western market (capitalist) economies consisted of two different spheres, namely the mainstream commodified economy and the non-commodified economy. The latter, in particular, focused on the retirement cohort; more specifically, retirees living in government funded (subsidised) retirement villages. At that point in time the commercial retirement village industry did not exist which raises the question as to how this non-commodified economic sector (i.e. specifically the retirement cohort) operated.

To reiterate, i.e. until the early 1970’s, retirement villages were heavily subsidised by Government (Federal Aged or Disabled Persons Care Act 1954) and were managed by charitable organisations, churches and city councils. Post 1974 saw the above mentioned Act being phased out, resulting in these ‘not-for-profit’ villages (entirely government funded) undergoing a change, i.e. into ‘resident or donor funded’ self-care retirement villages. However, these villages continued to be operated, i.e. managed by ‘not-for-profit’ organisations throughout Australia. Some of these ‘not-for-profit’ villages were ‘resident-funded, offering ‘self-care-independent living’ units that can be purchased via a fixed ‘capital donation’. Thus, indirectly, the latter could be perceived
as the forerunner of the soon to emerge commercial retirement villages sector (for this paragraph consult p. 46 above).

However, the rise of the commercial retirement village sector gradually resulted in the emergence of two distinct classes of retirement village residents. To clarify, prior to the establishment of the commercial retirement village industry, those retirees who opted for the (then) retirement village lifestyle, all lived in government funded/subsidised retirement villages, and hence enjoyed a ‘non-commodified’ retirement lifestyle that was affordable for all residents. The new commercial retirement industry gradually begun to commodify every aspect of the retirement village -retirement lifestyle that eventually led to the exclusion, and in some instances, to the isolation of those residents who now couldn’t ‘afford’ anymore to participate in a number of village activities (internal and external [e.g. bus excursions to Brisbane]). But why, well regardless of a village’s standard (budget, standard, and up-market) it seems all these villages consist of a mixed population demographic. This indicates many sold their ‘mainstream’ homes which allowed them to choose between lower and higher standard villages. But, in many cases, residents’ ongoing (low/pension) incomes could not keep pace with the new mainstream-commodification process – thus the problem of aligning expectation with reality.

In contrast to the foregoing, other residents had accumulated significant savings and could rely on regular interest/dividend incomes from sources such as bank deposits/shares. Clearly these residents were not prepared to lower their living standards to which they had become accustomed prior to moving to live in the retirement village. This was also borne out in the interviews where a number of respondents indicated that they were ‘happy’ with the ‘commodified’ lifestyle they could now enjoy in the (commercial) village. This then explains the apparent ‘paradox’ in regard to the disadvantages of (mainstream) commodification and the interview data obtained from many participating residents who are very satisfied with the current ‘commodified’ lifestyle.

The following chapter compares and contrasts this chapter’s interview findings with the observational data gathered for the study.
Chapter 5: Observations - Themes
Six observations, of the village environment and/or residents in the pursuit of their various interests, were carried out on six occasions by the researcher in the role of participant or non-participant observer. Observational data were analysed and correlated with themes generated through interview findings and document analysis with a view to deepening understanding of elements that could not be simply elucidated in interviews. Observational data were thematically analysed and correlated with the interview data.

The Village Environment - Activities - Retirement Lifestyles
The field research revealed residents individually enjoying a retirement lifestyle centred on spending and consuming leisure and recreational activities, which suggests a trend toward the commodification of retirement. In order to explore this trend beyond the private lives of individual residents and establish whether and how it is played out collectively in the context of a commercial retirement village, I conducted a series of observations in the village (for an outline of observation methods, see e.g. Fernald 2011; Burgess and Kemp 2002: 19).

Observational research methods appear to be absent from previous studies of commercial retirement villages in Australia. None of the small-scale studies of retirement villages and their residents in Australia between 1984 and 2006 used observational research techniques in addition to interviewing. Similarly, neither the large scale surveys conducted by AHURI (see Manicaros & Stimson 1999; Olsberg, Perry, Encel & Adorjany 2004; Olsberg & Winters 2005), nor a large survey study sponsored by the retirement village industry (RVA) and published by Stimson (AHURI 2002) used observational methods.

Naturalistic Observations
My aim was to use an unobtrusive method (see Boeree 2011) which facilitated the collection of additional data. Being a resident myself, I was in a position to wander around and observe the village environment unobtrusively. Further, given that residents, alone or in company, enjoy walks around the village, I could do the same. In particular I was able to casually visit, observe and participate in hobby and interest groups like other residents without raising suspicion. I had the unique opportunity as both a village resident and a researcher to observe residents and their behaviour in their ‘natural’ village environment.
In many villages, residents are continuously pursuing leisure and recreational activities, monthly functions and annual events. Many activities are purely of a social nature, such as the weekly Happy Hour. There are also social activities organised by residents that incorporate some elements of commodification such as the monthly movie afternoon or monthly lunch or coffee gatherings. In addition, there are occasional functions such as the bi-annual fashion parade or occasional health ‘expos’, which are held in clubhouses and are motivated by purely commercial interests. Such occasions are indicative of a trend towards the commodification of a village retirement lifestyle.

For my observations, I specifically selected a mix of six events that occurred either often or at particular times of the year in the village. Though the observational method was designed as an independent research instrument with the goal to obtain additional data, it served also as a complimentary tool to confirm the interview data. Thus, six events were selected that were perceived to obtain data which would significantly contribute and enhance this study. The events I choose to observe were the Open Day, the Bimonthly Residents Meeting, Xmas in July Luncheon, Village Hobby – Interest Groups, the Village Walk and finally, the Arts and Craft Exhibition.

Some of these functions enabled me to ‘unobtrusively’ (non-participant) observe what the activities involved, who participated in them and when and where they took place, and thus clearly identify the social phenomena of interest. In other events, I observed in the role of a participant observer immersing myself completely in the ‘particular’ activities without causing other participants to question my involvement.

Following Spradley (1980), I used a checklist of nine elements to ensure systematic observation. These were physical space (indoors or outdoors), physical objects present in the space; the actor(s) involved; the activity in which the actors engage and the actor’s actions. Further, this also included the relationships between these actions, the actor’s goals, the actor’s feelings and expressed emotions, and time or sequencing of the event(s).

What I recorded for the observations included only those elements that were appropriate for the particular event being observed. For example, for the Open Day observation, seven of the nine elements were relevant to the observation. However, the activity
element was incorporated in the event element while the time element was not applicable as the ‘Open Day’ was a one-off occurrence.

Next, after each observation, I recorded from memory, in a factual manner what I had observed. In other words I made sure that my personal views did not distort the data which I collected. For some events, e.g. the village walk; I repeated my observations to increase the data’s reliability and validity. This approach also ensured that the ‘investigator effect’ and the subsequent researcher impact were kept at a minimum.

The foregoing discussed observational method and demonstrated how it was used and applied to all six field events.

Field Observation One: The ‘Open Day’

The Retirement Village - Resort Living every Day of the Year Open Day: All Welcome – Inspect Resale Villas - Organisation and Purpose of the Open Day

Towards the end of January 2009, the new corporate retirement village owners engaged a permanent sales manager. At the same time word circulated throughout the village about an Open Day. In this instance, the management did not supply any written information about this matter (as was often the case) to the residents. Instead, it was the new sales manager who visited the various hobby and interest groups and explained the piloting of a new promotional villa sales concept: the Open Day. An intensive corporate advertising campaign had already been organised and a welcome sign was to be erected at the village entrance by the corporation shortly before the day.

The new sales manager explained that for the ‘OPEN DAY’ helpers were needed to act as hosts at the reception in the clubhouse and in the fourteen villas for resale. This information spread quickly throughout the village. The word was that volunteers were welcome to obtain more (verbal) information directly from the sales manager. Eventually, there were more willing residents than needed. Other than a thank you note from the sales manager published in the village gazette (see Appendix P), no record exists of the planning and actual execution of this event. Nevertheless, during the Open Day, in the clubhouse foyer I obtained the Open Day sales brochure (Appendix O) and the information kit including leasehold and ‘spec’ information (see Appendix Q).
Observations

The Village Environment

My goal during the Open Day was to observe the behaviour of residents, sales people and the visitors (potential purchasers) in the village environment. I strolled along the village walkway at about 7:45 am observing the environment of landscaped gardens, flowers, shrubs and trees housing multitudes of birds. The atmosphere was peaceful and tranquil. I encountered a resident walking his dog. We greeted each other and continued on our ways. Passing a vacant villa, I noticed a member of the sales team dressed in casual but smart attire, wearing a tag displaying the company logo. From the boot of his car he was unloading two small flagpoles featuring multi-coloured triangular flags attached to them. He placed them left and right of the vacant villa’s driveway. I continued walking and observed four residents on a bench who seem to be involved in an animated debate, possibly discussing issues concerning the resale of the vacant villas.

The Clubhouse Entrance Area

At the entrance to the clubhouse, I observed several groups of residents talking whilst waiting for admission to the sales office. We greeted each other and I overheard a conversation about why the clubhouse was not already open. Other groups waiting appeared to be visitors with their families. A couple of older visitors were telling their young folk to keep quiet. Another elderly couple indicated to their adult children that they preferred the larger three-bedroom villa than a smaller two-bedroom version. Nearby I overheard a visiting couple arguing about the advantages of a double garage.

The many visitors already waiting in front of the clubhouse were an indication that a focused advertising campaign significantly helps to attract future retirees-purchasers, who then have then the opportunity to make comparisons between lifestyles such as ‘ageing in place’, or a rental (townhouse/unit), or a Granny flat or a villa/unit (leasehold or freehold) in a retirement village and its advertised glamorous retirement lifestyle.

The Clubhouse Foyer

The clubhouse was now open and in the foyer the village manager as well as the sales manager welcomed residents and visitors alike. Given that many people were constantly coming and going it was difficult to estimate the number of people present at any one time. I noted two volunteers and a visiting couple discussing retirement lifestyle options.
Next to them, some residents had a debate with visitors about the pros and cons of the diverse villa designs. Several small tables were arranged along the foyer’s walls. They displayed retirement village brochures, sales/info kits, and lifestyle magazines. Nearby in the clubhouse main area, there were tables with tea and coffee making facilities, and bowls and trays of fruit and biscuits. Returning to the foyer I observed several volunteers offering refreshments. I sat down at one of the tables and perused the glossy village brochures displaying pictures of residents in the pursuit of recreational activities; underneath a relevant text describes these ‘highly enjoyable’ activities. An information sheet listed the resale villas, house designs, tenure type and sales prices (see Appendix Q).

To reiterate, being in the role of a participant observer researcher I could conduct my observations anywhere in an unobtrusive manner – I am simply perceived as a resident of the village. Whilst studying the specs of a design on offer, the new sales manager (we had never met) was circulating in the foyer, sat down at my table and offered tea/biscuits. In this context, I was not asked if I was a visitor or a resident. The sales executive then praised the advantages of the villa designs on offer pointing out that today the villas were on sale for a special discount. Another visiting couple entered, the sales manager offered an excuse and left to attend the new ‘potential’ clients. The foregoing certainly demonstrates that ‘staff’ is focused on its corporate tasks/goals.

The foregoing is an example how corporate retirement village owners and their staff are promoting, i.e. marketing their purely commercial goals. Once a sale is completed the ‘purchaser’s’ status changes to that of village resident. In turn, the resident will be reduced to the level of an object, but with value added (e.g. purchase of leasehold, participating in village functions, fund raising contributions, and so on), he/she takes on the status of a ‘tradeable commodity’!

**Vacant Villa for Resale**

Whilst still in the foyer I noted that the sales manager was attaching ‘visitor’ tags to visitors who were seen as genuine potential purchasers. For me it was now time to visit one of the vacant villas to experience how the volunteers and potential buyers interacted with each other. My aim was to observe the interaction of the tagged ‘visitors’ and volunteer residents–hosts whilst inspecting one of the vacant villas.
I noticed several groups of visitors walking along looking for the resale villas that were scattered throughout the village. I observed a member of the sales team transporting several ‘visitors’ on six-seater buggy, driving towards one of the villas for sale. Near one of the advertised villas I encountered an older couple who explained that they preferred to walk to get a feel for the village. At the front patio a volunteer resident–host couple warmly welcomed us. They must have been new to the village as I did not recognise them. We sat at a low tea table with a prominent vase of yellow and red roses. I noted the villa was decoratively furnished, though it lacked a personal touch. The hosts enquired if we were together and the visitors explained that we just met at the driveway. I listened to the conversation between the hosts and the visiting couple about their hometown in Victoria, but did not actively participate.

The ‘hosts’ smiled happily, talking about their experiences of village life and the visitors’ faces expressed interest and excitement. The volunteers were revelling in their role as hosts/guides, talking about how much they liked the village atmosphere and the friends they had made. They described the many village activities they participate in, including bus excursions to musicals and theatre shows. Thereafter we all wandered leisurely through the villa. The hosts explained the advantages of the villa’s open-plan design incorporating the ‘dedicated’ tiled living, dining and kitchen area, which the visitors appeared to like. One of the visiting couple asked if the kitchen floor tiles could be replaced with cork tiles and, at the positive reply, her face lit up.

We inspected the three carpeted bedrooms, one with ensuite. The husband of the couple produced a measuring tape and checked the bedroom dimensions. He then indicated that he was happy with the result and mentioned to the hosts ‘there is enough space to fit double beds in two of the bedrooms’. From the kitchen we proceeded to the double garage with its adjacent store room. The hosts explained that many residents had converted this area into an office or a computer room. We noted the various power and phone-points and for the computer enthusiast there is an ADSL and a wireless connection. The female host mentioned the emergency call system and pointed out that the kitchen was a two pack (double lacquered) design.

Thereafter we exited through a glass door directly onto a covered patio and the backyard. Walking along a narrow garden path we noted a ‘dry-area’ that is accessed directly from laundry. The backyard was enclosed by a 1.8m high paling fence and the ‘wrap-around’
garden’ featured a variety of shrubs, bushes and flowers including a couple of rose bushes. The female visitor suddenly started laughing and pointed to a small veggie patch hidden away between bushes voicing its ‘just like at home’! The hosts then walked us along the paved pathway and we exited through a side gate and found ourselves next to the villa driveway. The visitor couple thanked the hosts and indicated that they would put a holding deposit on the villa. We said good bye to each other and went on our ways.

**Analysis of the Village ‘Field’ Observations**

To clarify, all ‘field’ observations in this study consisted of/included three basic steps. Firstly, there were the actual/physical observations which I undertook in my role as participant observer or non-participant observer. In this context, though I intended to specifically adhere to naturalistic (non-participant) observational mode only, after analysing my observations it became clear that each of my observations represented a merger of both modes. Further, in this context, two of the six observation necessitated repeat observations, in particular, the ‘Village Walk’ and the ‘Hobby and Interest Groups’.

Secondly, after each observation I focused on the preparation of my ‘field notes’ in which I recorded (in writing) from memory (as accurately as possible) of what I had just experienced during that particular observation.

Thirdly, based on my field notes (and the impressions still lingering in my memory), I then interpreted the details of those particular social phenomena experienced by drawing on my research knowledge and my understanding/experience of village life per se. I then used these to derive interpretations and assess how well they ‘fitted’ the key concepts of this study, that is, active ageing, productive ageing and volunteering. Thereafter I used these findings and evaluated if there was a relationship with the concept of commodification. The entirety of the foregoing analytical process is further tested for trustworthiness i.e. reliability and validity, thus ensuring a true research outcome (as discussed earlier in Chapter 1:11).

**Analysis of the ‘OPEN DAY’ Observation**

My observations identified the principal concepts (and some of its components) that applied to the ‘Open Day’. First, the event was purely commercial, relating to corporate
competition and image-building, increased turnover and profits. Vacant villas were promoted and some were sold, all at a substantial profit margin. This concept is explained in Williams (2002: 525). Second, one major activity related specifically to volunteering, in the sense that some of the village residents volunteered their services. However, since their services attracted no monetary remuneration, this resulted in a bonus to management in the form of significant labour cost savings (see Productive Ageing Centre 2009: 11-12). Third, the ‘Open Day’ event clearly demonstrated that this was a commercial venture as the activities were being managed and controlled by a corporate sales executive. In turn these activities appear to refer to the underlying concept of commodification. The foregoing approach confirmed the essentially materialistic stance of management and its employees. Sales staff did not demonstrate that they had received training in communications and interpersonal skill e.g. (see also Green & Burleson 2003; Cornelissen 2011). Fourth, many of the residents’ activities, during the ‘Open Day’, reflected the concepts of active and productive ageing (Buys & Miller 2006: 2, 9-11), manifesting in the form of volunteering (Bass & Caro 59-62).

In sum, the Open Day was a commercial tool to promote the sale of vacant villas and simultaneously to save on costs by using volunteer labour. The strategy used transformed the Open Day from a promotional, commercial event to stimulate the sales of vacant villas, into a social event at which residents volunteered their time in the spirit of active and productive ageing. Further, the observations revealed multi-media advertising to be a marketing tool attracting future retirees-purchasers, encouraging them to opt for a village retirement lifestyle over ‘ageing in place’, thus facilitating the covert commodification of their retirement.

In contrast, my next observation focused on activities based on procedures as outlined in the QRVA 1999, being entirely organised and controlled by the residents.

**Field Observation Two: Residents Meeting - Bi-Monthly Ordinary Meeting of Village Residents**

*Vote on Special Resolution: Changes Proposed to the Residents’ Constitution*

This observation incorporated six elements of Spradley’s checklist. The elements Activity, Act and Time are excluded. The first two are already incorporated in the element Event. The element Time is not relevant as this is not an ongoing activity-event.
**The Residents Meeting and this Meeting’s Purpose**

These meetings (Events) are organised by the (annually elected) committee and are held in the large multi-purpose area of the clubhouse (Space) which provides ample seating (Objects). They are an opportunity for residents (Actors) to debate and vote on village issues. In Queensland, the ‘village’ regulates residents’ group activities, but any proposed changes are subject to the QRVA 1999. The Act is a means to formally regulate the actions of the village industry and to protect the rights of residents (QRVA 1999 as amended (reprinted as in force on January 2011, reprint 3 A; {s 4 (1) (a) (i-ii) (b); (2) (a-d)}`). Thus residents can exercise their legal rights to enable or prevent changes. A residents’ meeting is one of the tools used to safeguard the financial and social interests of residents (QRVA 1999, s 128 (1-3); s 131 (1-4); s 132 (1-6)) in their pursuit of an active and happy retirement lifestyle.

The particular meeting that I observed took place at 9:30am. It focused on proposed changes to the residents’ constitution via a special resolution to authorise the ‘committee’ to oversee the funds of the separate interest-hobby groups-holding bank accounts. This Special Resolution (Goal) must be carried by at least a 75 per cent majority. Voting is by person, proxy or absentee vote. Residents had received an open letter and could discuss the proposed changes at several meetings held prior to the bimonthly meeting.

**The Observations**

**The Walk to the Clubhouse**

As my wife and I walked towards the clubhouse to vote on the special resolution we met up with several of our neighbours, and stopped to discuss the proposed changes to the village residents’ constitution. Other residents caught up and joined our discussion whilst we continued walking. After a while the talk turned to other themes and it seemed to me the pending meeting was largely an excuse to leave the house and to socialise with other residents. Further along I observed more residents exiting their villas, joining our growing group. Other residents called out to each other, exchanging light-hearted jokes. We saw two gardeners pruning a hedge, stopped and had a friendly talk. Near the clubhouse entrance, groups of residents animatedly debated the pros and cons of changing the residents’ constitution. The interaction between the residents during this walk conveyed a sense of solidarity in this very close community.
Everybody seemed to know each other and their exchanges were relaxed. This created an impression that we were waiting to go on a bus excursion, that this was simply a social gathering.

**The Foyer and the Meeting Venue**

Despite the feeling that residents were gathering for a social function, closer observation confirmed this was part of a well organised event. Two volunteers sat at small tables, checking residents’ villa numbers and handing out proxy voting forms where applicable. Thereafter we proceeded into the meeting area. Rows of chairs were installed and residents chatted together. Near the kitchen were two long tables with hot water urns for coffee and tea, and large plates of cakes and biscuits. Eventually everybody was seated. Opposite the seated residents were several tables put together at which the committee members had taken their place. Nearby was a lectern with a microphone. The chairperson then declared the meeting open.

**The Meeting**

First, the ‘minutes’ of the previous meeting were read out, moved and seconded. Next, business arising from inward correspondence was explained to bring residents up to date. Then the treasurer’s report was presented and ratified. Thereafter the chairperson proceeded to the lectern and argued in favour of a change to the resident’s constitution. Subsequently, all committee members unanimously supported the chairperson’s arguments. The floor was now open for the residents to argue their views. There was a roving volunteer who handed a wireless microphone to residents wanting to speak. Some of those who spoke became quite emotional. The debate began heating up and one resident described the committee as a ‘bunch of morons’ because ‘you want to have control about each and every thing, although we are all equal and free citizens’! Another resident took the microphone and accused the committee of being ‘in management’s pocket’. The chairperson now called for order, closed the debate and the proposal was put to the vote.

The proposal was subject to a special resolution via secret ballot. Scrutineers counted the votes. The resolution was carried with the required minimum of 75 per cent. The result was announced and the meeting then closed. Residents, in small groups, then proceeded to the nearby tables, made cups of tea or coffee, took biscuits and sat down to discuss the outcome.
Analysis

This observation identified three aspects to residents’ involvement. First, there is the political dimension of village life, with residents taking an active interest in village affairs using a voting system based on the Australian federal model (Commonwealth of Australia, 2003, 2011). Second, the organisation and execution of the voting process involves a host of activities carried out by the residents as outlined in the QRVA 1999 Act. These activities indirectly reflect the notion of active ageing. Third, the committee’s activities forced residents to co-operate so that it can achieve its ends, using a quasi-power structure paralleling that of the corporate (retirement village) management structure. In other words, the village now has a two-tiered power system. To clarify, this foregoing appears to imply that the ‘Residents’ Committee’ has now become, informally, a secondary power structure within the existing corporate system.

In this instant, the transfer of additional powers to the Committee, namely control over the various interest and hobby groups’ financial transactions, is further evidence of the commodification process. Here, residents took an active part in increasing the committee’s influence over the residents’ hobby and various other groups. In addition to the acquired control, the committee now collects ten per cent of the groups’ proceeds from their (mainly fund-raising) activities. This ten per cent levy is used by the Committee to grant ‘funds’ to the above mentioned groups, i.e. for the purchase of ‘needed’ items. The issue here is the financial control the Committee now exercises over their ‘peers’! This seems then to be another process whereby residents knowingly or through ignorance contribute to their own loss of autonomy, hence further institutionalisation and, assist the industry’s efforts to commodify residents and their retirement lifestyles.

It appears that there is a trend amongst residents’ committees (in Queensland and other states) to identify with management, thus opposing residents’ interests (ARQRV newsletter no. 55, January 2006: 2-3). This contravenes s 129 of the QRVA which states:

‘The function of the residents committee is to deal with the scheme operator on behalf of the residents about the day-to-day running of the village and any complaints or proposals raised’.

I now turn my attention to observing another enjoyable activity as described below.
Field Observation Three – A Village Function - Christmas in July - A Special Clubhouse Luncheon

Observation of this event incorporated all of Spradley’s elements including Activity and Act as well as Time. Here Activity refers to a set of related acts (behaviour) of people. Further, Act means the single actions that people do (eating, singing). Time implies the sequencing that takes place over a period (sequential happenings).

*Event - Organisation*

The special clubhouse luncheon was a new function organised by the social coordinator and the Hamburger Group, including a host of other volunteers. The planning took place over several months. For example, the coordinator organised and obtained the services of a local ‘Meals on Wheels’ group. The Hamburger Group organised all peripherals, including paper plates, cups and napkins, butter portions and bread rolls.

A well-known regional and popular karaoke, the Roxannas, was booked to perform. A liquor wholesaler provided cases of wine for a competitive price. The event was advertised on the in-house channel and in the village gazette, and gave information concerning the ‘lucky door’ and other raffle prizes. These prizes were to be displayed in a display case next to the clubhouse kitchen; all prizes were donated by the residents.

Most village events are organised by residents for fun and entertainment, for an active and enjoyable retirement lifestyle. At times, functions or events such as the Open Day are organised by village management, here the underlying rationale for which is to promote vacant villa sales.

*Observation – Christmas in July Luncheon*

*Venue – Entry*

My wife and I walked towards the clubhouse at 11.15am. At the entrance some early arrivals were engaged in a friendly banter. In the foyer residents exchanged news. Two volunteers checked our tickets and we proceeded into the dining area. The social coordinator checked a list and told us our table number; there we made the acquaintance of our four dining companions.

My wife mingled and talked to members of her craft group. I walked around on my own. The hall had been decorated for the occasion with Christmas decorations to create a
festive atmosphere. Multi-coloured garlands spanned the dining area. Mistletoes decorated paintings hanging on the walls and on every table crystal vases displayed bouquets of beautiful flowers. Each table was covered with a burgundy-coloured cloth. There were carafes of white and red wine and jugs of fruit juice. The tables were set with wine glasses, paper napkins, salt and pepper shakers, cutlery, bread plates and plates with chocolates.

I wandered through the dining area and observed the Roxannas setting up their audio-stereo equipment on the festively decorated stage. Nearer to the foyer entrance I saw a large glass display case standing on a long table, displaying the raffle prizes, including bottles of wine, whisky, Christmas hampers figurines and paintings. Further along were two tables covered in white cloth and decorated with mistletoe. On the tables were the makings for tea and coffee, as well as several trays of biscuits.

**Christmas Luncheon**

The caterers were busy in the kitchen, assisted by several resident-volunteers. The social coordinator now slipped into the role of master of ceremonies and announced that lunch would be served shortly. Once everybody was seated he welcomed all, guests, the caterers and the Roxannas. He mentioned the large patronage of 153 residents and made us aware that all lunch tickets were in the draw for the lucky door prize.

At our table we discussed the ‘decorations’. The entire area was buzzing with conversational noise, so we played ‘musical chairs’ in order to continue conversations with particular individuals. After a glass of wine the talk became more animated and there was an exchange of light-hearted jokes. The Roxannas sang the melodies of ‘yesteryear’ and performed all-time favourites from bands who were popular in the 1950s–80s. The trio wore wigs and theme-costumes of these bands, e.g. the ‘Everly Brothers’ and ‘ABBA’. The diners applauded after each song and enjoyed the ambience. The caterers pushed trolleys each holding six to eight main course servings. We chose from two main courses, namely roast pork or turkey, cauliflower gratin, roast potatoes, broccoli, baby carrots and green peas. After an interlude, dessert was served and I opted for Pavlova rather than Christmas pudding. The wine carafes were nearly empty at our table, suggesting that everyone had enjoyed the ambience, the meal and the music.
Raffle-Draws-Prices
Our compère announced the draw of the lucky door prize and asked one of the diners to draw a ticket from the barrel. The winner was a resident who had recently moved into the village and she was handed a giant Christmas hamper to the applause of all diners. The Roxannas commenced the next session and more couples joined the others on the dance floor. At the next interval another raffle draw was announced. One resident won a bottle of whisky, another won a bottle of wine. My wife won the last raffle, the prize was a painting - now hanging in our villa’s entrance foyer. Our host then made a final speech and thanked all those who had contributed to this event, namely, the caterers, the Roxannas and all the volunteers. He further thanked all patrons and concluded that next year the event would be bigger and better.

The caterers packed up their equipment and left. Similarly, the Roxannas had organised all their audio-equipment and costumes and proceeded to leave. At 2:30pm small groups of diners also began to leave, all talking about the great luncheon. A few residents seemed to be a bit unsteady on their feet and one announced he would be back for more tomorrow. I looked back to the dining hall and observed that volunteers were already resetting tables and chairs.

Analysis
From my observations, I identified four elements of this social-celebratory event. First, the function had several commercial aspects. Specifically the caterers supplied, prepared and served the meals; the wholesaler supplied several cases of wine; and the hire of the karaoke band significantly contributed to the festive atmosphere. Next, the residents were active through their pursuit of recreational and leisure activities in this Christmas in July luncheon. Finally, the event involved many productive activities carried out by numerous volunteers, including organising the event, sale and the draw of the raffle tickets, and so on. The final two elements can be seen as a manifestation of productive ageing and volunteering; the latter attracted no monetary remuneration and was based on vocational commitments by the volunteers. Without the volunteer contributions, many activities would not happen; village life would revert to a more passive retirement.

In addition to this annual event, I also observed recurring weekly activities, such as hobby and interest groups, to which we turn now.
Field Observation Four – Interest and Hobby Groups - Craft Group and Computer Group

My observation of the two groups’ activities involved most of Spradley’s elements. I did not record the element Event, as the activities described below are part of the elements Activity and Act. I included the Time as I observed the groups during three sessions; it was necessary on each visit to provide a valid reason why I was visiting the group.

The Craft and the Computer Groups

Both groups were established at the inception of the village. The craft group holds its meetings every Monday morning in the main area of the clubhouse. The computer group’s equipment is housed in a dedicated room off the main area, and it is there where they hold first their beginners and then their advanced classes every Friday morning.

Neither the craft group nor the computer group has a formal membership system, but as advertised in the weekly in-house TV channel, any resident is welcome any time. According to some members of the craft group, this is no longer one cohesive group but has, over the years, split into a number of informal, small cliques.

Residents pay one dollar each to attend the craft groups, which entitles them to a cup of tea and some biscuits. Not unsurprisingly, this hobby group is only patronised by female residents who also buy their own fabrics.

In contrast, the computer group is an interest group frequented by any resident interested in acquiring skills in communications technology. The computer room is equipped with four computers, four flat-screen monitors, one multifunction printer and a wall projector. In accordance with the residents’ constitution, the groups have a formal administrative structure and elect annually a co-ordinator, a treasurer and a secretary. In addition, the computer group is taught by several computer-savvy volunteers.

Most members of the craft group arrive about twenty minutes early, interacting with each other and exchanging the latest village news. This group appears to combine its primary purpose of socialising with various craft (productive) activities, such as knitting, crocheting, sewing and embroidery. The group is continuously involved in fund-raising activities, which implies an active and productive ageing, in the form of providing services to the community on a voluntary basis.
Similarly, the computer group members enjoy socialising and usually arrive early to talk together about the latest events in the village. Some of the female participants attend both the craft and the computer group. They also pay one dollar; the money is used to purchase equipment. In contrast to the craft group’s informal pursuits, the computer classes pursues specific goals, namely to become computer-literate and to master more advanced issues such photography and card design. In this group it is computer-educated residents who volunteer their time to teach these skills.

The above demonstrates that active ageing in the village is a dual process involving socialising as well as productive activities such as volunteering (craft group) including the mastering of computer - communication technology (computer group).

Craft Activities – Observing a Hobby Group
As a resident I have access to any group in the village. Thus there were no difficulties in conducting an unobtrusive observation, in this case in the role of the observational participant researcher. Most of the members of the hobby group were already known to me. They welcomed me and invited me to stay for a while. I circulated from table to table and expressed my interest in the various activities. At one table I observed members discussing the quality of some of the materials they had bought recently from different shops. At other tables I observed group members engaged in activities such as silk ribbon embroidery, cross-stitch work, chicken scratch, quilting, candle-wicking, sewing, knitting and appliqué.

I also observed a small group discussing the latest fund-raising activity whilst nearby, a few members were knitting blankets for an aged-care facility in the local area. One of the craft group volunteers circulated from table to table selling raffle tickets for a cancer research fund-raiser. At the same time, some members were knitting ‘trauma bears’ and explained ‘these were for the Nambour hospital children’s ward’. I listened to the speech of a visiting midwife, who worked for a self-help organisation in PNG, describing the problems faced by people living in remote areas. The speaker explained that these women are desperately in need of the most basic items such as birthing blankets and baby clothes.

Afterwards, the group coordinator, silver tray in hand, presented a beautifully decorated cake to one of the older members’ who was celebrating her seventy-eighth birthday. We
all sang happy birthday to Mimi, she blew out the candles and we all enjoyed a piece of her birthday cake. There were cheers and laughter throughout the morning and members enjoyed the relaxed atmosphere. They circulated from table to table, having a social chat and, at times cheered each other up, also providing emotional support.

Computer Activities - Observing an Interest Group

Beginners

To access this group I simply attended classes and took my place among the other fourteen ‘nerds’ of the beginner’s class. A fellow ‘student’ enquired what I expected to learn – he knew I owned a computer and used it. I explained that technology constantly changes and there is always something new to learn. The students were now seated and talked about their week’s computer experiences. The volunteer teacher, Louis, set up the projector screen and explained the basics of e-mailing, projecting the procedures step by step onto the screen. He then used this process to show how to use the internet browser, find a web domain and look at relevant information to use at a later time.

Louis then distributed a sheet which explained the task to be completed. The first step was to access the internet, type in the browser box ‘define twofold’, access the web domain, look up the definition, then exit. Second, we were to access the email program, type Louis’ email address, and in ‘subject’ write ‘define word’. The task was to write in the contents box ‘the word means “double”’, then click and send. The first four students had worried expressions on their face, sat down and groaned in frustration. Eventually they accessed the internet and followed the steps on the task-sheet. All four, after some prompting by the others, managed to complete the task. All completed the challenge, their faces showing relief.

Advanced Class

The next class was ready and began to drift into the room. The beginner’s class then departed, talking excitingly about what they had achieved today. I stayed on to observe the advanced class. Most students knew each other and discussed the latest software programs currently available on the market. Two volunteer teachers, Fritz and Xavier, installed the equipment needed for the lesson. On one of the computers, three operating systems (Windows XP, Vista and Windows 7 Beta, trial version) had been installed. Currently, many residents still use XP, some use Vista and a few are ‘trialling’ the new
Windows 7 Beta version. The teachers installed a switch box that allowed switching between the systems.

The lesson I observed focused on comparing the three systems, becoming acquainted with Windows 7. Fritz clicked on the mouse and brought up the start-up window of Windows 7 on the projector screen. Xavier now explained the advantages and Fritz switched to the XP start-up window and then to Vista. Xavier pointed out the differences between the three start-up windows. Students were invited to comment and to ask questions during the demonstration. Soon, a quite heated debate was taking place between teachers and students about the advantages and shortcomings of the different operating systems. Next, a demonstration compared the control panels of the three systems. This enlivened the discussion even further and it appeared in the end that there was agreement to disagree. Next, using the XP operating system, the Adobe Photo Shop software was presented. The teachers demonstrated how to use air-brushing, how to change and transfer parts of a picture onto another, superimpose a head onto another body, and such like. In PowerPoint, the teachers explained how to change and insert instrumental music onto an existing slide, and how to delete, change or insert new text. Finally, the latest video techniques were demonstrated; how to make a video, for example of a birthday party, into a slideshow that continuously changes pictures.

The way the lesson was presented stimulated interaction between teachers and all students. The class was completely immersed in the demonstration of software programs and the question and answer session that followed. The debate at times became quite passionate but always maintained its focus and nobody ever seemed to lose control. At the end of lesson, the class stayed on and continued to vigorously debate aspects of the themes addressed by the lesson.

Analysis
Observation of the two group events brought to my attention four key themes. The first was the idea of active ageing. In both groups, members actively pursue certain interests. The second concept relevant to both groups is that of productive ageing. Some in the computer group use their newly acquired skills to access E-Bay or the stock market to trade and to sell. In contrast, for the craft group being productive means to be regularly engaged in fund-raising activities, providing community charitable organisations with monetary and other material funds. Third, the foregoing is often associated with
voluntary activities and applies to both groups. For example, some residents volunteer their time and teach interested residents computer skills, for them to use later as they see fit. Similarly, fundraising is not only a productive activity but is entirely voluntary. The fourth element refers to social interaction and companionship. Members of both groups enjoy socialising and when the need arises, provide counselling, emotional support and companionship to each other.

**Field Observation Five: Village Environment - Enjoying Nature - The Village Walk**

My field notes for the observation of the village environment included the element Time as they took place over several weeks. The observations were then compressed into one presentation/observation. In contrast, I excluded the element Event, which is covered by the elements Activity and Act.

*The Structure of the Environment*

The principle features of the physical environment (Space) are the landscaped gardens, manicured lawns, flowers, bushes, hedges, trees and a multitude of bird life. There is the level village walk through the village and around its internal perimeter. At one end is an artificial small lake, teeming with wetland birds and animals. A small building is located not far from the lake, dubbed the Den by the residents, meaning the workshop. Roughly in the middle of the village, towering above other features is the clubhouse, the hub of all activities. Throughout the village are distributed the various single storey villas and units. Near the clubhouse is an outdoor swimming pool; there is also a gazebo with a barbeque, and a croquet lawn.

*The Observations*

**The Village Walk, Villa Designs, the Lake and Lake Foreshore**

It was late afternoon on a warm summer’s day when I began my stroll around the village. First I wandered along the perimeter in the direction toward the lake and coming towards me were two residents walking their dogs on leashes. The little dogs began barking when they became aware of my presence. We greeted each other and continued on. The concrete walk-way led along an embankment, on the high side growing dense bushes, the low side featuring a 1.8m high lilly-pilly hedge; beyond I glimpsed the ridges of villa roofs. All around me I heard the singing of numerous species of birds, including the laughter of kookaburras. I came to an open grassy area
and glimpsed a wallaby hopping away. A resident-couple sitting on a bench was having an animated discussion. I walked past, but they took no notice of me.

I then cut across a lane noticing the various villa designs. This was ‘stage six’, incorporating several new villa designs, each with different coloured roof tiles. Prominent features include larger front yards and sizeable back gardens. In comparison, the villas in ‘stage one’ appeared to be smaller and seemed a bit dated. All villas are built of brick veneer, with one, two or three bedrooms, some with ensuite bathroom, study and single or double garage.

A little further along I saw the reflection of water. I arrived at the lake and sat down on a bench under a tree. I used my binoculars to observe the scenery. I noticed the floating island (built by some residents) being ‘occupied’ by a couple of black swans surrounded by five cygnets. The whole lake was also teeming with ducks and their young. Along the foreshore I observed water-hens feeding close to the water’s edge. A bit further along residents had built a structure consisting of two vertical studs and a horizontal beam, on which three cormorants were standing, drying their wings. At the water’s edge I observed herons and egrets, their long beaks in the water searching for small fish. A couple pelicans alighted on the water and commenced paddling towards the far corner of the lake. In front of a several modern designed villas (stage seven), situated up the lake embankment, I observed three female residents with their little dogs, feeding ducks and ducklings from a carton containing bread-crumbs.

**The Den, the Gazebo and the Outdoor Swimming Pool**

I then made my way towards the Clubhouse and passed the Den, our workshop. The roller door was open and the shrill noise of an electric planer as well as the even more deafening noise of an electric saw emanated from the interior. A resident in overalls was hammering away and adding the final touches to a model play house. Given that it was loud, noisy and dusty, I did not linger and continued towards the clubhouse.

Coming towards the back entrance of the clubhouse, in a dedicated area stood a large gazebo, featuring a hexagonal roof; below it was a large table with benches on each side. Next to this was a large electric barbeque currently not in use. From where I stood I saw the large, fenced-in outdoor swimming pool. Residents were watching their grandchildren playing in the water; the latter were having lots of fun and screaming at each
other. The outside pool area is paved all around and residents/grandparents were relaxing in comfortable chaise-longues, paying close attention to their active and enthusiastic grandchildren. From there it was only a short ‘hop’ to the front entrance of the clubhouse.

The Clubhouse Foyer, Leisure Area, Indoor Pool and Outdoor Terrace

The driveway to the clubhouse was roofed over at the entrance; opposite, an impressive water feature borders the driveway. The foyer area houses the administration and also the sales office. I noted two residents at the office counter talking to Mandy, the administrative office assistant. Off the foyer is the library, where several residents were browsing the shelves. Opposite the library, in the hair salon, Hertha the hairdresser was just finishing up. Next to the salon was a medical suite; a few residents were waiting to see the doctor.

I then entered the large multipurpose entertainment area with its variety of divans, armchairs and low tea-tables grouped together. At one table a couple of residents were immersed in a chess-game. At a hexagonal dining table, four residents were playing bridge. In a corner, near the bar, two people played table tennis and in the alcove area a billiard competition was in progress. One player was lining up ball and cue; the others sat in comfortable chairs looking on. Nearby, the door to the darts room was open and I heard a jubilant ‘bingo’, indicating that a group of residents were engaged in a game of Bingo.

Next to the alcove, a door lead to the heated indoor swimming pool; I entered and was nearly overcome by the humidity. I observed one resident walking vigorously up and down in the water. Another resident was occupied with his hydrotherapy exercises. Two other residents sat at a small table in one corner of the pool area, apparently discussing a serious matter. I waved to them and exited the indoor pool. I peeked into the meeting room and observed a resident using the photocopier, copying pages out of a lifestyle magazine. I walked past the stage and the dance floor and had a look into the computer room. With all the equipment in the room it looked like a class room in a school. At the other side was a large commercial kitchen leading to an outdoor area with a roofed-over BBQ servery. Next to this area runs a roofed outdoor terrace seating up to eighty people for lunches and other functions. I then left the clubhouse and walked back home enjoying the peaceful, natural and well-maintained environment.
Analysis
My observations focused on two categories, namely the physical and social aspects of life in a retirement village. The physical category represents the commercial element and includes the village environment and its upkeep, as well as all communal structures including the clubhouse and the swimming pools. The foregoing also applies to the residents’ villa/units. All external maintenance is the responsibility of management. The social category includes any residents’ functions that are dependent on the first category, meaning any social and also any physical activities involving residents.

The first element of the second category refers to active ageing, in the form of residents’ pursuit of recreational and leisure activities, including physical activities, i.e. exercises practised by individuals in the gym. Other, similar activities were part of fitness classes and aerobic groups. The second element refers to productive ageing activities, including residents using the Den to create toys for regional children’s hospital wards. The third element refers to the provision of voluntary services including fund-raising and assisting with organising village events, helping frailer older residents and are linked to the concept of productive ageing. Without the provision of voluntary services ‘for-profit’ retirement villages have little to offer other than dedicated housing for their residents.

Field Observation Six - A Village Exhibition - Annual Arts & Craft Show
It is a tradition in the village to hold an annual Arts and Craft show in September, the first month of spring. This is a one-off event, so Spradley’s element Time is not applicable here. The various activities (Activity, Act) carried out by the individuals (Actors) involved in this function (Act) excludes the element Event.

Development - Structure – Organisation
Initially, when my wife and I purchased our villa, the village exhibition was a sedate affair, an in-house event by residents for residents; allowing the folk art and the craft group to exhibit their creations. As I observed over the years (my wife is a member of both the craft and the art group) many new residents joined these groups and invited family and friends to this annual event. Eventually, these exhibitions became more and more popular, with similar annual events being held by many villages.
The entire event was planned by the craft and the folk art group who, with the assistance of the social co-ordinator and resident volunteers spent much time organising the exhibition.

The Observation

The Arts and Craft Exhibition Venue
I arrived early at the clubhouse and proceeded to the exhibition area to observe the activities, including the setting up rows of stalls and gallery stands by craft and folk art group members assisted by volunteers. The craft group members displayed on tables soft toys, jumpers, beanies, etc. On gallery stands they exhibited beautiful embroidery and colourful ponchos. The folk art group members displayed on their tables hand-painted vases, fruit bowls; also hand-made costume jewellery and music boxes. Paintings were displayed on easels. Resident individuals displayed, with a view to selling, hand-made greeting cards, bric-a-brac, fashion accessories, silk embroidery and garden plants. My wife displayed her own hand-made greeting cards as well as a variety of Christmas baubles.

The commercial stall holders arrived and organised their wares on long tables set up near the stage and dance floor. All their goods were for sale; for these stall holders it was an opportunity to sell extra goods and promote their business. A Caloundra shop offered commercial jewellery and fashion accessories including leather handbags and leather belts. A Woodford fashion boutique offered fashion clothing for women at a discounted price. Both commercial stallholders had authority to sell their goods granted by management, in association with the residents' committee. The commercial stall holders gave a discount to resident purchasers and paid a ten per cent fee to the committee. Most of the monies received by the groups and the committee were later donated to charities. A small amount was held back by the groups for their own use.

I observed in one corner, near the kitchen, a small table staffed by two volunteers selling morning-tea tickets. Throughout the morning, patrons with their tickets in hand, queued at the kitchen counter, collected their plates of sandwiches and proceeded to a large table holding the makings for tea and coffee.
Residents-Visitors
At nine in the morning, the stalls were organised, the exhibits displayed and the first
visitors arrived. Outside, a bus discharged a load of visitors from another village. The
car park was already filled with vehicles. Returning through the foyer, I realised there
was hardly standing room and it became impossible to hear oneself speak. Similarly, in
the exhibition area, a multitude of people were already mingling and walking from stand
to stand.

I found myself standing in front of a gallery stand on which several paintings were
displayed next to a couple of framed embroideries. I particularly admired a gold-framed
embroidery creation with a flower theme. A voice behind me asked ‘Do you like your
wife’s art?’. I turned around, smiled and continued to the next exhibit. I had no intention
of admitting that I was not aware that this particular embroidery was one of my wife’s
latest works. A bit further, at the commercial stands I noted that spring fashion and
accessories were selling rapidly.

I saw two volunteers going around selling raffle tickets. For two dollars I got six raffle
tickets. A little later the coordinator announced the first draw and pointed to a nearby
display case holding the raffle prizes. Although I did not win anything I was glad to
have contributed to a good cause.

As I wandered along the tables admiring the various goods (some of which were
exhibits only), I came across a table slightly apart from the other stalls; here many ship
models were displayed, ranging from modern ocean-going yachts to the latest war-ship
designs. The creator of these models explained to a visitor how he started model-making
as a teenager and ‘never looked back’. He explained ‘this table can only hold a few of
my models all the others are in the garage, where I have set up an entire railway system’.

By now I had come across many people and everybody seemed to be excited,
and enjoying the exhibition. Near the kitchen counter, patrons still queued for their
sandwiches and tea. In another corner I observed some committee members talking to
craft group members, telling each other how successful the exhibition was. It appeared
both the committee and the two groups were happy with the proceeds, most of which
would be donated for cancer research. Patrons now were slowly leaving, thanking the
organisers for the impressive exhibition.
**Analysis**

Similar to other observed functions this event contained both commercial and social aspects. The former referred to commercial stallholders paying a commission to the Residents’ Committee. Similarly, the committee also collected their ‘cut’ from the craft and art groups. The social aspects of the event highlighted the concept of active ageing, meaning many residents were actively involved in all facets of this function. Further, productive ageing referred to the various creations produced by individuals or groups. Finally, without the assistance of all the residents-volunteers in all aspects of the event this annual exhibition could not take place. Though management was not involved, it facilitated the organisation of the event and provided the venue free of charge.

**Discussion – Summary Analysis**

My observation confirmed the interview results as outlined in Chapter Four above, representing the residents’ views. They provide an insight into a retirement village-retirement lifestyle as seen from a resident and management perspective. The observations highlighted the nature of the activities involved. For example, the Open Day served to market and sell vacant villas. Social concepts involved active ageing, productive ageing and volunteering in the form of volunteer residents acting as hosts to show vacant villas. Volunteers were being made productive for solely commercial purposes. This could imply a first step towards the commodification of residents’ retirement (Williams 2002: 525).

The residents’ meeting was of a political nature. My observation seems to confirm that the special vote to change the residents’ constitution was to ensure that interest and hobby groups were subject to greater control by the committee. Thereafter the committee’s influence over internal residents’ village policies significantly increased since the former begun collecting the 10 per cent levy on all takings, from fund-raising and other activities. In this way, both the committee and management increasingly control the residents, facilitating the commodification of residents’ retirement and their lifestyle.

The Christmas in July luncheon is primarily of a social and celebratory nature, focusing on recreational and leisure activities, though there were some commercial aspects. First, a well-established catering service was engaged, as was the karaoke trio. The function was also fully subscribed by residents’ months in advance – reflecting the one-stop
village concept. It was the resident-volunteers who organised the event, thereby preventing the village being solely operated according to commercial principles. Participants included also those residents who are on a tight budget.

Similarly, contemporary consumerism and consumption in mainstream society operate purely on a user-pay system, as can be observed daily. Today, retirees are recognised as consumers akin to those in the mainstream, whether living in the community or in retirement villages. However, as Grant (2003) has remarked ‘increasing numbers of people 65 years and over…are opting for…an “alternative lifestyle” such as the retirement village-retirement lifestyle’ (Grant 2003: 136).

Similar to the two previous events observed, the Christmas in July luncheon reinforced that more and more village activities are now being included in this user-pay system. As the foregoing observations confirm, retirees remain active as well as productive, engage in volunteering and continue to contribute to the economy as active consumers (Thane 2008: 91). This seems to indicate that residents’ retirement lifestyles are becoming increasingly commodified.

The observations of the hobby (craft) and interest (computer) groups confirmed the involvement of two key elements: being active by doing something of interest that benefits individual members of the computer group; and giving something back to the community. Both concepts involved refer to active and productive ageing. The underlying cause of these theoretical concepts is the need and desire to socialise and interact with like-minded peers to avoid loneliness.

The Village Walk observations focused first on the external village environment which was initially funded (indirectly) by all residents and is maintained by commercial interests which are paid for in the monthly service fee. The use of the clubhouse is free but many functions are subject to a commercial user-pay system. Many social and physical activities (fitness, aerobics classes, for example) consist of two elements. The use of the clubhouse and the swimming pools are free, but the gym or aerobics classes are based on professional services paid by the participating residents. The few remaining free activities include the village walk and bird-watching. Any organised activity in the village now attracts a fee-for-service. My observations show retirees’ village lifestyles, hence their retirement per se, is becoming increasingly commodified.
but most residents have no awareness of this process. This could imply that the current village retirement lifestyle might soon be out of reach for financially limited retirees.

My observation of the annual art and craft exhibition noted that all elements of the village retirement lifestyle were in evidence. Many activities reflected both economic and non-economic elements (see Williams 2002: 526-7, 536-7), both are active (and productive) in nature. The products made and sold by residents returned monetary profit, although most gains are used for residents’ benefits. This explains the difference of pure commercial goals (economic capital) for increased profits versus the residents’ non-monetary (cultural/social capital) goals.

However, it appears residents’ activities are now being influenced by both commercial (profit) and non-commercial (volunteering) elements. The former could imply that many residents in the future will be deprived of a comfortable retirement lifestyle. The current village lifestyle seems to confirm the assertions of the commodification thesis (Williams 2002) that non-capitalist production is being gradually replaced by a commodified economy.

In sum, the observation method confirmed the interview findings, adding new insights, in particular with regards to the commodification process that now impacts on the village residents.

Seen from a different perspective it appears both economic and social capital can achieve their opposing goals only by forming a symbiosis. In this instance, the commodification of life in retirement villages benefits the residents who through commodification can age actively, through leisure and recreational activities, so achieving their goal of ever increasing social capital. It seems that the focus of commodification is neither on retirement villages or their residents per se, but rather it is the retirement itself that becomes a commodity. Here the commodity is a product that can be developed, bought and sold in the form of a lifestyle, that is, an abstract or intangible investment (Simpson 2007: 180).
Chapter 6: Document Research and Analysis
Retirement lifestyles are sold via the marketing documents (e.g. sales brochures) of the retirement village corporations. Therefore it is important to analyse this information for its role in the relationship between active ageing and commodification in a retirement village. In this context, using three sources of data (interviews, observations and document analysis) help to obtain an accurate picture of how active ageing and commodification interact.

Background
Document research is not only a recognised research tool in its own right (Macdonald 2008: 286), it is also used by many researchers as a data collection method complementary to interviewing and observing. For my study, I initially undertook interview and observation methods. Thus, the interview data and subsequent analysis represent the foundation of my enquiry. Further, the data collected from observations not only confirmed the interview outcomes but also brought new insights and enhanced my understanding of the commodification of retirement within the framework of active ageing in a retirement village on the Sunshine Coast, Queensland.

May (2001: 179) indicates that for the purposes of social research documents include official statistics, newspaper articles, novels, plays, maps, books, letters, sculptures, paintings, photographs and artefacts. Silverman explains ‘documents are social facts in that they are produced, shared and used in socially organised ways’. He adds that ‘documents construct particular kinds of representations using their own conventions’ and ‘thus documentary sources are not surrogates for other kinds of data’ (Silverman 2006: 168-9).

Macdonald classifies five types of documents. The first are public records, including economic and census statistics. Second are the media, including editorials, political and social articles. Third are the private papers of a public figure which relate that era’s historical events. Fourth are accounts obtained from participants in a particular event, including biography and autobiography. The final type includes visual documents such as photos, advertisements and paintings, and combinations of text and photos (Macdonald 2008: 288-93). My focus is on the fifth type of document.
This chapter is divided into two main sections. The first part focuses on the advertising techniques of the retirement village industry. In particular, I compare the marketing approaches used by a number of corporations. Specifically, I examine retirement village sales brochures, lifestyle information kits, and lifestyle magazines that promote retirement village housing and the associated one-stop retirement village lifestyle. Second, I examine the logos and associated key phrases of corporate retirement villages used as image-building tools linked to a particular product, i.e. the retirement village. Third, I investigate the use of community-oriented slogans, their purpose and their impact.

The second part of this chapter analyses the outcome of disputes between village owners and residents. In Queensland, since 1 Dec 2009, disputes may in the first instance be subject to mediation, before the Queensland Civil and Administrative Tribunal (QCAT). If there is no satisfactory outcome, then the case is arbitrated by the QCAT or if appealed goes to a District Court or even to the Supreme Court of Queensland. For both sections I present a brief interim analysis that compares and assesses the most pertinent issues. I then conclude the document analysis by presenting an overview of the retirement village industry, its status quo and its future goals. Similarly, I consider the retirement village residents, their current situation and their future aspirations as consumers of retirement village life styles.

**Document Analysis of Photos, Logos, Community Oriented Slogans**

The retirement village industry market their ‘product’ through the multimedia. In this instance, the focus, as mentioned above, is on village sales brochures, information kits and village lifestyle magazines. The aim of my comparison and analysis is to illustrate how the retirement village industry markets its products (villas and units) and its image using photos, logos and community-oriented slogans as seen in sales brochures and lifestyle magazines, targeting the potential purchaser/retiree.

**Document Analysis of Village Sales Brochures, Lifestyle Magazines and the Marketing of Promotional Photos**

Retirement village corporations, like other industries, use various forms of advertising methods to market their product to potential purchasers. What these corporations sell are the villas and units that become, indirectly, the way to access the one-stop village retirement lifestyle. The principal advertising tool used by village-corporations are sales
brochures (see Appendix Q), information kits and lifestyle magazines, which are handed out to visiting clientele, or mailed to potential purchasers. The information kits, enclosed in the sales brochures, usually contain villa designs; pricelists and general information (see Appendix R). The pictures in these sales brochures and lifestyle magazines are geared to influence future purchasers. Corporations appear to self-consciously project via the photos a community-minded image. The photos often depict regional features such as beach scenes, the café society and so on. Many pictures show village residents within the village environment in the pursuit of recreation and leisure.

To identify commercial retirement villages situated on the Sunshine Coast, I first visited many of the villages located in the region and talked to village managers and residents. Simultaneously I collected an array of sales brochures, information kits and lifestyle magazines. In addition, I became a subscriber to many of the village newsletters and received regular updates and promotional material. From time to time, villages promote their vacant villas/units via open days, for which I received invitations and occasionally attended such functions.

The eight self-funded retirement villages that I selected were marketed by their corporate village owners. The villages selected appeared to be diverse and of a high standard in regards to village norms, type of tenure, villa purchase price, exit fee, the facilities and services offered, and the activities residents could pursue. I then reconciled these criteria with a variety of photos that captured both the region and the village lifestyle as depicted in the sales brochures. Finally, I chose photos from sales brochures which aimed to convey the corporation’s story of a dream retirement lifestyle.

This picture story is presented in Figure 6-1, Figure 6-2, and Figure 6-3 below. For example, Figure 6-1 shows scenes of retirees walking along the beach, another retiree with his surf board ready to enter the water, others are simply relaxing on the beach or admiring the scenery. Other retirees/residents are sitting in al fresco café setting near the beach. Figure 6-2 shows scenes in/nearby retirement villages, portraying the concept of active ageing, be it a game of pool, bowling, dancing, aquarobics, kayaking, or relaxing at the pool. The external and interior features of an average villa are also depicted. Figure 6-3 shows residents enjoying a BBQ and Happy Hour in the clubhouse. Another photo shows a happy grandfather enjoying the company of his visiting granddaughters’. The final photo shows outdoor staff involved in gardening and village maintenance.
The photos shown depict an attractive lifestyle for retirees who want to purchase a villa/unit in a specific village in a desirable environment. It is important for the retiree/purchaser that the village is located in a preferred geographical area, be it coastal or rural area, and that there is access to nearby facilities, including shops and medical centres. Specific lifestyle pictures in brochures are intended to attract future purchasers. Residents are attracted to the lifestyle depicted in the sales brochures that seem to show environments that are both exciting and caring. Photos in corporate sales brochures are remarkably similar, and hardly vary from one brochure to the next.

My examination of village brochures showed that only one corporation used aerial photos to promote its two villages in the region. Four of them show photos of their residents at their travel destinations, overseas and in Australia. All corporations show resident couples strolling along beaches or being engaged in beach related activities. Two depict retirees walking along a canal, or pursuing water-based activities such as sailing or kayaking. Only the upmarket village (C3) displayed photos showing waterfront living near the ocean or on a canal. All corporations included in their sales brochures scenes depicting ocean, canal, urban and town scenes. Only three show photos of retirees/residents at shopping centres relaxing with friends at a coffee/bistro. All corporations showed photos of village features such as the clubhouse or an apartment. Six out of eight depict scenes of residents playing golf, enjoying boating or fishing.

All village corporations (except C5) depict their residents relaxing pool-side or engaged in pursuits such as bowls, or bocce or pétanque and croquet. Pictures of a range of indoor activities are shown by most village corporations. Three villages do not included pictures of this genre in their sales brochures. Most corporations show pictures of indoor activities, ranging from sports to a variety of social activities. Only one depicts residents pursuing arts/craft activities. Similarly, only two show aquarobics scenes. Most of these photos convey a retirement lifestyle focusing on leisure and recreational activities.

Besides depicting a variety of tangible lifestyle activities, three retirement village corporations put much emphasis on projecting retirees experiencing joyful emotions. For example, some photos show happy grandparents welcoming their grandchildren, which appeal to most potential purchasers. Similarly, scenes depicted in two brochures show visiting grandchildren playing with their grandparents in the ‘village’ environment,
in front of their retirement villa. Such images are intended to be moving and to engage the emotions of a future clientele.

The foregoing outline and analysis is summarised in Table 6-1 below, followed by Figure 6-1, Figure 6-2 and Figure 6-3 depicting the ideal retirement lifestyle.
<table>
<thead>
<tr>
<th>Corporate Brochure - Photos</th>
<th>Retirement Village - Corporations (C 1, C2, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Photos: village/environment/activities</td>
<td>C 1</td>
</tr>
<tr>
<td>Aerials of Villages</td>
<td>n</td>
</tr>
<tr>
<td>Travel: Happy residents - overseas historical sites/Australian holidays</td>
<td>y/n</td>
</tr>
<tr>
<td>Beach: Sundown at Lonely Beach</td>
<td>y</td>
</tr>
<tr>
<td>Happy Couple walking along beach</td>
<td>y</td>
</tr>
<tr>
<td>Retirees and beach activities</td>
<td>y</td>
</tr>
<tr>
<td>Retirees on canal/sailing/kayaking</td>
<td>n/n</td>
</tr>
<tr>
<td>Ocean – canal - waterfront living</td>
<td>n</td>
</tr>
<tr>
<td>Ocean - canal – urban/town scenes</td>
<td>y</td>
</tr>
<tr>
<td>Retirees at shopping centres/relaxing with friends at coffee shops</td>
<td>n/n</td>
</tr>
<tr>
<td>Village features: clubhouse/Apartment blocks/villa-unit outside</td>
<td>y</td>
</tr>
<tr>
<td>Villa/unit Inside/movie theatrette</td>
<td>y/n</td>
</tr>
<tr>
<td>Outdoor pool/indoor pool</td>
<td>y/n</td>
</tr>
<tr>
<td>Residents: on golf course/boating/fishing</td>
<td>y/y/n</td>
</tr>
<tr>
<td>Outdoor activities: Pool-side/bowling/boce-pétanque</td>
<td>y/y/n</td>
</tr>
<tr>
<td>BBQ/tennis/gardening/scene-painting</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Indoor activities: social/sports: Clubhouse-entertainment/trivia/bingo</td>
<td>y/n/n</td>
</tr>
<tr>
<td>Dinner dance-theme nights/cards</td>
<td>n/n</td>
</tr>
<tr>
<td>Billiard-snooker/carpet bowls/ping-pong</td>
<td>n/n/n</td>
</tr>
<tr>
<td>Hobby/interest: choir/painting</td>
<td>n/n</td>
</tr>
<tr>
<td>Arts/craft/pottery/workshop</td>
<td>n/n/n</td>
</tr>
<tr>
<td>Fitness/education: line dancing</td>
<td>n</td>
</tr>
<tr>
<td>Aquarobics/tai-chi/computer/library</td>
<td>n/n/n</td>
</tr>
<tr>
<td>Couples smiling/family visits/Grandparents with grandchildren</td>
<td>y/n</td>
</tr>
<tr>
<td>Village staff – indoor/outdoor</td>
<td>y/n</td>
</tr>
</tbody>
</table>

Sources: adapted from corporate RV/resort sales brochures and RV lifestyle magazines
Figure 6-1 Retirement Life Style - Beach Scènes
Figure 6-2 Village Retirement – Leisure Activities Lakefront Recreation; A Village Home Residence
Figure 6-3 Active Ageing - Village Entertainment; Family Reunion; Outdoor Staff
Document Analysis of Corporate Logos

Village corporations are easily identified by their specific image or logo. Some logos feature a key phrase emphasising the corporation’s dual identity. All corporate sales brochures carry on the cover page a corporate logo. The criterion on which I selected sales brochures was that they should tell a picture-story about the lifestyle that awaits purchasers of a villa in a retirement village.

The logos and key phrases in the sales brochures project the identity of particular corporations and their villages aiming to attract tourist and locals alike who may become potential new residents in the near future. In this context, for example, the logo-key phrase ‘Live Well’ in sales brochures and lifestyle magazines is associated with the well-known AVEO (FKP, Forrester Kurts Properties) Corporation and its chain of villages, easily recognizable to future purchasers/retirees interested in the village lifestyle. The corporate logo is two red-brown and blue-coloured overlapping eclipses.

In another example, the key phrase ‘Your Sunshine Coast Solutions’ is used by PRIME TRUST, a corporate group operating in a number of Australian states. Its logo is easily recognized, it resembles the stars of the Southern Cross constellation. The background of the logo represents the night sky upon which are projected six different-sized gold stars.

Finally, corporate village products and their logos are promoted Australia-wide, in newspapers, television, information kits, sales brochures and lifestyle magazines. This saturation promotion of the logos means that they are readily recognised. At the same time, corporate branding of retirement villages can be quite subtle. For example, Buderim Gardens is not Lend Lease–Primelife Buderim Gardens or Prime Trust Buderim Gardens. This suggests that their interests are represented in carefully measured doses. However, in my interviews respondents were not confused about corporate interests and ownership of their village, they understood it well. Table 6-2 summarised the logos and associated key phrases of six different village corporations.
Table 6-2 Analysis of Village Corporations’ Key Phrases/Logos

<table>
<thead>
<tr>
<th>Corporate Identity</th>
<th>Retirement village – Corporations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate key phrase</td>
<td>Corporate Logo</td>
</tr>
<tr>
<td>‘LIVE WELL’</td>
<td>Two overlapping coloured circles</td>
</tr>
<tr>
<td>‘BECAUSE LIFE BEGINS AT RETIREMENT’</td>
<td>Blue butterfly</td>
</tr>
<tr>
<td>‘RESORT STYLE LIVING FOR THE UNRETIREING’</td>
<td>Sun wheel</td>
</tr>
<tr>
<td>‘ITS ALL ABOUT YOU’</td>
<td>Changed with each new owner: was initially a flower, next a leaf, now: umbrella top</td>
</tr>
<tr>
<td>‘COMMUNITY FOR SENIORS’</td>
<td>Gumleaf branch</td>
</tr>
<tr>
<td>‘YOUR SUNSHINE COAST RETIREMENT SOLUTIONS’</td>
<td>Southern Cross</td>
</tr>
</tbody>
</table>

Sources: adapted from RV sales brochures and RV lifestyle magazines. The above corporations, i.e. C1a, C2 etc. are not the RV 1, RV 2, as shown in earlier tables.

Next, I present a number of logos and key phrases by companies and corporations that own retirement villages along the Sunshine Coast. Some of the logos remain from the previous owners, before the villages were taken over by larger corporations who also own villages’ elsewhere in Queensland and in other states. Other logos have disappeared; one village, Buderim Gardens, previously owned and managed by a family company has seen its logo disappear since its takeover by Prime Trust, replaced by the new group’s standardised logo that covers all the villages they own. What do these logos convey about the nature of the message to prospective residents? AVEO’s two rings, for example, may be interpreted as a company united to provide the perfect retirement lifestyle. Some of these logos and key phrases are displayed in Figure 6-4 below.
Figure 6-4 Corporate Identity - Logos/Key phrases
Document Analysis of Community Orientated Slogans as Presented in Corporate Village-Sales Brochures

This analysis found that the term community is used to describe not only neighbourhoods but also retirement villages, potential purchasers/retirees, and their family and friends and future villa owners. How retirement village corporations advertise their product can be seen daily in multimedia outlets. Village corporations advertise on television, in newspapers, internet domains, village lifestyle magazines and sales brochures, the latter often include villa designs and pricelists. Although corporate owners seem to focus their advertising on the Third Age cohort, they also seem to address the wider community in Queensland and other states. My discussions with residents in a number of villages indicated that the use of community-oriented slogans in sales brochures and lifestyle magazines significantly influenced not just today’s residents, but also their family and friends (e.g. see ‘Retirement Villages’ 2011/12).

My analysis identified that logos and key phrases relate to the corporate entity’s image and identity. In the literature, key phrases are termed slogans (e.g. see ‘Strict Advertising’ 2007). The term advertising slogan is associated only with ‘logo’- tag or theme lines. For the purposes of this analysis I apply the term advertising slogan specifically to community-oriented slogans in retirement village sales brochures. Below, for space reasons, the term slogan stands for ‘community-oriented slogan’. Stigel and Freeman (2006: 2) describe a slogan as a ‘condensed expression of the symbolic values emphasising the assets of a product or a company in relation to consumers, e.g. ‘its quality, price, status, use value, etc’.

Slogans are the tool used by corporate village owners to market vacant villas/units in their retirement villages; the slogans have many characteristics. As Foster argues, slogans should be memorable, should recall the brand name, should include a key benefit, should differentiate the brand and should impart positive feelings (Foster 2001: 3). Whilst pictures convey a story without words, slogans are the written word, but have exactly the same task as pictures and photos, namely they appeal, in the case of retirees, their families and friends, to their emotions, their hidden feelings and their retirement dreams. Slogans convey the image of a community-minded corporate business entity, whose primary goal is to provide for their costumers (future village residents), via the sale of a villa/unit in a harmonious and caring retirement environment.
But what is the content of these often quite powerful slogans? Retirement village corporations market and sell a tangible product. In addition, though it is actually the primary product, is an intangible thing that comes with the sale of a villa, and that is the notion of a retirement lifestyle. As explained by the CEO of Find my Retirement Home Service: ‘buying into a village is not an investment, it’s a lifestyle choice’ (Parker, 2011).

In order to attract customers/clients, in images depicting the exterior and interior of villas, corporations emphasise what is actually meant by ‘lifestyle’. Sales brochures always praise, for example, the beauty of the region and its mild climate. Next, slogans are focused on ‘nearby facilities’ including shops, hospitals, etc. Others focus on the home designs available in the village; still others highlight its facilities and features. Finally, and most important, are those community slogans that focus on the retiree/potential purchasers and their family, emphasising the advantages of the retirement village and its associated lifestyle.

Some slogans entice potential purchasers by using the slogan ‘meet up with family and friends in the leisure centre (clubhouse), enjoy a movie in the surround sound movie theatrette, or indulge ‘yourself’ at the pampering centre’ (Table 6-3). This slogan has it all. Its claims are affirmed by images of the scenic region, the village located on a canal, the villas and the leisure centre, residents shopping at close by shopping centre, a resident couple enjoying a game at the golf course next door. The slogans together with the dream pictures convey a powerful message that is that this retirement lifestyle is within everyone’s grasp.

Another corporation (C2, Salford Living) presented in its sales brochure a special slogan (see Table 6-3) focusing on the environment. The slogan ‘located in Caloundra on the beautiful Sunshine Coast, this brand new village is the perfect place to start a new adventure’ conveys the dream of a most desirable retirement. Again there are photos of beach scenes, a sailing boat out in the ocean and a couple walking in a scenic environment. This slogan, which could have been taken out of a travel brochure, focuses particularly on the scenic and peaceful environment which should appeal to the city dweller yearning to escape the ‘concrete jungle’. It does not mention ‘retirement’ but invites retirees/potential purchasers to come and join in the ‘adventure’. A brand new village conveys the ‘new’, the ‘modern’, as yet untouched, so a chance to start afresh in
a new region, make new friends – everybody is new and in the same boat (this is not a new village but the new corporate owners are currently developing a new stage). All the foregoing indicates and shows how advertising can distort and deviate from reality.

The corporate slogans discussed above are presented (together with other examples), in the analysis of slogans in Table 6-3 below.
## Table 6-3 Analysis of Corporate Village Sales Brochures/ Lifestyle Magazines - Community-oriented Slogans

<table>
<thead>
<tr>
<th>Corporate Slogans</th>
<th>Community related slogans</th>
<th>Retirement Village - Corporations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>C 1a</td>
<td>C 2</td>
</tr>
<tr>
<td>The entire family will love the homes and the green lush environs of the village</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>The magnificent onsite facilities let you live your retirement to the full</td>
<td>X</td>
<td>-</td>
</tr>
<tr>
<td>Waterfront living …meet up with family and friends in the leisure-centre, enjoy a movie in the surround sound-movie theatrette, or indulge yourself at the pampering centre</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>The Sunshine Coast is well known for its stunning natural beauty and a climate that is second to none</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>The way the world should be, companionship, lifestyle and security</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>This RV’s facilities include waterfront BBQ’s, level walking and cycling tracks – perfect for family activities</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Social activities abound – from award winning Clubs to the world class Plaza shopping centre – just minutes away</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Waterfront retirement that ticks all the right Boxes</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Located on Queensland’s beautiful Sunshine Coast, this brand new village is the perfect place to start a whole new adventure. The village offers an active lifestyle for those who cherish their independence, yet value companionship and the peace of mind of resort living.</td>
<td>-</td>
<td>X</td>
</tr>
<tr>
<td>Residents enjoy a quality and sought-after retirement – living environment</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Relax in the unsurpassed luxury of your own leisure and community centre</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Sources: adapted from corporate retirement village/resort sales brochures and corporate lifestyle magazines
In order to sell their villas/units in their villages and by implication the retirement village lifestyle, corporations use the latest marketing tools and techniques. Here the question arises: are the current corporate advertising and marketing concepts only a ruse to attract new retirees/purchasers and there is no intention to fulfil their promises? Alternatively, are corporations committed to providing the retirement environment and lifestyle promised in their marketing campaigns?

The answer may lie somewhere in the middle. Based my interviews with respondents and discussions with residents in other villages, it seems that some of the advertised promises may ensure a new clientele. It is then up to the new residents to reconcile their expectations with the reality of village life. So the village is in a desirable location and provides all amenities; the villas are situated in nice surroundings in a safe environment. Outdoor maintenance is provided by the corporate village owner though paid for by the residents. The physical evidence suggests that the promises made in the sales brochures have been honoured. But all is not as it seems and purchasers of retirement villas/units at times find that their retirement dream is exactly that – an illusion. The many disputes over, for example, budget items and exit fees, before QCAT and the courts discussed in the next section indicate that the corporations have a way of operating a village that is not concerned with providing a stress-free and happy retirement, but with making a profit.

The sales brochure images and slogans promise a wonderful retirement lifestyle, giving the impression that along with the new villa/unit the retiree/future resident also purchases the dream retirement life. And yet, close examination of the brochures established that corporate village owners offer and sell solely villas and units. Sales brochures usually enclose villa designs, floor plans, specifications, general village information and price lists. I found no evidence in any sales brochures and accompanying pricelists that listed a village retirement lifestyle for sale. In sum, my analysis has shown that corporate advertising projects a particular retirement lifestyle associated with security, companionship, happiness, comfort and relaxation. However, from my interviews and observations it can be demonstrated that these advertisement claims are at times misleading. This claim is discussed further in Chapter Seven.
Document Analysis: Village Residents and Village Owners’ Disputes – Arbitration as reported in ARQRV Newsletters

The purpose of this thematic analysis is to evaluate outcomes of disputes between RV residents and corporate RV owners. Currently disputes are adjudicated by the QCAT (as of 01/12/09) and the court system (see ARQRV newsletter no. 74, p. 2, 2010). Over the years village owners (and residents) have constantly challenged the QRV Act. Similarly, because of corporate village owners’ attitudes, it is rather the residents who have felt constantly aggrieved and whose disputes are heard by QCAT or the Queensland judiciary.

The categories presented in the thematic tables (Table 6-4 - Table 6-7 below) are based on documentation as reported in ARQRV newsletters over a seven year period (from December 2002 to February 2010). However, in this context, I refer to the fact that since 2003 I have been a resident in a self-funded retirement village and thus, I have personal knowledge of a number of the village disputes, so some of the comments in the tables reflect a combination of documentation and my own views. In order to research these disputes systematically, I randomly selected twenty cases dealing with recurring disputes between corporate village owners and residents. The cases used were those which involved interpretation of the QRV Act. They are conflicts that occurred repeatedly over the years in many retirement villages all over Queensland.

The cases are presented via thematic analysis and are outlined in four tables, as shown below, and were reported over a period of over seven years. In the ARQRV articles, the terms ‘village corporation’ and ‘scheme operator’ are used synonymously. However, the scheme operator often is a management corporation licensed to operate retirement villages. Such an entity may be completely separate from the corporate village ownership. In my analysis, I first outline the nature of a dispute/issues involved, then look briefly at possible reasons for the conflict. Thereafter I assess the impact the dispute is having on the resident(s)/Corporation. This is followed by explanation of the actions taken by residents/Corporations. Finally, I analyse the outcome of the actions taken, including the findings/solutions.

The first case pertained to a dispute before the Tribunal between the corporation and residents of a village concerning the payment of legal costs. Initially, the village corporation charged residents legal fees via the General Services Fund. However,
QRVA 1999 s 200 states that each party must bear its own legal costs. The residents appealed to the Tribunal and at mediation, the corporation agreed to repay the residents (ARQRV news-letter no. 38, December 2002: 1-2).

My analysis of this dispute confirmed that the differential interpretation of the QRV Act 1999 was subject to constant disagreement between village corporations and residents. It is apparent that the corporation in this case was attempting to defray costs or offset its own financial obligations by charging the residents, in breach of S 200 of the Act. Case no. 1 is presented in summary form in Table 6-4 below.
Table 6-4: Document - Thematic Analysis of Selected Reports in ARQRV Newsletters - Cases 1-6

<table>
<thead>
<tr>
<th>Summary of dispute</th>
<th>Reason for dispute</th>
<th>Impact of dispute</th>
<th>Action taken</th>
<th>Outcome of action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Who pays Tribunal Costs: QRVA says each party pays own legal costs. Corporate owner claims this relates only to tribunal fees not legal costs (ARQRV-NL no. 38, Dec. 2002: 1-2)</td>
<td>The corporation prefers a different interpretation of the QRVA s 200</td>
<td>Residents interpreted the QRVA correctly, but were confused and initially paid the corporation’s legal costs</td>
<td>Initially corporation refused to pay legal costs, claiming this was residents’ responsibility</td>
<td>Residents’ appeal was upheld and corporation agreed to repay the residents</td>
</tr>
<tr>
<td>2. Intimidation/Bullying - Unlawful lockout of 83-year old resident: after returning from hospital, the VM of this RV refused to allow resident access to her own unit (ARQRV-NL no. 40, Apr 2003: 3-4)</td>
<td>Resident denied access to home. No reason was given.</td>
<td>Resident temporarily without home</td>
<td>Police called twice to ensure the resident’s access to her unit</td>
<td>Unlawful action by the village manager led to an investigation by the Department of Fair Trading</td>
</tr>
<tr>
<td>3. Eviction: a couple living in a RV asked corporation for estimate of a payout were they to leave the village and go on holiday. On their return they found their unit had been sold and were asked to leave the village (ARQRV-NL no. 41, June 2003, p.5)</td>
<td>Differential interpretation of unit owner’s enquiry and different of the Act by corporate owners.</td>
<td>Residents had (so it appeared) lost the home which they rightfully owned.</td>
<td>Residents sought remedy at the ‘Disputes – Tribunal’ S 169 of the QRVA</td>
<td>Corporation had to withdraw eviction notice</td>
</tr>
<tr>
<td>4. Corporation appeals Tribunal decision: a village owner at a mediation meeting with residents disagreed with a ruling. Both parties then agreed to abide by the Dispute Tribunal decision. Corporation again disagreed and sought leave at the Brisbane DC (ARQRV-NL no. 43, Oct. 03: 2-3)</td>
<td>The dispute Tribunal decision went against corporation.</td>
<td>Corporation could not accept Tribunal’s decision, expecting that appeal at the District Court would be successful</td>
<td>Corporation directed its legal team to seek leave at the Brisbane DC to appeal the Tribunal decision on the basis of an error in law</td>
<td>DC judge refused the leave of appeal - there was no error in law. Corporation had agreed to abide by the Tribunal’s decision. DC judge ordered corporation to pay residents’ costs</td>
</tr>
<tr>
<td>5. Dispute settlement – Mediation: Corporation wants settlement to be confidential (ARQRV-NL, 44, Jan 04, p. 2)</td>
<td>Corporation’s method avoiding ‘order of tribunal’: pay residents’</td>
<td>Mediation ruling in favour of resident, but not enforceable.</td>
<td>Dispute not settled-status quo maintained</td>
<td>Resident insisted settlement be an Order of the Tribunal - so order can be enforced by DC</td>
</tr>
<tr>
<td>6. RV Corporation and the QRVA 1999: Owners seem to believe that QRVA applies to village residents but not the corporation. They allowed couple with young son to take up residence, contravening s 5 of the QRVA 1999 (ARQRV-NL no. 44, Jan. 2004:5)</td>
<td>To rent a vacant villa and obtain rental money, thereby setting a precedent for the future</td>
<td>Contravenes the QRVA 1999 and distorts the definition and purpose of a dedicated retirement village</td>
<td>Residents disputing and challenging corporate owner’s interpretation of the Act</td>
<td>To avoid further controversy and confrontations with the residents, the couple and their son left the village of their own accord</td>
</tr>
</tbody>
</table>

Source: Specific Cases extracted from ARQRV News Letter (December 2002 – January 2004), no’s 38, 40-41, 43-44.
Next, I examine a case concerning the much-disputed village exit fee. The submission by the ARQRV to the Queensland parliament to amend the Civic Proceedings Bill 2011 highlights the fact that a large proportion of annual complaints are about the calculation of the exit fee (ARQRV submission, November 2011: 1-3). As explained earlier, the fee is a charge applied when a villa/unit is vacated, to cover the use of village facilities such as clubhouse and swimming pools. The Act states that the fee is to be calculated as of the day the resident ceases to reside in the village unit (QRVA 1999 s 15 (2).

Case 10 (Table 6-5 below) concerns the interpretation of the Act with regards to the calculation of the exit fee. Here, a resident in a Sunshine Coast retirement village moved out (2006) and the exit fee was deducted. The resident entered the village after 1 July 2000 and therefore, in accordance with the Act, the exit fee should have been calculated as at the date the resident vacated the unit. The corporation calculated the exit fee up to the next anniversary of the date the resident entered the village. To clarify, prior to 1 July 2000 the resident’s last day in the village was calculated according to 12-month periods. The case came before the Commercial and Consumer Tribunal (CCT) for mediation. The corporation was ordered to repay the unlawful deduction of $4,000 (ARQRV News Letter no 55, 2006: 2).

My analysis confirmed that the corporation, in calculating the exit fee, used the pre-1 July 2000 formula. For village owners the new pro rata formula represented a loss of projected profits, and some operators continue to argue that the current version of s 15 (2) is open to a different interpretation. With regards to the proposed amendments there is concern that the bill will retrospectively extinguish the rights of existing residents to have their exit fee calculated on a daily basis. In their submission the ARQRV (2011: 2) referred to a decision of Judge Robin QC who in another eviction case agreed with the pro rata calculation of the exit fee (Sounders vs. Paragon Investments, 2008, QDC 322). The thematic analysis of case 10 is summarised in Table 6-5 below.
Table 6-5: Document - Thematic Analysis of (selected) ARQRV Newsletters - Cases 7-12

<table>
<thead>
<tr>
<th>Summary of dispute</th>
<th>Reason for dispute</th>
<th>Impact of dispute</th>
<th>Action taken</th>
<th>Outcome of action</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Security Gates – a capital improvement (CI) item</td>
<td>Corporation rejects QRVA S 90 (1) that battery back-up installation is a capital improvement item</td>
<td>Closed gates stopped normal functioning of village</td>
<td>Disputes between corporation and residents highlight corporate owners’ attitude to QRVA</td>
<td>Corporation ok's installation of battery, paid for by residents. This contravenes s90 (1) of QRVA 1999 rule that corporation must pay for capital improvements</td>
</tr>
<tr>
<td>8. Insurance and repair: A resident’s window was broken, not by the resident.</td>
<td>Corporation’s interpretation of QRVA S 110 (1, 2) differs from that of resident.</td>
<td>Resident refused to pay for the broken window as he did not contribute to the breakage.</td>
<td>Resident sent a dispute notice to the CCT</td>
<td>At mediation hearing corporation conceded that it must carry out the repairs regardless of insurance and also paid resident’s tribunal expenses</td>
</tr>
<tr>
<td>9. Capital Replacement and Maintenance Reserve Fund (MRF): village owner replaced carpet in community hall and charged it to the MRF (ARQRV-N/L no. 54, October 2005: 4-5)</td>
<td>Corporation disregarded QRVA and transferred costs to the residents</td>
<td>Financial disadvantage to residents and attempt to set a precedent</td>
<td>A debiting of residents’ maintenance reserve fund</td>
<td>Corporation conceded at tribunal hearing and reaccredited MRF; also removing replacement of carpets/curtains from quantity surveyor’s forecasts.</td>
</tr>
<tr>
<td>10. Exit Fee - QRVA S15(2) (a)</td>
<td>Corporation calculated exit fee right up to next anniversary of the resident’s entry.</td>
<td>Exiting resident initially charged additional fees based on illegal increase of exit fee.</td>
<td>Resident did not receive full legal payout; sent dispute notice to the CCT</td>
<td>Tribunal arranged mediation and corporation had to concede and repay the $4000 initially charged to the resident</td>
</tr>
<tr>
<td>11. Pro corporation Residents Committee: ARQRV claims a number of RCs preferred to identify with management rather than resident interests, thereby contravening s129 of Act (ARQRV-N/L no. 55, Jan 2006: 2-3).</td>
<td>Committee is not acting in the spirit of the Act.</td>
<td>Village corporation benefits as committee acts as information provider. Residents lose trust in committee.</td>
<td>Residents can at any time remove a member or members of committee (QRVA 1999, S 127 (2) (b)</td>
<td>Such behaviour usually cannot be proven. But ARQRV mentioned that two residents successfully brought a case before the Anti-Discrimination Commission</td>
</tr>
<tr>
<td>12. Eviction and bullying: Manager who tried to evict elderly lady and to enforce eviction via Tribunal had been abusive towards the lady, who slapped him. He called police alleging assault/injury (ARQRV-N/L, 58, 07/06: 3).</td>
<td>AUST LII Data Base – QC&amp;CCT - No comments on decision to evict, but many eviction cases have been heard by Tribunal</td>
<td>Resident, police, corporate village owner and village manager were called to appear at the C&amp;CCT</td>
<td>At tribunal hearing all parties including general manager were called to give testimony</td>
<td>Tribunal rejected manager’s claim of being injured, finding his account unreliable. Corporation ordered to abandon eviction.</td>
</tr>
</tbody>
</table>

Source: Specific cases extracted from ARQR News Letters (July 2005 – July 2006), no’s 47, 51, 54-55, 58
In case 13 (Table 6-6), the residents of one of the villages this corporation owned became aware of the owner’s proposal to change the minimum age entry from 55 years to 65 years. The residents then launched a spirited complaint to the CCT. The corporation received legal advice that such a change might be unlawful and withdrew the proposal.

It is normally the corporate owner who stipulates the entry age for a village, at its inception (e.g. see Villages.com.au 2012). In a new village, the minimum entry age can be set at 65 years. As the ARQRV (N/L 57, 2006: 3-4) commented, ‘more rapid turnover (churning) is something that delights the coffers of village operators’. Such changes are further evidence of the commodification of residents’ retirement lifestyles.

There is currently a trend towards a higher age entry criterion. Village corporations argue in favour of increasing the minimum age from 55 years to 65 years (e.g. see Barton - IAA 2009: 1). An age entry criteria of 65 years represents an alignment with the government old-age pension criteria. Today, in most villages the entry age is 55 years; in a few it is 60. The Act states that a ‘village is premises where older members of the community or retirees reside’ QRVA 1999 s 5 (1). Corporations have formed the view that the entry age should be legally increased.

The RVA, in its submission to the Productivity Commission claimed that their villages currently provide a range of support services to elderly residents and should receive the same government subsidies as the aged care industry (RVA Ltd 2010: 15, 19). The argument put by the RVA is that ‘the current retirement village regulations cannot guarantee transition from retirement villages to residential care operated by or co-location with their residential village’ (see Commission Inquiry Report, vol. 2, 2011: 312). This matter is summarised in Table 6-6 below.
### Table 6-6: Document - Thematic Analysis of (Selected) Disputes from ARQRV Newsletters - Cases 13 - 16

<table>
<thead>
<tr>
<th>Summary of Dispute</th>
<th>Reason for dispute</th>
<th>Impact of dispute</th>
<th>Action taken</th>
<th>Outcome of action</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13. Minimum entry age:</strong> For most RVs minimum entry age is 55. One leading village owner moved for increase to 65 (ARQRV-N/L no 57, May 2006: 3-4)</td>
<td>Corporations’ end goal: alignment with age care regulations that attract government subsidy</td>
<td>Such policy change would deny a village lifestyle option to a baby boom cohort</td>
<td>RVs would resemble nursing homes catering for the old. Residents of RV appealed to CCT</td>
<td>Legal advice that such a change might be unlawful, so corporation withdrew proposal</td>
</tr>
<tr>
<td><strong>14. Retirement village industry – New marketing method:</strong> Advertising on TV and in newspapers referred to new website ‘villages.com.au’ for seniors interested in purchasing accommodation in RVs. The ads seem to indicate a new service for retirees (ARQRV-N/L no 62, April 2007: 1-2)</td>
<td>It was found that website directors are linked to the village industry. This is not disclosed, hence there is misrepresentation.</td>
<td>Retirees accessing website looking for alternative retirement option will perceive the sit as safeguarding the interests of retirees.</td>
<td>Villa purchasers may rely on website but they need to consider that the site is not run by retirees, thus <em>caveat emptor</em> applies</td>
<td>ARQRV noted that website’s 7-advisory board includes a director of Primelife/Prime Trust, Loretta Byers of Village Care and other members of the industry. There are no residents members. Website is a marketing tool for RVA.</td>
</tr>
<tr>
<td><strong>15. Surplus s102A (Amendment)</strong> Corporation was trying to divert accumulated budget surpluses requesting residents to pass a special resolution so most surpluses would not be returned to them. Shortly before, CCT had ruled that such surplus be refunded. (ARQRV-NL no 64, Aug 2007: 2-3).</td>
<td>Amendment cannot apply until 01/07/2007. RV corporation is interpreting Act as if s102A changes are in force since year zero.</td>
<td>Using corporation interpretation, residents stood to lose their surplus.</td>
<td>RV corporation could not access the tribunal</td>
<td>Corporation eventually refunded the surplus. NB: government accepted corporation (FKP-AVEO) as a major sponsor of Department of Communities -production of Seniors Week booklet, Calendar of Events.</td>
</tr>
<tr>
<td><strong>16. Privacy Act (PA):</strong> Residents enquiring into village matters often told by managers that such disclosure is a violation of the PA. It is not clear if VMs refer to Commonwealth Privacy Act 1988 or the Queensland Privacy Act 2009. ARQRV is ‘doubtful that V/Ms or owners have any knowledge of the PA’ (ARQRV-N/L no. 64, August 2007: 2).</td>
<td>Since 2002 many disputes hearings indicate that village corporations refuse to provide full disclosure of village matters, creating lack of transparency (see QC&amp;CT retirement village list (AUSTLII Data Base).</td>
<td>Residents are now aware of need to seek factual information from ARQRV or other similar sources.</td>
<td>Residents now actively obtain relevant information from family, friends, COTA, ARQRV and the QLD Senior or other media.</td>
<td>The industry needs to recognize residents’ rights to factual and timely information, that is, must become transparent and accountable.</td>
</tr>
</tbody>
</table>

Source: Specific cases extracted from ARQRV News Letters (May 2006 – August 2007, no’s 57, 62, 64).
The procedures for how village disputes are to be settled are outlined in the Act, mediation hearings and the court system. As shown in many disputes, corporations are known to prolong and draw out these proceedings. Case 17 demonstrates the delaying tactics one corporation used in a dispute with village residents. At issue was the corporation’s interpretation of s 106 of the Act. Increases in ‘capped’ budget line items and any increases above the CPI must be approved by a special resolution of the residents' committee, with a 75 per cent majority. At a mediation session the corporation agreed to present the budget, but including the (legal) motion ‘notwithstanding the mediation agreement’, which in itself was a rejection of that agreement. The corporation’s legal team then challenged (unsuccessfully) the Tribunal’s jurisdiction. The Tribunal qualified its reply as it deemed that the agreement reached in mediation had been breached.

To elaborate, the Tribunal directed the corporation, at the residents’ request, to produce the invoices on which their budget had relied, but it failed to do so. The residents’ original complaint was therefore proven. In discussions outside the Tribunal, the corporation conceded most residents’ claims, amounting to $75,000 (ARQRV 2008: 1-2). The Tribunal then ordered in favour of the residents; and this was in addition to a previous refund of a $35,000 surplus. Residents’ legal costs were also awarded against the corporation. The entire amount came to well over $110,000. Proceedings began in June 2004; the matter was settled by the new owners after three and a half years later, in November 2007. The case is summarised in Table 6-7.
### Table 6-7: Document - Thematic Analysis of (Selected) Disputes Published in ARQRV Newsletters - Cases 17 - 20

<table>
<thead>
<tr>
<th>Summary of dispute</th>
<th>Reason for dispute</th>
<th>Impact of dispute</th>
<th>Action taken</th>
<th>Outcome of action</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Delaying tactics: Procedure June 2004 to settlement in November 2007 Residents</td>
<td>Corporation interprets s106 differently and rejects notion of a special resolution.</td>
<td>Residents went back to tribunal to enforce earlier agreement</td>
<td>Corporation then challenged jurisdiction of tribunal; this was rejected as there was a clear breach of mediation hearing</td>
<td>Corporation directed to produce invoices. Corporation failed to produce invoices and then conceded most claims. Agreement ratified by Tribunal and corporation also ordered to pay $35K surplus.</td>
</tr>
<tr>
<td>contested corporation’s increases of some s106 items (capped by the CPI) in the budget without calling for an S/R as per the QRVA. At mediation corporation agreed to represent a revised budget but reneged (ARQRV-N/L no. 66, Mar. 2008: 2-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Corporate Behaviour: Residents in a RV disputed the following: 1. Corporation failed to honour previously agreed settlement to correct budget discrepancies; 2. Corporation failed to maintain MRF as required by s 97 of the Act; 3. Corporation issued inaccurate/misleading statements violating QRVA s 86; 4. Corporation used resident funds to pay a management agency for inadequate services (ARQRV-N/L no 66, Mar.2008: 3-4)</td>
<td>Corporation’s business practices cannot always be reconciled with residents’ views. Corporation’s interpretation of QRVA is often different to that of residents.</td>
<td>Residents to consider further legal action</td>
<td>Corporation agreed to further negotiations - to avoid tribunal appearance. Corporation concerned that tribunal appearance could create adverse publicity.</td>
<td>Tribunal endorsed out of court settlement.: Budgets presented; MRF a separate trust account; withdrawal/internal controls/accounts procedures; correct financial statements; limited budget provision for external management/terminate services outside agency &amp; compensation pay to residents</td>
</tr>
<tr>
<td>19. Exit fee: Exciting resident lived in her unit from 22/10/03 to 23/10/05 - 2 years and 1 day. Exit fee calculated at $9,900 per year ‘or part thereof’. The SO charged exit fee for 3 years (ARQRV-N/L no. 70, Feb. 09: 1-3).</td>
<td>Although legislation is quite specific about how to calculate exit fees, many corporations use different interpretation of the Act.</td>
<td>Resident’s last day in the village was calculated on the concept of yearly stays.</td>
<td>Corporation’s calculation of exit fee represents violation of QRVA S15 (2).</td>
<td>Resident sought remedy at CCT, which ruled in favour of corporation need to promote viability of industry’. In appeal, DC ruling based on s15 (2) that exit fees be calculated on pro rata daily basis. Corporation’s new appeal now pending.</td>
</tr>
<tr>
<td>20. Reinstatement (RI) costs: Resident purchases unit with a 20% deferral clause on list price &amp; soon after received estimate of exit entitlement showing a large deduction for reinstatement costs RI. Resident questioned large charge given short occupancy (ARQRV-N/L no 74, 02/10: 4)</td>
<td>Corporation argued that reinstatement is required to return the unit to as new condition, as outlined in the resident’s contract</td>
<td>New resident realised unit was previously occupied. Former resident did not pay RI costs. Used appliances weren’t replaced, but RI costs for appliances charged to new resident</td>
<td>Corporation to date silent on the extent of RI performed, but claim all appliances were renewed before new resident arrived</td>
<td>To settle dispute, resident requires corporation to provide written waiver of RI costs on exit, reduce purchase price to that for a resale unit, or carry out RI work listed on estimate of exit entitlement sheet</td>
</tr>
</tbody>
</table>

Source: Specific cases extracted from QRQRV News Letters (March 2008 – February 2010), #’s 66, 70, 74.
Concluding Analysis

In contrast to the peaceful, comfortable, relaxing images projected in the advertising material, not all is trouble-free in retirement villages, evident in the continuing disputes between residents and corporate retirement village owners. There are many types of disputes, as demonstrated above. Most relate to financial issues or interpretation of the QRVA. Disputes concern recognition of Tribunal powers, the process of mediation, property access, eviction, bullying, entry-age criteria, calculation of exit fees, responsibility for reinstatement costs, insurance and repair, budget calculation, transparency, the use of the privacy act, and recognition of and amendments to the QRV Act, etc.

Overall, the disputes analysed indicate that retirement village corporations’ interpretations of the Act since its inception (1999) are rarely supported by the Tribunal or the courts. Corporations reject the Act per se or sections of it before the Tribunal, use delaying tactics, or attempt to circumvent it and associated rulings by the Tribunal and the district and higher courts. For example, a couple with a school-age child rented a vacant unit from the corporate village owners (case 6). This contravened s 5 (1) of the QRVA 1999 in which the definition and purpose of a retirement village is outlined. The corporation was challenged by the residents of the village and the renters left prior the case going to arbitration (ARQRV 2004: 5). Clearly the corporation, in full awareness of the QRVA 1999, disregarded the act in the expectation of non-action by residents. This could have set a problematic precedent.

Some years later, another corporate owner (case 19) made a particular interpretation of the QRVA in relation to calculating an exit fee using a full-year formula instead of a pro rata one. The resident had lived in the village for two years and one day, so the operator deducted a fee based on a three-year stay. This was a violation of s 15 (2) of the Act. Initially the CCT ruled against the resident, saying: ‘there is a need to promote the viability of the industry’ (ARQRV 2009: 1-3). In appeal, the District Court judge ruled that the exit fee, according to the Act, must be calculated on a pro rata, daily basis. The corporation rejected this and the case was then listed for appeal at the Supreme Court. At the time of reporting by the ARQRV the appeal was still not heard. So, there is a binding Act, but in the disputes analysed here, the act is rarely recognised by village corporations. The details of these cases demonstrate the industry’s modes of operating,
in ways that can be seen as arbitrary and outside the Retirement Villages Act. They show how and what corporations advertise about retirement lifestyles are compromised by their actions, which treat retirement and its ‘lifestyles’ as commodities.

**Review and Summary Analysis**

This document analysis supports the data previously gathered from interviews and observations and brought a new aspect to my project. The interviews and observations supported the use of the underlying theoretical concepts of the study without providing in-depth details. In contrast, document analysis not only provided detail of all aspects of the study but also proved useful for comparing and analysing corporate retirement villages and their residents.

Corporate retirement village owners promote their venues by advertising in the multimedia, in particular via sales brochures and lifestyle magazines. The retirement village one-stop concept is not so different from a master planned (mainstream) community (e.g. see Rosenblatt, Cheshire & Lawrence 2009) such as Springfield Lakes in Brisbane. It means that for the potential buyer the same concerns apply, including the suitability of the location and design of the dwelling, the range of facilities in the village (or estate) and compatibility with prospective neighbours situated in close proximity. Overall, retirement village-corporations offer and sell a homogeneous product which is differently packaged by different corporate owners, apparently providing choice to purchasers - catering for different needs, tastes and preferences, in particular with regard to village appearance, quality and location.

At first glance, corporate retirement village advertising provides comprehensive information, but the slogans and images in the brochures examined here indicate that these can be misleading, misrepresentative of the facts. Expectations and reality cannot always be reconciled. On the other hand, anecdotally, in advertising the slogan ‘we are selling a dream’ is well known to consumers. It is therefore incumbent on the retiree to evaluate and analyse village advertising-slogans and pictures prior to purchasing a villa in such a village. However, without ready access to relevant professional advice, purchasers rely on information contained in the brochures.

The retirement village industry and individual corporate village entities are in business to sell their products. In today’s commodified economy, products must be advertised,
marketed and promoted. It is ‘good’ business to use community-oriented slogans that give the impression of deep care for the community and its individuals (particularly older members), presented as well integrated into the community. The industry is selling a commodity for which demand must be perpetuated, so corporate owners use proven mainstream advertising techniques. This means the marketing of the product via sales brochures that highlight the most salient features of the product. More powerful than photos or long-winded stories are the corporate slogans that target a purchaser’s secret dreams of an ideal retirement lifestyle.

Further evidence of the commercial ambitions of retirement village corporations is in the data from the thematic and comparative analysis of the sample of disputes before the Tribunal and the District Court in Queensland. It demonstrates ongoing conflicts between retirement village residents wanting to maximise their retirement experience (social capital) and retirement village corporations’ goals to maximise profit (economic capital) by applying the same commercial principles as other corporate manufacturers and retailers as outlined by Bakan (2004). The ongoing disputes before the tribunal and the court system reinforce the perception that there are often large discrepancies between promises and expectations and the reality of a village retirement lifestyle.

Many disagreements between corporations and residents arise due to differential interpretation of the QRVA 1999 Act. The particular matter in question then becomes subject of a dispute where village corporations are put under scrutiny. The question arises as to why and how can there be a dual explanation of a piece of legislation drafted and redrafted by legal experts and ratified by state parliament. A closer examination shows that the problem is not the legislation as such but the opposition of the village corporations to the actual existence of the Act. This is evident in the retirement village corporation submissions in 2010 to the Productivity Commission in which they advocated self-regulation and argued for one centralised Federal Act to apply to all states, removing the need for separate state legislation. Following Friedman’s (1970) view that the social responsibility of business is to increase its profits, the industry’s resistance to a legal framework regulated by government instrumentalities suggests that its prime goal is the maximisation of profits, not the interests of the residents. More critically, Bakan (2004) noted that the outstanding hallmark of commercial enterprise is the pathological pursuit of profit and power.
Instead, as my thematic analyses indicate, there is ongoing tension in many retirement villages. In other words, contrary to the promises in the sales brochures, particularly via their powerful slogans, all is not as it seems and as it was promised in the sales brochures.

The next chapter explores how the concept of active ageing contributes to the commodification of the village retirement lifestyle in order to address the central research question of the study which is the nature of the relationship between active ageing and commodification.
Chapter 7: Active Ageing and Commodification in the Retirement Village: Findings, Interpretation and Implications

Introduction
The findings discussed in this chapter show how the concept of active ageing has gradually contributed to the commodification of the village retirement lifestyle. The chapter seeks to address directly the research question driving this study, that is, the nature of the relationship between active ageing and commodification.

The chapter is organised around the sub-questions. The first part discusses the nature of active ageing in the retirement village; the second part details this in relation to commodification. Thus, in the first part I address the question of productive ageing, detailing the village environment, the decision to retire, security and village lifestyle. In the second part I highlight the ways in which various activities are commodified, detailing recreational and leisure time activities, marketing and village disputes. Finally, I take up the argument that the village lifestyle continues to sustain the ongoing consumer status of residents.

As a resident of several years in a retirement village, I had become aware that the ‘retirement village lifestyle’ was accompanied by a range of village-specific problems. The lifestyle generates frictions between the economic goals of the corporate village owners and the aim of residents, which is to maximise the active and social aspects of their retirement. It became clear to me that this alternative village lifestyle was not simply affected by psycho-social or bio-medical impacts, but also by socio-economic issues. This chapter examines these socio-economic frictions to identify more precisely the ways in which commodification is embedded in the active ageing practices of the retirement village.

Chapters four, five and six of this thesis described data derived from the three research methods used in the study. Data were obtained from semi-structured interviews, naturalistic field observations, document analysis of sales brochures, lifestyle magazines and information and thematic analysis of accounts of tribunal and court disputes. This chapter generates findings based on an analysis of that material from the dual theoretical framework of critical gerontology and political economy of ageing (Estes, 1979;
Calasanti, Slevin & King 2006). These frameworks are detailed more specifically in Chapter two and highlight the socio-economic elements of gerontology, i.e. ageing.

The Nature of Active Ageing in the Retirement Village
This section argues that the concept of active ageing as a lifestyle is more evident in retirement villages than in community retirement lifestyles such as ‘ageing in place’ (Miller 2009). The latter part of the section distinguishes active ageing from productive ageing, arguing that the latter is a problematic term because of its association with remuneration. While productivity is an aspect of active ageing, not all village activities are productive.

Village Environment - The Village Walk
My initial observations of the village environment alerted me to the fact that it consists of two principal elements. The first element relates to the tangible, easily observable aspects including amenities and facilities created by village corporations specifically for the use and enjoyment of the residents. The second element refers to the intangible social aspects, concerning the way residents interact with the village environment and the activities they engage in and between themselves within it.

To observe the main features of the village, I strolled around the village environment, taking in the tranquillity of the place. Nothing interrupted the peacefulness of the area, but the sounds of the birds in high trees and a flock of ducks. This was nature at its best. I came across residents strolling along in small groups; others were walking their dogs on leashes. I observed individuals sitting on park benches, appearing to be engrossed in serious discussions. In this environment residents were clearly enjoying a recreational lifestyle that is based on the concept of active ageing incorporating social, physical and emotional elements. No practices of commodification could be seen.

The external aspect of the village environment includes the communal buildings such as clubhouse and facilities. Clubhouse amenities are used for a variety of functions, ranging from playing cards, carpet bowls and bingo to dinner/theme nights. Residents can enjoy activities that imply genuine leisure and a recreational lifestyle, which reflect the concept of active ageing. In principle the use of the clubhouse and its facilities do not attract any additional costs. However, in practice the participation in a leisure activity such as Bingo is associated with specific charges, namely the purchase of one or
more bingo cards. Clearly there is an element of commodification attached to this kind of activity.

Understanding the retirement village as having an external, easily observable environment and facilities which are dependent on those surroundings brings to light important elements of the commodification process. The village environment is the basis of the active ageing appeal to residents and the use of the natural village environment is free; it does not directly involve elements of commodification. However, this external environment enables other forms of commodification to occur, including leisure and recreational activities such as those detailed above and serve as a catalyst to reshape and commodify activities enjoyed by residents. It is worth noting too that the external aspect of the village is commodified to the extent that it contributes to the initial appeal of the property purchased in such village surroundings. A discussion of the commodification and marketing of the external village environment is undertaken in the section that follows.

The Decision to Retire
In Australia the decision to retire is to a large extent dictated by government, because of the age criterion associated with pension eligibility. Currently this is 65 years and in most instances it is the age at which men and women exit the workforce and commence retirement (Dept. of FaHCSIA 2009; Centrelink 2009). It is at retirement age that most potential retirees make the choice to live either in a small freehold, or opt for ‘ageing in place’ or move into a retirement village (ALGA 2006; Stimson 2002: 3). The latter option is to enter a self-funded, one-stop retirement village and to experience its associated lifestyle (McGovern & Baltins 2002: 23; Stimson, McCrea & Star 2002: 63). More and more retirees are attracted to a retirement option where most facilities and services are offered ‘in house’. Of the over 65s cohort currently, approximately 5.3 per cent choose the retirement village option (Jones Land LaSalle database 2010). For many residents interviewed, the move into a retirement village had a number of consequences, including relocation hundreds of kilometres away from family and friends, regular communication becoming restricted to letters, sporadic phone calls and email correspondence. In my village, as in many other retirement villages, shopping centres and medical clinics are not located nearby. Residents rely on their own transport, or they
car-share, or take the twice-weekly bus that is hired by the village and paid for by the residents.

As discussed earlier, the decision to retire usually involves downsizing. The commercial retirement village sector offers particular types of ‘downsized’ housing. As a rule, the villas are about twenty 20 per cent smaller than the average house and the backyard is little more than a ‘token’ garden. Low maintenance, smaller-sized accommodation is precisely what attracts the retiree who gladly foregoes the daily home and garden ‘grind’ in exchange for a life with more leisure and recreational time to engage in enjoyable activities.

Village lifestyle is important. One respondent, Ross, took early retirement from the public service. When asked what influenced his decision to retire, his answer focused on the reasons why he opted for a village lifestyle:

**R**

well, when we were coming up to retirement (we had been holidaying on Sunshine Coast for about five years and we decided that the Sunshine Coast was where we wanted to retire to) at that stage we hadn’t thought about retirement villages. We were going to buy privately, out on the ordinary market, possibly with ah a little bit of acreage. However when I retired ahm the market was going up quite rapidly in the open market and the [retirement]villages became attractive to us ah from a financial point of view and ahm we decided that we would look at the villages and see what the system was in the villages ah in respect to lifestyle ... We decided we would try one for 12 months and so we went around the villages on the Sunshine Coast ... and eventually decided that this village was our best option (Ross, TR 3-16).

Ross’s elaborations indicate that he and his spouse, like most other residents of the village were attracted by the active lifestyle offered by the village.

**Security**

Another aspect of active ageing and one which also influences the retirement choice is the desire for security and need to live in a safe environment (RSL Care 2012: 1). Security in contemporary society appears to have become a matter of individual safety,
regardless of one’s personal wealth. For example, neighbourhood watch, a community organisation is established in most villages by default, rather than design, and is appreciated by all residents. Unlike community neighbourhoods, many retirement villages offer regular night patrols, the presence of village staff during the day and neighbours ‘watching’ over each other’s villas – all this gives a ‘sense of security’ (RSL Care 2012: 1). Some villages also have high security fences and entry is via an electronic gate, surveyed by electronic security cameras. This assurance of safety is for many an attractive aspect of the village lifestyle (Manicaros & Stimson 1999: 26, 29, 31, 63-4; Stimson, McCrea & Star 2002: 61-2).

With regards to the various aspects of security another respondent, Kim, explains:

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### Now, just briefly, what do you most enjoy and least enjoy about living in retirement village?

**K** Oh, [it’s a] safe, secure, ah, place to live rather than being out on the street with hoodlums next door [laughs] ... [I] most enjoy the fact that it’s safer, reasonably secure, ahm you could pack up and go whenever you want and know that everything is going to be ok, somebody will be watching...

### do you inform somebody, a neighbour or what, when you go away?

**K** oh yes

### you do

**K** yes and get them to collect mail and…

### what about village management? Do you inform them too?

**K** village management, not as a rule

### not as a rule?

**K** I come and go too much. I know we are supposed to put it in the book but I don’t

### aha, right

**K** [laughs] ... we found that earlier on people were looking through the book and, and saying “oh so and so is away, and so and so is away, and so and so and so is away”, I think that they that they changed the system themselves but that was not a good system

### wasn’t a good system

**K** it was not a good system

(Kim, TR 14-16, 64-83).

As Kim indicated, security for her is associated with freedom of choice, helpful and trusty neighbours; but her trust does not extend to all residents and in particular it seems she is suspicious of management.
Retirement Village Lifestyle

The idea of an active retirement village lifestyle, as noted in Chapter three, revolves around the core themes of a) enjoying active retirement, b) being involved in voluntary activities and c) enjoying freedom (Appendix N). These three elements are discussed separately in the following section.

Enjoying Activity

From Brad’s account below, it seems that enjoying an active retirement in the first instance means participating and being involved in any kind of activity, a point underlined by the WHO (2002: 45-53). Today’s retirement cohort views retirement as simply another stage in their life-course. Rather than an end to life, active retirement refers to participation in enjoyable activities but at a reduced pace.

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gl now, let’s talk about active retirement lifestyles in a retirement village, what do you understand ah what is meant by being active in retirement?
Bd well, participation in ah in the events that ah occur in the village. Really ah I am abit choosy about what I do, mainly I call some in the … computer group … but we still go out to various other events anyway you know.

gl well many people are very grateful to you I can assure you regarding the computer the help you provide, now do you ah consider that active ageing refers to being socially and physically or otherwise involved?
Bd socially, well I like to keep in touch with people. I like to have people who say hello to me.

gl what about physical ah
Bd well, I personally swim every day.

gl I also see you always being on, on your bike actually
Bd and I am on my bike … although I haven’t these last few months, haven’t been very, very much on it …

gl not, aha, ok, yeah
Bd mmh I, I should do more because I am overweight, you know (Brad, TR 80-88, 91-99).

However, active enjoyment is subject to some qualifications, as expressed by the elderly respondent below:

---

gl do you think that you yourself have an active or non-active retirement?
L mine is a semi-active [one], I am afraid

---

193
L: I think [I'm] reasonable happy ahm I would like to be a bit more active as far as walking around and going out is concerned, but that comes with age.

gl: yeah, but, but at least you have adapted you have...
L: yeah, I have a walker ... but to go anywhere I have to depend on somebody with a car

gl: well I mean for many people comes the age where they give up driving anyway you know
L: well, I had to give up driving because of my accident

gl: the accident yeah ok, now ah in what ways do you participate in activities in the village, well you mentioned the craft group and...
L: yeah, when I first came here I was able to help in the kitchen and so on, but of course I can’t do that now (Lauren, TR 289-310).

Lauren’s story shows that being elderly, she is no longer as agile and flexible as she used to be. Now she needs to adapt to activities that are commensurate with her age and health.

Matt adds the extra dimension of security, which as mentioned above, is highly relevant to the active ageing concept and the idea of being free to decide what to do, when you want to do it:


gl: ok, now tell me ah what do you most enjoy living in a retirement village?
M: hmm, well I enjoy the security I have in the village; here we can trust the other people we can leave the door is open and we haven’t a care in the world as far as people breaking in and we go away and we get the freedom of choice to go away for a month or three months and come back and we pretty well ninety-nine per cent feel secure everything will be as is when we left (Matt, TR 118-24).

Matt and his wife regularly visit their adult children in England. He explained that his travels keep him away from the village for three months every second year. Being retired and living in a retirement village allow him and his wife to spend more time on leisure/recreational activities, including travel and bus excursions. However, living in the village provides security and peace of mind; his neighbours and other residents keep an eye on the house and the couple feel their property is safe from burglary or similar mishaps.
Interviewees described a wide range of activities, many of which have been documented by Miller (2009: 18-31) and include activities such as fitness classes, gardening, outings with peers, playing cards in the clubhouse, fundraising, and joining a volunteer group helping older and frailer residents with chores around the house. A positive aspect of the village reported by most interviewees was the increased opportunity to make friends, to participate in activities and to enjoy the various amenities and activities offered in the village. Today’s active retirement represents a marked change in social attitudes, affecting all aspects of modern life. A consequence of significant population increases in the contemporary era is the associated increase in life expectancy, which in turn results in a much longer retirement period. As a direct consequence of this, many retirees have begun to be increasingly concerned with diet, health and fitness (WHO 2002; Miller 2009). This in turn has allowed them to pursue longer and more intensively their various leisure and recreational interests. Such activities were previously the prerogative of younger generations.

Most interviewees were aware that their parents had led a less active retirement lifestyle (see Kopecky 2005: 1, 7-8). Joel in his interview said that his parents’ retirement was an entirely different and rather sedentary lifestyle:

*

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The era in which respondents’ parents lived, their retirement lifestyles, their attitudes and associated behaviours were quite different from those being experienced and practiced by today’s retirees (Gauthier & Smeeding 2001: 8-15). For example, in the immediate post WWII period today’s commercial retirement village system did not exist. Retirees’ expectations were different, people had a shorter life expectancy, hence a shorter retirement. It was expected by society and many retirees’ themselves that they
would pursue a quiet and restful, but passive and brief retirement. Social norms dictated that retirees stayed at home, grow roses, look after the grandchildren and occasionally have a beer with the ‘mates’ in the neighbourhood pub.

Volunteering
Unlike most other socio-economic activities in which conditions such as transport may dictate a particular performance for a desired outcome, volunteering does not impose conditions. Volunteering is a personal and individual choice. It is an activity in which an individual is relatively free of pressure and is exercising his/her own free will, not expecting any benefit. This means that no individual or group of individuals can be forced or coerced into voluntary activity. Volunteering is a noble human gesture in which an individual puts the welfare of others ahead of his or her own needs. Empirical data confirm that a significant number of people of all ages and gender are involved in a variety of voluntary, unpaid community services with, for example, the Red Cross and drug rehabilitation programmes. In many instances people want to give something back to the community. The provisions of such services are by tradition voluntary and unpaid, there is no remuneration other than feeling good or getting a sense of pride or satisfaction.

Some of the village residents have been volunteers for many, many years, while for some it is the first time that they have worked unpaid. Most of those who have long been volunteering are proud to continue their lifelong commitment to volunteering and reject the notion of accepting payment. So although village residents pursue a common goal, namely a happy and carefree retirement, it is common practice to help other residents who may need it. This includes for example, watering the neighbour’s garden whilst he or she is away, or teaching a computer or art class. It can be regarded as a cultural norm or an unwritten tradition to volunteer when peers are in need. Certainly in this village, most residents are aware that they can ask for assistance, and a volunteer/neighbour will be happy to help a peer in need. As a consequence, in this village as in many others, residents develop a sense of solidarity and belonging.

Volunteering is part of active retirement (Qld Govt. Dept. Community Services 2012). The respondent below provided the following account of her volunteering activities:
do you consider the volunteering by village residents to be part of an active retirement?

well I do; if you want to be part of the happy community too, yes I do

well, why really ah is volunteering part of active retirement?

well, I think volunteering not only just in the village, I mean if you don’t volunteer here I think it’s wise to be able to volunteer say with Meals on Wheels, or up in the hospital or do something...

do something ok

yeah just to be a community participant - give something back

so give something back, be community minded, all right

yes

(Irma, TR 302-12).

Irma’s view indicates that volunteering in retirement is part of an active village lifestyle and for her it’s like an unwritten rule. Being a volunteer is a form of community duty. As in mainstream society, volunteering is regarded as an important, even a patriotic activity. Many retirees see volunteering as a sacred duty and an honour; it enables them to ‘give a bit back’ to the community as well as to individuals who are in need of help (Haukka, Robb & Alam 2009; 11-12).

According to ABS data approximately 15 per cent of the population volunteers (ABS Cat. 4409.0 2005). In the village, the figure is higher at an estimated 20 per cent. Since volunteering is an important part of social activities for citizens of all ages, it follows that many individuals in their retirement will continue to contribute to society in an unpaid capacity (de Vaus, Gray & Stanton 2003).

As noted in Chapter 4 above, a number of retirement village residents today are also involved in various village activities including assisting in organising clubhouse functions. Below Ross emphasises his involvement in voluntary activities in the village, particularly with regards to clubhouse functions:

now, more and more retirees living in villages are involved in some form of voluntary work, what about you, well you mentioned you help at functions actually

well [my wife and I] both volunteer in the village to, to help with the functions in the clubhouse, ah so at this stage we don’t do voluntary work outside the village...

so you currently you are not considering getting involved in, in other voluntary work or...

I would probably consider voluntary work further down the track when ... it’s not a tie if you want to go away. Somewhere [where] you say you are not coming in, and that’s it

(Ross, TR 684-7, 690-4).
Ross still works part-time, but his account demonstrates, as is the case with other couples, that they enjoy working together in a variety of unpaid voluntary capacities.

Below, Brad confirms that a number of residents regularly participate in volunteer activities but these residents enjoy the social contact participation gives and are often not aware that their contribution is of a ‘volunteering’ nature:

now do you consider the volunteering, the volunteering by village residents to be part of an active retirement?

for some, not others

ok so why, why is that actually?

well, certain people don’t know how to do so. They take up their part in by promoting things such as our very good barbeque group, the ah the trivia; the people who organise the trivia and they seem to be just small groups that want to operate on their own and run functions on their own. I would personally prefer to see them under one umbrella but it hasn’t happened if you know what I mean

ok fair enough, so you get an example like the, the barbeque and the trivia right

oh yeah, you see these people put a lot of work into it then, but then again, you know, other groups like ahm like the craft group and the art group and sometimes ourselves the computer group, you know ah…

ok, now more and more retirees living in villages are involved in some form of voluntary work, what about you?

nothing in that respect other than…

well you do a lot of voluntary work with the computers and all that stuff

yeah, I like those yeah, yeah that sort of thing, yeah see we also run the village channel and that group…

you are involved in that well, yeah that’s right, the house channel actually, there is a lot of work involved in preparing all that the power slides and so on

yeah, we, we do that with other fellows, you know

yeah now that’s, that’s terrific, this is certainly some, some voluntary work, it’s, it’s active work and it’s actually productive work, you know it’s all that

mmh, yeah I think you might have meant like Salvation Army and people like that (Brad, TR: 178-91, 633-45).

Brad’s account indicates that many residents spend considerable time organising events such as trivia nights, bingo, bus excursions, barbeques, lunch/dinner events, happy hour, and also assist in setting up computer or arts classes.
**Civic Participation**

In Chapter one, the concept of civic participation was described as a form of volunteering, whereby individuals join government and non-government organisations that specialise in providing unpaid voluntary services to needy community groups. Many of these organisations receive government grants allowing them to carry out their volunteer work. Civic participation in a retirement village continues on a smaller scale and many residents provide charitable services as a group or as individuals. They help their resident-peers, by for example, cooking for a resident who is still recovering from an operation (also see Goss 1999: 378-415; AARE 2001; Ask.com. 2012). In addition, residents also help outside the village, engaging in voluntary productive activities and services such as Meals on Wheels and/or helping in one of the ‘Vinnie’s’ or ‘Salvos’ stores. Civic participation can thus be regarded as an activity that is similar to productive ageing, to which no remuneration is attached (Burr, Caro & Moorhead 2002).

Volunteering can be seen as having a key element of civic participation. For example, David’s remarks below show that for him volunteering is both a civic duty and an enjoyable activity. David has on many occasions helped frail and sick village residents, driving them to clinics and hospitals. His compensation is the satisfaction he derives from helping others.

---

*gl*  
now, many retirees living in villages are involved in some form of voluntary work, what about you?  

*D*  
you mean voluntary work in the village or…  

*gl*  
yes, yes  

*D*  
...yeah, I am involved in whatever is going on, if there is a function on, I assist in setting up or cleaning up, or whatever is required…  

*gl*  
yes, yes, well ah your contribution towards the house channel that’s voluntary work too  

*D*  
that’s right, yeah  

*gl*  
now, did you ever consider getting involved in voluntary work, well consider you are doing it anyway  

*D*  
well, yeah, I am doing it in here but not involving voluntary work outside the village  

*gl*  
no, no; now should voluntary work be subject to some monetary consideration?  

*D*  
no  
(David, TR 728-740).
Freedom of Choice

Active retirement also means enjoying and having freedom (Manicaros & Stimson 1999: 60, 64, 70; Stimson, McCrea & Star 2002: 61-2). Some village residents exercise this choice through travel, and for instance might quite spontaneously take their caravan to travel around Australia for however long they want. There are no restrictions other than financial ones.

Residents understood clearly that active retirement involved a move from mainstream restrictions into a life-stage free of responsibilities, work and family commitments. As Wendy observes below, prior to retirement, family and work commitments dictated how many people lived their lives:

**gl**  *now, what do you enjoy most about your retirement?*
**W**  *ahm, making my own choices, I’ve always had to [laughs] you know consider other people, I’ve had very elderly parents and we looked after them, I had my daughter and I had family you know and I, I worked, I’ve always worked…*

**gl**  *so really the major thing is freedom of choice*
**W**  *yes, freedom of choice and doing want we like, when we like to do it and, and it’s really nice…*

**gl**  *could you give me one example…*
**W**  *well if we decided we want to go somewhere, we don’t have to ask anybody, we don’t have to fit in with somebody else, we just go [laughs]*

**gl**  *didn’t you have that, that also before when you were working*
**W**  *no*  
**gl**  *no, why not*
**W**  *no, because my parents were sick and I had to make sure that they were all right.*  

**gl**  *alright, so there were many filial duties so to speak*
**W**  *mmh, also when, when you are working, you … I worked late up, until ah when my parents died actually, and I was still working part-time, but ahm it’s just that we always seem to [chuckles] be at the beck and call of other people [chuckles] it was so nice when we came to say ‘right, now, we are free, we can do as we like’.*  
(Wendy, TR 274-94).

Other interviewees also stated that what they lacked during their working life was the freedom to choose what, how, when and where to do the things they wanted to do. It is only in retirement that many people gain the freedom to do all the things they were unable to do whilst working.
Productive Ageing

The problem with the notion of productive ageing is that it is connected to the notion of economic productivity and the term is often used to demonstrate that although retirees no longer engage in paid productive activities, they still engage in unpaid productive activities (de Vaus, Gray & Stanton 2003: 19-21). A key insight of this study is that many activities are productive in that they consist of voluntary services to the village community, to the village management, and also to needy individuals living in the village. This may include, for example, doing household chores for a neighbour or giving someone a lift to the shopping centre or a medical clinic.

While it is important that these activities be regarded as productive, the association of productive ageing with paid remuneration and with previous assumptions of unproductive ageing is problematic. During the course of this study I came to understand that the notion of active ageing is more appropriate because it is less connected to financial gain, and more closely connected to the activity itself and the personal satisfaction to be gained from engagement.

One interview participant mentioned that retirement meant opting out of the workforce, but not life. This alerted me to the point that although people in retirement may not be working for wages, they continue to be involved in productive activities. Indeed, they may actually reject the idea of monetary compensation. Wendy’s account indicates that she is not entirely sure of the meaning of productive ageing but her understanding of productivity clearly captures the essence of this concept:

*gl*  now, what do you consider it means to be productive in retirement?
*W*  I would consider it means to be productive in retirement but you probably would go and do some welfare work or some volunteering or some Meals on Wheels, which we have done, and also to keep physically active as well and keep, keep the brain going mmh. In other words, retire from work but not life
*gl*  ok, excellent; now, can you describe activities that you consider as being productive in retirement?
*W*  ah looking after my grandkids [laughs]
*gl*  ah absolutely yeah that’s fine, any other one
*W*  Ouch. I don’t do any volunteering work now simply because I can’t walk like I used to, we’ve done the Meals on Wheels and we’ve done all that sort of thing but ... (Wendy, TR 778-790).
Although Wendy did not directly mention remuneration her comments imply that she would not expect any payment for her productive contributions. In the section below I make apparent the commodification process in the village to show how active ageing stimulates additional costs.

**Commodification in the Retirement Village**

The various functions and events that are part of any village lifestyle were described at length in Chapter 5 above. Many of these activities are purely of a social or volunteering nature, whilst others can clearly be seen to be attracting a cost and thus can be regarded as commodifying active ageing. As explained elsewhere, corporate village owners’ activities are based on entirely commercial dictates. The implementation of many of their policies will be geared towards increased commodification, thus leading to larger profit margins. Residents and residents’ committees may be implicated in this commodification process. Having been accustomed to their status as consumers in mainstream society, residents’ actions are quite likely driven as much by notions of commodification as well as active ageing.

The nature of commodification in the village requires consideration of two elements. One concerns the perspective of the residents and the other the operations of the corporation. The discussion in this section includes accounts of leisure and recreational activities because these are core components of active ageing. Paradoxically, to pursue them in the village there is frequently a cost involved. This section cites three observations undertaken in the village. It opens with a discussion of the ‘Christmas in July’ luncheon and argues that the event incorporates every aspect of commodification. It then discusses the annual village arts and craft exhibition, showing that the function incorporates all concepts of active ageing and commodification. Without the latter the show could not have been organised or came to a satisfactory conclusion. This section also discusses the Open Day and the way it is used as a marketing tool by the retirement village corporation to advertise and promote the annual sale of vacant villas. Note, the villas are sold subject to a leasehold agreement (99 years), hence remain the property of the corporate village owner/entity. Finally, the section discusses commodification through the marketing of the village. This final debate considers commodification emerging from wrongful interpretation of the QRVA 1999 and the arbitration by QCAT.
Christmas in July - A Special Clubhouse Luncheon

In my initial observation of this event I regarded it as a typical leisure and recreational retirement activity. Indeed, the function seemed to fully reflect the modern concept of active ageing. In this instance many residents, both patrons and volunteers, enjoyed this special event/lunch. In turn, the pursuit of this particular leisure and recreational activity could be perceived as reflecting a perfect element of a non-commercial retirement lifestyle. A closer examination, however, highlights the fact that there were additional costs involved. The function’s expenses included the caterers, alcoholic drinks, hire of the karaoke band and raffle tickets. The social activity became transformed into a commercial enterprise because it involved voluntary as well as paid activities.

The Annual Arts and Craft Show

My observation of this event indicated the following. This exhibition is regarded in the village as the pinnacle of the annual functions. It means many residents participate actively in one way or another. Much has to be organised, including setting up rows of small tables, displaying a variety of creations by members of the craft and arts groups.

This event demonstrated that residents enjoy participating in all aspects of life and enjoy productive activities such as producing paintings, embroidery and so forth. Residents who helped with the organisation of the function confirmed that they enjoyed their voluntary activities. The active ageing concept is evident but also incorporates elements of commodification. For instance a resident may sell his/her craft/art item for personal gain, but if the product is sold and the proceeds go to the ‘Queensland Cancer Foundation’, then the transaction remains within the realm of active and productive ageing. Although commercial transactions by regional traders selling their goods to residents for profit do not directly commodify active ageing, the traders’ payment of a ten per cent of their proceeds to the residents' committee complicates the matter. This is because bringing commercial activities into a retirement village commodifies the village lifestyle even if the residents' committee invests this money in improvements which benefit the residents. My argument pivots on the principal is that such improvements should not have to be funded in this manner.

The Open Day

My observation of the Open Day function confirmed that its main purpose is to promote the resale of vacant villas. The Open Day is a purely commercial activity, incorporating
two specific aspects of commodification. First, the resale villas, hence bricks and mortar, were advertised in glossy village sales brochures; however, the ads focussed not on the villas but on images of residents in pursuit of their leisure activities, emphasising an exciting retirement lifestyle. The implied promise of a dream retirement lifestyle was used to lure potential purchasers. Second, on the day of the function, a sales manager and a couple assistants who all worked in a paid capacity were organising the event. In addition, the corporate village owner had persuaded a number of residents to help by promoting the vacant villas to visitors and potential purchasers. These residents worked in a voluntary and unpaid capacity and were the ones who convinced interested visitors, and thus indirectly sold a number of the vacant villas. This represents a use of voluntary and unpaid labour for a solely commercial purpose, hence is commodifying active ageing. To clarify, although volunteering is an element of active ageing, its hijacking for commercial purposes diminishes its altruistic characteristic and transforms volunteering into a commodified activity.

**Corporate Commodification Techniques**

Corporate retirement village owners sell their products using proven marketing methods. One of the more popular product-marketing techniques is the design and use of a sales brochure as described in Chapter six above. The sales brochure is not just a tool used to sell villas or units in a retirement village. This tool has been transformed into a commercial instrument which applies psychological approaches that can successfully appeal to unsuspecting retirees/consumers. This corporate technique facilitates the manipulation of the potential purchaser-retiree who may already have decided on the retirement village option as the preferred choice. How to best manipulate a consumer-retiree’s emotions? Simple, instead of the ‘hard’ sell of a villa or unit in a village, the corporation uses a technique which focuses on the lifestyle available to the retiree purchasing into a retirement village thus gaining access to regional recreational and leisure facilities. Illustrations of such a desirable lifestyle are accompanied by cleverly worded messages that positively affect a potential purchaser-retiree’s family, friends as well as regional and further away located communities. In other words such psychological manipulations are commercial in nature and are an integral part of corporate commodification techniques.
As demonstrated above, retirement village corporations sell villas and units, not a lifestyle. That is their business, however to achieve success, retirement village corporations have incorporated in their marketing/commodification techniques implied promises in the form of psychological appeals to sell the image of an active and desirable lifestyle. This retirement lifestyle now tends towards becoming more and more commodified. Finally, taking into consideration the complete corporate marketing ‘package’, an otherwise straight-forward commercial transaction becomes the instrument that facilitates the commodification of an active village lifestyle.

Village Disputes
Retirement village owners today are usually corporate entities in the form of multinational or transnational companies. They are in the main large developers that build large estates, office blocks and shopping centres. Over the last decade many of these corporations have added a retirement village portfolio and are currently competing to gain market dominance. To be specific, retirement village corporations are public companies (listed on the stock exchange) whose primary allegiance is to their shareholders. As such they are interested in minimising costs and maximising profits. In contrast, residents of retirement villages interested in active ageing seek to maximise their retirement experience. As detailed in Chapter 6, corporate village owners lobby for self-regulation and for non-interference by any of the three tiers of government, using a broad range of interpretations of the QRVA 1999 and delaying tactics to distort the facts.

Both residents and corporate owners are protected and have clearly defined legal rights and obligations. However, as already discussed, the many disputes between residents and corporate owners arbitrated regularly at the QCAT indicate the friction between residents and owners is caused by their different socio-economic interests. These issues were foreseen by the Queensland State Government thus providing legislation in the form of the Queensland Retirement Villages Act 1999 [QRVA 1999]. The purpose was to ensure greater regulation of the new commercial retirement village industry and at the same time provide better protection of commercial village residents. Mainly at the behest of the industry, the Act was continuously amended which at times benefitted residents. Despite the amendments the industry could not be satisfied, rather aiming for total deregulation or self-regulation. As a result there were socio-economic discords between village corporations and residents causing ongoing disputes. The concept of
active ageing not only results in the commodification of residents-lifestyles but also in the commercialisation and eventual commodification of the disputes process.

In all Australian states and territories, legislation regulates the commercial behaviour of both village owners and residents. In Queensland the QRAV 1999 sets the industry standards and the ARQRV safeguards the residents’ interests. The first instance of dispute resolution involves a mediation hearing between the two parties; if there is no agreement the dispute goes to the full bench of the QCAT. Often disputes go further and are heard before the judiciary. Disputes mainly arise from differential interpretation of the QRVA 1999. Corporate village owners often attempt to obtain additional profits by interpreting sections of Act in ways that result in financial disadvantage to residents. While corporate owners must make a profit to remain in business, many accounting procedures used by management are contrary to legislation and result in unfair treatment of residents. The commercial relationship between corporate village owners and their residents is often an uneasy one and in many instances ends in struggle or conflict legal confrontation before the courts.

For example, the case described below was a matter of interpretation of the QRVA 1999 as amended and dealt with the calculation of the exit fee as legislated after 1 July 2000. To clarify, the formula used prior to 1 July 2000 was based on the calculation on the concept of yearly rests. In this instance a resident moved into a retirement village after 1 July 2000 and later vacated the unit. Instead of applying the post 1 July 2000 formula and calculating the exit fee up to the day the unit was vacated, the exit fee was calculated right up to the next anniversary of the date the resident entered the village. The case came before the Queensland Commercial and Consumer Tribunal (QCAT 2003) for mediation. The corporation was ordered to repay the unlawful deduction of over $4,000 (G.L., Document analysis – village disputes, pp. 187-188).

Similarly, in another retirement village a resident lived in a unit from 22/10/2003 to 23/10/2005, hence 2 years and one day. This amounted to $9,000 or part thereof. The corporate village owner preferred the pre-1 July 2000 formula and calculated a full three years. Initially the Tribunal recognised management’s wrong doing but found for the corporate village owner applying the rationale: ‘need to promote the viability of the industry’! In appeal a judge overturned the tribunal’s finding and ruled in favour of the appellant based on the QRVA 1999 s15(2) that ‘the exit fee to be calculated on a pro-
rata daily basis’. The corporate owner then appealed against the outcome of the appeal, at the time of writing the outcome was still pending (G.L., Document analysis – village disputes, pp. 192, case 19, Table 6-7).

Another dispute involved delaying tactics often used by corporate village owners. In this case the first procedure began in June 2004 and ended with a settlement in November 2007 – a period of over 3 ¼ years. The issue was that the corporate village owner did not agree with the QRVA 1999 s106 budget items capped by the CPI. Items above CPI increase must be approved by residents via special resolution (by a 75 per cent majority vote). The corporate village owner never called a special resolution. Instead the matter went to a mediation hearing where the corporate village owner agreed to present a revised budget but then reneged. At the following mediation hearing the lawyers for the corporate village owner rejected the jurisdiction of the tribunal, hence a clear breach of the mediation hearing. The corporate village owner was then directed to produce invoices in support for their case. This did not eventuate and the corporate owner conceded most claims of about $75,000. In addition a surplus of $35,000 was also returned to the village residents. The foregoing can only be described as a contemptuous and cynical exercise and demonstrated how a corporate retirement village owner can successfully apply and use delaying tactics, thereby severely affecting residents’ retirement lifestyle over a period of several years (G. L., Document analysis - village disputes, pp. 191-192, Table 6-7).

As discussed in Chapter 6, corporate village owners will not hesitate to interpret legislation outside the spirit of the Act, with the aim of gaining an additional financial advantage. If this is unsuccessful, some village owners instruct their legal teams, or are advised by them, to use questionable delaying tactics. The prevailing corporate attitude seems to be ‘we might get away with it given that residents fail to understand commercial matters and are unlikely to continue their pursuit of justice’!

Most commercial transactions carried out by corporate village owners occur within the framework of the Act and associated regulations. Standard business transactions, accounting and budgeting procedures attract a normal economic profit and are not disputed by residents. It is only when the corporate village owner attempts to obtain profits over and above what is permitted by the legislation that the profits gained
thereby take on an element of commodification. In turn, this financially disadvantages residents, which impacts negatively on their retirement. Such village disputes contribute to the commodification of residents’ retirement village lifestyle by ‘bringing’ them into the current commercial climate. The industry’s perception of residents being transformed into a commodity causes problems. It means it is difficult for corporate village owners to reconcile their commercial interests with the social needs of residents and thus fully contribute to the active ageing goals of the latter.

Tourism and Travel
Travel as a leisure activity is a most sought-after aspect of active ageing and represents a particular mode of consumption. Clearly, most village residents can afford short trips such as bus excursions to metropolitan and regional areas and or to visit family interstate. However, for many of this cohort, overseas travel is not within financial reach. This then implies that the active ageing concept also promotes activities that are beyond the means of the average retiree/resident, thus hinting at notions of a commercial nature. In other words, this specific kind of consumption incorporates traces of commodification.

Nevertheless, Urry (1990: 154) noted some years ago that the consumption of leisure time and associated activities such as tourism is practised by ‘a rising proportion of the population who are in retirement’. Later Corrigan (1997) examined in more detail the consumption of tourism, distinguishing between the post (-industrial) tourist visiting traditional (commercialised) tourist destinations and those of the ‘untourist’. The latter is motivated by cultural, educational and environmental interests and unconcerned by the costs (Huie quoted in Corrigan 1997: 144-5). Following Bourdieu, Corrigan argues that both categories of tourists have cultural and, in particular, high economic capital and ‘it seems likely that post-tourists and untourists will be the elite tourist categories [including retirees] of the future’ (Corrigan 1997: 145).

To reiterate, the consumption of travel as a leisure activity contains elements of both active ageing and commodification. Specifically, for retirees including village residents, the transition from working life into retirement implies a change in life stage-status. But what has not changed is the former worker/employee’s consumption status; retirees continue to consume, including leisure. They dine out, visit shows, buy cars and travel, reflecting the concept of active ageing that is linked to consumption. But the concept of
active ageing, as already mentioned, often stimulates or facilitates activities that incorporate elements of commodification. One need only peruse the Queensland Senior monthly paper or the bi-monthly *Open Road* car magazine advertising ‘discounted’ but nevertheless quite expensive 2-4 weeks overseas travel. These organised tours specifically aimed at retirees are accompanied by professional guides (or well-known celebrities) and are often described as the ‘ultimate’ travel adventure open to those who can afford this kind of luxury. Though the ads seem to sell a travel product, to attract and influence the retiree to make a purchase, the ads actually promise a ‘dream travel adventure’. In this instance, the income status of retirees may itself contribute to the commodification of their retirement lifestyle.

One respondent, Nora, describes the lifestyle activities in which she engages and which confirm her status as a Third Age consumer. She still works part-time (job sharing) and will soon enjoy full retirement. In the meantime, her income allows her to travel interstate and overseas, but this comes at the expense of other leisure activities:

*gl* what do you understand by the terms consumer and consumerism?

*N* a consumer is ahm the people, people buying or using goods and services

*gl* yeah that’s good enough yeah, and what about consumerism?

*N* ahm I suppose that’s the practice of it [chuckles]

*gl* yeah, that, that’s good enough yeah; ah just could you give me one example maybe?

*N* ahm well the, the things that you purchase ahm at the supermarket and or goods and services that you buy …

*gl* ah when we talk about consumption is that only restricted to food or any other things

*N* oh no there be all sorts of things that you buy …

*gl* give me one example

*N* cars [laughs]

*gl* could you tell me something about your consumption pattern and associated lifestyle?

*N* well I don’t go out a lot, I do like to travel; that would be the main-thing that I would be trying to set money aside for more travel…

*gl* actually how often do you eat out per week?

*N* not very often at all, no

*gl* now, any other entertainment like a movie or a show or…

*N* [I] go to a movie sometimes

*gl* mnh, what about bus excursions could you mention that ahm…

*N* well I, I have, but not the ones that have been organised for the village

*gl* well a bit difficult for you actually being still in part-time work; now, what about interstate and also overseas holidays?

*N* yes, well, ahm I’ve been interstate a couple of times this year and … (Nora, TR 584-620).
Nora’s account demonstrates that her preferred active ageing/retirement lifestyle is to go overseas and enjoy the adventure of seeing other countries, cities and regions. Accordingly, she spends a good part of her current income on this, which comprises the dual elements of active ageing and the consumption of tourism.

A consideration of the consumption of leisure draws attention to the way in which residents retain an ongoing consumer status but reduce its scale. Approximately one-third of the residents interviewed noted that their consumption patterns remain unchanged, for another third, their retirement lifestyles involve greater consumption, and for the final third consumption has been reduced. The reason for the latter is budgetary constraints rather than a desire not to consume or to consume differently. During their working life most people’s expenditure falls within their disposable household income: their consumption patterns are adapted to their budgets. As Blau (2008: 35-71) argues, when people retire they may, for example, reduce the frequency of eating out or travelling, but they rarely forgo these activities completely.

The debate about the ‘retirement consumption puzzle’ is important. On the one hand, in order to maintain their level of commodity consumption, retirees must increase or at least maintain their previous level of income. However, retirement invariably means a decreased income and decreased expenditure (Bradbury & Mendolia 2012: 28). So, while residents’ consumption patterns and desires to maintain such patterns may remain unchanged, for most residents of the retirement village, consumption continues but on a slightly diminished scale.

Today’s retiree, after a lifetime of work and family life, at retirement continues to enjoy an active and productive lifestyle. This means, subject to budget and health constraints, the retiree also maintains his/her consumption patterns and status as a consumer. Leisure activities are important social events and it is a tradition to have an annual vacation, to visit interesting places and say hello to family members and friends who live far away (Urry 1990). First, the annual vacation is a way to ‘recharge the batteries’, and a chance to escape the daily drudgery of working life, the neighbours and at times relatives who constantly try to interfere. Further, holidays are an example of consumption in the form of travel as well as an exercise in gaining more social status – a case of conspicuous consumption as theorised by Veblen (1924). The central core theme concerning consumption shows that ‘residents enjoy annual interstate
holidays/visit family/friends’ and is further confirmation that retirees continue their pre-retirement lifestyles. But the vacation that a resident can afford is a function of his/her budget. Depending on that budget, the annual holiday may either be a costly overseas ship cruise or taking the caravan for a modest camping trip up north.

Leon’s account is evidence of an active and varied village retirement lifestyle that reflects unchanged previous consumption patterns:

_gl_ now, can you tell me about your consumption pattern and your retirement lifestyle here in the village
Le ...when we have saved up enough money, we purchase new household items. In addition when there is some spare money I purchase items for my computer
_gl_ ok fair enough yeah
Le ahm and I read an awful lot and we go out for lunches [though] not as often as we like
_gl_ ok, ah how often do you think you eat out for lunch or for dinner?
Le ah certainly not often enough, ahm probably six or seven times a year
_gl_ yeah that’s fair enough; now, any other entertainment ah you do with some frequency?
Le ah frequency ... cinema ... something that attracts our attention but…
_gl_ occasionally you go to the movies
Le yeah, occasionally
_gl_ ok; do you go on any bus excursions?
Le no.
_gl_ mmh, now, your holidays are they mainly ah interstate or overseas or intrastate ah local?
Le ah well probably more overseas and we still have family interstate so we visit them, but I think we have more overseas holidays [ship cruises] and it’s about that [laughs’
_gl_ now, today, as a resident and living in a retirement village are your consumption pattern different compared to the time you lived in the wider community?
Le ah in some respects, it’s higher in the retirement village
_gl_ now, do you think that living in the village put constraints on how you consume?
Le no.
(Leon, TR 457-9, 461-76, 479-87, 495-7).

If at all, it appears that due to ageing actively Leon may have increased his consumption, particularly that of overseas holidays. Thus, it seems that it is the foregoing which ‘enabled’ his current lifestyle-activities.
In contrast, many residents are restricted to leisure activities within the village environment and go to clubs such as the RSL instead of costly restaurants. They choose to holiday in the region instead of going on a cruise. This means that residents do not have to give up their accustomed lifestyle of consumption but continue to pursue enjoyable, although less costly, activities. Those who have accumulated some savings are now in position to increase their expenditure and thus to ensure that their consumption patterns remain the same as during their working life. Only ill health and reduced mobility may severely influence their consumption patterns.

Eating out with others is an important means of gaining personal satisfaction by gathering together and enjoying company and communicating with others. A gathering in a restaurant, or with friends at home, often alleviates perceived problems of a public or private nature. For many retirement village residents, the tradition of eating out regularly may still be pursued and a number of residents take the opportunity to do so and to escape the village routine. They also enjoy observing passers-by in a non-village setting such as in the Sunshine Coast Plaza. Residents continue their pre-retirement consumption habits and social activities at a different level, a more affordable form of recreation and leisure; nevertheless, the combination of active ageing and a variety of leisure activities at times reflect elements of commodification of the retirement village lifestyle.

**Conclusion**

This chapter has shown how residents engage in all facets of an active ageing process that can at the same time commodify the retirement lifestyle. It shows that a number of retirees choose the ‘one-stop’ retirement village option. They value the security in the village and the freedom that comes with retirement. The concept of active ageing has been embraced without reservation by retirees living in retirement villages. Residents pursue continuously their various village lifestyle activities ranging from socialising, to board games, to participating in hobby and interest groups. In addition, many enjoy helping organising functions but also assisting their frailer peers.

But living in a self-funded retirement village is associated with a cost, namely in the form of the commodification of the village retirement-lifestyle. The commodification affecting residents’ lifestyle was shown in a number of examples, including the Open
Day event, the Christmas in July luncheon and the annual art and craft exhibition. They all illustrate how residents transform active ageing into a commodified retirement lifestyle.

Another example lies in the marketing techniques applied in village sales brochures to lure potential residents by portraying a dream retirement lifestyle whilst actually only selling bricks and mortar. The technique contributes to the commodification of the future resident and the ensuing disputes that end up before the tribunals and the courts hence are further testimony to how corporate greed ensures profit maximisation.

The analysis in this chapter also gave examples of socio economic transactions, the consumption of leisure time associated with recreational activities, hence reflecting the active ageing concept. In this context, today’s retiree in the pursuit of leisure and recreation consumes not just food in the form of dinner outings, but also continues to contribute to the economy, for example, by purchasing TVs, computers, cars and overseas cruises. The analysis of an observation concerning the village hobby/craft group highlighted a particular paradox: on the one hand members of the group engage in socialising and at the same time create useful items, reflecting both active and productive ageing concepts. Many of the items created by the craft group members were then sold at village functions, thereby illustrating an element of commodification. But then the proceeds of the sales are handed over to a charity. Thus in this instance the money gained from the sales negated the commodification process or decommodified the transaction.

Thus, the discussion in this chapter has explained the existence and nature of active ageing and confirmed the existence and nature of the commodification process. It also confirms the existence and nature of productive ageing and retained consumption patterns in retirement and explains the concept of civic participation. Further, the discussions explain the consumption of leisure time, and demonstrated the paradox of commodification and decommodification of the same socio-economic transaction.
Chapter 8: Conclusion
Overview
This thesis investigates retirement village lifestyle and socio-economic issues relating to active ageing and commodification in one retirement village on the Sunshine Coast, Queensland, Australia. It is an in-depth study informed by critical ageing perspectives, which highlight the socio-economic issues. I have argued that the lifestyles of retirees sustain a form of commodification that reflects contemporary consumer society. In recent decades, Australia and other Western countries have experienced population growth and longevity resulting in growing retirement cohort. This has caused social shifts in perceptions, attitudes and behaviour, which have in turn impacted on retirees. The changes have both social and economic consequences. Of particular concern in this study is the entry of the corporate sector into the retirement village market and its coupling with the desire of retirees to enjoy active and independent living in one-stop village style accommodation. Initially, demand for retirement village housing outstripped supply, but today the expansion of the sector means that the discerning potential retiree can choose from a variety of retirement options including village lifestyle and ageing in place.

Corporate retirement village owners are now in the position of competing for market share and new village residents. The novelty of living in a retirement village and enjoying its associated lifestyle has reached a peak and is now in a state of some stagnation (Thornton 2010). The industry now appears to be concerned with attracting the next age cohort and dealing with how the so-called baby boomers will react to modern commercial retirement village life (Ferrier Hodgson 2011). The fundamental focus of this thesis is the contrasting goals of corporate village owners and village residents: the owners, with their commercial and economic Friedmanite interest in increasing profits, and the residents with their interest in enhancing their experience of active retirement.
The Research Problem

As detailed in previous chapters, the opposing economic and social aims of retirement village owners and residents have led over the years to many disputes before tribunals and the judiciary. This thesis has identified two concepts of particular relevance to understanding these conflicting relations. The first is ‘active ageing’, a term that implies a shift from a previously relatively sedate way of ageing and retiring, to a more dynamic and active condition. Indeed, this term is notably problematic for its universalising assumption that all retirees regardless of gender, class and ethnicity experience the same kind of inactivity or activity in ageing. However, the term has relevance to the desires and lifestyle of retirement village residents, and the practices of retirement village owners. It also has particular salience in the literature on ageing. Second is the notion of commodification, particularly the marketing of retirement lifestyles as a result of the entrenched corporate pursuit of ever-increasing profits.

The principal research question was derived from concerns and problems associated with these trends and sought to investigate the nature of the relationship between active ageing and commodification in a retirement village. To clarify this enquiry, the sub-research questions posited included: a) what is the nature of active ageing in a retirement village? b) what is the nature of commodification in a retirement village? c) what are production, consumption and civic participation amongst residents in a retirement village? and finally, d) how do the socio-economic transactions and the consumption of recreational and leisure time in a retirement village impact on ageing and shape the commodification of retirement?

As demonstrated in this thesis, the relationship between active ageing and commodification in retirement villages is a complex one. This thesis offers many examples which show that residents engage continuously in a variety of social, physical and mental activities. In addition it presents evidence to show that corporate village owners engage in processes which commodify retirement. As detailed in Chapter six, corporate village owners promote and market the sale of their retirement villas/units by advertising firstly, the facilities, services and activities available in their ‘one-stop’ villages. Secondly, the images and text in these brochures and/or on web sites show retirees in the happy pursuit of never-ending recreation and leisure that is available only if they purchase a villa in the corporate owner's particular chain of villages. The
foregoing provide the lure of an exciting retirement lifestyle that appears to await the new resident as advertised on village owners’ web-domains or displayed in glossy sales brochures. Problematically, marketing documents make little reference to the additional costs associated with the advertised retirement lifestyle. Corporate advertising can confuse or be misleading. It can entice purchasers to move into retirement villages for social reasons without fully appreciating the economic implications. The move into such a location is, as argued in this thesis, permeated with multiple elements of commercialised and commodified activity. A retirement village lifestyle involves numerous additional fees associated with the sale of active ageing features. For instance, aerobics and fitness exercises mean additional fees to pay for the services of professional instructors. The costs may also include hire fees for the use of the swimming pool or the use of a dedicated room for the provision of remedial massage.

It is important to recognise that it is not solely the corporate village owners who commodify retirement. This thesis shows that it is also residents themselves who often, through embracing active ageing, contribute to the promotion of their own commodified lifestyle and thus contribute to and even escalate the commodification process. One example detailed in Chapter 5 showed that it was the members of the residents committee, elected by the residents, who convinced a majority of residents to vote in favour of allowing the committee to raise levies. This has resulted in resident groups now having to pay a percentage of their fund-raising efforts or similar activities to the residents committee. Problematically, the committee is not accountable and able to accord grants to various groups to purchase particular items, often necessary for their voluntary fund-raising activities. Regardless of the purpose of this levy or how it is redistributed, this thesis argues that such transactions represent a commercial activity, which contributes to the commodification of retirement itself. While commercial activity in itself does not constitute commodification, it can lead to practices that end up constituting a commodified process. This process, as argued in Chapter One, adds use-value to a practice, a person or even a lifestyle and subsequently allows for economic gain.

In short, this thesis argues that there is a substantial disjuncture between the industry and the residents. In the final analysis it appears that the commodified mainstream economy has gradually transformed the retirement village lifestyle into a tradeable
commodity that is exchanged in the ‘market place’ for a profit. Consequently the quality of retirement is substantially a function of income and wealth accumulated during the life-course such that insufficient funds may lead to social exclusion when a resident is not in a position to participate in village activities.

As a resident in a retirement village, I was able to gain an understanding of both ageing in place and a retirement village lifestyle. Initially living in a ‘mainstream’ neighbourhood community and later in the retirement village I realised that at this juncture in life, social conditions may change but a retiree’s status as a consumer continues. Retirees retain their socio-economic status, their attitudes and subsequent treatment and behaviour as consumers. However, as the findings of this thesis demonstrate, the commodification process does not end with retirement but is sustained, can be stimulated and even intensified through ‘active ageing’. I argue that the concept of active ageing, although dependent on the notion of a ‘biological clock’, must also be understood as a social construct and is deeply connected to commodification. While commodification in relation to retirement refers predominantly to economic factors, there is a significant and interdependent relationship between social and economic capital.

**Active Ageing and Commodification**

The thesis pays particular attention to the notions of active ageing, productive ageing and volunteering. This is because these notions have been taken up by managers, residents, policy documents and brochures, and establish a significant and contradictory relationship between active ageing and the commodification of retirement. This thesis shows that the retirement village lifestyle, while being quite different to working life in certain ways, is also not so very different in as much as it can be commodified. The retirement village lifestyle is simply part of a continuum; retirees continue with their status as consumers and productive life still goes on, but in a different manner. As in mainstream society, retirees’ consumer lifestyles, be they in the community or in a retirement village are significantly influenced by multiple socio-economic dimensions. These include including their level of accumulated savings, in superannuated pensions, annuities, dividends, inherited wealth and fixed-pension incomes. It follows therefore that the retirement life stage is not a ‘level playing field’ and socio-economic inequality continues to be perpetuated.
Self-funded Retirement Villages

Pioneered in the mid-1970s and fully implemented in the mid-1990s commercial retirement villages became a serious retirement alternative. The full commodification of the village enterprise coincided with the emergence of a new private sector in the national economy, namely the retirement village industry. Similarly, various agencies, authorities and advocacies evolved to safeguard the many diversified interests. Today the commercial village sector incorporates many stakeholders including government instrumentalities such as those mentioned in Chapter Three. For example, the retirement village industry is subject to a policy framework prescribed in the Queensland State Government Retirement Villages Act 1999. The Act and its policy implementation are the responsibility of government authorities, chiefly the Office of Fair Trading. The industry has its own accreditation agency, which imposes its own conditions of entry and operation of retirement village owners. Residents living in commercial villages are represented by their Queensland association (ARQRV), which ensures that residents’ rights are upheld. Finally, the Queensland Civil and Administrative Tribunal (QCAT) is the first body to arbitrate village disputes. Although in a number of instances the outcome of disputes are appealed and maybe judged in the Queensland district courts or may even be ‘heard’ in the Supreme Court.

The emergence and evolution of the retirement village industry and its ongoing lobbying for self-regulation necessitated this legislation in order to ensure a fair and equitable commercial climate. The Act provides protection for both the industry and its customers; it prevents the industry from an unrestricted pursuit of commercial interests and profits. The industry’s submissions in these directions are well documented in the Productivity Commission Final Enquiry Report 2011. In short, corporate village owners are focused on increasing and maximising their profits. In turn, the QRVA 1999, government instrumentalities and activist residents represent barriers to that. Residents and associated advocacy groups have for over a decade agitated for village corporations and tribunals to interpret current legislation fairer, hence with less ambiguity. As demonstrated in Chapter Six, residents do not begrudge corporate village owners a fair profit. However, village owners often fail to manage their businesses according to the prevailing laws and disputes are frequently referred to QCAT and the courts.
Population growth, longevity and changes in social attitudes have led to a growing interest and steady demand for an alternative retirement lifestyle. Although community/neighbourhood life is also subject to three tier-government regulations, it does not appear that additional village policies, which further restrict residents’ lifestyles, have in any way reduced demand for the retirement village alternative. If at all, numerically, today even more retirees choose this option, though the percentage of the over 65s living in villages remains unchanged. Currently, it appears there is concern in the industry about whether the now retiring baby-boom generation will continue to opt for a retirement village retirement lifestyle. This cohort, being ‘life-savvy’, may well prefer autonomous ageing over the retirement village lifestyles.

The industry has taken into account population demographics and offers retirees in a particular income bracket a choice of different village standards. Retirees can select between budget and standard villages. In addition, for the financially more comfortable or even wealthy clients, the industry has on offer a number of boutique and upmarket retirement resorts. Today corporate village owners compete amongst themselves constantly for greater market share. They develop villages of varying standards that nevertheless offer an array of facilities and services. Residents need not leave the village to find activities and entertainment since they are now all available within the village environment.

**Retirees – Village Residents**

Initially, and prior to my move into a retirement village on the Sunshine Coast, I visited many villages located along the NSW south and north coasts. After I retired, I moved to southeast Queensland and explored villages located along the Sunshine Coast and its immediate hinterland. Originally I opted for community living and settled in the Caloundra shire. Having become a retiree meant I was now categorised and stereotyped as a non-mainstream, hence unproductive member of society. At that time the desire to live and interact with my peers, as well as the need for greater security resulted in my eventually deciding on the retirement village option.

Impacting on residents’ retirement lifestyles is the fact that they face a new life-stage, namely ageing and retirement. The former is a linear progression, associated with a
gradual deterioration of mental and physical capacities. As already mentioned, retirement today is associated with longevity, activity, and has recently become tied to the question of how to manage one’s disposable income and any accumulated wealth. Ironically, longevity and activity mean that residents may have time, but not the income to fuel the activities they desire. Moreover, they have to reconcile the biological facts of ageing and the costs of health care. While retirees have become more discerning - first in the choice of their retirement options and second, in a desire to have a more active and fulfilling retirement lifestyle - the ideas of active ageing, productive ageing, successful ageing, healthy ageing and volunteering are a challenge. Finally, the difficulties of many women who endured socio-economic gender inequality throughout their lives may be further aggravated in retirement. The combination of active ageing and economic disadvantage, particularly in small communities such as retirement villages, may even lead to social exclusion and personal isolation.

The question then arises: what makes the retirement village such an attractive option? Many retirees have the perception that living in a retirement village ensures greater independence and security, and there is also the allure of a brand new home. However, the expectations and the reality of village life for many retirees do not match. Village brochures describe the Sunshine Coast with its sub-tropical climate as the dream retirement location, and it has become one of the most sought-after retirement regions. In 2010 there were approximately 56 OFT-registered villages, located mainly along the coastal belt between Bribie Island in the south and Gympie in the north. Thus the discerning retiree/purchaser had a large choice from which to select the most suitable village and villa or unit. Easy access to shopping centres, medical centres and hospitals are sold as a ‘must’. What is often even more important to future residents is the availability of internal/external leisure and recreational facilities within the village and the regional environment.

Unfortunately, most retirees interested in the retirement village option overlook the fact that in a location such as the Sunshine Coast, living and entertainment costs are significantly higher than in less desirable regions such as remote rural areas or peripheral town/city locations. In other words, one’s postcode may dictate the level of daily and also recreational costs in a particular region/area. As detailed in Chapter Three, some retirees see their life-savings very rapidly declining and soon find that due to high
living and entertainment costs they are excluded from participating in various retirement activities. Here exclusion occurs regardless of whether the retiree lives in the community, ‘ageing in place’, or in a retirement village.

**Theoretical Perspectives**

The questions that directed this study have been concerned with the investigation of the relationship of active ageing to the commodification of retirement. The case study was informed by a critical approach, i.e. by a political economy of ageing perspective that pays attention to the socio-economic issues affecting the retirement cohort. Specifically, this perspective focuses on the links between society’s macrolevel (social structure), the meso level (the organizational and institutional) and the microlevel (the individual) dimensions of ageing, as conceptualised by Estes. In turn, this focus gives an insight for understanding inequality in retirement. Since this perspective has been challenged for overlooking the situation of women, this case study was also informed by a critical feminist perspective based on the writings of Estes, Ray, Calasanti, Calasanti and Slevin, Garner and others.

The political economy of ageing perspective, most comprehensively employed by Estes, investigates the socio-economic issues of retirees and examines the links between society’s social structure, organizational/institutional (retirement) aspects and the individual dimensions of ageing. These issues are current in most Western nations including in Australia and can be specifically linked to practices of commodification. In particular, this perspective examines the link between retirement, the state and government age policies in a capitalist market economy and was thus eminently suited as a key theoretical pillar for this study. This perspective considers the policy discrimination and the resulting inequalities that exist between the retirement cohort and mainstream society as such. However, it does not specifically address socio-economic gender inequalities amongst the retirement cohort living either in the community or in retirement villages.

A critical political economy of ageing perspective assists with understanding ageing and its relationship to commodification because it poses the question how society adjusts to an ageing population, where ageing is acknowledged to be a socially constructed event. The critical approach also recognises that it should commence from the perspective of
older people and how they construct the meaning of ageing ‘well’. The political economy of ageing is a strand of critical gerontology and fundamental to the demonstration of a critical stance. It focuses in particular on the degree to which economic, social and other forms contribute to the identity and status of older people. Finally, the critical elements of this perspective highlight particularly the power relations of class, race, ethnicity and gender where these in turn incorporate economic, political and cultural dimensions.

Application of a critical perspective identifies the socio-economic inequalities that continuously impact on ageing and retirement. Following Williams, the relationship between the concepts of ageing and commodification in a capitalist economy involves socio-economic inequalities that originally evolved from cultural dimensions and eventually became a tradition and norm. These dimensions of inequality have become institutionalised and enable the state and the corporate environment to perpetuate legally a particular status quo. Under neoliberalism there is no equitable access to scarce resources. Access is dictated by the concepts of supply and demand and hence the price of goods and services, as Mudge tells us. This means that access to resources is based on the individual’s financial status, which in turn, as Estes’ points out, has contributed to the commodification of all dimensions in society including ageing and retirement. The critical perspective thus indicates that socio-economic equality and social justice enjoyed by retirees are a function of the level of their individual wealth and financial means.

**New Developments and Directions for Future Research**

The new QLD state government is currently reviewing the QRVA 1999; submissions are invited from village operators, the RVA, village residents, COTA and other interested stake holders. The review was completed on 30 November 2012 and no report has been published. This review builds on a previous paper, which was concerned with village closures around the state and with protecting village residents while keeping the industry attractive to village owners. The recommendations of the Productivity Commission in 2011 were later adopted by the federal government. However, COTA and other agencies are now lobbying the Queensland state government to harmonise retirement village regulations across the states and territories. In addition, the new Housing, Transport and Local Government Committee review will examine
whether the Act includes unnecessary restrictions and whether it provides residents with ‘certainty’ regarding their rights.

Currently, for the purpose of standardising retirement village tenure agreements in various states, a number of corporate village owners are proposing to extinguish residents’ existing leasehold agreements and replace them with less complex loan/lease agreements. The former had the resident’s interest in the land registered at the Land Titles Office; the latter excludes that interest/entitlement, thus changing the resident’s tenure status. This change gives village owners more control/power over a resident. In addition, the new loan/lease agreement is subject to a different, more favourable tax assessment, providing a financial windfall to corporate village owners.

The new review will also consider whether the Act provides ‘adequate certainty, accountability and transparency’ for residents in relation to their financial obligations. Additionally, it will examine whether operators should be accorded the right to adopt a voluntary ‘best practice’ standard, in place of the current mandatory accreditation standards. Finally, the review will investigate current legislation with regards to ‘dispute resolution options’. Of concern is the development of what can be a trend towards complete deregulation where future village policies adopt a more radical neoliberal, pro-village corporation stance.

Finally, in relation to the proposed merger of the RVA and the Property Council Australia, there has been some discussion about the development of a new, independent accreditation scheme which will include self-assessment and the maintenance of minimum standards (ARQRV no. 84; Curtis 2012; Egan 2012). The problem is that self-regulation has little accountability and it is not entirely clear what constitutes minimum standard or what is best practice. It is of concern that this may be a first step towards total deregulation.

**Concluding Comments**

The investigation of the socio-economic aspects of a commercial retirement village and associated residents’ lifestyles involved an important personal and theoretical journey for the researcher. The challenge of the study is that it was undertaken as a study of something of which I was a part before I became the researcher. It is a scholarly and theoretical study of a retirement village in which I am a resident. During the process of
thesis production, I found myself coming to terms with the fact that I was a ‘retiree’ and a ‘retirement village resident’. I came to realise that being located in the village was to be in a marginal economic and social position. I also came to understand that regardless of my economic and social status, village life like broader social life is organised as a commodified social enterprise.

My experience in the retirement village enabled me to see that many members of the Village residents committee have adopted a pro-commodification stance. I also came to understand that village residents, my-self included, may inadvertently contribute to the commodification process. Indeed, pro-commercial attitudes and behaviour reflect today’s consumer society. Such an attitude is perpetuated in retirement and facilitates the creation of a commodified village environment. This resulted in a paradox: most residents are on the one hand on a limited budget, and on the other hand want to participate in all aspects of modern consumption. Problematically, the latter forestalls the existence of a commodified village environment. Thus, the question of the nature of commodification and active ageing in the retirement village requires consideration of how finances, i.e. wealth, may consolidate or extend marginalisation. A final consideration is then whether the retirement village alternative is available to everybody or will this option soon become the sole preserve of those retirees who depend not solely on a state pension, but who have a more secure and comfortable financial position. In other words, retirees and village residents are at a crossroads and must ask: ‘do I own myself or am I now already owned?’

This study implies that future research should not only be concerned particularly with seeking residents’ views, opinions and perspectives, but also continue to develop a political economy perspective which is sensitive to the ways in which commodification has permeated both practices of village corporations and residents’ lives, activities and values.
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Appendices
Appendix A

INFORMATION SHEET FOR RETIREMENT VILLAGE MANAGER


ETHICS APPROVAL NO.: HREC: S/08/183

RESEARCHER: Mr Gerd Lederbauer, PhD candidate Sociology
Maroochydore QLD 4558
Tel: (07) 5479 3605, Email: arbor@aanet.com.au

PRINCIPAL SUPERVISOR: Dr Lucinda Aberdeen, Lecturer, School of Social Sciences, Faculty of Arts and Social Sciences, University of the Sunshine Coast
Tel: (07) 5430 121, Email: laberde@usc.edu.au

This research is being undertaken as part of a Doctor of Philosophy degree at the University of the Sunshine Coast. It aims to find out how residents living in a retirement village on the Sunshine Coast pursue an active lifestyle that reflects the residents’ productive and consumptive retirement activities. Part of the research involves naturalistic (non-participant) observation and interviewing a sample of residents.

This observation of residents’ activities will be within the village setting, including various resident activities in the clubhouse, the ‘den’, the walking/rest areas, the inside/outside pools, the croquet area and the pond/lake. The interviews with consenting residents will be undertaken in confidence in their own homes, audio taped and then transcribed. Any participant can withdraw from the interview without penalty at any time regardless of their previously given written and signed consent. There will be no incentive or reward for participating in the research. The research findings will be provided to participants in the research in the form of a lay summary of the overall outcomes of the research.

This study is not funded by public sector grants nor is it sponsored by corporate private sector interests and does not investigate the scheme operators. Additional information will be provided on request.

If you have any concerns or complaints about the way this research project is being conducted you can raise them with the Principal Researcher or, if you prefer an independent person, contact the Chairperson of the Human Research Ethics Committee at the University of the Sunshine Coast: (c/- the Research Ethics Officer, Teaching and Research Services, University of the Sunshine Coast, Maroochydore DC 4558; telephone (07) 5459 4574; facsimile (07) 5430 1177; email humanethics@usc.edu.au).

The University of the Sunshine Coast and the researcher greatly appreciate your assistance with this project.
Appendix B

CONSENT FORM FOR RETIREMENT VILLAGE MANAGER

PROJECT TITLE: ‘Productive and Consumptive Aging: A study of active aging in a Retirement Village on the Sunshine Coast

ETHICS APPROVAL NO.: HREC: S/08/183

RESEARCHER: Mr G Lederbauer, PhD candidate Sociology
Maroochydore QLD 4558
Tel: (07) 5479 3605, Email: arbor@aanet.com.au

PRINCIPAL SUPERVISOR: Dr Lucinda Aberdee, Lecturer, School of Social Sciences, Faculty of Arts and Social Sciences
University of the Sunshine Coast
Tel: (07) 5430 121, Email: laberde@usc.edu.au

This research is being undertaken as part of a Doctor of Philosophy degree at the University of the Sunshine Coast with the approval of the University’s Human Research Ethics Committee. It aims to find out how retirees living in a retirement village on the Sunshine Coast engage in active lifestyles that reflects the residents’ productive and consumptive retirement activities. Part of the research involves naturalistic (non-participant) observation and interviewing a sample of residents.

This observation of residents’ activities will be within the village setting, including various resident activities in the clubhouse, the ‘den’, the walking/rest areas, the inside/outside pools, the crocket area and the pond/lake. The interviews with consenting residents will be undertaken in confidence in their own homes, audio taped and then transcribed. Any participant can withdraw from the interview without penalty at any time regardless of their previously given written and signed consent.

This study is not funded by public sector grants nor is it sponsored by corporate private sector interests and does not investigate the scheme operator, Additional information will be provided on request.

On behalf of the Management of the Retirement Village, I consent to this project being conducted at the Retirement Village in the manner described above and in the Project Information Sheet provided to me.

Manager, Date
Retirement Village
Maroochydore 4558 QLD

Signature of Researcher Date
Appendix C
Information Sheet for Participants

Project Title: *Productive and Consumptive Aging: A Study of Active Aging in a Retirement Village on the Sunshine Coast.*

Ethics approval number: HREC: S/08/183

Researcher: Mr Gerd Lederbauer
Contact telephone number: (07) 5479 3605
Email address: arbor@aanet.com.au

Supervisor: Dr Lucinda Aberdeen

Name of the University: University of the Sunshine Coast

Faculty: Arts and Social Sciences

This research is being undertaken as part of a Doctor of Philosophy degree at the University of the Sunshine Coast. It aims to find out how retirees living in a retirement village on the Sunshine Coast retirement pursue an active lifestyle that reflects the residents’ productive and consumptive retirement activities.

I would like to request your participation in the research project. Participation in the project is voluntary and involves participating in a 60-minute interview. Specifically, I wish to ask you about your experiences of retirement planning and the social and economic aspects of your retirement lifestyle. Non-participation will involve no penalty or loss of benefits to which you might otherwise be entitled. Participants may discontinue their involvement at any time without penalty or the need to provide an explanation. Any information provided during the research will be used for the purposes of the research project. There will be no incentive or reward for participating in the research.

You may wish to take your time to think about whether you wish to participate in this study. If you decide you would like to participate, please contact the Chief Investigator at the telephone number/email address given above. Your response by (N/A) would be appreciated as it is planned to commence the study shortly.

If you have any complaints about the way this research project is being conducted you can raise them with the Principal Researcher or, if you prefer an independent person, contact the Chairperson of the Human Research Ethics Committee at the University of the Sunshine Coast: (c/- the Research Ethics Officer, Teaching and Research Services, University of the Sunshine Coast, Maroochydore DC 4558; telephone (07) 5459 4574; facsimile (07) 5430 1177; email humanethics@usc.edu.au).

The University of the Sunshine Coast and the researcher greatly appreciate your assistance with this project.
Chairman's Report –
Dear Residents,

One of our residents, Gerd Lederbauer, is a candidate for a Doctor of Philosophy Degree at the University of the Sunshine Coast. His Thesis will cover a study of aging in a Retirement Village. A requirement of the Human Rights Commission is that Gerd seek permission of Management before conducting interviews and observing the activities of our groups.

Gerd has also referred his request to our Committee. Any interviews conducted will be by total agreement to do so, privacy will be maintained and no names will be recorded or used in the Thesis.

Gerd will probably talk to a small percentage of residents and activity groups during December and it is the residents right to say yes or no.

The presentation of the Financial Statement was made by Management without any drama on November 18th. And the surplus was greater than that shown on Budget Day, good for us.

Christmas is upon us once again, many will be spending the time with relatives and friends.

Happy Xmas to all and I trust the New Year will bring Health and Happiness.

Closing date for next edition is 22nd, Dec. — earlier if possible.
Appendix E

Consent to Participate in Research


Ethics approval number: HREC: S/08/183

I know about the purpose and nature of the project from the information provided to me inviting my participation in it. I understand that:

- I do not have to participate in this research study if I do not want to; and I can withdraw from the study at any time and I do not have to give any reasons for withdrawing.
- If I do choose to withdraw from the research study at any time, any information received from me or pertaining to me that was obtained during the research will not be used.
- I will not be penalised or treated less favourably or lose any benefit if I do withdraw from the study.
- I will be provided with a summary of the results of the research
- All information obtained from me or pertaining to me will be kept strictly confidential to the research team and that there will be no means of identifying me personally as a research participant in any publication, presentation or other means arising from the research.
- The study/project will be carried out as described on the Research Project Information Sheet, a copy of which I have kept.

I know that I do not need to participate in this interview unless I want to, and that I can choose not to continue at any time, without having to explain my reasons. Any questions I had about this research project and my participation in it have been answered to my satisfaction.

I know what is in this Consent to Participate in Research form. I freely consent to participate in this project about the lifestyles of retirees living in a retirement village on the Sunshine Coast.

I agree / do not agree (cross out inappropriate) to be this interview being tape recorded.

________________________________________  __________________
Signature of Participant                     Date

________________________________________  __________________
Signature of Researcher                      Date
Appendix F: Interview Schedule

A. Retirement Choices/Options

1. We all, eventually, had to think about retirement. How about yourself, why did you decide to retire and come to live at this village?
   a. Did you check out any other retirement villages?
   b. How did you hear about this village?
   c. Then, did women have the same access to retirement options as men?
2. Did you consider other options such as freehold or a rental option in a retirement village setting or a granny flat?
3. What were your expectations with regards to living in a retirement village?
   a. Did you look forward to moving into the village?
   b. What, if any, concern did you have?
4. What was your experience concerning the actual purchasing and settlement process?
   a. Did you find it a straightforward process? Why / Why not?
   b. Did you manage the process yourself or engage a solicitor?
5. Now that you experienced village life, do you think it was the right decision for you or would you rather turn back the clock and live in different kind of housing?
   a. What other kind of retirement lifestyle would appeal to you?
   b. If you could start all over again what retirement lifestyle option would you choose now?
6. What do you most enjoy about living in the retirement village?
7. What do you least enjoy about living in the retirement village?

B. Active Retirement Lifestyles in a Retirement Village

1. We hear much about active aging. What do you understand is meant by being ‘active’ in retirement?
   a. Do you consider that active aging refers to being politically as well as socially, physically and economically active?
   b. In whose interest is it (mainly/specifically) to encourage and promote active aging?
2. What kind of activities do you mainly associate with an ‘active’ retirement?
3. Do you think that you have an ‘active/non-active retirement’ yourself?
   a. Explain in your own words how you see your retirement lifestyle.
   b. Do you consider yourself to be active?
4. In what ways do you participate in activities in the village?
   a. Please give examples?
5. When you purchased your retirement villa did you expect that you would participate regularly in the various village activities?
6. Do you believe living in a retirement village, like this one, promotes an active retirement?
   a. How does this differ with your parents’ retirement?
7. What do you enjoy most about your retirement? Why is that?
   a. Please give some examples?
8. Do you consider the volunteering by village residents to be part of an active retirement? Why is that? Give examples?
9. Now that you are a resident here, do you maintain contact with old friends?
   a. Have you made some friends in our village?
   b. Do you have friends in other retirement villages in the region?

C. Retirement Village Short-Term/Long-Term Socio-Economic Issues

1. Do you consider that you have similar access to information and goods/services compared to older people/retirees living in the wider community?
   a. Please provide examples of the goods/services you are aware of?
   b. Your view on canvassing? your legal rights, access to spiritual services?
2. Let’s talk about the ownership of your villa/unit. Do you own it?
   a. Can you explain the difference between a freehold and leasehold?
   b. So which one is better/more suitable for you and why? And the costs?
   c. Did you purchase your villa for security or investment purposes?
3. People have said that this village is one of the best retirement villages on the Sunshine Coast. Do you agree/disagree?
   a. What is your view concerning the way the village is run? And the costs?
4. Initially the village was owned/managed by a domestic company. Now it’s owned/managed by a multi-national organisation. Your views?
   a. Are you aware of, - and if so how did you know about, - the Qld Retirement Villages Act (QRVA)?
   b. The village was recently sold to another corporation and will be/was taken over on 3rd December 2008. Your view?
5. How does the village fee compare with council land/service rates? Any benefits?
6. Overall, do you find that living in a retirement village is more or less costly compared to living in the wider community?

D. Economic/Financial Implications of Retirement

1. Given that money management can be complex, many retirees use financial services to them assist them in planning retirement. Did you seek any such professional advice yourself before purchasing your villa?
2. Do you consider that after you bought your villa/unit in the village that you were left with adequate savings?
   a. Do you believe you made the right decision?
b. Are you now able to set aside savings for special purposes?

3. Few retirees have a lifestyle without constraints. Do you keep track of your expenses?
   a. Can you save some of your income?
   b. Do you regard your income as adequate?
   c. Are you financially comfortable? What about the village exit fee?

4. Now let’s talk about your ongoing expenses. Do you check the specials in the Woolworth/Coles/IGA brochures? Why – why not?
   a. Do you use the village bus or your own car, go in a friend’s car or use a taxi for shopping?
   b. How often do you go shopping – at the plaza, elsewhere?

5. Recently, the National Seniors’ newspaper reported that many seniors struggle to pay for the basic necessities. Does this apply to you?
   a. So, after shopping you have enough left to afford ‘life’s little luxuries’?
   b. Is the cost of living now higher in comparison to earlier times?

6. Today, it’s customary to make provisions for the time when you may require help/care with managing your affairs. Are you familiar with the Advanced Health Directive (AHD) and the Enduring Power of Attorney (EPA)?
   a. Is this something that you have discussed with your family?

7. Overall, do you consider that you are now financially better off as compared to your pre-retirement period?

E. Retirement and Productivity

1. What do you consider it means to be productive in retirement?
   a. Can you describe activities that you consider as being productive in retirement?

2. Do you think that residents in retirement villages like this one are expected to engage in productive activities?
   a. Does it matter to you what others/the government think?

3. Do you think that residents in retirement villages like this one should be expected to be involved in productive activities?
   a. Could you be more specific?
   b. What about monetary remuneration?

4. Do you think that living in a retirement village like this one, in any way prevents residents from engaging in productive activities?

5. More and more retirees who live in retirement villages are involved in some form of voluntary work. What about you?
   a. Did you ever consider getting involved in voluntary work?
   b. Should voluntary work be subject to some monetary consideration?

6. The media and various health authorities report that any activity contributes to the well-being and greater life-satisfaction of older people. Do health-matters influence you to engage in productive activities?
   a. Could you explain in more detail?
F. Retirement and Consumption

1. What do you understand by the terms consumer and consumerism?
   a. Please elaborate and provide some examples?
2. Can you tell me about your consumption patterns/lifestyle in regard to eating out other entertainment, excursions, holidays, purchase of a new car, etc?
   a. How often do you eat out (lunch/dinner), any other entertainment?
   b. Do you go on excursions, interstate/overseas holidays, any other?
3. Today, as a resident and living in a retirement village, are your consumption patterns different compared to the time you lived in the wider community? Can you give examples of what ways, if any you consume differently since living in a retirement village?
4. Do you think that living in the village put constraints on how you consume?
5. Does living in the village protect you from consumerism?
6. Does living in the village encourage you to engage in consumerism?

Demographics
- Background
- Preferred Location (Gold Coast, Sunshine Coast, City, Hinterland, Rural)
- Gender Male/ Female
- Age group 55-59, 60-64, 65-69, 70-74,75-79, 80-84, 85+
- Relationship Status Single, Married, Separated, Divorced, Widowed
- Country of Birth Ethnicity/Origin, e.g. UK, Ireland, New Zealand
- Languages other than English, e.g. French, German, etc.
- Education Primary, Secondary, Tertiary, Other
- (Former) Main- Unskilled/Semiskilled/Skilled, Home,
- Occupation Administrative, Technical, Professional, Academic, Management, Self-employed, Sub/contractor, Business, Other
- Income/Lifestyle Basic (AP-Basic/DVP); Chardonnay (Partially self-funded, e.g. foreign pension, allocated pension, annuity); Champagne (Self-funded, e.g. Public SP, shares, investments, other)
- Major Activities Gardening, Playing Golf, Fund Raising, Other
- Family Frequent/non-frequent visits/interaction?
- Friendships Many/few/none; frequent/infrequent visits/interaction
- Belief/Affiliation Active/Non-active Christian, Agnostic/Atheist, Muslim, other
- Main Payment Mode Credit/Debit Card, B-Pay, Cheque, Cash, Other
- Information Exposure TV, Radio, Newspaper, Magazines, Neighbour, other
- ISP Subscription Wireless – Village, ADSL, Satellite, Other
- Tourism/Travel Annual Cruise/Fly/Drive Overseas, Interstate/Regional)
- Home Entertainment Computer/Internet Surfing, Cable/TV, Reading, other
- Unpaid/paid occupation Fulltime, Part-time, Volunteering
- Pet Owner Dog, Cat, Canary, Carpet Snake, Other
- Length of Village Stay in Years
Appendix G: Interview Diary

The interview diary contains dates and times of actual interviews. Code names were used to maintain the anonymity of the interviewees.

Retirement Village – 24 Nov - 10 Dec 2008

1103/20 = 55.15 minutes average time per interview

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<th>Date</th>
<th>Day</th>
<th>Interview Code</th>
<th>Name</th>
<th>Sex</th>
<th>Start Time</th>
<th>Time (Min)</th>
<th>Interview</th>
<th>Transcript</th>
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Appendix H: Interview Transcript

Transcript Extract #11: Socio-Economic Dimension: Retirement Choices

Extract of actual interview transcript: Leon #11. Only the first dimension/category (retirement options/choices) and the demographics are part of this extract. To maintain anonymity, the participant’s code name is used and the retirement village is referred to as ‘the village’.

Transcript # 11 – Leon, Line (L) 001 – 533

03/12/08 – 3:30pm

gl = Gerd Lederbauer (interviewer)
L = Leon (interviewee/ participant)

Note: Name, U, 1, 2, 3 refers to participant’s code name, transcription utterance and line numbers.


Transcription Symbols – Used in (and adapted to) this Interview

= equal signs, on one end of a line and one at the beginning (at the next line) indicate no gap between the lines
// overlapping/interrupt/prompt (by interviewer) {adapted by gl}
[ left bracket indicates the point at which the interviewer is interrupted by the participant
(.) short pause or hesitation (adapted by gl)
(…) longer pause or hesitation (adapted by gl)
:: colons indicate prolongation of the immediate prior sound; the length of the row of colons indicates the length of the prolongation
hhh a row of h’s prefixed by a dot indicates an in-breath; without a dot an outbreath. The length of the row of h’s indicates the length in the in or outbreath.
( ) empty parentheses indicate the transcriber’s inability to hear or to understand what was said (adapted by gl)
(( )) double parentheses contain interviewer’s descriptions rather than transcriptions
‚,? indicates speaker’s intonation
Interview Transcript – 03/12/08 – 43 Minutes

001 gl Interview # 11, 3rd December, 3:35pm; I do not address you by your =
002 = real name to ensure that your privacy is maintained

A. Retirement Choices/ Options

003 gl now let’s talk first about retirement choices and retirement options; =
004 = we all eventually had to think about retirement, now how about =
005 = yourself why did you decide to retire and come to live in this village?
006 L ahm well we were living on ½ acre and we found that the garden was =
007 = getting too much we were an hour away from any medical treatment =
008 = if we needed it and we looked at other forms of accommodation like
009 = a small townhouse or a flat or something like that but we wanted =
010 = somewhere that was quiet and you can’t always guarantee neighbours=
011 = in flats or townhouses so we finished up in a retirement village
012 gl right, thank you, now ah let’s see, did you check out any other villages?
013 L yes, ah probably 20 or 25 ranging from Northern NSW through to Noosa
014 gl so you ( ) chuckles saw a bit everything
015 L we saw a quite a number of different types in different fields ahm we =
016 = finished up at this village
017 gl how did you hear about this village?
018 L (..) I can’t remember
019 gl maybe you just saw it driving by
020 L maybe yeah ahm yeah I can’t remember the details
021 gl no that’s fair enough, now ah think back when you retired in your =
022 = opinion did women have the same access to retirement options as men?
023 L well I guess in our personal my wife and myself we were in business =
024 = together and so we retired at the same time so I guess she had the =
025 = same choices as I did but in general terms ah I very much doubt it
026 gl ok, now did you consider other options such as a freehold or a rental =
027 = option in a retirement village setting or even a granny flat?
028 L no I wanted to do it the way we have it here where we purchased and =
029 = where we have at least some control over ah the price and how long =
030 = we would have as a lease rather than anything else rents tend to go =
and here we stuck with a no more than the CPI
right; now, what were your expectations living in a retirement village?
quietness for a start and, and something that we could call our own a =
house, a unit, a flat or whatever but it had to be ours
right; did you have any concerns if any when you moved into the village?
(note: this question encompasses both sub-questions, i.e. A3a and A3b!)
no
ok; what was your experience concerning the actual purchasing and =
settlement process?
fairly simple
right; so you are saying actually it was a straightforward process?
oh yes ( ) ( )
why is that actually?
because the manager at the time was considerate, =
knowledgeable and explained everything
right; now, did you manage the, the whole purchasing-settlement =
process yourself or did you engage a solicitor?
we had a solicitor to advise us on the PID
on the PID
yeah
in other words the public information document
yes
yes, yeah, now, that you experienced village life, you are a few years =
already, do you think it was the right decision for you or would you =
rather turn back the clock and live in a different kind of housing?
no, this is right for us
this is right for you; now, what other kind of retirement lifestyle would =
appeal to you?, this is a bit of a hypothetical you know
oh: ahm now this suits me, suits my wife, I don’t, I don’t want to move =
I am happy where I am
right; on the other hand if you could start all over again, actually, what= 
retirement lifestyle option would you choose now?
(.) ahm probably a house purchase ( ) ( ) ( ) live ( ) but other than that I =
can’t think of anything else
ah kind of a more of a freehold situation
yes
ok; now, what do you most enjoy ah in living in a retirement village?
ahm close by neighbours ahm ( ) useful and handy if you have some =
health problems or ( ) are friendly
ok; now, is there anything you don’t enjoy or least enjoy about living in= 
a retirement village?
(.) can’t think of one
ok that’s fair enough

Demographics | |
look this is nearly ah the end now, ah this talks about demographics =
and ah the background; now any question you do not wish to answer =
just say again next question ( )
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Location</td>
<td>Sunshine Cost</td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
</tr>
<tr>
<td>Age Group</td>
<td>77</td>
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<tr>
<td>Relationship Status</td>
<td>Married</td>
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<td>Country of Birth</td>
<td>Commonwealth/Europe</td>
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<tr>
<td>Languages</td>
<td>English</td>
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<tr>
<td>Education</td>
<td>Secondary</td>
</tr>
<tr>
<td>Main Occupation</td>
<td>Public Service</td>
</tr>
<tr>
<td>Income/Lifestyle</td>
<td>Partially self-funded (Chardonnay)</td>
</tr>
<tr>
<td>Major Activities</td>
<td>Computer – assists in village</td>
</tr>
<tr>
<td>Family</td>
<td>Infrequent reciprocal visits/interaction</td>
</tr>
<tr>
<td>Friendships</td>
<td>Infrequent reciprocal visits/interaction</td>
</tr>
<tr>
<td>Religion</td>
<td>Atheist</td>
</tr>
<tr>
<td>Main Payment Mode</td>
<td>Cash and Credit Card</td>
</tr>
<tr>
<td>Info - Exposure</td>
<td>Television and online news (computer)</td>
</tr>
<tr>
<td>SP Subscription</td>
<td>Village Wireless</td>
</tr>
<tr>
<td>Tourism/Travel</td>
<td>Overseas Ship Cruises</td>
</tr>
<tr>
<td>Home Entertainment</td>
<td>Reading, Computer</td>
</tr>
<tr>
<td>Unpaid/Paid Work</td>
<td>some volunteering -computer gr.+in-house ch.</td>
</tr>
<tr>
<td>Pet Owner</td>
<td>No Pets</td>
</tr>
<tr>
<td>Village Stay</td>
<td>About eight years</td>
</tr>
</tbody>
</table>

529 gl I like to thank you very much for your contribution; I really did enjoy =
530 = it and I do appreciate it. Once I have some findings I will make them =
531 = available to every participant in the form of a lay summary
532 L yeah, that’s great
533 gl ok, thank you very much
Appendix I: Open or Initial Coding

First Coding Step

The open coding process results in the initial categories derived from the interview questions. Similar questions were collapsed into one category, whilst other questions remained as ‘stand-alone’ categories.

Coding - Open Categories

Note:
- All questions are based on the interview schedule.
- Some questions/categories are unchanged whilst others have been combined/changed into single categories/questions.
- Some questions during the interview were slightly changed and repeated in several sections with a view to verify/test consistency of answers, have been repeated in different sections.

The Six Socio-Economic Dimensions of the Semi-Structured Interview Schedule

A. Retirement Options/Choices

Similar/same questions are transformed into categories which are then slightly reworded, but remain true to original content (but see also above)

Q. 1. (Q. 1) Reasons for deciding to retire and come to live in this retirement village
Q. 2. (Q. 2) Consideration of other options (besides leasehold) such as freehold or a rental option
Q. 3. (Q. 3) Expectations with regards to living in a retirement village
Q. 4. (Q. 4) Experience concerning the actual purchasing and settlement process
Q. 5. (Q. 5) Reflection on whether it was the right decision
Q. 6. (Q. 6) What is the most enjoyable about living in the village?
Q. 7. (Q. 7) What is the least enjoyable about living in the village?
B. Active Retirement Village Lifestyles

In Interview theme ‘B’ similar questions were ‘collapsed’ into one category, other questions remained ‘stand-alone’ categories. For example, questions 2 and 3 were collapsed (merged) into one category (see question 2 below).

Q. 1. (Q 1) Meaning of active ageing and who encourages active ageing
Q. 2. (Q. 2, 3) Active/non-active retirement activities associated with an active retirement
Q. 3. (Q. 4, 5) Expected and actual regular participation in village activities
Q. 4. (Q. 6) Retirement village life promotes active retirement – contrasting with that of parents
Q. 5. (Q. 7) Reflection of what is most enjoyable in retirement
Q. 6. (Q. 8) Consideration of volunteering being part of an active retirement
Q. 7. (Q. 9) Residents’ past and current social network(s)

C. Retirement Village Socio-Economic Issues

Q. 1. (Q. 1) Have residents/non-residents similar access to information/goods/services?
Q. 2. (Q. 2, 3) Ownership of villa/unit and quality/status of this village
Q. 3. (Q. 4) Perception/view of village owner(s)/scheme-operator(s)
Q. 4 (Q. 5, 6) Comparison village service fee vs. council rates and cost of living vs. “ageing in place”

D. Financial Implications of Retirement

Q. 1. (Q. 1, 2) Professional advice for villa purchase and resident’s post purchase/savings
Q. 2. (Q.3, 4, 5) Village retirement lifestyles and associated expenditure
Q. 3 (Q. 6) Awareness/familiarity of/with AHD and EPA
Q. 4. (Q. 7) Financial advantages/disadvantages – comparison current vs. past financial situation

E. Retirement and Productivity

Q. 1. (Q. 1) Meaning/examples of productivity in retirement
Q. 2. (Q. 2, 3) Residents are/should be expected to engage in productive activities
Q. 3. (Q. 4) Retirement village living denies/doesn’t deny engaging in productive activities
Q. 4. (Q. 5) Residents, Productivity and Volunteering
Q. 5. (Q. 6) Age/health impact productive activities/healthy/active lifestyles

F. Retirement and Consumption
Q. 1. (Q. 1) Meaning/examples of consumer/consumerism/consumption
Q. 2. (Q. 2, 3) Residents’ consumption patterns/examples/differences past/present
Q. 3. (Q. 4) Village lifestyle/restrictions on how residents consume
Q. 4. (Q. 5, 6) Retirement village living/protects from/encourages consumerism
Appendix J: Axial or Pattern Coding

Second Coding Step

Axial or pattern coding is described as a second cycle method. In this process specific insights are extracted from the original categories which in turn are based on the questions in each of the six interview schedule – themes.

Note: this extract includes the categories and insights derived from interview theme A and interview theme B.

As shown in appendix J in theme A the original categories remained unchanged, whilst in theme B some of the categories were collapsed into one from which the insights were derived.

Categories and Insights

A. Retirement Choices/Options (= Theme)

1. Reasons for deciding to retire and come to live in this retirement village (= Category)

Insights: To further clarify, insights are not directly derived from the categories (collapsed same/similar questions) but are extracted and evaluated from the individual interview transcripts. Downsizing, village location/environment/unit design, age/health/nearby medical facilities and conveniences, social network, security/peace, lifestyle, cost of home renovations, next door’s aged facility, little/no maintenance, living costs

2. Consideration of other options such as freehold or a rental option

Insights: Lack of understanding between freehold and leasehold, did not consider other options, preferred leasehold over rental, preferred freehold over leasehold, nil respondents mentioned the much lower legal costs in drawing up a lease

3. Expectations with regards to living in a retirement village

Insights: Social activities/social interaction/social network, freedom/lifestyle, new/own/comfortable home/design, security/peace/quietness, village facilities, companionship
4. Experience concerning the actual purchasing and settlement process

*Insights:* No problems experienced/straightforward, engaged own solicitor, did not use a solicitor, had family advise/help, company (manager/sales manager) helped/advised/informed/clarified, delays in sale of own home, screen-doors/fly screens not installed prior to entry into villa, final lease prepared by company solicitor

5. Reflection on whether it was the right decision

*Insights:* Gap between expectations and experience, expectations matched reality, gradual confidence in decision over time financial limitations due to industry changes (RVA 2006, exit fee, other)

6. Most enjoyable about living in the retirement village

*Insights:* Safety/security, neighbour-hood-watch/help, peaceful/quietness, friendliness of residents, friendship/companionship, freedom from responsibilities/no maintenance (reliance on company), social/village activities, close knit community, privacy, clubhouse, leisure lifestyle, the craft group/meet the ladies

7. Least enjoyable about living in the retirement village

*Insights:* No complaints, some of the residents/neighbours, village politics/residents’ committee/gossip, some management policies/decisions/attitudes, behaviour of some of the staff, increase of annual service fee, people speeding past the home/associated noise, development/emergence of cliques

B. Active Retirement Village Lifestyles

1. Significance of being active in retirement and who encourages active ageing

*Insights:* involved/participate in both village and outside activities, volunteering, doing things/getting involved, involved/participate in village activities only, it’s the individual’s choice, it’s in government’s interest, it’s in village manager’s/scheme operator choice, it’s in individual’s interest

2. Activities associated with an active retirement and active vs. passive retirement

*Insights:* social activities inside/outside village, socialising outside village, social activities inside village, engaged in physical activities, mental activities, happy/pleasant/
satisfying/ comfortable/ secure/ healthy retirement lifestyles, active/moderately active/semi-active retirement, very active/pretty active/reasonably active retirement

3. Expected & actual participation in regular village activities

*Insights:* expect to participate in regular village activities, awareness of available village activities/facilities, was looking forward to participate/enjoy, this is what attracted us to the village, actually participate in various village activities, participate in social village/clubhouse functions, participate in village interest/hobby groups, participate in educational/committees/others

4. Retirement village life promotes active retirement contrasting with parents’ retirement lifestyle

*Insights:* village life promotes active retirement, is resident’s choice, social committee/interests groups promote active retirement; parents had completely different retirement/active/semi-active/non-active retirement, in parents time no commercial retirement villages/hostels, lived in rentals, family business equated with no retirement

5. Reflection on what is most enjoyable in retirement

*Insights:* Freedom of choice/of how/when/what to do things, having peace/quiet/relaxation, freedom to travel/neighbours look after the home, maintenance by scheme operator, the village atmosphere, the village lifestyle, socialising/meeting other people, the village amenities, volunteering, fixing/repairing things, freedom of doing the things I had never time to do

6. Consideration of volunteering being part of an active retirement

*Insights:* is part of an active retirement, individual/personal choice, assisting in village/clubhouse functions, outside village/community work, helping other individuals/groups

7. Residents’ past and actual support/social network

*Insights:* Maintains contact with old friends, made friends in this village, have friends in other retirement villages in the region
Appendix K: Frequency/Colour Coding

Technique of Grouping Themes

The insights derived from axial or pattern coding meant that from the same category one or several insights may emerge and are initially grouped according to the frequency of occurrence and indicated by the same colour.

This extract only illustrates the colour coding of insights/themes derived from dimension A, question 1.

Insights - Frequency/Colour Coding

A. Retirement Options/Choices (N=20)

1. Reasons for deciding to retire and come to live in this retirement village

FREQUENCY IDENTIFICATION

<table>
<thead>
<tr>
<th>Insights*</th>
<th>Number (n)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Main</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downsizing</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td>RVL/RVE/RVVD</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td><strong>Secondary</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age/Health/Mobility/Access nearby Aged Care Facility/ Nearby medical facilities</td>
<td>7</td>
<td>35</td>
</tr>
<tr>
<td>Social Network/Family/Friends</td>
<td>7</td>
<td>35</td>
</tr>
<tr>
<td><strong>Minor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifestyle</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Security/Peace/Quiet</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Maintenance (house &amp; garden)</td>
<td>3</td>
<td>15</td>
</tr>
</tbody>
</table>

*Nominated insights in the table are highlighted by their colour used in the coding process.

OTHER INSIGHTS: Cost of renovations, freedom, company brochure, access to all conveniences (shopping facilities, etc), budget/cost restraints, and closed community.

Abbreviations

RVL = retirement village location
RVE = retirement village environment
RVVD = retirement village – villa designs
Colour Coded Themes and Interviewee Responses

<table>
<thead>
<tr>
<th>Interview Code</th>
<th>Name</th>
<th>Main</th>
<th>Secondary</th>
<th>Minor</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>T1</td>
<td>Kim</td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T2</td>
<td>Tim</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T3</td>
<td>Britt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T4</td>
<td>Matt</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>T5</td>
<td>Brad</td>
<td>x</td>
<td></td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>T6</td>
<td>Lauren</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>T7</td>
<td>Chris</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T8</td>
<td>April</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T9</td>
<td>Annie</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T10</td>
<td>Ross</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T11</td>
<td>Leon</td>
<td>x</td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T12</td>
<td>Elsie</td>
<td>x</td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T13</td>
<td>Fiona</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T14</td>
<td>Joel</td>
<td>x</td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T15</td>
<td>Irma</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T16</td>
<td>Sally</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T17</td>
<td>Gladys</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>T18</td>
<td>Nora</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T19</td>
<td>David</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>T20</td>
<td>Wendy</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
</tr>
</tbody>
</table>
Additional comments:
T3: already retired lived in NSW in community, be closer to daughter
T6: as already retired and lived in a RV on the Gold Coast – wanted to be closer to daughter and son who were living on the Sunshine Coast
T7: was already retired and lived in the community further north – wanted different climate and different surroundings
T9: Previously lived in another retirement village
T14: Social network in nearby local community
T15: social network nearby
T18: Access to all facilities/ conveniences; security, house is safe whilst travelling
Appendix L: Open and Axial Coding - The Implications and Meaning of Potential Central Insights - from which the Core Themes are derived, in turn leading to the Principal Core Theme of the Research Study

Insights – Interpretation and Consequences

In this coding process the already identified major and minor insights, based on frequency of occurrence (see appendix L), are examined. Analysis of these insights and the implications and meaning of these insights lead to central insights, in turn leading to core themes and the principal core theme.

Due to space limitations only an extract of the entire coding process is presented. Thus, only category A, question one and associated insights are included in appendix M.

A. Retirement Options/Choices (N =20)

1. Reasons for deciding to retire & come to live in this retirement village

<table>
<thead>
<tr>
<th>Insights</th>
<th>Number (n)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Main</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downsizing</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td>Village location/ External village environment/Unit design</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td><strong>Secondary</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age/ Health/ Access to medical or other facilities</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>Social Networks</td>
<td>7</td>
<td>35</td>
</tr>
<tr>
<td><strong>Minor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security/ Peace</td>
<td>5</td>
<td>25</td>
</tr>
</tbody>
</table>

Main Insights

IMPLICATIONS & MEANING

Downsizing & village location/environment/unit design: In the case of a potential retiree downsizing usually implies the selling of the existing large home and a move into a smaller alternative. This usually means that the potential retiree makes the choice between ‘ageing in place’ and moving into a suitable retirement village.

In the case of ‘ageing in place’ this is usually associated with carrying out alterations to the existing home (often by HACC) with a view to making it (and the garden) low-maintenance and more age-friendly. In contrast, retirement villages are purpose-built to cater for older people, offering smaller and low-maintenance homes and gardens.

The decision in favour of the retirement village option implies a choice of which village location/environment/villa/unit-design. This often means the potential retiree must
choose between preferred locations by the sea or in rural settings; he or she must decide on the village environment and what type villa or unit is most suitable.

EVIDENCE

Most respondents declared that downsizing and the move into a retirement village is/was associated with village location/village environment and villa/unit design, which in turn arises from having a too-large home and problems maintaining it. For example, the respondent below explained why he and his wife finally moved into this retirement village:

(T2)
Tim: well it was ah quite simple we lived in a big house here in Maroochydore [which] became too big and ah I started we started looking at various ah almost all retirement villages which we could find in the, in the area.

gl: so you checked out other retirement villages?

Tim: oh yes ah I mean even down the Gold Coast...but that’s we are talking about here...and [we] waited until they built the clubhouse…we decided this was just about the best place it had the highest standards...ah we saw from the first houses being built the ones we saw were not nice they were small and scruffy little, little.

gl: that was in other, other villages actually?

Tim: other villages, yes

gl: did you find this village yourself?

Tim: We found [it] ourselves by just driving around and looking and ah there is something new coming up...it had an entirely more intriguing way...

gl: lifestyle villas?

Tim: Something funny, so we looked and we saw they had an entirely better style than the old ones existing ones we saw here (Tim, Utterance = U 004-006, 008-015, 017, 020-022, 025-026).

Another respondent provided the following rationale:

(T17)
Gladys: my husband had a triple bypass in 1999 and after that we began to think because I have a back problem and because of his triple bypass we felt that we couldn’t maintain large home and gardens, we used to spend quite a lot of time in the garden, so looking ahead to the future we decided something that was much smaller, much easier to live in and keep neat and tidy.

gl: So you were downsizing, right?
Gladys: Yes, we downsized.

gl: Why did you choose this retirement village?

Gladys: We had a look at quite a large number of retirement villages over a period of two years, this one seemed to be of the size that would you could still be individuals without getting swamped and it appeared to have the medical facilities and other allied things which we would both need as we aged (Gladys, U 006-010, 012, 014-017).

But some participants gave their main motivations, besides downsizing and retirement village location, as age and health problems, and hence the need to have access to nearby medical and other facilities. Other participants stressed the importance of access to their social network. and some explained the importance of living in an environment that ensured security, peace and tranquillity.

Other reasons given by other participants to move into a retirement village included having a friend already living there; prohibitive costs of renovating their own home; a preference for the retirement village lifestyle; the advantage of having other residents watching one’s home whilst away travelling; overall costs and budget concerning the village lifestyle versus living in the community.

Secondary Insights

IMPLICATION & MEANINGS

Age/health/access to medical/other facilities and social networks: Retirement is linked to age, health and access to medical/other facilities. It usually implies a new phase in the life-course beginning with a retirement lifestyle that offers close-by access to medical treatment facilities. This often means a change of accommodation and a change in location. This is often the precursor for maintaining and/or (re)-building a good social network.

The move to a new location requires the rebuilding of the network left behind; though sometimes the choice of location is based on the fact that close relatives and friends live there already. A social network means not only access to ‘loved ones’ but also support that is based on emotional/moral and not commercial motives.

EVIDENCE

A number of respondents indicated that retirement and the move into a retirement village was motivated by age/health concerns needing better access to medical and other facilities. The move to a new environment facilitated access to a new and like-minded peer group, thereby preventing possible isolation. At the same time, gaining membership of the resident peers is associated with companion and friendship, and the
establishment of a new social network that provides much-needed emotional/moral and physical support.

The respondent below reasoned that because of ageing, he and his partner not only had difficulties looking after their acreage but their decision to move into a retirement village was also associated with access to nearby medical facilities and shopping conveniences.

(T11)
Leon: ahm well we were living on ½ acre and we found that the garden was getting too much; we were an hour away from any medical treatment if we needed it and we looked at other forms of accommodation…(Leon, U 006-008)

In contrast, another respondent stressed the importance of nearby family support:

(T3)
Britt: well I am actually retired for many years I was retired in Sydney first, oh, 20 years…but I decided to come up here because I had family up this way (Britt, U 003-004)

But, whilst some participants moved into the retirement village because they wanted a particular retirement lifestyle, others expected to find the peace/security/quiet they had gradually lost whilst living in the suburbs; still others said that their main rationale for moving into a village was the high cost of carrying out necessary renovations and/or the physical efforts to continue with regular maintenance of their homes.
Appendix M: Selective or Theoretical Coding

Third Coding Step

The Coding Journey – From Insights to Central Insights to Core Theme to the Research Study Core Theme

Selective coding is defined as the process by which all core themes are unified around a principal core theme. This principal core theme can be distinguished by its centrality, frequency of occurrence, good connections to the central insights.

SELECTIVE CODING

1. The concepts in each oval are the insights derived from the data via axial coding.
2. All black-text ovals define insights.
3. Red-text ovals transformed into central insights.
4. Green and purple-text ovals became this (interview) theme’s core theme.

Note: the entire coding process is discussed on pp. 106 -107 above.
A. Retirement Options/Choices (N=20)

DECISION to RETIRE/LIVE in VILLAGE

- Downsizing n=10=50%
- Retirement- village location/facilities n=10=50%

- Cannot explain the concept of Freehold n=19=95%
- All leases prepared by company lawyer n=20=100%

- Settlement process- no problems n=14=70%
- Used own solicitor n=13=65%

- Move into village was right decision – expectations match reality n=16=80%
- Age/health/access to medical/other facilities n=8=40%

- Decision to retire/ live in village/social networks n=7=35%
- Decision to retire/ live in village/ security/peace n=5=25%

- Retirement - village location/facilities
- Used own solicitor
- Move into village was right decision – expectations match reality
- Age/health/access to medical/other facilities
- Decision to retire/ live in village/social networks
- Decision to retire/ live in village/ security/peace

Settlement process - no problems n=14=70%
Used own solicitor n=13=65%
Move into village was right decision – expectations match reality n=16=80%
Age/health/access to medical/other facilities n=8=40%
Decision to retire/ live in village/social networks n=7=35%
Decision to retire/ live in village/ security/peace n=5=25%

- All leases prepared by company lawyer n=20=100%

- Cannot explain the concept of Freehold n=19=95%
- Retirement- village location/facilities n=10=50%

- Settlement process- no problems n=14=70%
- Used own solicitor n=13=65%

- Move into village was right decision – expectations match reality n=16=80%
- Age/health/access to medical/other facilities n=8=40%

- Decision to retire/ live in village/social networks n=7=35%
- Decision to retire/ live in village/ security/peace n=5=25%

Settlement process - no problems n=14=70%
Used own solicitor n=13=65%
Move into village was right decision – expectations match reality n=16=80%
Age/health/access to medical/other facilities n=8=40%
Decision to retire/ live in village/social networks n=7=35%
Decision to retire/ live in village/ security/peace n=5=25%
B. Active Retirement Lifestyles (N=20)

- Participate in any/some activities: n=20=100%
- Ageing actively is individual’s own interest: n=16=80%
- Expected to participate in village activities: n=13=65%
- Parents had a completely different retirement: n=19=95%
- Maintains contact with friends: n=20=100%
- Being involved in either village/outside activities: n=15=75%
- Have active/ moderately/semi-active retirement: n=11=55%
- Social activities inside/outside village: n=10=50%
- Made friends in village: n=20=100%
- Participate in physical activities: n=15=75%
- Village life promotes active retirement: n=17=85%
- Volunteering involves assisting/organising clubhouse functions: n=14=70%
- Volunteering involves helping individuals/groups: n=10=50%
- Has friends in other RV’s in the region: n=14=70%
- Enjoying active retirement vs. passive retirement; being involved in volunteering; enjoying freedom of choice:
  - Most enjoyable is freedom of choice: n=15=75%
  - Volunteering is part of an active retirement: n=20=100%
  - Village life promotes active retirement: n=17=85%
C. Retirement Village Socio-Economic Issues (N=20)

Residents have same legal rights  
\( n=19=95\% \)

Residents aware/use of age supp. Services  
\( n=16=80\% \)

Residents have same access to info/goods and services  
\( n=13=65\% \)

Residents against soliciting/canvassing  
\( n=17=85\% \)

Residents/access to nearby churches/spiritual services  
\( n=16=80\% \)

purchased villa/unit for security reasons  
\( n=19=95\% \)

Socio-Economics of retirement  
Satisfactory mgt but constant ownership changes; corporations have too much power; better off in village due to lower costs compared with ‘ageing in place’

Prefer freehold/limited grasp of freehold concept  
\( n=15=75\% \)

Corporations too much power/increase fees/less residents’ control  
\( n=11=55\% \)

Good village standard/satisfactory mgt/ reasonable service fee & mtc costs/overall better off/village ranks among best  
\( n=14=75\% \)

Comparison – council rates/ageing in place vs. village/ Village lifestyle less costly/being better off  
\( n=15=75\% \)

Corporations/ongoing ownership/mgt changes/ Indifferent residents need  
\( n=10=50\% \)

Comparison – council rates/ageing in place/village service fee is lower/fair/reasonable  
\( n=11=55\% \)
D. Financial Implications of Retirement (N=20)

- After villa purchase was left with adequate savings \( n=18=95\% \)
- Made the right decision \( n=18=90\% \)
- Can set money aside for special purposes \( n=18=90\% \)
- Didn’t seek professional advice for villa purchase
- Monitors expenditure \( n=19=95\% \)
- income is adequate \( n=16=80\% \)
- Retirees and monetary issues, Financially comfortable and can set money aside for special needs; is now financially better off and can afford life’s little luxuries
- Financially comfortable \( n=17=85\% \)
- Shopping – uses own car (1-3 times per week) \( n=17=85\% \)
- Shopping – checks specials \( n=14=70\% \)
- Financially now better off \( n=7=35\% \)
- Cost of living is now higher \( n=18=90\% \)
- no financial problems/can afford life’s little luxuries \( n=18=90\% \)
- no financial problems/can afford life’s little luxuries \( n=18=90\% \)
- Awareness/familiarity/understands/has EPA/AHD/discussed with family \( n=10=45\% \)
E. Retirement and Productivity (N=20)

- Meaning of productivity/any unpaid work/services/volunteering
  
  - Residents not expected/engage in productive activities
    
  - Residents should not be expected/engage in productive activities
    
  - Village life – doesn’t prevent engaging in productive activities
    
  - Voluntary work/excludes monetary/other remuneration
    
- Examples of productivity in retirement/charity work/teaching others/joining interest groups
  
  - Resident’s views about productive ageing – doesn’t matter what others/the government think
    
  - Retirement – productive activities/no remuneration
    
  - Residents involved in current voluntary work/provision of various services
    
  - Resident’s health status/influence productive activities
F. Retirement and Consumption (N=20)

Meaning of concepts of consumer/consumerism – limited understanding
n=18=90%

Examples of consumption/use of goods and services
n=16=80%

Eating out/lunch/dinner/ weekly/fortnightly/ occasionally
n=19=95%

Residents/holidays/visiting family interstate/once/twice annually
n=13=65%

Consumption continues in retirement
Residents’ consumption patterns unchanged; residents eat out regularly; residents enjoy annual interstate holidays/visit family/friends

Consumption patterns/ no change/no difference
n=11=55%

Village lifestyle/ no consumption restraints
n=18=90%

Village lifestyle/ doesn’t encourage consumerism/consumption
n=18=90%

Living in village/ no protection from consumerism/consumption
n=14=70%
SECTION A
DECISION to RETIRE/LIVE in VILLAGE
DOWNSIZING and SECURITY

SECTION B
Enjoying active retirement vs. parents passive retirement; being involved in volunteering; enjoying freedom of choice

SECTION C
Socio-Economics of retirement
Satisfactory mgt but constant ownership changes; corporations have too much power; better off in village due to lower costs as compared to ‘ageing in place’

SECTION D
Retirees and monetary issues, Financially comfortable and can set money aside for special needs; is now financially better off and can afford life’s little luxuries

THE STUDY’s PRINCIPAL CORE THEME
Village residents have embraced active ageing; they appreciate the freedom of retirement combined with unchanged consumption patterns, as well as an active and productive retirement lifestyle

SECTION E
Being productive in retirement
Residents engage in unpaid productive activities; are involved in volunteering and reject monetary remuneration

SECTION F
Consumption continues in retirement
Residents’ consumption patterns unchanged; residents go shopping and eat out regularly; residents enjoy annual interstate holiday/visiting family/friends
Appendix N: Participants Demographics

Respondents’ Background

This table identifies the participants’ individual backgrounds with regards to gender, age, education and retirement activities. The table is based on respondents’ interview demographics page.
Participants’ Demographics

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Source: adapted from author’s interview transcripts
**LEGEND**

**Names:** Participants’ code names

**Status:**
- w = widowed
- m = married
- d = divorced

**Pref. Loc.:** Preferred Location:
- sc = Sunshine Coast
- ca = any coastal area
- sh = Sunshine Coast & Hinterland

**Place of B.:** Country of Birth:
- NZ = New Zealand
- S = Switzerland
- SC = Scotland
- A = Australia
- UK = United Kingdom

**1st Lang.:**
- e = English
- g = German

**Education:**
- s = secondary
- cc = commercial college
- ta = TAFE

**Past Occ.:** Past Occupation:
- ob = own business
- mg = management
- bk = book-keeping
- te = technician
- UKlg = United Kingdom local government
- Alg = Australian local government
- nps = NSW public service
- ups = UK public service
- hd = home duties
- ad = administration
- nur = registered nurse
- fps = commonwealth public service
- sto = industrial safety training officer

**Ret. Inc.:** Retirement Income:
- sf = self-funded
- psf = partially self-funded
- psp = State government public service pension
- ag = age pension (only)

**Ret. Act.:** Retirement Activities:
- tr = travel
- cw = computer work (village)
- cg = computer/gardening
- sa = social activities (any)
- bic = bike-riding (in village/computers)
- cr = croquet
- crga = craft/gardening
- dlb = dancing/lawn bowls
- ch = computer/house channel
- tpre = teaching/painting/reading
- tc = travelling/computer
- goga = golfing/gardening
- pm = playing Mah-Jong
- ctr = computer/travel
- erct = electronics/repair/computer-teaching
- sgpch = swimming/gardening/piano/choir

**Soc. Net.:** Social Network:
- ff = family and friends

**Religion:**
- C = Christian
- Ag = agnostic
- At = Atheist

**Info Exp.:** Information Exposure:
- tn = television/newspaper
- In = Internet/newspaper/radio
- tnl = television/newspaper/Internet
- tv = television
- tr = television/reading
- mur = music/reading
- trre = television/radio/reading
- rec = reading/computer
- tvre = television/video/reading
- ctm = computer/tv/television/reading
- tre = television/reading
- ctr = computer/television/reading
- mu = music
- tc = television/computer
- tcn = television/computer (genealogy)
- sgpch = swimming/gardening/piano/choir

**Mode Pay:** Mode of Payment:
- cr = credit card
- cd = credit/debit card
- cch = cash/cheque
- cs = cash
- dcc = debit card/cash
- cc = cash/credit card
- crb = credit card/B-Pay
- dr = debit card

**ISP:** Internet Service Provider:
- du = dial up
- wi = wireless
- nlc = not connected
- nc = no computer
- dsl = broadband

**Travel:**
- os = overseas
- is = interstate
- rg = regional
- isrg = interstate/regional
- osis = overseas/interstate
- nil travel

**Home E.:** Home Entertainment:
- cn = cable tv/newspaper
- r1 = reading
- rt = reading/television
- ctn = computer/television/reading
- tr = television/reading
- mur = music/reading
- ttre = television/radio/reading
- rec = reading/computer
- tvre = television/video/reading
- ctm = computer/television/reading
- mu = music
- tc = television/computer
- tcn = television/computer (genealogy)
- tre = television/reading
- ctr = computer/television/+cable/reading
- tre = television/reading
- trem = television/reading/music

**Pets:**
- n = no
- ct = cat

**Paid/Vol.:** Paid/voluntary work:
- n = nil
- v = voluntary
- ptv = paid part-time/voluntary
- sftgtr = shared fulltime-gradual transition into retirement

**Y/Village:** Years of stay in village:
- 5 = five years
Appendix O: Village Gazette – Open Day

Residents Journal: Open Day Information

Sales manager’s promotion of village - advertisement of the ‘Open Day’ - resale of vacant ‘resale’ villas

Village Gazette, vol. 6, issue 9, March 2009

“OPEN DAY”
Saturday 21st March 10.00am to 3.00pm

This is an opportunity to advertise this delightful village and for visitors to view the empty Villas for sale. I will have helpers to escort folk around. I am also arranging an independent person (who helps with sales in our other Villages) to tidy the back gardens of the Villas we have for sale and also to clean the drives and paths of these same units. If you see him around you will know he is helping me to present these Villas for sale in top condition. We all want the perfect presentation.

I would also like to take this opportunity to thank you all for your help and warm welcome and I will do my best to achieve the sale of units. The Sales office will be open, Saturday and Sunday 10am to 3pm and through the week. If you have friends looking around and wish to contact me my ‘phone number is

All Residents are welcome to view Villas that are for sale, but please wear a name badge so that we will readily know who you are.

Sales Consultant
Appendix P: Retirement Village - Sales Brochure

Vacant Villas – Resale ‘Information’

This sales brochure was available in the foyer on the Open Day and distributed to visitors/potential purchasers, interested residents, their families and friends.

For reasons of privacy, all references to the village name and its corporate owners have been omitted/deleted.
Live the life you’ve always dreamed of.

Why dream when you can live the perfect lifestyle every day located right in the heart of the beautiful Sunshine Coast. Residents enjoy a resort lifestyle with magnificent facilities available for recreation, fitness and health.

Award winning homes.

Previous winners of the highly prestigious Queensland Master Builders Association award for quality and luxury in aged housing, the developers of put considerable thought into building both quality and practical villa homes. The villas feature high quality interior fixtures and fittings and include 24-hour emergency call systems. Gardens are fenced for privacy which also allows for a small pet. The exterior facades blend with fully landscaped gardens, lawns and other horticultural features.

Choose from 2 or 3 bedrooms, duplex or stand alone, ranging from $295,000 to $370,000. There's a villa for you.

Join the club.

While you can always find time to relax and enjoy some quiet time on your own, there's plenty to do.

The social centre, 'The Club House' offers a complete range of services and activities including general purpose rooms, library, hair salon and professional consulting rooms, a stage, parquetry dance floor, billiard table, kitchen bar area, piano and numerous lounges. There is also an exercise room, indoor heated pool, outdoor covered pool and huge covered BBQ patio area furnished with quality outdoor settings, perfect for entertaining and social gatherings.
Close to all that the Sunshine Coast has to offer. It is surrounded by natural treasures with plenty to see and do every day of the year. Fantastic fishing can be enjoyed all year, with marlin found offshore, flathead from the beach, mangrove jack in the river or bass in the dams. And if you enjoy a round of golf or two, the numerous beautifully landscaped courses of the Sunshine Coast will feel like paradise. If a walk or bike ride sounds more appealing, there are specially constructed bush tracks.

Only 30 minutes drive away, you'll find magnificent rainforests and rolling hills leading you to the charming towns of the hinterlands with their historical attractions, crafts, restaurants, cafes and markets, such as the popular Eumundi Markets, and then onto the beautiful Glasshouse Mountains. Offers the very best private and public medical facilities as well as world class shopping at Sunshine Plaza. The Big Top shopping centre and the Sunshine Homemaker centre.

Lifestyle. Setting a new standard for retirement lifestyles throughout Australia. Our commitment is reflected in every one of our retirement communities. Our staff members pay special attention to creating a warm, hospitable community where you feel at home among friends. We're committed to the Australian Retirement Village Accreditation Scheme and have received multiple industry awards. So if you're seeking a retirement lifestyle, retire in style.

*Some conditions apply.
Freecall 1800 today for a tour.
Maroochydore, 4558. Qld.
Appendix Q: Information - ‘Specifications’ – Kit
Village – Villas/ Units ‘Specs’

This information kit, containing relevant information about the village, villa designs, leasehold conditions, pricelist of resale villas and general information, was available in the clubhouse foyer and handed out to visitors/potential purchasers, interested residents, their families and their friends.

For reasons of privacy/anonymity all references to the village name and its corporate owners were deleted.
RESALE VILLA

Main Bedroom
3.6 x 3.5
Large walk in robe
Ceiling Fan
Ensuite

Bedroom 2
3.5 x 3.0
Built in Robe

Bedroom 3
3.5 x 2.9
Built in Robe
Direct access to main bathroom.

Lounge
4.0 x 4.0
Ceiling Fan

Dining
3.2 x 3.5

Kitchen
3.9 x 2.4
Galley style
Wall Oven
Range Hood
Provisions for Dishwasher & Microwave.
Double Sink
Laundry
Direct kitchen & outside access.
Storage cupboard

Bathroom
Spacious bathroom
Shower
Two way access
Extra Toilet

Garage
6.0 x 3.0
Direct access to Laundry.

Others
Large Linen cupboards
Smoke detectors
Exposed Aggregate drive way & foot path.
COMMONLY ASKED QUESTIONS

Q. Is there a bus available?
A. Yes. A bus will take you on regular scheduled shopping trips.

Q. Is there an emergency call system fitted to all Villas?
A. Yes, each villa has its own 24 hour monitored emergency call system. Help is only a push of a button away.

Q. Can my family or friends stay with me?
A. Your family and friends are welcome.

Q. Can my family and friends use the community facilities?
A. Yes, all community facilities are available to your guests whilst in your company.

Q. What is the best time of life for us to make such a move?
A. Villages are designed to meet the accommodation, social and recreational needs of people who are either approaching retirement or who have retired. Residents are eligible to live at Allora Gardens from the age of 55 years.

Q. Must we be retired or can we still continue to work while living in a village?
A. It is not unusual for residents to continue in their outside employment.

Q. Can I store my boat or caravan?
A. Your boat or caravan can be stored in our secured area within the Village, subject to availability.

Q. I have to sell my house first. Can I reserve a villa while I do this?
A. You can certainly reserve a villa while you sell your house. It is important to get the one of your choice.
<table>
<thead>
<tr>
<th>GENERAL</th>
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<tr>
<td>Floor and Foundations</td>
<td>Reinforced Concrete</td>
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<tr>
<td>Internal Wall Frame</td>
<td>Timber</td>
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<tr>
<td>Exterior Walls</td>
<td>Brick Veneer</td>
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<tr>
<td>Party Walls</td>
<td>Fire rated Brick</td>
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<tr>
<td>Interior Wall &amp; Ceiling</td>
<td>Plasterboard Painted Finish</td>
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<tr>
<td>Windows</td>
<td>Powder Coated Sliding Aluminium</td>
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<tr>
<td>Roof</td>
<td>Cement Tiles</td>
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<td>Feature Front Door</td>
<td>Timber</td>
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<tr>
<td>Smoke Detectors</td>
<td>Hard Wired</td>
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<tr>
<td>Internal Doors</td>
<td>Masonite Painted</td>
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<td>Skirtings &amp; Architraves</td>
<td>Painted Finish</td>
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<tr>
<td>Hot Water Service</td>
<td>Electric External</td>
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<tr>
<td>Light Fittings</td>
<td>All rooms as well as front and rear entries</td>
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<tr>
<td>Security Doors</td>
<td>Front and Rear</td>
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<td>Fixtures</td>
<td>Walls and Roof</td>
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<tr>
<td>Insulation</td>
<td>Ceiling Batts*</td>
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<tr>
<td>Fly Screens</td>
<td>All Windows</td>
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<tr>
<td>Kitchen</td>
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<tr>
<td>Living, Dining, Hall &amp; Bedrooms</td>
<td>Carpet</td>
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<tr>
<td>Bathrooms, W.C. &amp; Laundry</td>
<td>Ceramic Tiles** / Vinyl</td>
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<tr>
<td>Garage</td>
<td>Brushed Concrete</td>
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<td>Ceiling Fan</td>
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<td>Television Point</td>
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<td>Linen Cupboard</td>
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<tr>
<td>Linen Cupboard Shelving</td>
<td>Melamine Laminate Finish</td>
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<th>MASTER BEDROOM</th>
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<td>Variable Speed</td>
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<td>Built in Robes</td>
<td>Shelves &amp; Hanging Rail</td>
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<td>Television Point</td>
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<td>Telephone Point</td>
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Do we pay a General Service Fee?

Yes, Retirement Village is a resident funded village with all operating costs shared by the residents. A monthly fee is payable and represents your fair proportion of village operating costs.

A budget is presented to the residents each year and the outgoings are clearly defined in that budget. The accounts relating to the village costs are audited annually.

What are some of the costs covered by our General Service Fee?

- All council rates - general and water
- All water, light and power to community facilities
- Repairs and maintenance to the exterior of your villa - e.g. painting of external areas, repairs to fencing etc.
- Cleaning and maintenance of common areas and communal buildings
- Upkeep of all community facilities, pools, BBQ areas, sports areas
- Upkeep of caravan and boat storage areas
- Gardening and maintenance to your front yard and lawn
- Gardening and maintenance of all common areas
- Cost of providing shopping transport
- Cost of maintaining and monitoring of the village emergency call system
- Security patrols throughout the village
- Management and Staff wages
- Bank charges, audit charges and legal charges relating to operation of the village
- Public liability and building insurance for all community assets and independent Villas
- Provision for maintenance reserve fund
COMMONLY ASKED QUESTIONS

Q. If I need modifications to my villa, is this possible?
A. All modifications or additions can be discussed with the Manager and if possible these will be arranged.

Q. Is my pet allowed to come with me to
A. Suitable pets are welcome in your new home. Of course, it would be expected that no inconvenience is caused to the village or the neighbours by the pet.

Q. May we come and go as we please – especially on extended holidays?
A. This is one of the advantages of village life. You have the freedom and security to travel and know that your villa will be watched and cared for while you are away.

Q. Do I have my own garden?
A. Yes, each villa has its own private back yard. There is no need to worry about your front yard as the village maintains this for you.

Q. Do I as a resident get a say in the running of the village?
A. Yes, village life is enhanced by the formation of a residents committee, a social committee and a finance committee. We promote and encourage input from our residents.

Q. Can we sub-let or rent our villa out?
A. In line with our Disclosure Document, you are unable to rent or sub-lease your villa. This gives you the protection of having similar aged people around you and maintains the existing high standards of the village.
Appendix R: Invitation to the Village Arts & Craft Show

The Annual Residents’ Village Exhibition

This flyer, invitation to the village craft exhibition, was designed by the residents of the village craft group and hand-delivered to every resident’s mailbox.

Members of the craft group also communicated verbally to residents to tell their family and friends to come and see the exhibition.

All items were hand-crafted creations by members of the craft and the folk-art group. Most exhibits were for viewing only, though some items could be purchased for a small ‘consideration’.

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CRAFT EXHIBITION
RETIREMENT VILLAGE

ADMISSION FREE
COME AND SEE ITEMS MADE BY THE RESIDENTS.

DOLLS TO BOATS AND WOOD WORK, EMBROIDERY, STUMPWORK, CROSS STITCH, SMOKING, HARDANGER, BEADING, QUILTS, TAPESTRY, DECOUPAGE, FOLK ART, CROCHET, KNITTING, PAINTING, WATER COLOURS, OILS, ETC.

COME ALONG AND BRING YOUR FAMILY AND FRIENDS