

RETIREMENT VILLAGES ON THE NATAL SOUTH COAST -
A VIABLE PLANNING OPTION IN CATERING FOR THE HOUSING NEEDS OF THE
ELDERLY.

by

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CHAPTER 1.

INTRODUCTION:

1.1. THE NEED FOR THIS STUDY.

With the current world wide population explosion, and medical and technological advances, there are more aged people in the world than at any other time. Concomitantly, as peoples life expectancy increases, so the number of people over the present retirement age also rises. This trend of an increased percentage of the elderly within the population, is reflected within South Africa by a greater number of persons living past the age of 85 years. With the number of elderly in our society increasing both numerically and in relative terms proportional to other age groups, there is an urgent need to plan for and accommodate the aged. Nowhere is this need more pronounced than in the field of housing.

In planning for the elderly, the implications of an ageing population must be looked at. The interests and needs of this group must be given their due recognition in the planning process. There is a need to realize that the results of land-use planning and policy affect the elderly both indirectly, at the spatial level, and directly, at the level of cost. Where the effects of planning impinges negatively on the elderly, it is often due to a lack of foresight in understanding the needs and problems of this group, and how their living environments need to change in order to accommodate their specific requirements and limitations. (Greenberg in Warnes, 1982.)

As the number of senior citizens grows, so the need to make provision to accommodate this age group increases. The elderly being a diverse group in terms of needs, health, strength and need for assistance, require a flexible approach

to the provision of facilities for them. The provision of a range of housing options which change and develop over time is one area where flexibility needs to be applied more rigorously. This particular study concerns itself with a more recent and currently popular form of housing provision for the aged;- the retirement village.

In recent years, the retirement village has become a sought after form of housing for the elderly. One of the aims of this dissertation is to explore whether this form of accommodation provides an adequate and viable way of housing this age group. In other words, is it to be recommended? Over the past few years, numerous retirement villages have been founded on the Natal South Coast. Many elderly people have chosen to migrate to this region in order to retire. In so doing, they uproot themselves from former friends, neighbourhoods, and life style. This observation leads to the question of whether these retirement migrations have been successful or not, and whether such moves to coastal, or other areas of scenic beauty, to live in a retirement village, are advisable for those people on the verge of retiring. In essence then, are retirement villages located on the South Coast of Natal workable? Further do their residents benefit from them?

Before proceeding further , it is considered a good idea to define exactly what is meant by a retirement village.

1.2. A DEFINITION OF RETIREMENT VILLAGES.

A Retirement village is a "Small community relatively independent, segregated, and non-institutional (free from regimen imposed by common food, common rules and quarters), whose population was mostly older people, segregated more or less completely from their regular or career occupations in gainful or non-paid employment." (Webber and Osterbind in Hunt et al 1984:3.)

1.2.1 Historical Overview of Retirement Villages in South Africa.

Historically in South Africa, there are three generations of retirement villages. The first generation retirement villages were built approximately 20 - 30 years ago. These welfare facilities were usually run by charities, churches and/or Local Authorities who subsidized them, so that elderly people of limited financial means could afford to live in them. In this type of development, the buyers were prepared to settle for life rights to accommodation, medical care and subsidized meals. No refund was given to the heirs of the residents or estate on death. (Housing in Southern Africa, October 1987:24.) The Village of Happiness near Margate, and Anerley Place near Port Shepstone are examples of first generation retirement villages. This particular kind of village reflects the more institutionalized and social welfare nature that underpinned care for the elderly at the time.

Second generation retirement villages were started around 1985. They were generally run on a non-profit basis where the buyer was expected to pay the full cost of his/her unit plus a share of the cost of facilities. On the death of the buyer, the original payment is refunded to his/her estate or heirs without any appreciation having accrued to the original sum paid. Within this scheme, the idea was to allow the village to slowly build up funds over time, which helps make the project more accessible to those with lower incomes. (Ibid.)

In third generation retirement villages, the residents are usually from the upper income brackets, who are looking for smaller more manageable accommodation, security, round the clock medical care, company and a sound financial investment. On death, the estate of the owner pays the village 10 to 30% of the profit realized from the investment in order to ensure the financial security of the village, and pay for facilities. It is felt that third generation retirement villages, which have been in existence for about 3 years, are likely to

increase in popularity and become increasingly better equipped.

Third generation retirement villages reflect the wider trends in housing provision, privatization, higher costs and individual responsibility. (Ibid.)

Retirement villages cannot, however, be rigidly categorized into these 3 generations, as some villages set up at the time of second generation retirement villages have more third generation attributes and characteristics eg. Banners Rest. On the other hand, some third generation retirement villages exhibit second generation characteristics eg. Mbango Park.

1.2.2. A Private Sector View of Retirement Villages.

Many third generation retirement villages are based on ideas formulated from experience gained in America, which has shown that within South Africa, there was an opportunity for many developers to take advantage of the inter-relationships between leisure, age and housing needs. (Boaden 1971.) According to Boaden, this type of retirement village is a;

"Planned, low density development of permanent buildings designed to house active adults over the age of 55, and equipped to provide a wide range of services and leisure activities." (in Plan, Sept. 1971:35.) *poor reference*

Boaden argues that a retirement village is distinct from other community developments for the aged in South Africa initiated by charities or non-profit organisations, and that only housing facilities developed as a profit yielding investment fall under this definition. Another distinction is the lack of facilities to cater for those residents, who are unable to care for themselves and thus, need supervision. *hardly!*

However, it must be stated that there are quite a few non-profit retirement villages, mostly a few years older than the private ones, that do provide medical care in South

Africa. In terms of this dissertation, Boaden's definition of a retirement village is not adequate. However, it is useful in that it shows the thinking behind the formation of many retirement villages in this country, especially in the past five years or so. Boaden's definition is essentially then a private sector view of retirement villages.

1.2.3. The Public Sector View of Retirement Villages.

Within the public sector retirement villages are viewed differently:-

"A retirement village is more than a home. It is an environment where the ageing person can adjust himself (sic) to the losses caused by the retirement years (status, authority, contribution, recognition etc.) The retirement village environment must therefore create a wide spectrum of opportunities to enrich a new lifestyle that will allow personal growth of the resident." (N. Shave of the NPA, ^{poor} ~~reference~~ 1991:vi.)

From this definition, it is logical to pose the question - what makes a successful retirement village? This is an important aspect, especially as according to Shave (1991:viii), "a number of retirement villages have had to apply to the financial institutions and welfare organisations for assistance, and the state has had to pass an act of parliament to protect the retirees right to the unit when schemes go under."

This dissertation looks at retirement villages of all three generations, because even though they operate differently in some ways, at other levels, they exhibit common characteristics.

Before proceeding further, the aims and objectives of the dissertation should be looked at.

1.3. AIM AND OBJECTIVES OF THIS STUDY.

The aim of this study is to evaluate the idea of retirement villages located on the Natal South Coast. It examines whether this built form in this area of the country, is a viable planning option in catering for the housing needs of the elderly.

The use of the word "viable" in this context is employed as it means "workable", or "practicable". The aim of this study then, is to establish whether retirement to a retirement village on the Natal South Coast, can provide a satisfactory living environment for elderly people who have mostly spent their working lives in major South African cities. If these South Coast retirement villages can then provide these migrants with a satisfactory living environment, so as to fulfil their housing needs, how should these villages be planned?

In order to achieve this aim, it is necessary to establish and research the following objectives, which if fulfilled, should provide the answer to the main question of this dissertation. The objectives are as follows;-

1. What are the housing needs of the elderly?
2. What are the other housing options open to elderly, retired persons?
3. How do retirement villages compare with these other options?
4. Are age segregated communities such as retirement villages, a good means of housing retired elderly people?
5. Is a retirement move to the South Coast of Natal, to live in retirement villages, away from old friends and neighbourhood ties, a good option?
6. How should retirement villages be financially managed to ensure their continued survival?
7. What spatial requirements need to be taken into account

so as to develop a successful retirement village on the Natal South Coast? In other words, how should such a village be planned, located, and laid out?

8. What level of services and facilities should be offered by these villages?
9. Do retirement villages on the Natal South Coast satisfy these needs?

In trying to achieve the aim of this study, it will become evident that the area of study of some of these objectives will overlap.

According to Burby and Rohe, in seeking to improve social interaction and housing satisfaction for the elderly, "planners should be concerned with four sets of variables. They include (1) the degrees of age integration and segregation in the development; (2) housing design characteristics and the provision of on-site services; (3) housing location; and (4) the operation of the housing development after it is constructed." (in APA Journal, Summer 1990:325.) It was in response to these four sets of variables that objectives 4, 6, 7 and 8 were developed. inappropriate
reference

Now that the objectives of this study have been laid out, it is important to see how the data needed to tackle this study, was acquired.

1.4. SOURCES OF INFORMATION.

In this study, the methodology involved the collation of data at a number of levels, which are outlined in more detail below.

1.4.1. Literature Review.

The first level involved a literature search and review which focused on the elderly, retirement, and housing provision for this age group.

1.4.2. Interviews.

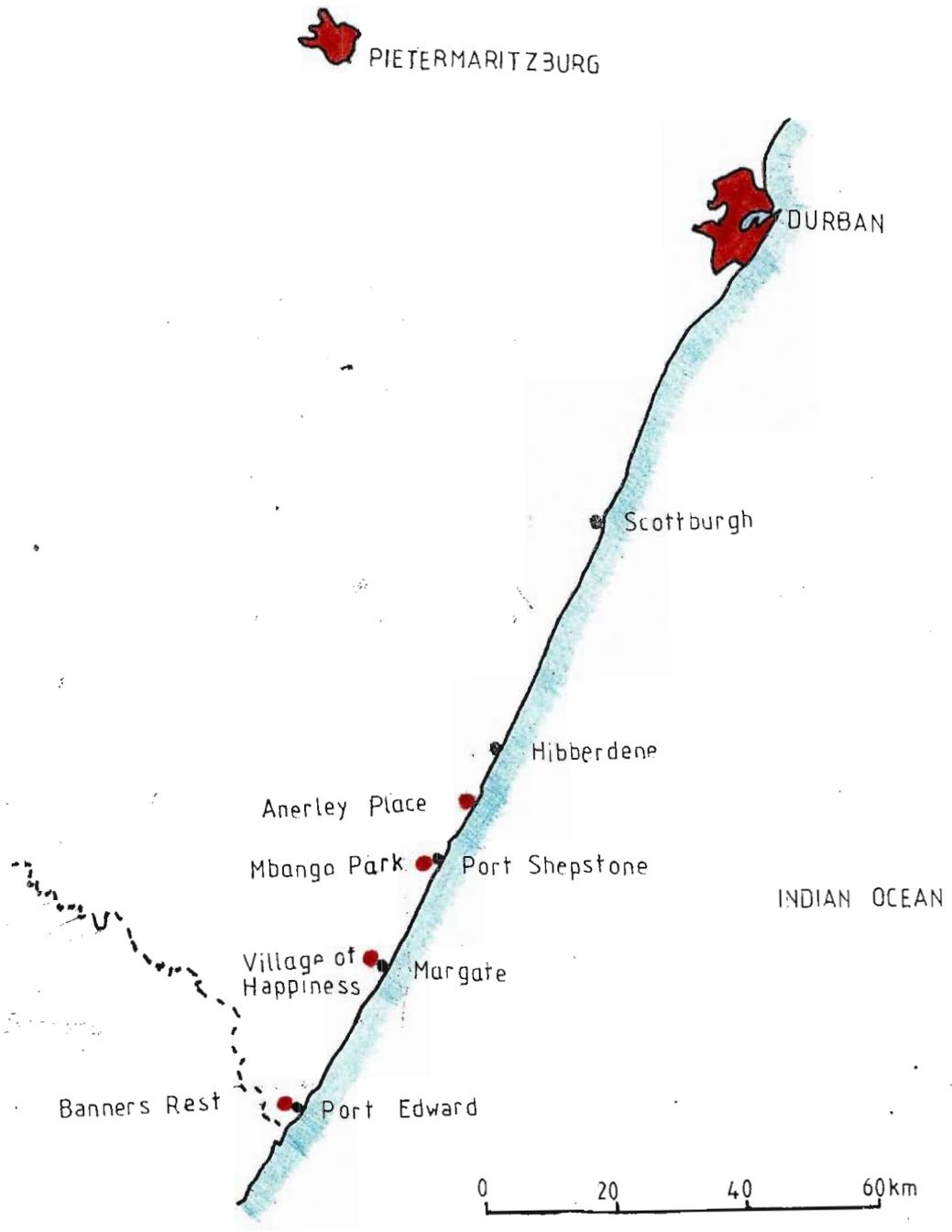
Interviews took place with the management of the retirement villages of Mbango Park (Port Shepstone), Banners Rest (Port Edward), The Village of Happiness (Margate), and Anerley Place (10 km north of Port Shepstone); as well as with Natal Provincial Administration (NPA) and local South Coast officials. In particular, discussions were held with the Port Shepstone town secretary and the Margate town clerk.

1.4.3. A Pilot Survey. (See Chapter two).

In order to see whether it was possible for a retirement village to be successful on the Natal South Coast, a detailed analysis of "Mbango Park Care for Life Village" was undertaken. For this reason, a pilot survey in this village was done in order to establish the viewpoints of the residents as they relate to the idea of retirement itself, retirement migration, the living in age segregated communities, and their general satisfaction with the particular village they lived in, and its facilities.

A comparative analysis of the findings of the survey and interviews will be undertaken to assess the results against other findings obtained in similar research. Material from surveys undertaken in other parts of the world, will be used as a comparative yardstick. Similarities and differences in the results will be identified and explained.

At the same time, aspects concerning the physical/spatial location, layout and built form of Mbango Park were looked at and analyzed to see if they fulfilled the needs of the village inhabitants. Although the retirement villages of Banners Rest, Village of Happiness, and Anerley Place were not examined in as much detail as that of Mbango Park, aspects of all these villages will be discussed throughout the study, in order to clarify and emphasize certain aspects and points. The location of these four retirement villages can be seen on Map 1. (Page 9)



SCALE 1:1 000 000

MAP 1: THE LOCATION OF MBANGO PARK BANNERS REST ANERLEY PLACE and THE VILLAGE OF HAPPINESS

1.5. STRUCTURE OF THE DISSERTATION.

Having set up the aims and objectives of this dissertation, it is useful to outline the remaining structure of the document.

Firstly, in Chapter Two, a brief look will be taken at the Pilot survey undertaken at Mbango Park. The chapter will look at how the survey was administered, what it tried to achieve, and the problems that were experienced with it.

Chapter Three looks at demographics and examines and analyzes the projected increase of the elderly in South Africa. In addition, the age structure in the study area of the Natal South Coast, will be compared to other areas in the country. From this analysis, it will be evident why the South Coast of Natal has been chosen as a study area.

Chapters Four and Five look at elderly people specifically. The objective here is to analyze aged peoples problems, characteristics and needs, and see how all these issues influence the type of accommodation they seek to occupy. This will be achieved by consulting the literature in the forms of various books and papers, and addresses the first objective of this dissertation.

Chapter Six will look at other housing options open to the elderly, as detailed in the literature. This aspect of the dissertation is important if the success of retirement villages, relative to other forms of housing are to be examined. A comparison between the different forms of housing is necessary in order to highlight the strengths and weaknesses of each type, and to evaluate the appropriateness of retirement villages.

Chapter Seven investigates specifically the argument surrounding age concentration and age segregated communities,

another objective of this study (See objective 4). The pros and cons of age segregated communities are evaluated. This is of fundamental importance when drawing conclusions as to the suitability of retirement villages as a means of housing elderly citizens. This is vital as there has been considerable debate over whether one should plan residential developments solely for the elderly people, or whether alternatively, the elderly should remain integrated into the living environment of working, and younger members of society. This aspect of the dissertation will be tackled by referring to the literature on the subject. The reactions of the residents of Mbango Park towards this age segregation will also be used as a source of information.

Chapter Eight looks at retirement migration and the advantages and disadvantages such migration holds for the individuals concerned; the cities of retirement origin; and the towns and resorts of retirement destination. The concept of retirement migration is particularly important when analyzing retirement villages on the Natal South Coast. Many of the residents of villages in this area have migrated there from other parts of the country, especially the Witwatersrand. In order to write this chapter, secondary reading material was used, together with interviews with South Coast town officials, the management of retirement villages, and the retirement village residents themselves.

Chapter Nine attempts to look at the physical planning and the spatial aspects concerning retirement villages on the Natal South Coast, with special reference to Mbango Park. These spatial aspects include the location and design components of retirement villages. The views of the village management and residents were used in this regard, while at the same time bearing in mind certain observations made by Shave (1991), in his document for the Natal Town and Regional Planning Commission.

Chapter Ten is concerned with analyzing the Physical security, Financial security, and Emotional security aspects of retirement villages on the South Coast. These are important factors to consider when appraising the success of a retirement village. Mbango Park was used as a case study in this regard, and interviews with the residents and the management were used as primary sources of information.

The penultimate chapter attempts to sum up as to whether a retirement village - (Mbango Park) - on the Natal South Coast, can adequately provide for the housing needs of the elderly as put forward in Chapter Four and Five. It also attempts to show the resident's attitude towards the village, and whether they think of it as a success or not. This is done through the pilot survey.

Finally, Chapter Twelve concludes the study, and proposes certain recommendations that potential developers and planners should take into account when seeking to plan a retirement village on the Natal South Coast. These recommendations would also be valid for other places that are not adjacent to a major city, and where elderly people are prepared to retire.

CHAPTER 2.

THE MBANGO PARK PILOT SURVEY.

2.1 THE SAMPLE.

In the pilot survey, a sample of thirty respondents was considered adequate in order to get the general opinion of the residents of Mbango Park, as they relate to their retirement move and life-style. The sample comprised of residents in both the cottage units and the frail care centre in order to get a complete picture of the views of the residents towards existing facilities.

2.2 THE SURVEY ADMINISTRATION.

The survey was administered by asking the elderly interviewees a number of prepared questions. (See Appendix for questionnaire). The answer given was then written down personally by the interviewer. At the end of the survey, all the results were added up and percentages calculated.

2.3 THE QUESTIONNAIRE.

The questionnaire was designed to obtain information related to the following issues:-

1. The interviewees attitude to living in an age segregated environment.
2. The interviewees previous living environment.
3. The reasons for moving to the Natal South Coast.
4. The successful and problematic aspects of moving to the South Coast.
5. The reasons for moving to Mbango Park retirement village specifically.
6. The successful and problematic aspects experienced in the move to Mbango Park.

7. The important aspects to look for in seeking retirement accommodation.

Most of the questions asked were based on and adapted from similar surveys done overseas. The majority of these questions were obtained from a survey done in Blexhill and Clacton, on the South Coast of England, by Valerie Karn. These questions were outlined in her book "Retiring to the Seaside" (1977). A few questions had their origins in the book, "Housing and Social Services for the Elderly". (Huttman E, 1977.)

In many questions, a number of possible answers had been anticipated and written down on the questionnaire. If one of the anticipated answers was given, then that answer could be circled on the questionnaire. By employing this method, considerable time was saved, but at no stage could the interviewee see the anticipated answers, which meant that the majority of the questions remained open ended.

At virtually all times, the anonymity of the interviewees responses were guaranteed. The interviews were done away from other people where no-one else, except perhaps the interviewees spouse, could hear the answers.

2.4 LIMITATIONS.

2.4.1. Reason for Limited Survey Work.

As Mbango Park displays the attributes of a second generation retirement village, the original idea was to do a further pilot survey in a village that had the characteristics of a third generation retirement village, such as Banners Rest. However, the administrator of this facility was reluctant to allow the survey to be undertaken. There were efforts to contact other third generation retirement villages on the Natal South Coast, which proved unsuccessful. It could be argued that the limited survey work skews the results

presented, however for this particular study, it was felt it offered an adequate basis that was supported by secondary source material.

2.4.2 The Distance From Durban of the Survey Area.

A further problem experienced was the distance involved between Durban and the retirement villages located on the Natal South Coast. This meant that excursions down there had to be well organized, and that speculative journeys or quick visits were not feasible.

2.4.3 The Problems With Elderly People Hard of Hearing.

In the survey itself, a couple of problems were experienced with those elderly interviewees who were hard of hearing. This meant that at times an interview had to be politely abandoned. However, the interviewees in these cases were made to feel that they had contributed greatly to the study. Where the interviews were not abandoned, some took a great deal longer than expected, as most of the questions had to be repeated.

2.4.4 Reticence at Expressing the Faults of the Village.

Concerning the question as to what the residents did not like about Mbango Park, it was felt that a few of the interviewees were reticent about expressing their opinions, even though they were assured of confidentiality. This may have been a result of an unfounded fear that the village administration would get to hear their "gripes" and that this would cause bad feelings and problems. Even though this hesitancy occurred once or twice, the overwhelming feeling expressed was that the vast majority of residents at Mbango Park enjoyed living there. This feeling was based on the strong and very emphatic answer of "yes" to the question of; "Are you glad that you moved here?"

2.4.5 Fitting Interviews into the Residents Daily Schedule.

A further problem was trying to fit the interviews into the

daily schedule of the village residents. For instance, it was not expected that between 14:00 and 15:00pm, almost everyone would go into their homes for an afternoon "siesta". This and the fact that the interviews took longer than expected meant that more than one day and journey was required to get a sample of thirty people.

In spite of all these limitations, it was felt that the survey was worthwhile as the views of the village residents regarding their life-style, and their attitudes to retirement living and retirement villages, provided a useful basis to determine whether retirement villages on the Natal South Coast are a good planning option with regard to housing the elderly.

CHAPTER 3.**DEMOGRAPHIC ANALYSIS OF THE ELDERLY.**

In this chapter, two main features which relate to the demographic analysis of the elderly in South Africa, will be examined. Firstly, the rate at which the elderly in South Africa will increase both numerically and relatively will be explained; and secondly, an analysis of the elderly population on the Natal South Coast will be undertaken. This latter point will demonstrate why this portion of Natal has been chosen as a study area for this dissertation.

In dealing with these issues, figures relating to the white population in particular will be emphasized. Until recently, the inhabitants of retirement villages have been almost exclusively white. As Shave (1991:9) has stated, "the apartheid era and its consequent built form has manifested certain land uses and the retirement village in 'white' suburban, metropolitan, rural and coastal areas is one of these."

The reason retirement villages cater almost exclusively for the affluent white population is that the notion of retirement villages evolved almost predominantly within a first world milieu. As a result of historical forces, the white population in South Africa generally exhibits First World socio-economic characteristics. The African population, on the other hand, tend to present what can generally be termed Third World characteristics, in that their income levels are lower, and their living conditions poorer. (Shave 1991). How this dualism changes in the future will depend on political developments, reform, economic growth, and the advancement and changing social relations of the less affluent members of society.

Boaden (in Plan, Sept 1971:37) states, "On the face of it, it would appear that there is very little difference between the white South African and his (sic) American counterpart, particularly with respect to urban dwellers, when it comes to problems of retirement and old age." When it comes to attitudes regarding retirement villages, the only difference it seems is that Americans are more comfortable with, and used to the concept of retirement villages, as opposed to South Africans, who feel that the idea has the negative connotations associated with institutionalized living.

3.1. THE PROJECTED INCREASES OF THE ELDERLY IN SOUTH AFRICA.

Before starting on this section, it must be revealed that there is a problem with using the term "aged", or "elderly people" in this study in defining when a person becomes "elderly". Generally from the literature, a person is regarded as elderly once he/she reaches sixty-five years of age and retires. However, a number of retirement villages have people younger than sixty-five years living in them. The qualifying age for entry to Mbango Park is sixty years. This qualifying age differs from village to village.

In general, this dissertation will refer to those people who are retired or over sixty-five years of age as being "elderly." This category will include those people who are under sixty-five years, yet who live in retirement villages. This categorization is done for the sake of convenience when analyzing elderly people, even though it is recognized that there are problems with it, because the elderly are a diverse group in terms of emotional and physical needs. Whilst some people retire after sixty-five years, others retire long before that age. This complicates matters further.

With the number of elderly in South African society growing, (See Table 1 below), there will be an increasing need to house

the elderly in various types of accommodation. Retirement villages are but one form that this accommodation will take.

TABLE 1

PROJECTED INCREASES IN THE PERCENTAGES AND NUMBERS OF ELDERLY PERSONS IN THE FOUR SOUTH AFRICAN POPULATION GROUPS: 1990-2030

	YEAR	ASIAN	AFRICAN	COLOURED	WHITE	TOTAL
% AGED (+65)	1990	3.2	3.0	3.5	8.7	3.8
	2010	7.1	3.4	5.2	12.1	4.3
	2030	13.3	5.5	10.9	17.2	6.7
NUMBER OF ELDERLY PERSONS (1000'S)	1990	30.9	919.8	114.2	438.5	1503.4
	2010	85.0	1819.4	220.4	667.4	2792.2
	2030	184.8	4238.6	557.9	991.5	5972.8

SOURCE: FERREIRA - 1989 IN SHAVE 1991.

A number of observations can be made from Table 1:-

1. What this table clearly demonstrates is that the percentage of people over the age of 65 years is increasing without exception amongst all population groups. This will mean that certain facilities and services required by the aged become increasingly important and necessary as the present population ages. Both numerically and in terms of the provision of services there will be an increased cost which society will have to bear. "An ageing population will make particular financial demands on tax payers, since the proportion of tax payers to pensioners will continue to become smaller." (Shave, 1991:8.)

2. It is evident that the African population which has only 3% of its population over the age of 65 years, accounts for 61% of the total population over this age threshold. "As these people have benefited least from state aid and care, and have the greatest difficulty in locating in close proximity to services, an enormous task lies ahead in the provision of housing and services; for those aged who, historically, have been discriminated against."
(Ibid 1991:8.)
3. Other problems may arise in South Africa if, as in other countries with increasing unemployment problems, workers are retired at the age of fifty to fifty-five years instead of about sixty-five years. If this does occur in this country, the elderly housing problem may increase dramatically, especially as the increasing life expectancy of men in particular is expected to lead to an increase in the aged population as well. (Ibid).
4. It can be seen that the white population above the age of 65 is expected to more than double, while the total population over the age of 65 will increase almost 4 fold by the year 2030. The Asian population over sixty-five in particular is expected to rise dramatically in the next 40 years from 30 900 to 184 800 (an increase from 3.2% to 13.3%). These increasing figures for all population groups, suggest that there is likely to be an increased demand for retirement villages in the future.

As much of the legislation that formed the basis of the Apartheid Policy has been repealed and the introduction of an interim government is apparently close at hand, retirement villages although at the moment inhabited predominantly by whites, will not be inhabited by white people alone in the future. The relaxation of separatist policy will probably further increase the general demand for retirement villages,

provided that people can afford them. (Shave 1991). However, the degree to which Asian, African and Coloured communities will make use of retirement villages will depend largely on socio-economic mobility and continuing decline of the extended family system.

3.2. THE ELDERLY ON THE NATAL SOUTH COAST.

In order to explain why this dissertation has concentrated on the South Coast of Natal, it is necessary to undertake an analysis of the age structure of the population in this area. It will be noticed that in this analysis, only the white section of the population will be examined. The reasons for this narrow focus have already been explained at the start of this chapter.

Following on, the age structure of the white population living on the South Coast of Natal will then be compared to the age structures of other inland and coastal areas in Natal and South Africa. From this comparison, it will be seen that the Natal South Coast is one of the most popular retirement destinations of the white elderly in South Africa, and that the area suits the purposes of this dissertation in that numerous retirement villages are located there. Clearly, a great deal of retired people migrate to this part of the country on retirement.

3.2.1. The Distribution of the Aged in South Africa.

An initial observation shows that elderly people prefer to retire to coastal areas. In fact about 10% of the populations of the Cape and Natal (the coastal provinces), are over the age of 65 years. Comparatively, the figures for the Free State and Transvaal, the landlocked provinces, are 7.9% and 6.6% respectively. (HSRC Report S158, as quoted in Shave 1991.)

The magisterial districts which show the highest percentage of

elderly within its white population are in declining order, Hermanus, 28%, and Umzinto and Port Shepstone, both over 20%. Interestingly, the latter two are located in Natal. All three districts are seaside resorts and popular migration destinations for the elderly. To put this into perspective, Pretoria with 6.8% of its white population classified as elderly, has three times more elderly people than the districts of Hermanus, Umzinto, and Port Shepstone put together. This is to be expected since Pretoria is the Provincial capital and a major centre. It is ranked third on the list of magisterial districts with 1% or more of the total white elderly in South Africa. (See Table 2 below.)

TABLE 2.

DISTRICTS WITH 1% OR MORE OF THE TOTAL WHITE ELDERLY AGE GROUP: 1985.

DISTRICT	%
JOHANNESBURG	10.2
DURBAN	7.3
PRETORIA	6.6
CAPE	4.0
WYNBERG	3.9
PORT ELIZABETH	3.2
BELLVILLE	2.1
EAST LONDON	2.1
GERMISTON	2.0
RANDBURG	1.8
PIETERMARITZBURG	1.8
BLOEMFONTEIN	1.8
ROODEPOORT	1.5
GOODWOOD	1.4
PINETOWN	1.4
PORT SHEPSTONE	1.3
BENONI	1.2
VEREENIGING	1.2
KRUGERSDORP	1.1
SIMONSTOWN	1.1
TOTAL %	57.0
TOTAL NUMBER	405 700

SOURCE: Shave 1991:12.

Table 2 shows that the district with the highest number of white elderly people in South Africa is that of Johannesburg with 10.2%. Next comes Durban with 7.3%, followed by Pretoria with 6.6%. The only South Coast district to feature is Port Shepstone which is sixteenth with 1.3%.

3.2.2. The Distribution of the White Aged in Natal.

Table 3 on the following page shows the breakdown of aged people in Natal. As far as the South Coast is concerned, it can be seen that 20.6% of the total white population there falls into the aged category. This is almost twice as much as any other sub-region in Natal which would seem to indicate that this area is a popular retirement destination.

The Durban Functional Region (DFR), still has numerically by far the most people who can be classified aged. In fact it has five to six times more aged people than the South Coast, going by the 1985 figures. However, only 11.3% of its population can be classified as being elderly. What these figures, and Table 2 demonstrates, is that although a certain amount of people like to retire to coastal resorts, the majority of people remain in their pre-retirement areas, as they prefer to remain in the neighbourhood in which they have established many ties and acquaintances. Furthermore, an underlying factor may be that they may not have the financial means to move.

It can be seen that the North Coast has only 3.8% of its population classified as aged. This may be due to the fact that compared to the Natal South Coast, the North Coast in 1985 had less resorts and was not as popular as a holiday destination. As one reason for retiring to the coast is to be by the sea in picturesque surroundings, and obtain the feeling of being on a permanent holiday. ✓ sentence doesn't end

TABLE 3.
DISTRIBUTION OF NATAL'S WHITE AGED POPULATION :1985.

REGION	TOTAL POP	% OF NATAL'S TOTAL POP	AGED POP	% OF NATAL'S AGED POP	AGED POP AS % OF TOTAL POP BY REGION
NATAL	560 031	100.0	59 026	100.0	10.5
NATAL INT	114 319	20.4	8 363	14.2	7.3
D.F.R.	307 930	55.0	34 776	58.9	11.3
PMB	60 161	10.8	7 068	12.0	11.7
SOUTH COAST	34 875	6.2	7 178	12.1	20.6
NORTH COAST	42 746	7.6	1 641	2.8	3.8

SOURCE: 1985 Census.

From this chapter, the age structure of whites on the Natal South Coast is plain to see, with 20.6% of the white aged population being considered elderly. The suitability of this area for the purposes of this dissertation is shown to be ideal, as many white elderly migrate to this area. The existence of numerous private and non-private retirement villages on the South Coast further provides the rationale for the use of the South Coast as a study area.

It must be emphasized again that if the other racial groups were taken into account, there would not be nearly as high a percentage of aged people on the Natal South Coast. However, it is necessary to emphasize the "white" figures when dealing with, and investigating retirement villages. The overwhelmingly vast majority of retirement village inhabitants are classified as white. (This is terms of the now defunct classification of the Population Registration Act.)

CHAPTER 4.**PROBLEMS AND CHARACTERISTICS OF THE ELDERLY.**

The ageing process brings with it many changes - physical, social and economic. Of these, declining physical strength is the most obvious. As a result, the elderly experience many problems in the daily routine of life, when compared to younger people and generations. This chapter examines these issues and relates them to a rationale for why people need and use the facilities of a retirement village.

An analysis of the problems that the elderly experience is important as the elderly tend to look for types of housing which keep these problems to a minimum. This enables them to lead more enjoyable and comfortable lives.

4.1. PHYSIOLOGICAL AND PSYCHOLOGICAL CHARACTERISTICS.

As people age, their senses dull especially hearing and sight. They often have mobility problems and they lack energy. Their living environments and their homes should ideally take these limitations into account. Considering these physical problems, it would be foolish to plan a retirement village on ground with a steep gradient, as the elderly have difficulty in negotiating paths on steep ground.

One advantage of retiring to the coast is that the air is not as ^{dense} thin as inland, and has more oxygen in it. This is beneficial to the elderly whose blood is thinner, and which requires more oxygen, than that of younger people

4.2 THE DECLINE OF THE THREE GENERATION FAMILY.

The provision for old age which includes providing housing alternatives for the elderly, "emerged as a problem largely because of the loosening of family ties and the insistence of individual rights and privileges to the exclusion of obligations and duties.... The care

and attention which the family used to provide for [the elderly] must be provided in some other way." (Warnes, 1982:22.)

This idea is taken up further by Harevan and Adams (1982:20), when they say that "The current trend towards specific age related transitions is closely related to the decline in instrumental relations among kin over the past century, and their replacement by an individualized orientation towards family relations. This trend has led to the isolation of the elderly and to increasing age segregation in industrial society. The major historical change was not the decline of co-residence but rather the decline in the interdependence of kin. The increasing separation between the family of origin and the family of procreation over the past century." [^] ?

It has been observed that the age where the elderly were once admired and remained an integral part of the community, has now declined to a point where it is the exception rather than the rule. The grandfather/mother is these days often not the link to the past that they once were. The prestigious position that they once held because of their experience and wisdom has been replaced by indifference and often open hostility, as observed in the cynical use of the word "geriatric", to describe persons of latter generations. ^{where? long} ^{who?}

The three generation or extended family should ideally be an enriching process for young and old alike, with each generation drawing from the strengths and skills of the other. In reality this is not always been the case. Recent tensions and rifts have developed, which have loosely come to be termed the problem of the generation gap. This breakdown in communication is due to a number of factors;

1. The financial burden of the older parents becoming too expensive,
2. The widening and compounding of the generation gap due to changing social values and morals.
3. The typical family unit not lending itself to the care of the elderly by their children. (Herbert, 1985:9-10.)

It is partly because of this problem, coupled with the modern desire

for independence, that has led the elderly to seek other forms of accommodation. Retirement villages are one option.

4.3 SOCIAL PROBLEMS OF THE ELDERLY.

It is felt that many of the problems faced by the elderly are the result of them being directly discriminated against by the rest of society. This is the result of modern society placing much emphasis on good looks, strength, vitality and other attributes of youth, with the result that many people dread getting older. Furthermore, a high value is placed on independence and self reliance. As old age often means becoming less healthy, less mobile and more dependent on others in carrying out daily chores, people look towards old age with a certain degree of anxiety. People want to be seen as young, active and independent and do not want to be associated with anything or anyone representing the antithesis of this ideal ie.the old. As Brearley (1975:2) has said: "That which is feared causes distress and rejection." This sort of attitude has led to the term "ageism", which describes the discrimination of society towards elderly people.

Ageism can be defined as "a process of systematic stereotyping of, and discriminating against, people because they are old, just as racism and sexism accomplish this with skin colour and gender. Older people are categorized as senile, rigid in thought and manner, old fashioned in morality and skills... Ageism allows the younger generations and society at large to see older people as different from themselves; thus they subtly cease to identify with their elders as human beings." (Robert Butler quoted in L. Lowy, 1979:66.) *referance*

A major problem faced by the elderly is that of early or compulsory retirement, even though the person concerned is more than competent and able. The result of this is the cutting off of work place friendships, and the lowering of prestige and social isolation especially if one spouse dies. This loss and the intense boredom that can come with increased leisure time can have a deep emotional effect, with a concomitant loss of self esteem.

Isolation can then be a major problem experienced by the elderly and primarily involves a lack of companionship. The people at most risk of isolation tend to be older, single or widowed, without children or close family, retired and the infirm. (Brearley 1975.) Generally though, with increasing age, and the loss of friends in the same generation, loneliness becomes an increasing problem.

Other areas of distress that the elderly face is their vulnerability, both at the physical and functional level. At the physical level, the elderly are perceived to be easy targets for criminals and have an increased susceptibility to robbery and attack. Evidence of this is the increasing number of reported attacks on the elderly in recent times both in South Africa and overseas.

Vulnerability to the ravages of inflation, once they have retired is another serious problem. Increasing living costs leaves the elderly worrying about whether they will be financially secure for the remainder of their lives. Inflation results in a drop in income in real or monetary terms. This may in turn lead to a decrease in the standard of living that the aged can maintain or originally plan for themselves.

As a result of all these problems that the elderly face, it is little wonder that Brearley (1975:1) says that, "Our society has no functional place for the old, and we have created few acceptable roles for the elderly. The resources that are made available to help them cope with the end of their life are inadequate, and few ways are open for older people to make use of the experiences they have gathered in earlier life."

4.4 THE PROBLEM OF INSTITUTIONALIZED CARE.

Due to a shortage of accommodation for the elderly, loss of family and increased costs, many of the aged find themselves committed to institutionalized care before they need it. For instance, a person living alone in a double story house may be moved to an old age home once he/she cannot climb the stairs, cook and clean properly. However, that person would have been quite capable of living in a single story house with daily assistance, and subscribing to a meals on wheels program.

Mumford (1956), feels that the worst attitude to old age is to regard the aged as a separate group, who are to be removed, at a fixed point in time, from their neighbourhoods and interests, and be put in an institution with other people who are in the same position.

Institutional care leads to the blanket treatment of everybody in a conveyer belt fashion, where everything is routined, and people are depersonalized. This situation leads to a loss of self esteem and dignity. (Brearley 1975). The loss of self confidence and dignity in turn leads to dependence on the institution for support and survival at a time in their lives when they should still be able to care for themselves, and live relatively independent and active lives.

A further problem the elderly have is that much planning is done without taking into account their specific needs. Indeed the sprawling city, a result of trying to accommodate the motor car, as well as the lack of public transport, particularly in South Africa, has contributed to the isolated and less mobile position the elderly find themselves in. This is particularly true when the elderly become too old to drive. There is thus a problem with the relative accessibility to facilities.

"The provision of facilities used by the elderly is frequently to their disadvantage. Houses of suitable size are rarely in the right place in sufficient number; transport arrangements favour the better

off and more able-bodied; changes in shopping patterns most benefit those who can buy and carry in bulk; the siting of medical facilities is often inconvenient for the chronically sick; leisure possibilities are rarely practical or attractive; and pensioners seem only to be able to carry on working if they are indispensable. In many ways the current levels and standards of provision would appear to accentuate differences between the elderly and the rest of the population by ignoring their special requirements and failing to support those who attempt to retain their independence. Clearly this is not just a planning matter, nevertheless the planning system can ameliorate or accentuate the difficulties caused, and that in itself might make an impact on the independence of old people." (Greenberg in Warnes, 1982:410.)

The difficulties the elderly have in the running of their daily lives in modern society have been briefly outlined in this chapter. As a direct result of these difficulties it is not surprising that the elderly tend to seek out forms of housing which will keep these problems to a minimum. This has led to the introduction of several different forms of elderly housing, including retirement villages, in this country and around the world. It is also not surprising that many of these housing forms are such that they contribute to age segregated communities as the elderly try to find these places of abode, where they feel safe and welcome.

In the next chapter an examination of the specific needs of the elderly, is made. In many cases these needs are linked to the problems they experience and try to solve. It will also be seen why certain forms of housing are more popular than others, depending on the particular wants and needs of the individuals concerned, and why a range of housing options are required.

CHAPTER 5.**THE NEEDS OF THE ELDERLY.**

The aim of this chapter is to determine the needs, and in particular, the housing needs of the elderly. This was the first objective stated in the Introductory Chapter, and is an important part in trying to achieve the main aim of this dissertation, ie. Whether retirement villages on the South Coast of Natal are a viable planning option in catering for the housing needs of retired people.

5.1. GENERAL NEEDS.

"You ask me what old people need, they need the same as everybody else. They want to feel wanted. They want to feel when they wake up in the morning that its going to matter to someone that they live another day. Nothing about being old makes us special. I'm still the same person I always was, a bit uglier and more awkward than I was, a lot more bad tempered, but I'm still me." (Seabrook in Stevenson 1989:Postscript.)

Besides having the desire to be wanted, what the elderly ask for is the right to individuality and independence, respect and dignity. From this explanation, it can be seen that each individual will have his/her own needs and wants depending on their situation, and which will be satisfied in his/her own personal way. (Brearley 1975.) However the elderly's needs increase and/or change as health deteriorates, income diminishes and mobility lessens.

5.1.1. Access to Medical Help.

One of the major needs of elderly people is to have access to medical facilities and treatment. A related aspect of this need is financial security. The elderly firstly need the means, maybe in the form of some type of medical aid scheme in order to pay for treatment, and secondly need to be within easy reach of medical facilities in the case of emergencies. Some retirement villages provide comprehensive

medical facilities, and this can be a compelling factor when deciding whether to move to such a facility.

5.1.2 Accessibility to Services.

A second major need of the elderly is that of having accessibility to services (eg. shops, the doctor), or at least transport to services. This is necessary in that inaccessibility to services and transport, can lead to isolation and dependency on others in order to carry out their lives and daily routines. Although the elderly may still be very close to a bus route, services may still be inaccessible to them for various reasons. These reasons may include crime and the fear of being vulnerable on a public street; the lack of benches at bus stops; broken and uneven pavements along which they walk, which may be physically dangerous to those with weak joints or ankles; difficulty in getting onto a bus as the steps are too high; large crowds; and a lack of public toilets. (Ferreira and Mostert 1986.)

5.1.3. Financial Support.

A third need of the elderly is that of financial support when savings or earnings are insufficient due to the effects of inflation. What is required then is some form of income assistance or subsidization, which may make, for instance, rents cheaper. How this is to be achieved in present day South Africa where money and finance are in short supply is another question, especially as various welfare groups are asking for increased subsidization which the State/Government is unable to supply.

5.1.4. Social Support.

A fourth major need of the elderly is to maintain human contacts as well as to make new acquaintances to replace those of family members and friends who have moved away, died or who have been moved away from. This is essential in order to avoid isolation, reduce boredom and to keep up morale as one ages. Social interaction within the neighbourhood with other people is therefore vital, as is the need for a safe and desirable living environment. This becomes imperative as there is an increased dependence on local neighbourhood friendships as age increases and a declining area of mobility is experienced.

5.1.5 Security Needs.

Shave 1991, feels that there are three basic categories of needs of an ageing community, and all of which can be satisfied in a well run retirement village. They are;

* Physical security

This is a very real need of elderly people with the current crime wave in the country. Many retirement villages are physically secure with security guards, controlled access, panic buttons and "good morning" telephone calls. This aspect was highlighted by residents of Mbango Park, (60% of whom), felt that security was the most important thing to look for in searching for retirement accommodation.

* Financial security

As mentioned before, this is especially important to the elderly, many of whom are on a fixed income. If running costs in a retirement village increase, many of the residents may be unable to afford living there. A good retirement village makes use of a stabilization fund where the village can recoup losses due to inflation, on the resale of the housing units. These aspects will be discussed in more detail later on in Chapter Ten. However the net effect is that the elderly can stay in the retirement village, and pay the same levy as what they did when they started living there.

* Emotional security

A good retirement village can provide emotional security by helping maintain the self esteem, dignity and respect of the elderly. A retirement village can also provide the opportunity for social interaction and the making of new friendships, one of the main needs of elderly people. In fact, twenty-seven percent of residents at Mbango Park, felt that the company of others was the most important thing to look for when seeking retirement accommodation.

To conclude then, "The elderly like other human beings, have basic common needs such as food, shelter and health care, and opportunities

for full growth and interaction with others. As one specialist on the elderly points out, this group's needs can include **security** - of income, of physical and mental health, and of suitable housing and living arrangements; **recognition** - as a significant member of society and as a individual with a separate identifiable personality, response and relatedness - the opportunity to relate to others and to be responded to by them; and **creativity** - to allow fulfillment of the need for exploration and expression of ones capabilities." (Donald Kent - Ageing and Social Policy, quoted in Huttman 1977:25.) *elderly*

Now that the general needs of the elderly have been discussed, it will be shown how these needs affect this age groups housing requirements.

5.2 HOUSING NEEDS OF THE ELDERLY.

The housing needs of the elderly constitute a need for safety, comfort, and a sense of place, which must help compensate for their limitations. (Huttman 1977.)

In order to satisfy the elderly's need for independence and environmental mastery, it is necessary that there ^{is} are a choice of alternatives. It is important that the elderly be given an option of where to live so that as people grow older, they will not feel that their future living arrangements are already mapped out for them. Freedom of choice is therefore a crucial component.

It is crucial that the elderly have housing that they can take pride in, and which is not the source of derision in the community. At a time in their lives when they are losing their previous positions, power and respect, the elderly need a home that they can feel proud of. The aged must be able, "to feel that the unit is their unit, one that they can identify with. It should be a place that either is a familiar surrounding or quickly becomes familiar, with the elderly person able to relate to the people living there and to the environment. The need is for independence that allows the elderly to be master (sic) of their own household. In most cases this need should be met by keeping the elderly in their own home. In some cases

because of the aged's physical and mental condition, other housing alternatives are more suitable, but in such cases the person should be given a sense of place and environmental mastery." (Huttman 1977:44.)

In Ferreira and Lamont of the HSRC (1990), it is felt that a number of principles must be noted as far as the needs of the elderly regarding housing are concerned.

1. Conventional housing procurement costs - ie. renting a unit or bond repayments; - become prohibitive after retirement.
2. It is advantageous to remain living in the same dwelling/environment. It is felt that by moving away from ones old working or living environment, one will leave friends and family behind which constitute an important social support network in times of trouble.
3. The need for residential space decreases as an individual grows older. This is an obvious point when one considers that as children move out of the parents home, a lot of extra space becomes available, much of which is unused. The death of a spouse may lead to the same outcome, while maintaining a very large garden becomes difficult as a person ages and mobility decreases.
4. There is a need for safer interior designs for older occupants - eg. as few steps as possible. Cupboards that are within easy reach are essential, as is space for the manoeuvring of wheelchairs if required.
5. There is a greater need for personal security, as older people are soft targets for thieves and muggers against whom the elderly have little defence.
6. From a community point of view, there is an increasing need for closer proximity between the dwelling units occupied by elderly people. This will enable agencies to provide social services to

the elderly more efficiently.

7. There is a need for closer proximity of housing projects to commercial outlets, as well as other facilities and services. This prevents the elderly from becoming isolated and reliant on others to run their errands. It also helps them feel part of the community, whilst at the same time being independent and maintaining their self esteem.
8. There is a desire for guaranteed access to frail care when the need arises. This gives the elderly a feeling of security, knowing that if they become ill and frail they will be cared for. This aspect was highlighted at Mbango Park, where 10% of the residents felt that the existence of frail care was the most important consideration in seeking retirement housing.
9. Finally, there is a need for institutional housing for a limited percentage of older people who can no longer care for themselves, and have nowhere to go.

These needs will vary from individual to individual depending on firstly; the level of affluence of the person concerned, and secondly; how active the elderly themselves are. For instance, a 65 year old person will still probably be quite active and independent, while a 95 year old person will in all likelihood need some assistance in the day to day running of his/her life.

If one wishes to analyze and condense the nine principles or needs as set out by Ferreira and Lamont above, one could say that what the elderly seek in retirement accommodation is physical security, financial security and emotional security, as pointed out in Shave (1991), and which is documented earlier in this chapter (5.1.) It is in terms of these three security needs, as well as Ferreira and Lamont's nine principle housing needs, that this study will attempt to determine whether retirement villages on the Natal South Coast are a viable planning option in catering for the housing needs of the elderly.

By proceeding along this path, it is implied that the first objective of this dissertation has been reached - that being to establish the housing needs of the elderly.

In the next chapter, some of the aspects regarding current housing options open to retired persons will be briefly discussed. It is felt that by looking at some of the pros and cons of these options, one can better contextualize and analyze the phenomenon of retirement villages on the Natal South Coast.

CHAPTER 6.**HOUSING OPTIONS FOR THE ELDERLY.**

In order to judge whether retirement villages are a satisfactory housing option for the elderly, it is necessary to look first at other housing options and forms of accommodation open to the elderly, in terms of accommodating the elderly's needs. By bearing these other options in mind, one can better contextualize and analyze the retirement villages on the South Coast, as a means of housing the elderly.

A wide range of housing options and sizes are therefore required when planning for the elderly's housing needs. A housing policy is then required that; "directly relates to housing needs; that recognizes the major role of adaptations or alterations to older peoples houses, of repairs or improvements, of improved heating and isolation, and of easier transfer between tenures - particularly for home owners - and to different areas and to smaller accommodation. Such a policy would serve to reduce rather than preserve differences in housing status between younger and older households." (Phillipson and Walker 1986:226.)

6.1. STAYING IN THEIR OWN HOMES.

This is the first housing option which is to be considered. This choice enables the elderly to live in their own homes within their established community. Home care assistance can be provided by family, friends or members of the community, and service organizations. This is a highly recommended option by many authors and welfare organizations.

The advantages of staying put in ones pre-retirement home is that it helps people to continue to feel part of society; prolongs the independence of the person concerned - which is highly valued in societies influenced by Western culture; - reduces the burden of the

state, local authorities and welfare organizations. It would therefore, be a good idea to help people remain in their own homes and community as they age. (Ferreira and Lamont 1990).

Other advantages of staying put are that people have established friends in the area with whom they do not want to break ties. One's home of many years also holds many sentimental memories and moving away at a late stage in life can be an emotional and upsetting experience and may negatively affect health.

One planning problem of people remaining in their own homes is that of under-occupation. This means that the housing delivery system has to work harder to produce family dwelling units. It is felt by some authors that people should be encouraged to move to smaller dwellings, although there are often not enough smaller dwellings of the type, and in the right location, that people want and require. (Greenberg in Warnes 1982).

The elderly also have problems maintaining a large house and property, which could then deteriorate to a point where the well being of its occupants is threatened. This in turn, leads to a greater demand being placed on medical and social services.

Some owners have got around this by converting their homes into flats or maisonettes. They then occupy the one dwelling unit while renting out the other(s). It is this sort of flexibility that is needed. Planners in regulating uses and zoning will have to keep up with changing preferences. (Ibid).

It must also be said that even though people continue to live in their pre-retirement home and environment, there is still the chance of becoming withdrawn and isolated as their mobility declines and their friends and acquaintances die or move on.

A further problem with the elderly staying on in their own homes is that these homes are often widely distributed among South Africa's sprawling suburbs. This holds problems for providing the elderly with

the services needed to stay in their homes; eg. health care and assistance and meals on wheels. In newer suburbs and "estates designed for heavy car usage, and lacking alternative transport services, the elderly may become nearly as isolated as those living in purely rural areas once they have given up their cars." (Greenberg in Warnes 1982:414.)

6.2. GRANNY FLATS.

Granny flats are separate units of limited size, occupied by retired people, on the same erf as a main dwelling - occupied by the children of the granny flat occupants.

Local authorities have seen the advantages of granny flats, and have responded by amending their town planning schemes to allow these additions to the main house on an erf. Some schemes allow the building of two units on one lot.

The advantage of granny flats is that the retired occupants can lead an independent life in a dwelling, that in terms of size, is suited to their needs. The upkeep of the property is left mainly to the younger people living in the main house.

Another advantage is that with the grandparents living in the granny flat, and their children and grandchildren living in the main house, there is to some extent a return to the three generation family of the past, and the advantages that this holds for family life as described in earlier chapters. At the same time though, the three generations are not "under each others feet" and the chance of severe conflict between the generations is reduced. Each of the three generations still has a large degree of independence from each other, something increasingly valued by modern society.

Elderly people by moving into a granny flat, have their children close by for support when necessary, which helps combat isolation. There is also an advantage in that for the elderly who cannot drive and whose mobility has been reduced, it is much easier for them to obtain a lift

from their children in order to get out and about, visit friends or go shopping. Consequently, elderly people's mobility increases due to their close proximity to their children.

A final advantage is that the building of granny flats increases the housing stock without adding to the problem of urban sprawl. This option is in current thinking about densification and better utilization of urban land. If "granny" dies the granny flat can always be let out to single people, students or anyone else seeking small or compact accommodation.

The one problem of moving into a granny flat though, is that retirees have to move to the neighbourhood where their children live. This may mean breaking off ties with an old neighbourhood and moving to an unfamiliar area, where the only people familiar to them are their offspring.

The cost of building a granny flat is another problem, and could be prohibitive for those who do not have the finance.

6.3. MOVE IN WITH CHILDREN.

This move is not too dissimilar from that of moving into a granny flat, and is an option employed by many elderly who do not have the money to extend a granny flat onto the house.

As mentioned before, the different generations in modern times generally value their independence, and the existence of three generations under one roof can cause tensions, which can negatively impact on the family. For these reasons, this option is not as popular as it once was.

6.4. RELOCATING TO A FLAT.

A move to a flat is an option which many retirees take once they stop work and realize that their house is too large for their needs. Moving to a flat in the same neighbourhood helps solve the planners

problem of under-occupation, while the elderly person concerned can still retain his/her ties with their neighbourhood. However, it is felt that flats often have security problems, and if there is no lift, the climbing of stairs may present a problem as one ages and becomes frail.

Relocating to a flat in an inner city area could cause problems as one becomes increasingly vulnerable to traffic hazards, loss of security against personal assault, and difficulties in alerting and communicating with others in times of need. (Greenberg in Warnes 1982.)

It has also been recognized that for older people to live alone in these areas with dignity, it is important to have a battery of health and social services available, which are easily accessible to them. This may include home health care and assistance, friendly visiting, homemaker and chore services, meals on wheels, and information services so that the elderly are enabled to function on their own.

6.5. LIFE CYCLE PROJECTS.

Life cycle projects are, "where a variety of housing types are provided in close proximity, typically managed by a welfare or community service agency - which allows the occupants to change units as their needs change - for instance to move to a smaller unit without leaving the community." (Ferreira and Lamont 1990 :10.)

The idea of life cycle projects is to offer a retirement community, which has both single-family homes and apartment facilities. Housing type can be altered without necessarily changing the social environment. The aim is to rehabilitate without uprooting the individual. (Hellman in Progressive Architecture, August 1981.)

Although this option allows many peoples physical and housing needs to be met, the retiree may initially have to sever ties with his/her pre-retirement community and neighbourhood. Further this option can lead to the concentration of elderly people in one place. This all

has advantages and disadvantages which are referred to in Chapter Seven.

Another point that must be made concerning life cycle projects is that they may have a rather institutional feel about them. Also psychologically, it may not be pleasant for the elderly to observe their progressing decline in moving up the frailty ladder as they move from one housing type to another.

The Village of Happiness offers this gradiated housing option. For this reason, it could be described as a life cycle project although many people prefer to call it a retirement village.

6.6. OLD AGE HOMES.

These are institutions accommodating the "indigent" aged and frail aged, and elderly persons who have nowhere else to go. Homes for the elderly are the oldest type of formal welfare service at the community level for this age group.

"Most homes comprise of a series of self contained units usually 1 room, and community facilities such as dining room, lounge, and recreation room. Other facilities include shared wards and toilet facilities, long passages, in some cases the separation of sexes, and restrictive rules and regulations." (Royal, 1978:32.)

Many old age homes have a bad image as it is felt they emphasize the negative aspects of old age, and are depressing as the elderly see sick people all the time and "listen to their noises at night." Furthermore, there is much idleness and very little mental stimulation for the residents, which reveals itself in the residents "indulging in malicious gossip". The result of this gossip is jealousy and uneasy relationships. Many residents of these homes in fact do not need to be there, but decide to enter an institution for financial and security reasons. This results in these people getting old before their time as their independence, and self esteem are unwittingly taken away in these institutions. (Ibid.)

Many elderly in old age homes become socially isolated due to the "artificial institutional atmosphere." This is so much so that there are more lonely people in old age homes, than outside them. In fact many of the friendships formed there are superficial and no emotional satisfaction is derived from them. (Ibid).

Due to these problems, it is felt that the elderly should remain members of the community for as long as possible, and care for the aged should be shifted towards helping people remain independent in their own homes, or whatever other retirement accommodation they decide to live in.

6.7. SHELTERED OR "CONGREGATE" HOUSING.

Sheltered housing, or congregate housing as it is called in the United States, consists of clusters of small units, or rooms which occupants own or rent, and where they are provided with support and home care assistance by community or service organizations.

Sheltered housing is made up of independent private apartments which are barrier free, so as to make the activities of daily life as easy as possible. There are communal facilities for those more frail to make socializing easier. Support services in the form of permanent and part time staff are available with a resident manager in charge. The individual's privacy is valued and is an essential ingredient of sheltered living. (Heumann and Boldy 1982).

It is felt that this form of accommodation is especially suited to the needs of older people, who do not wish to live independently, but who have difficulties in managing and running an ordinary house, and therefore need some help. The aim is to provide assisted independent living so as to supply a semi-independent life style. This form of housing the elderly was designed to fill the gap between conventional high rise apartments and institutionalized nursing.

"Congregate housing has evolved as age segregated housing with an

integrated housing and services package and a non-institutional living environment." (Huttman, 1977:210.)

Sheltered housing is therefore a way to lengthen the persons stay in the community in a semi-independent environment, as if a person has to move out of his/her own house, it is beneficial that he/she moves to a familiar place where the same social contacts with the community are kept. Also being near amenities such as shops is not only an economic necessity, but also affords more interest and variety in the sights and sounds of daily life. (Royal 1978).

Of course, sheltered housing is only suited to a certain percentage of the elderly population. It benefits those who need some help with maintaining an independent life style. The elderly that are still physically and mentally strong have no or very little need for help in the running of their daily lives, and consequently sheltered housing does not suit their fully independent life style. However, sheltered housing schemes do fulfill a section of the elderly's housing needs mentioned at the start of this chapter.

All these housing options are regarded as having limitations when taking into account the diverse needs of different sections of the elderly population. (Ferreira and Lamont 1990).

It was also accepted by the two workshops organized by the Co-operative Research Programme on Ageing that, "The provision of housing for elderly blacks would constitute the greatest problem and challenge to planners and providers in the future, owing to the increasing number of elderly blacks, their relative poverty and the trends for them to urbanize and live outside a nuclear family context." (Ibid p10.)

It is evident from all the housing options open to the elderly, that there are both advantages and disadvantages when they are compared with one another. The elderly are a diverse group with different needs, and it is necessary to have this variety. What may suit some retired persons, may not suit others. It is important to know that

each type of housing attracts a different type of person, and that retirement villages will only attract a certain segment of the housing market.

Part of what this dissertation aims to achieve, is to see whether migration to a retirement village, on the South Coast of Natal, is a good housing option for a certain segment of the elderly; whether these villages can work; or whether the elderly should stick to the other forms of accommodation mentioned in this chapter.

In the next chapter the concept of age segregation will be discussed in terms of Objective Four, which is to investigate whether age segregated communities such as retirement villages, are a good means of housing elderly retired people.

CHAPTER 7.**AGE CONCENTRATION:- INTEGRATION VS SEGREGATION.**

The idea of age concentration and segregation has been a controversial one for many years. Age concentration refers to a relatively high proportion of older persons in a given population or spatially defined area. The ongoing debate has centered around residential integration vs residential segregation of elderly persons, or age segregation vs age integration of the same elderly people. (Warnes 1982.)

The debate is concerned with whether one should plan residential developments solely for the elderly, or whether alternatively, the elderly should remain integrated into the living environments of working and younger members of society. It is due to this debate that retirement villages, "from their inception have been the most controversial type of retirement housing available and have often been treated with contempt and suspicion both by professionals and non-professionals." (Mangum W in Warnes, 1982:210.)

This debate is particularly relevant to this dissertation, as the issues surrounding the debate need to be kept in mind before deciding whether retirement villages on the South Coast are a viable planning option in providing for the housing needs of the elderly. This chapter aims to give the arguments for and against age segregation, as well as to provide the views of elderly people on the Natal South Coast concerning the topic.

7.1 THE ARGUMENT AGAINST THE RESIDENTIAL SEGREGATION OF OLDER PERSONS.

The issue of segregation and separation has clear implications within the South African context, where segregation on the basis of different racial groups is mirrored in the differentiation of land-uses. It might be argued then, that by building communities solely for the aged, South Africans are adding yet another layer

to the separatist traditions of the past, and in so doing discriminating against the aged. As Mary Marshall (1980:4) has indicated, "Older people are discriminated against publicly and privately. They have little power, little status and few resources. Insults like geriatric are used to describe our worst enemies." By retiring to an age segregated community, are the elderly taking comfort in being marginalized as a group instead of as individuals?

According to Alexander (1977:216), "old people need old people, but they also need the young, and young people need contact with the old." Alexander goes on to say that although there is a natural tendency for the elderly to congregate together, too much of this damages both old and young, as the older people become isolated, and the younger people do not have the opportunity to benefit from older peoples company.

There is the feeling that the elderly are being sidelined by the rest of society after retirement. Due to this, it is felt that retirement explicitly infers that one is no more of use to society. "Treated like outsiders, the aged have increasingly clustered together for mutual support or simply to enjoy themselves. A now familiar but still amazing phenomenon has sprung up in the past decade: dozens of good-sized new towns that exclude people under 65 years of age. Built on cheap outlying land, such communities offer two-bedroom houses starting at \$18 000 plus a refuge from urban violence....and generational pressures." (Time, August 3, 1970 in Alexander 1977:216.)

It is felt that older people have little choice but to ^{what was the original goal?} move to these communities, "golden ghettos" as Margaret Mead (Mangum in Warnes, 1982), calls them, as modern society generally shuns old people. This is in spite of opinions expressed by people such as Mumford, (1956), that "large scale organized living quarters for older persons were socially unnatural and should be avoided at all costs." (Ibid). The obvious but negative trend resulting from this movement to age segregated communities is that, the more the elderly separate themselves from the rest of society the less they come into contact with younger people. This results in

the rift between the generations growing larger. In other words, housing for elderly people which is grouped together may contribute to an unnecessary reinforcement of the already negative image of old age.

In South Africa and Natal, ^{what evidence?} it is felt that retirement villages respond to two important needs of the elderly - security and manageable property. Furthermore, if these needs and fears which motivate them were recognized by society, then it is felt that the elderly would not feel the necessity to segregate themselves from the rest of society, but would be able to live in an integrated neighbourhood. (Building 26, August, 1990:11).

The negative way in which younger people perceive older people can only be changed if the two groups share the same living environment. That being the streets, shops, services and common land. "Just as the young proceed with their growth through multiplying their contact with the environment and enlarging their encounters with people other than their families, so the aged may slow down the process of deterioration, overcoming their loneliness and their sense of not being wanted, by finding within their neighborhood a fresh field for their activities." (Mumford in Architecture Record, May 1956:193.)

It must however be stated that people opposed to age segregation recognize that the elderly do desire the company of those of the same age as them, as they share similar problems and past experiences. Some authors feel that this fact should not be exploited to the extent that whole villages and towns are planned solely for those over the age of say 65 years. It is also possible to have homogeneous areas of elderly people which can help in the making of social contacts without having a whole settlement with large proportions of elderly people.

Age integration therefore promotes sociability, socialization and prevents a narrowing of interests. It is welcomed as it allows people to remain in their own homes. The alternative is leaving for some type of age segregated residence, away from friends, family, normal interests and an entry into an environment with

which they are unfamiliar to live a life of inactivity and boredom, relieved only by the sight of others pursuing the same type of existence.

7.2. THE ARGUMENT FOR AGE SEGREGATION.

The argument for age segregated communities is based on the observation that many elderly people prefer to live among people of their own age. Valerie Karn (1977), found in a survey of two retirement destinations on the South Coast of England, that it was easier for nearly half the aged there to make friends in these two resort towns, than back in their home town. The reason given for this, was that there was a social advantage of being with other retired people, with similar interests, who also had time to spare.

Gans (in Karn, 1977), develops this idea further by saying that a balanced community is not always a desired objective, and that heterogeneity is not the most important character for a community. In fact a certain degree of homogeneity is required, as neighbours that are too diverse in behavior or attitude may lead to conflict.

Rosow in Karn, (1977), agrees with this as the persons who others choose to mix with are mostly those of the same age.

Furthermore, because the young have perceived or explicit negative views about the elderly, the latter are prevented from being integrated into the younger community.

The reason older people prefer to live in communities with people of similar ages is that as their physical mobility deteriorates, their potential friends are concentrated rather than dispersed. This is important when trying to maintain contacts. Rosow feels that the concentration of people with common situations and problems, and similar experiences and views may maximize opportunities for new friendships. This view coincides with the reasons given by the respondents of Karn's research, for their being happy with their retirement move to the two retirement destinations on the South Coast of England.

A further fact in favour of age segregation, is that studies to see if the mental health of those persons in retirement communities was as bad as claimed by those social critics against this practice, found contrary results. It was discovered that age segregated communities provided more opportunity for social contact and the avoidance of social isolation than age integrated communities. The morale of those living in these age segregated communities was also higher than those who lived elsewhere. (Hunt et al, 1984.)

A study undertaken by Hoyt found that 88% of old residents preferred retirement communities rather than one where everyone is working. The reasons were that:

1. The possibilities for association with others was greater.
2. There was mutual assistance in times of illness.
3. These people desired a quiet, child-free setting.

Similar findings were made by Hamovitch and Larson, where 87% of those in retirement communities never considered moving out; Bultena and Wood; and Burby and Weiss. (Ibid.)

When taking these findings into account, Karn (1977), feels that the reasons for retirement villages being presented in a rather unflattering light, are due to:-

1. **The distaste of the young for the old.**
Concentrations of old people remind younger people of the plight in which they will find themselves, in years to come. As a result, younger people are hostile towards their elders, as it gives them an unwanted taste of the future.
2. **The Protestant work ethic.**
This Protestant work ethic frowns on people who do not have jobs as it is a sign of laziness. This attitude it is felt, may lead to people wanting to retire to places which have people of their age. In these places very few people work and as such, the elderly do not feel guilty about being retired.
3. **Media bias - only bad news is good news.**
The media consider that unhappiness and problems are

This is an unacceptable way of referencing. Reference Greenberg (1982) is put full reference in reference section.

newsworthy. As a result, the bad aspects of retirement communities are stressed and publicized while the good aspects are ignored. (Karn 1977).

One advantage of concentrating the elderly in a particular place is that there is an increased opportunity and threshold with which to provide special services for them. A concentration of retired persons allows a population threshold to rise and be established, and the provision of higher level services becomes viable. When the elderly are dispersed however, they may have difficulty in gaining access to the centres with the services that they need. (Greenberg in Warnes 1982.)

The question remains therefore - are the people in retirement communities better off for having moved there? Longino in Warnes (1982:259), feels that the best recent studies seem to indicate that the residents of these "service enriched environments", benefit a good deal by them. In South Africa, Ferreira et al 1989, feel that "age segregation made available as one of the choices for the relatively small proportion who actively wish to live apart from the other ages would not be at risk to the integrity of society as a whole".

In order to practically test out this question of age segregation, the dissertation turns to the results of the pilot survey done at Mbango Park on the Natal South Coast.

7.3. THE ATTITUDE OF THE ELDERLY IN MBANGO PARK TO AGE SEGREGATED ENVIRONMENTS.

The results of the survey are compared to the results of surveys done by other authors regarding the happiness of the elderly in age segregated environments. These results will either negate or confirm the views of one side of the debate concerned with age segregation.

7.3.1 Preferences for an Age Segregated Environment, or An Age Mix. (See question 20 in the appendix).

In Mbango Park, 40% of the retired people interviewed (twelve out

of thirty), definitely preferred to live in a community where there were people of their age only. 23% (seven out of thirty), somewhat preferred their own age group. Seven out of thirty or 23% somewhat preferred an age mix, while only one person definitely preferred an age mix. The rest felt that it did not matter to them. From these figures, it can be seen that 63% of the people at Mbango Park preferred to live in a community where there were people of their own age group. The figures, although less than the 88% of Hoyt's study, and the 87% of Hamovitch and Larsen's study, indicates that people can still be happy in an age segregated community. Considering that 100% of the residents interviewed have given no thought to moving out of the village, (See question 23), and 90% (twenty-seven out of thirty), were happy that they had moved there, (See question 21), there were fewer people strongly opposed to the idea of living in the age segregated environment at Mbango Park.

7.3.2 Reasons for wanting Age Segregation. (See question 20).

The reasons given for preferring an age segregated community by the nineteen people who expressly preferred it, were as follows:-

1. That they, older people, had more in common - 52% (ten out of nineteen).
2. That they feel an encumbrance with younger people ^{unclear} around. This view was stated by seven out of the nineteen people, (37%), wanting an age segregated environment.

Two out of nineteen could not say why they preferred age segregation.

This shows that older people are aware of younger people's rather negative attitude towards them. As a result, they almost have an inferiority complex about themselves in relation to younger people. This insecurity backs up Rosow's view that elderly people prefer each others company as there is more opportunity for social interaction due to them having experienced common situations, problems and events.

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7.3.3 Reasons for wanting an Age Mix. (See question 20).

Of the eight people, who preferred an age integrated community five liked to have children around, two found elderly people depressing, and one person felt that younger people were more stimulating and interesting. This indicates that some elderly people enjoy the company of others outside their peer group, and that it is desirable to have homogeneous areas of elderly people which can help in the making of social contacts, without having a whole settlement with an aged population.

7.3.4 Extent of Loneliness in Mbango Park. (See question 19).

In response to a further question about how lonely the elderly feel, 60% (eighteen out of thirty), of residents in the survey felt that they were never lonely. 33% (ten out of thirty), said they were sometimes lonely, and 7% (two out of thirty), said they were often lonely. These replies show that 40% of residents at Mbango Park, an age segregated community with very good facilities for social contact, were lonely at some stage. An explanation of this might be that age segregated communities are not as good at helping to combat loneliness as previously thought. However, when one considers that every single person of those who constituted the 40% (twelve out of thirty), had lost a spouse (ie was a widow or widower - see question 1), then the feeling of loneliness at times is probably justified, and related more to the notion of being on their own again, as opposed to a reflection of the facilities of the retirement village.

It could be argued that this shows a rather closed view of marriage and the family, where ones life revolves completely around, and for, one's spouse and children at the expense of one's individuality and other interests. On the breakup of the family or death of a spouse, it is therefore very easy to become lonely and depressed.

7.3.5 More or Less Friends? (See question 14).

The argument for age segregated communities with facilities for social interaction in order to avoid loneliness and boredom is strengthened when it is seen that in Mbango Park, 43% of those

interviewed felt they had more friends since moving to the retirement village. In comparison, 27% of the interviewees felt they had less friends. 17% felt they had the same number, while 13% avoided the question but said that they had "lots of friends here."

On being asked whether it is easier or more difficult to make friends within the confines of the retirement village than before, (Question 15), 87% said it was easier, 10% said it depends on your attitude, and 3% (one out of thirty), said there was no difference. No-one felt it was more difficult to make friends.

On being asked why they felt it was easier to make friends, 17% (five out of thirty) felt that retired people have more common interests; 63% (nineteen out of thirty), felt that the social facilities available made it easier; and 10% (three out of thirty), mentioned both these two points.

These findings indicate that there are many people in Mbango Park who are better off for having moved there, and that many of the residents benefit from the service enriched environment. It therefore seems as though age segregated living communities can benefit people who actively wish to live apart from other age groups. However, a person should give a lot of thought to this move. There is a need for potential retirement village residents to be made aware of the pitfalls of such a move as there can be negative effects, ie. a loss of old friends as a result of the move, as well as those who after moving, wish for an age integrated environment.

CHAPTER 8.

RETIREMENT TO THE COAST.

The reason the Natal South Coast has such a large percentage of its population over the age of 65 years, many of them housed in retirement villages, is that a large number on retiring migrate to this area.

This movement of people is distinct from other forms of migration, and is identified by people moving from their homes in the cities to the coast, and other places of scenic beauty, as opposed to where the employment opportunities occur. Some authors feel that this movement of people is not a positive event, as it can result in the overburdening of certain facilities and services within coastal centres. Others feel that there are advantages of this type of migration for the coastal resorts, the elderly, and the cities, where housing is released to the younger, working members of society. (Greenberg in Warnes 1982.)

People feel that by migrating, they can get out of congested and often crime infested cities, and can go somewhere that is peaceful with picturesque views and surroundings. It is on a similar basis that many retirement villages market themselves. Due to this, many people feel that the coast is the ideal retirement destination. In fact potential retirees dream and aspire as they age to living in a house with the view of the countryside or the sea. It forms part of the idealized view of what retirement is about. In most cases, people have been to the coast and their retirement destinations for a holiday before or during their working careers, and they associate these areas with good times. By living at the coast, the idea of retirement being a permanent holiday is reinforced for them.

This attitude was borne out in the Mbango Park pilot survey where the question was asked, "Why did you choose to retire to the South Coast?" (Question 10). Seventeen out of thirty

respondents (57%), mentioned various aspects concerning; the beauty of the area; the fact that it was near the sea; that it was removed from the problems of a major city; that the area had a holiday type of atmosphere; that they used to come to this area previously for holidays; and/or that they always wanted to. A combination of these aspects were usually mentioned.

Other reasons mentioned for wanting to move to the South Coast of Natal included the following. 27% said that the area was near friends or relatives, and 17% mentioned health reasons, and the fact that Mbango Park had good frail care facilities.

This retirement migration trend is one that has occurred in many First World countries such as France, the United States (US) and England. Many US citizens retire to the sunshine states of Florida and Arizona, while a number of English retirees migrate from cities such as London, Birmingham, and Manchester to the South Coast. The seaside resorts of Brighton, Bournemouth and Torquay are particularly popular.

"Migration at retirement, like all migrations, is selective in terms of income, social class and physical well-being, and is therefore responsible for important changes in the demand for housing, and social, welfare and medical facilities in both origins and destinations." (Law and Warnes in Town and Country Planning February 1981:44). This chapter concerns an evaluation of retirement migration, and in particular the advantages and disadvantages of this phenomenon or trend. The aim is to look at how retirement migration affects the individual, as well as the retirement destinations themselves. Special reference is made to the Natal South Coast in order to gain insight as to whether a move to retirement villages in this area, on retirement, is a good option. Following on from this, the question is posed - is the planning of retirement villages on the Natal South Coast by developers a good idea?

8.1. THE DISADVANTAGES OF RETIREMENT MIGRATION.

Breareley (1975), is one of the many authors, who feels that retirement resorts are a phenomenon of an industrialized society, and that a movement to retirement resorts can have a serious effect on the individuals concerned. He argues that retirement migration can have the effect of severing family ties and social support networks. This separation may not be a problem for those who remain healthy and strong, as they can often make the return journey to their previous home, and become involved in their new communities. For those people, however, who lose a spouse and/or whose health fails, the result may be a withdrawal from the world without an available support network leading to despondency and isolation. (Breareley 1975:39).

By moving to a retirement village or house on the Natal South Coast, a person is going against a principle need of the elderly as expressed by Ferreira and Lamont (1990), who feel that it is advantageous to continue to live in the same dwelling/environment as before. By leaving, these authors feel that one will leave behind friends and family who make up an important social support network in times of trouble.

This pitfall of breaking off close contact with both friends and family, while retiring to the coast is recognized by Celeste Du Plessis, co-founder of Mbango Park Retirement Village, who feels that this separation is often not a good move. Research at Mbango Park has shown that a number of people had migrated to a house or bungalow on the Natal South Coast from up-country, prior to moving into the village. The reason for having to move into the village was that often one or both spouses had become frail, or died, resulting in a necessity to move, due to the risk of becoming isolated. According to Mrs Du Plessis, the risk of isolation on the Natal South Coast is greater than most other places as the public transportation system in the area is extremely poor indeed. Maintaining friendships or setting up new ones is therefore problematic, particularly if the person does not have vehicular mobility.

Furthermore, the disadvantages of moving into a retirement village on the South Coast away from friends and family, is illustrated by the response of one couple who sold, and moved out of a retirement village near Port Edward. Eventually, as a result of separation from family, they sold their Port Edward place and moved into another village close to Durban, which was located closer to their children. Although this type of move and re-move does not seem to occur that often, it does illustrate some of the pitfalls of an unconsidered migration to a retirement village on the South Coast.

The dangers of retiring to the South Coast outside of a retirement village are, however, even greater. This point is illustrated by the move of people to retirement villages in the region once they have become frail or a spouse has died. When migrants arrive from other parts of the country, they are usually strong and healthy and choose housing on a steep slope with a view some distance from shops, services and public transport. On failing health and the inability to drive a car, problems arise, and an unplanned but necessary move is required, which can be quite traumatic at that stage in life.

According to a Mr Richardson, who runs the Village of Happiness, a problem with retiring to the South Coast is the lack of certain medical facilities and specialists, which the elderly need even more as they age. He feels that there are not enough hospital services in the area. Although there are a few general practitioners, and a hospital in Port Shepstone, many of the Village of Happiness's residents have to go to Durban to get specialized treatment. According to the local authorities, there are plans to build a new hospital in Margate, but this is reliant on funds becoming available, and may only occur in the future.

Other problems associated with the location of retirement villages on the South Coast is the difficulty of obtaining certain supplies and services. An example at the Village of Happiness was the difficulty of obtaining a new boiler, or getting one fixed when a break down occurred.

A direct result of retirement migration is that it often leads to the concentration of elderly people in one place or center. This phenomenon with its drawbacks and advantages was discussed in the last chapter. The negative attitudes towards the concentration of elderly migrants, "may reflect elements of resentment; not only are the elderly unproductive and hence in aggregate a burden, but when they migrate they take and enjoy opportunities for leisure not open to the rest of us." (Greenberg in Warnes, 1982:415.)

Some critics feel that it is not only the elderly who suffer as a result of a retirement move, the resorts and the younger people living there are negatively affected. "The effects of retirement migration on resorts have generally been regarded as being undesirable, particularly by the local authorities concerned. It is argued that the ability of older people to out-bid young local residents for the purchase of small dwellings forces the latter to leave. New employment opportunities are restricted by the migrants unwillingness to contemplate new industrial or even holiday development. Recreation and shopping facilities are also believed to be constrained by the limited interests and spending power of the elderly, and migrants are said to make high demands on local health and social services to the detriment of other ratepayers." (Greenberg in Warnes 1982:414.)

Although the above quote is held by some people and local authorities on the English South Coast, the view expressed is not the one supported in Natal by The Port Shepstone Town Secretary or the Margate Town Clerk.

The Margate Town Clerk supports the view that the elderly do not place an excessive demand on other rate payers for the provision of health and other services. In fact, according to him, private enterprise in the form of retirement villages with or without government subsidies takes the initiative in this case and provides for the elderly. The Village of Happiness was sited as a case in support of this viewpoint.

However, as Celeste Du Plessis of Mbango Park has stated, there is still a shortage of medical facilities for the elderly in the sub-region. As a result, there are quite a few people who neither the retirement villages nor the registered welfare organisations in the area are able to reach. It is also the less well-off, who are unable to reach help and who live in the least satisfactory conditions.

The fact that the elderly on the Natal South Coast do not make high demands on other rate payers in the area is seen in that, requests made by the elderly of the local authorities in the Margate area are mostly small ones, such as handrails on the steps leading down to the beach.

One problem experienced in the Margate area with the elderly is of the pace of life. Younger people complain, especially in the holiday season, about frustration related to the slow pace at which the elderly move; for example when driving. However, this inconvenience does not result in them leaving the area. Margate is a holiday resort centre and there are very few younger people living in the area on a permanent basis due to the fact that there is little year round work available.

The only animosity generated towards the elderly in the Margate area is by a few of the town councillors. They feel that wealthy residents in the Village of Happiness should pay rates to the town. At the moment this does not occur, as the village is zoned as an "Institution" and therefore no-one in the village is required to pay rates to the local municipality. This is a matter of concern to some councillors. The management at the Village of Happiness disagree with these councillors as money from the wealthier people in the village is often used to supplement the lack of money of certain poorer persons in the establishment. Also residents at the village contribute to the local economy by using their buying power. They support many shops and services in the area, and bolster local demand.

On the basis of the buying power of the elderly, the Port Shepstone town secretary feels that this group in fact make a

more positive than a negative contribution to the town of Port Shepstone. Although the demand for housing in and around Port Shepstone exceeds the supply, this is the case everywhere in South Africa. The town secretary feels that this shortage cannot be blamed on the elderly at all. The elderly in and around Port Shepstone are not seen as a threat and there is no evidence of them outbidding younger people for housing.

There is also no evidence of the elderly in Port Shepstone taking over the employment opportunities of younger people. Even though the retirees may sometimes take a job to prevent boredom, or supplement their income or pension, it is normally a part-time job, whereas younger people opt for full-time employment. ? Although it may be a debatable point, the elderly people cannot be perceived as robbing the younger ones of job opportunities.

Far from younger people leaving Port Shepstone, many are coming to the town in search of employment. Port Shepstone is the industrial and commercial centre of the Natal South Coast, where industries have grown at 20% per annum over the last five years. This is mainly due to government subsidies for industries as Port Shepstone is a government decentralization point, according to Mr Maple, the town secretary.

8.2. THE ADVANTAGES OF RETIREMENT MIGRATION.

In the second half of this chapter a discussion on some of the advantages of retirement migration is presented. Certain advantages such as the bolstering of local demand, and the supporting of local shops and services have already been touched on. A few more advantages will now be dealt with.

The desire to migrate on retirement is generally founded on affluence. Most migrants are well off and occupied white collar managerial or professional jobs before retirement. This fact was born out by the pilot sample taken of residents at Mbango Park Retirement Village, where 93% of residents interviewed had held a previous job that could be classified as white collar.

Furthermore, the cottages at Mbango Park are currently being sold at between R 135 000 and R 165 000, while those at Banner's Rest are going at R 205 000, indicating that a person has to be affluent to live there, or in any other non-government or church subsidized village for that matter. At the Village of Happiness, which is government subsidized, the cottages are sold on a life-right basis for between R 20 000 and R 100 000. Even the R 20 000 units may be too much for those below the middle class income bracket. As the cottages are sold on a life right tenure basis, the persons estate does not get this money back on death.

Retirement migrants from white collar occupations have been found (in terms of other research) to take a more positive view of retirement, and are comfortable with the idea of spending it in a healthier, warmer climate, among people of the same age group, with similar interests.

It is recognized that those who look forward to retirement are much more likely to be happy. "It is worth noting that the state of mind in which retirement is faced has a direct relationship to the manner in which it is experienced." (Karn 1977:239.) It is felt by some that those who move with a positive attitude generally improve their circumstances and like it. (Ibid.)

The attitude of looking forward to retirement can in the case of private retirement villages sometimes cause problems with the running of the village. The residents there have in most cases gone there to retire and relax, and do not want to have worries about the running of the village, which they as the body corporate are responsible for. There are then problems to find people who want to or can help, with the running of the village. This could lead to conflict in the village between those who want to get involved and those who seem rather apathetic.

The advantages of the elderly migrating and concentrating themselves in one place, is said to have advantages in that it is easier to make friends, as the people around you are of the same age and generally have the same values. Also, there are agglomeration advantages in that it makes it easier to provide

the services the elderly need. This is a great advantage of retirement villages, especially as far as health services are concerned. In fact at Mbango Park, the majority of residents (53%, sixteen out of thirty), interviewed in the pilot survey felt that the provision of frail care, health services as well as the other facilities available were the main reason for moving to the village. The second most popular reason for moving to Mbango Park was the pleasant surroundings (17% five out of thirty), followed by the existence of friends or relatives nearby (13% four out of thirty). (See question 11.)

The last point concerning the agglomeration advantages of retirement villages is important, as it fulfills the need for closer proximity between dwelling units, occupied by elderly people, to enable agencies to provide social services to the elderly more effectively. This point was expressed by Ferreira and Lamont (1990), as a principle in providing housing for the elderly. (See Chapter Five.)

When considering the retirement resorts themselves, it is felt that the in-migration of elderly people into these resorts brings money into the local area from elsewhere. What is more, the elderly pay rates without making full demands on local services such as playing fields amongst others. However, this does not apply to those retirement villages that are excused from paying local rates.

A further positive feature that comes out of retirement migration, is that housing in the city from whence the elderly come, is released for occupation by younger people, who generally have to go to the city to find work and earn a living. Another advantage for the large city is that the need to provide for geriatric services is reduced.

8.3 CONCLUDING COMMENTS.

It has been ascertained that there are problems that go with the pleasures and advantages of migrating on retirement to the South Coast of Natal. This is especially so for the elderly living outside those retirement villages which provide company, service

enriched environments, and a barrier isolation. However, according to Mrs Du Plessis, there are retirement villages on the South Coast of Natal which do not provide these benefits.

The task of this dissertation from now on, is to find out how retirement villages should be planned and located, as well as what is needed in order to make the retirement villages a success. This is to avoid the problems that come with retirement migration to an area away from ones old familiar neighbourhood, and which is devoid of some of the facilities that can be obtained in the city. By achieving this, the objective, or question of whether a retirement move to a retirement village on the South Coast, is a good option for those migrating, can be answered.

In order to achieve this, a detailed analysis of Mbango Park retirement village will be conducted in the next couple of chapters.

CHAPTER 9.

SPATIAL ASPECTS OF RETIREMENT VILLAGES ON THE NATAL SOUTH COAST:- WITH SPECIAL REFERENCE TO MBANGO PARK RETIREMENT VILLAGE.

9.1. MBANGO PARK BACKGROUND.

9.1.1. Overview.

Mbango Park Retirement Village is sited on the banks of the Mbango river, approximately one and a half kilometers south of the edge of the Port Shepstone Central Business District (CBD), within the built up area of the town. The village is located in eight hectares of landscaped park like surroundings.

Mbango Park has eighty housing units, on a three and a half hectare site in one part of the village. Alongside these units, is a fifty room frail care home (Villa Bruno). Eight of the rooms in the frail care home have the capacity for two beds. This facility also has three lounges.

The retirement village is supported by a service centre located in a large sprawling building, surrounding a grassed courtyard. The center contains a hall with a stage, dining room, lounge, well stocked library, administration offices, hairdressing salon, small pub, hobbies room, and a small shop. At this shop, basic items such as milk and bread can be bought. Behind the service centre, are two bowling greens and a croquet lawn.

9.1.2. The Mbango Valley Association (MVA).

Mbango Park is administered by the Mbango Valley Association (MVA), an organization initiated by members of different service clubs of the Lower South Coast community, after research showed that insufficient facilities existed in this area to provide for the large number of elderly people. The MVA is a registered welfare organization with 1 650 members from Hibberdene to Port Edward. Members pay a membership fee of R25 per annum and can use all the facilities at the service centre (community centre or clubhouse at the village). Members of the MVA, who become infirm

can be admitted to the frail care facilities at the village even though they do not live there. This costs R 1 500 a month, and explains why the frail care centre is larger than that needed for a retirement village with only eighty housing units. The MVA thus serves all local Lower South Coast citizens.

The MVA values community awareness as can be seen by the extent to which the organization and its members, serve and help others. "We try to render maximum service at minimum costs. By means of volunteers from the community, we keep in contact with the housebound or the lonely, we maintain gardens, we provide frozen meals, bed baths and a domiciliary service to temporary and permanently disabled. We also endeavor to stimulate the withdrawn and the senile to a more meaningful way of life." (Mbango Park Prospectus 1991:2.) Some of the volunteers mentioned are residents in the village, and getting involved in this work helps them remain active, reduces boredom and stimulates them.

9.2. THE LOCATION OF MBANGO PARK.

"The location of housing for the elderly is a major decision that will affect the elderly's satisfaction with the housing and, in fact, their desire and ability to stay in this type of housing. Their physical limitations, as well as lack of a car in many cases, mean a decreased mobility; their social world and their spatial orientation will be mainly in terms of the development and its immediate neighbourhood." (Huttman 1977:207.)

The location of a retirement village is an important factor in judging its success. A retirement village should be sited so that it is not isolated. The residents should be able to integrate with and feel part of a local community.

9.2.1. A Location for Access to Facilities and Services.

As far as the Mbango Park Retirement Village is concerned, the village is well located to take advantage of the facilities that the town of Port Shepstone - the largest on the Natal South Coast - offers. The town centre itself is about 700 meters away as the

crow flies, but one and a half kilometers away if one has to walk there along the side of the road. The latter option is problematic since little attempt has been made to accommodate pedestrians in that walk ways and paving have not been provided for half the distance to town. The Port Shepstone commercial centre contains the civic centre, a library, the only hospital on the lower Natal South Coast, the police station, and a wide choice of shopping facilities. Located even closer is the town museum (700 meters away), and the beach promenade with paddling pools, shelters, a fast food complex and a restaurant, which is about one kilometer away. A small butchery and supermarket are located about 800 meters from the village. However, in order to get to these facilities, one would need to negotiate the main N2 road which is extremely busy and congested at peak times. (See Map 2 on the next page for the location of these facilities).

The village is also convenient for those retirees looking for things to do, as it is located near the Port Shepstone Country Club, (about three kilometers away). The starting point of the Banana Express is about 1km away, and the N2 is close by for those who want/can travel North to Durban, or visit other coastal resorts on the Lower South Coast. Port Shepstone is also the nearest coastal town to the Oribi Gorge Nature Reserve, which is situated twenty-one kilometers inland, along the Harding road.

The village location is therefore convenient for those who want to take advantage of the mild climate and tourist facilities that the Natal South Coast supplies, and yet be adjacent to the facilities the largest South Coast town has to offer.

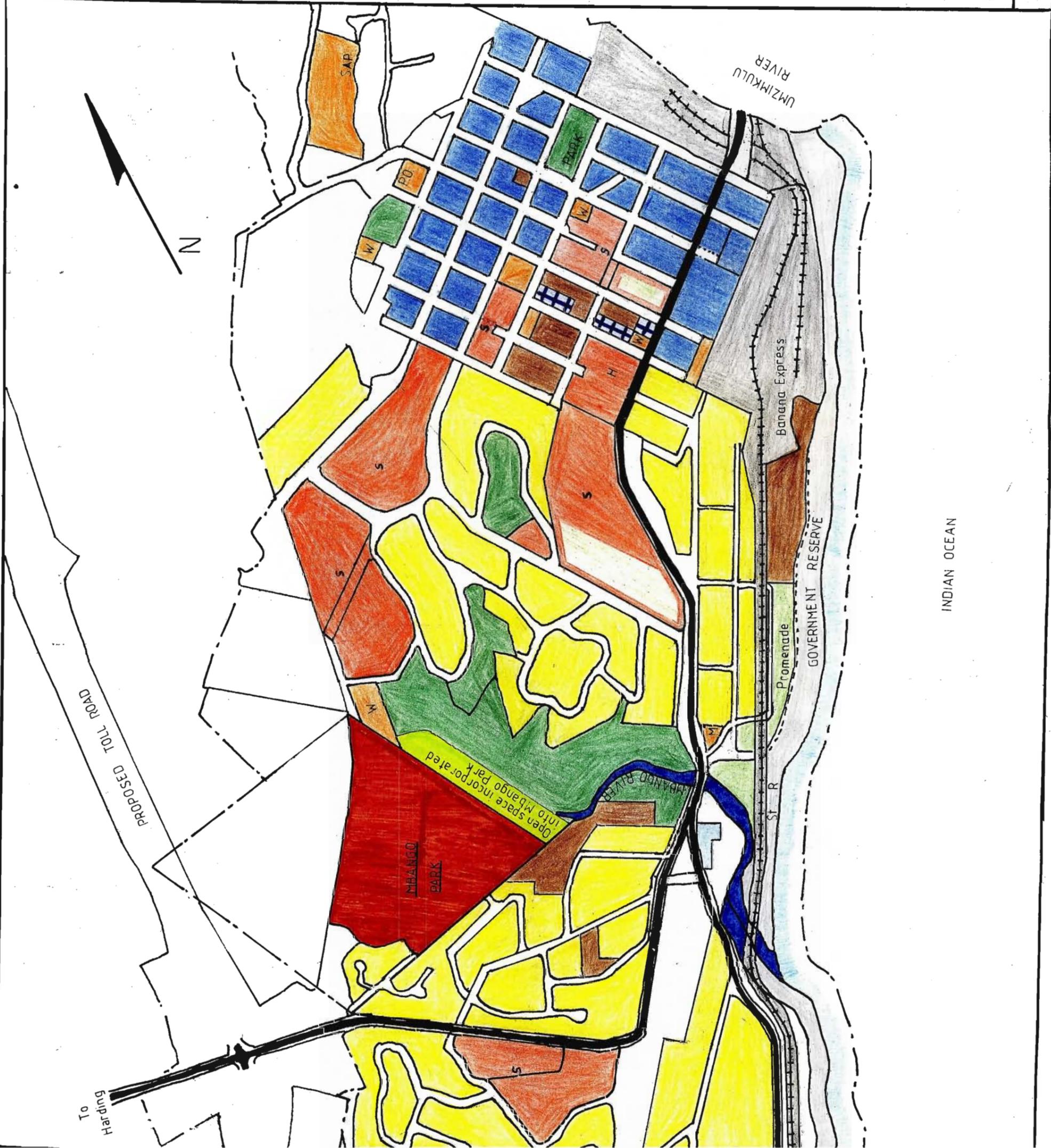
Even though Mbango Park lies very close to the N2, as well as the centre of Port Shepstone, it is sited in such a way that it is shielded from the externalities of both the N2 and the town centre. The site itself borders on the banks of the Mbango river, which adds to the attractiveness of the already picturesque setting. As can be seen from Map 2, a number of rows of houses shield the village from the noise and commotion of the N2 to the South-East and South-West of the village.

MIBANGO PARK

LOCATION MAP (MAP 2)

- SPECIAL RESIDENTIAL
- GENERAL RESIDENTIAL
- LIMITED COMMERCIAL
- GENERAL COMMERCIAL
- OFFICES
- S SCHOOL
- H HOSPITAL
- ADMINISTRATION AND PUBLIC BUILDINGS
- BEACH FRONT RECREATION
- PUBLIC OPEN SPACE
- ST STATION
- W CHURCH
- R RESTAURANT
- SAP POLICE
- PO. POST OFFICE
- M MUSEUM
- NATIONAL ROAD
- RAILWAY

SCALE 1:10 000



From this description, it would be possible to think that Mbango Park had the perfect setting for a retirement village on the South Coast. However, it was recorded in the pilot survey that some of the residents had trouble gaining access to the shops, services and other amenities available in the Port Shepstone town centre. (See questions 27 -29). -

Of the thirty residents interviewed, twenty-two had their own vehicle, and so accessibility to the shops and services of Port Shepstone was not a problem. However, the eight people who did not own a car experienced problems getting to the town centre. Generally, these people were older citizens who found the walk there and back too strenuous for them.

Of the eight, six did not mind taking the village kombi-bus twice a week. The remaining two used the bus as well, but admitted that they would have liked to go more often, and when it was convenient for them. It must be said that these two were very satisfied with their overall situation in Mbango Park.

As a result of certain elderly in the village having transport problems, the village had set up a "caring wheels" program, where people with cars would help out those who did not. This is especially important on the South Coast, remembering that the public transportation system in this area is very poor.

The fact that eight out of the thirty people interviewed experienced trouble getting to and from certain amenities, shows that the need to be in close proximity to commercial outlets and other services, is not fulfilled for some of Mbango Park's residents. It must be added that some of those eight people were very frail, and that no matter where they lived, they would experience great difficulty in getting to certain shops and services.

However, one feels that if retirement villages do not provide accessibility to commercial outlets and other services for all residents, then the village itself must go some way towards redressing the balance. For instance, a "caring wheels' scheme,

and/or a village kombi-taxi service could be provided as is the case at Mbango Park. A small shop on the village site which sells basic necessities such as bread and milk, should also be provided if there is no corner shop or cafe within walking distance of the village. More information concerning the facilities that should be provided, will be given in the next chapter.

The other reservation expressed by a resident related to the location of the Mbango Park retirement village. By being situated in a river valley, the village got quite cold at night. This situation would be of concern to older people who feel the cold more readily than others. It also provides "food for thought" for developers wanting to establish a retirement village, no matter what part of the country it is located in.

9.2.2. An Attractive Location.

A retirement village should also ideally be located in pleasant, attractive surroundings, which would make the residents proud to live in the facility and give them a "sense of place". It is in fact the scenery of the South Coast amongst other factors, which attracts the elderly to the area. Often however a trade-off has to be made between accessibility and an attractive location. As long as cognizance of both factors is taken into account when locating a retirement village, a good result can be achieved.

It is felt that in this respect, Mbango Park has almost the best of both worlds in that it is relatively close to the facilities of Port Shepstone, while at the same time being located in a well landscaped, park like surroundings. 40% of Mbango Park's residents in fact mentioned the attractive surroundings when asked what they liked about the village. Another 23% mentioned "everything". The only two aspects about Mbango Park which people mentioned more often, when asked what they liked about the village, were (1) The services and facilities available (50%), and (2) The companionship available, and friendliness of the people, (43%).

According to the pilot survey's question 11, attractive surroundings were the main reason for 17% of the people moving to the village. This was the second most popular main reason given for moving to the village. Only the amount of facilities available achieved more "votes" with 53%.

9.2.3. A Safe Location.

Burby and Rohe stress security as an important factor in providing housing for the elderly. They feel that, "By locating housing for the elderly in better quality neighborhoods with low crime rates, planners can help alleviate fear of crime and its debilitating effects on social interaction among older people. Access to neighborhood services, such as a grocery store, also may contribute to residential satisfaction, but access cannot substitute for neighborhood quality. In other words, housing for the elderly should not be located in a service-rich neighborhood if it also is characterized by high crime rates. In addition, age segregation cannot substitute for a safe location." (Burby and Rohe in APA Journal, Summer 1990:336.)

Due to the fact that a retirement village provides a means to ensure the safety of the residents, through high walls and security guards, there is an opportunity to locate a retirement village in a service-rich environment and ensure the safety of the residents. On the Natal South Coast, this can be achieved by locating a retirement village within the service enriched environments of towns such as Port Shepstone or Margate ie within the built up area.

9.2.4. The Location of Banners Rest, The Village of Happiness and Anerley Place Compared to Mbango Park.

The location of Mbango Park will now be compared to three other South Coast retirement villages. From this analysis, it will become clear what the most important features are which should be considered in locating a retirement village on the Natal South Coast.

9.2.4.1 Banners Rest. (See Map 3.)

Banners Rest is located on a very attractive site, which fulfills

the elderly's needs for attractive surroundings. However it is situated outside the built up area of the town of Port Edward on rezoned agricultural land. The site is across the main N2 freeway from Port Edward. Due to this situation, the village is cut off from the rest of the town. This isolation could well contribute to the reason why crime, in the form of break-ins at the village, has occurred despite a security fence and guards. The other villages visited do not have this problem.

As can be seen from Map 3, the Port Edward town centre is located close to the coast, and is in the part of town furthest from Banners Rest. The town centre is about one and a half kilometers from the retirement village, which means that elderly people without transport, will be unable to walk there. Not only is it too far for the more frail of them, but they will have to cross the N2 where traffic tends to speed rather dangerously and no provision for pedestrian crossings have been made. The village does however compensate for this by running a taxi service into Port Edward twice a week, as well as going to Munster once a week, Port Shepstone once a month, and even to Durban for shows if the demand is there.

A General Commercial area has been zoned just across the N2 from Banners Rest. (See Map 3). However to date, no development has taken place there. A Limited Commercial area is zoned 700 meters North of the village on both sides of the N2. The shops here include a bakery, butchery, hardware store, bottle store, tea room and a petrol station. The residents of the village do not always feel safe at this Limited Commercial area, as according to the planners at the NPA, many traffic accidents occur here. In fact, the intersection has been declared a Black Traffic Spot by the Roads Department (NPA). The taxi rank located here also gives residents a feeling of insecurity. Pedestrian access to this commercial area is highly problematic. Those who do not have vehicular access either have to negotiate the N2 freeway (including risking crossing it) or alternatively, take a back road which winds through cane fields and is isolated and potentially dangerous for elderly people. In both instances, no provision for paving/pavements have been made. One major problem

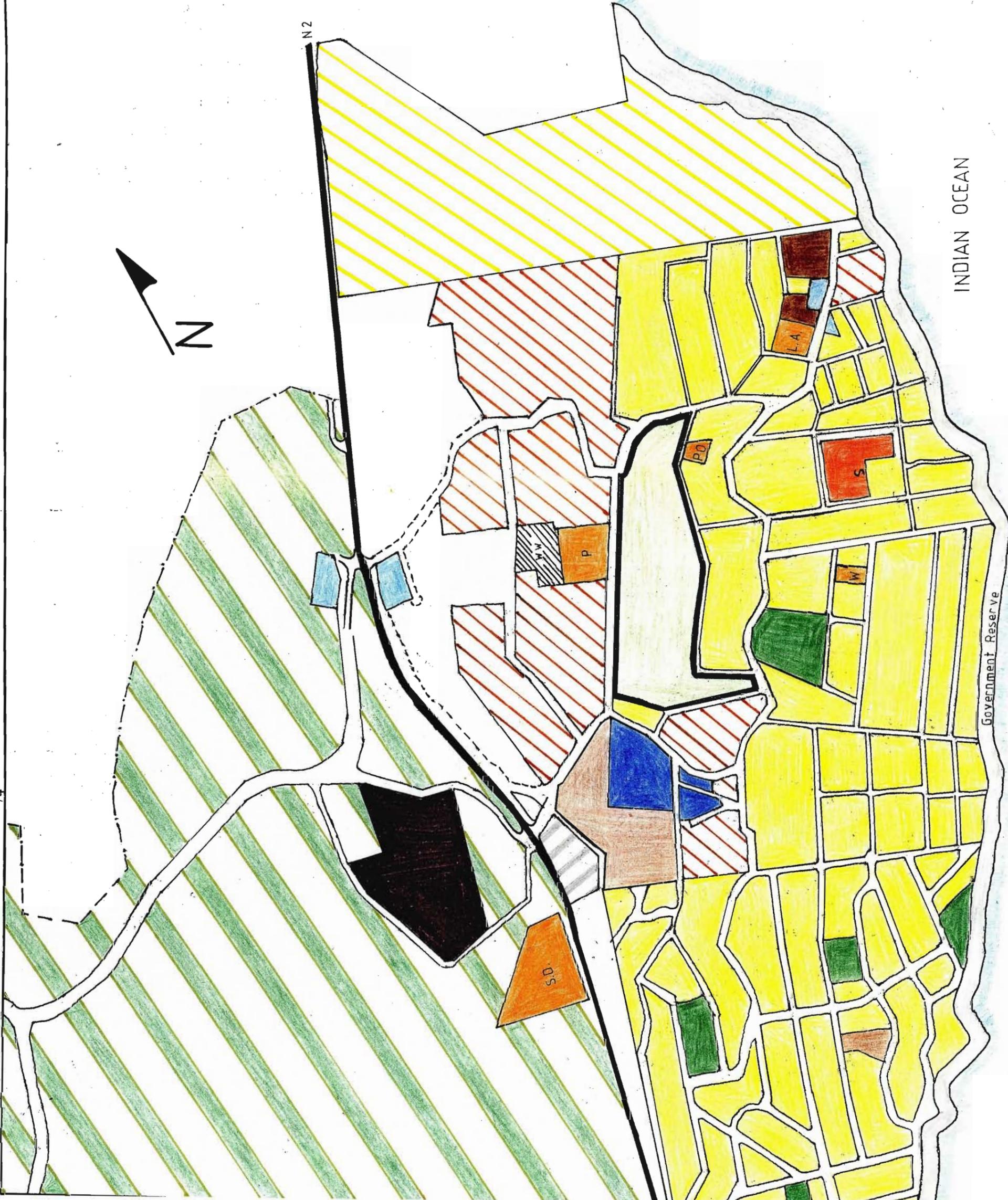
Binnars Rest

LOCATION MAP (MAP 3)

-  SPECIAL RESIDENTIAL
-  INTERMEDIATE RESIDENTIAL
-  GENERAL RESIDENTIAL 1
-  GENERAL RESIDENTIAL 2
-  HOLIDAY RESORT
-  LIMITED COMMERCIAL
-  GENERAL COMMERCIAL (UNDEVELOPED)
-  MOTEL (UNDEVELOPED)
-  EDUCATION
-  AGRICULTURE
-  PUBLIC OPEN SPACE
-  PORT EDWARD COUNTRY CLUB
-  ADMINISTRATION & PUBLIC BUILDINGS
-  WATER WORKS
-  CHURCH
-  LOCAL AUTHORITY
-  POLICE
-  POST OFFICE
-  SEWERAGE DISPOSAL
-  LOCAL AUTHORITY BOUNDARY



N2



INDIAN OCEAN

Government Reserve

with Banners Rest, is that it is a long way from the hospital in Port Shepstone, in the event of an emergency.

A further problem is that a sewerage disposal farm lies 100 meters south of the village. Due to this, an unpleasant smell wafts over Banners Rest when the prevailing winds blow from that direction.

There are therefore a number of problems with the location of Banners Rest, especially for the less mobile members of the village, who do not have personal transport. These could have been avoided if the village had been located on the town side of the N2. However at the time, the land located on the eastern side of the freeway ie townside, was much more expensive. Compared then to Mbango Park, Banners Rest would seem to be not as well located as its residents are not as well integrated into the town; it is harder for those without transport to get to the town center; it is less secure; it is along way from the hospital located at Port Shepstone, and there is a sewerage farm on its doorstep.

9.2.4.2 Village of Happiness. (See Map 4.)

The Village of Happiness is located within the built up area of Margate. It lies 800 meters from a major shopping centre, zoned Special Commercial on Map 4, which is very convenient for the residents. For those who have the means and mobility, the town CBD is on the other side of the National Road.

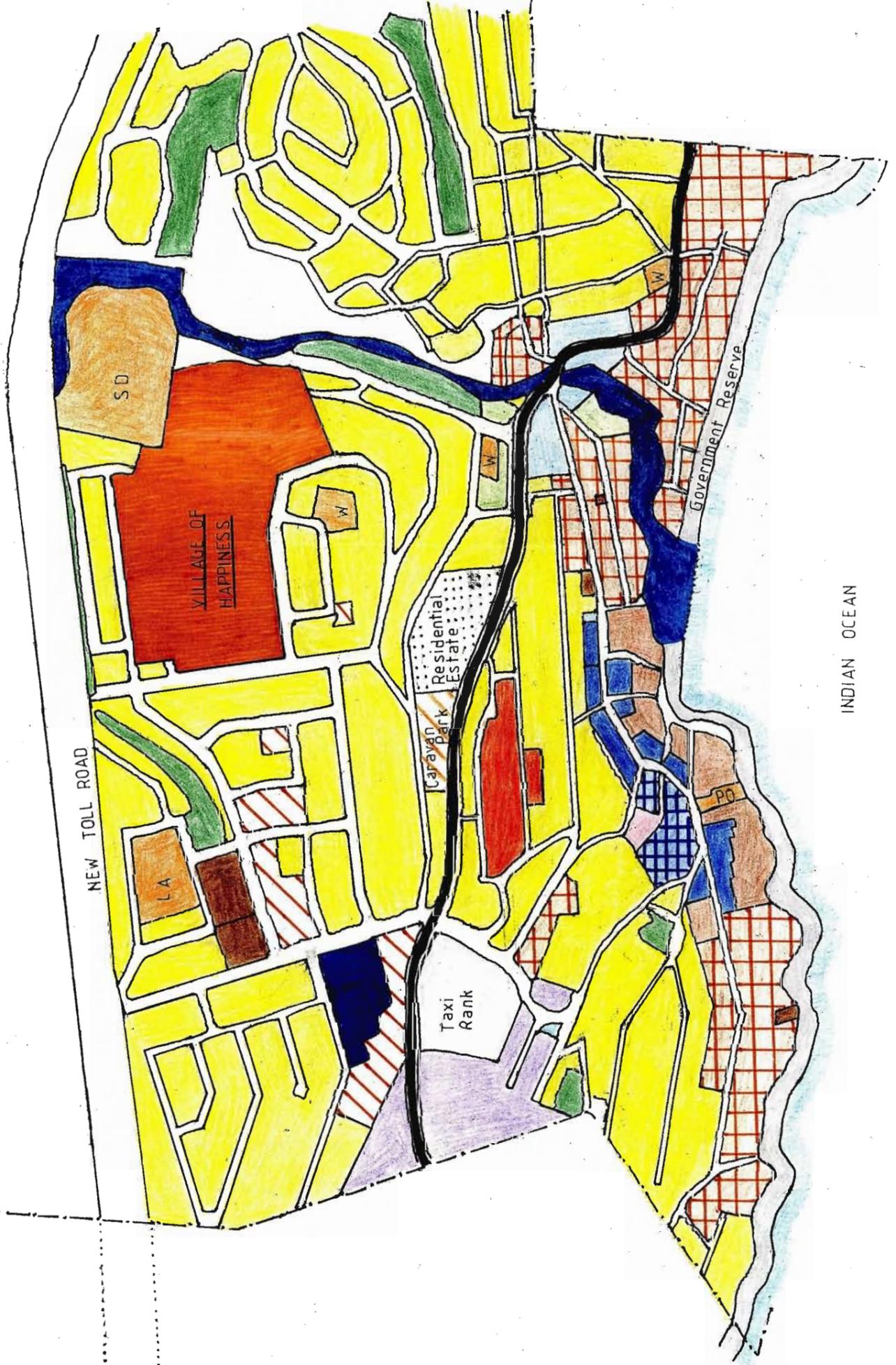
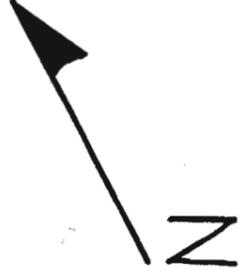
As the village is located in a safe urban environment, all except the very frail residents should be able to walk to the shopping centre. For those who have private transport, the village is close to the N2 and the new toll road.

The Village of Happiness does not however have as attractive a location as the other three villages evaluated, although the flat land on which it is located aids the mobility of the more frail residents. Like Banners Rest, the Village of Happiness is sited next to a sewerage disposal works, which does pose problems.

Village of Happiness

LOCATION MAP (MAP 4)

- SPECIAL RESIDENTIAL
- INTERMEDIATE RESIDENTIAL
- GENERAL RESIDENTIAL 1
- GENERAL RESIDENTIAL 2
- GENERAL RESIDENTIAL 3
- OFFICES
- LIMITED COMMERCIAL
- SPECIAL COMMERCIAL (SHOPPING CENTER)
- GENERAL COMMERCIAL
- LIGHT INDUSTRY
- SCHOOL
- ADMINISTRATION AND PUBLIC BUILDINGS
- CAR PARK
- PUBLIC OPEN SPACE
- PRIVATE OPEN SPACE
- W CHURCH
- SD SEWERAGE DISPOSAL
- PO POST OFFICE
- L.A. LOCAL AUTHORITY
- NATIONAL ROAD
- L.A. BOUNDARY



SCALE 1:10 000

The Village of Happiness is also quite far away from the hospital at Port Shepstone, although there are plans to build a hospital in Margate. Also the Village of Happiness has a very well equipped frail care center, which tends to perform the function of a sub-regional facility.

In general, the Village of Happiness is well located in terms of attempting to integrate the residents into the local community, and provide access to shopping facilities.

9.2.4.3 Anerley Place. (See Map 5.)

Compared to the rest, this retirement village is the furthest from a major centre on the South Coast. However, there is a cafe, a pharmacy, a butchery, a book exchange, a bottle store, a country shop, a swop shop and a post office just outside the village. A private kombi does operate for those who want to go to Port Shepstone, about ten kilometers away. For those who do not have own transport, and are heavily reliant on the kombi taxi service, a walk to Port Shepstone is out of the question, even for the physically strong. The village does have excellent sea views, and is the closest to the beach of all of the retirement villages. Like all the other retirement villages, it has easy access to the N2, but unlike them, has no access to an urban centre, meaning that those without transport become heavily dependent on others. This is not considered ideal, as dependency can lead to the propensity to become frail before one's time.

Of the four villages examined, this village is possibly the worst located, as it does not lie within the built up area of a major South Coast town, and is therefore rather isolated.

It seems as though Mbango Park and the Village of Happiness have a better location than that of Banners Rest and Anerley Place. This advantage has been achieved by placing the former two within the built up area of a major South Coast town. It enables these two villages to gain access to the services and facilities of the town in which they lie, as well as having more chance of integrating themselves into the local community.

However, Mbango Park and the Village of Happiness do not have the perfect location, as Mbango Park is not within walking distance of the Port Shepstone CBD, for some of its residents. The Village of Happiness on the other hand, while being closer to shopping facilities, is situated next to a sewerage farm, as well as not being in as an attractive setting as any of the other retirement villages.

9.3. LAYOUT AND DESIGN WITH PARTICULAR REFERENCE TO MBANGO PARK.

"The layout of a village should be structured in such a way that it facilitates a sense of community and belonging", (Shave 1991:32.) This sense of community or sociability is necessary in order to help the elderly avoid isolation as they age, as well as assist them in making and maintaining acquaintances and friendships, which will in turn provide them with moral support and company as they age.

In this section, the layout and design with respect in particular to Mbango Park, will be discussed. A detailed layout of the housing and built up section of Mbango Park can be seen in Diagram 1. Not all the village grounds are included in the diagram. However, all the housing units and buildings are included in the area shown on Diagram 1. Diagram 2, shows where the part of Mbango Park shown in Diagram 1 is situated in comparison to the rest of the village's grounds, and the site lot zoned for retirement housing.

9.3.1. Positioning of the Service Centre and Frail Aged Home.

The village is laid out in such a way that those people who belong to the MVA, but do not use the village, can drive in and use the facilities in and around the service centre. In its present location this use occurs without disturbing those people living in the cottages close by. In other words, traffic coming into the village does not have to weave its way through the cottages in order to get to the service centre. Similarly, those coming to visit friends and relatives at the frail care centre, do not have to drive through the village either. Consequently, a sense of privacy is maintained for the cottage dwellers.

Umbango river.

existing bowling greens

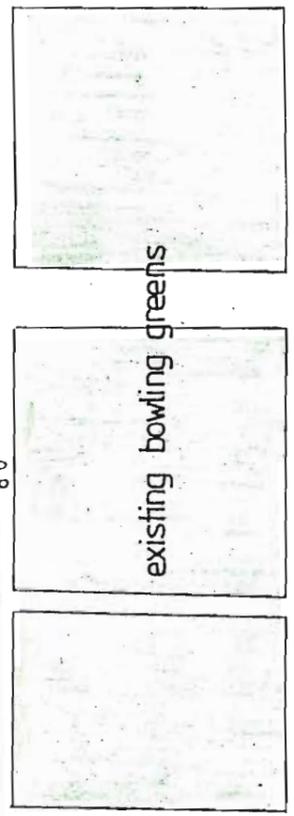


DIAGRAM 1. LAYOUT PLAN OF THE BUILT UP AREA OF MBANGO PARK

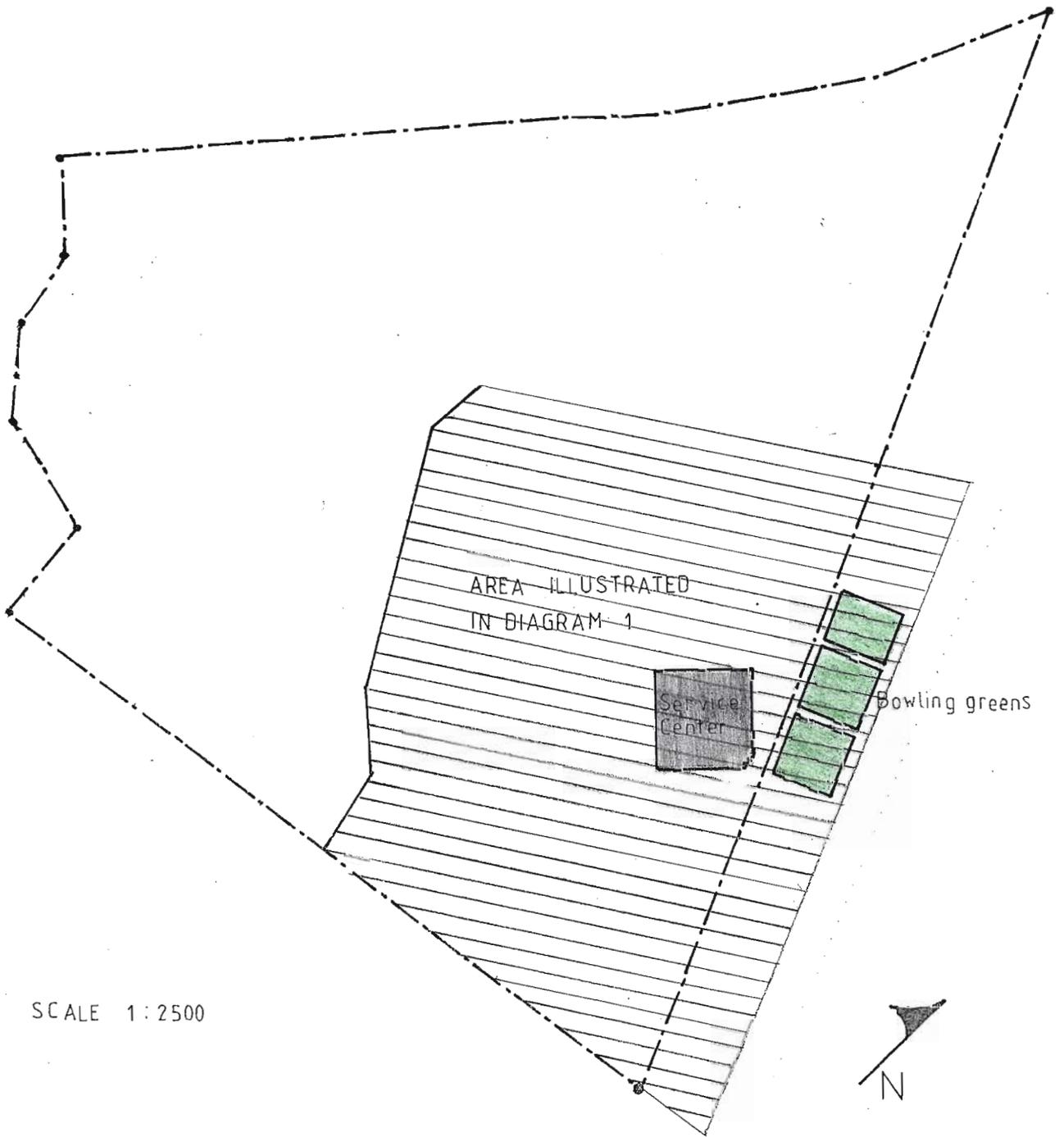


DIAGRAM 2 : THE SITUATION OF THE BUILT UP AREA OF MBANGO PARK (DIAGRAM 1) IN RELATION TO THE REMAINDER OF THE SITE LOT.

9.3.2. Parking.

For those people visiting either the frail care or using the service centre, there are demarcated parking areas. If large functions are staged at the service centre, it is doubtful if there will be enough parking space available for these big occasions, especially when one views the large membership the MVA has. On an average day, the parking space provided is quite adequate.

9.3.3. Layout for a Sense of Community.

The village is laid out in such a way so as to promote a sense of sociability and community between residents. All the housing units are grouped together in one 3.5 hectare area of the village. As can be seen (see diagram 1), there is no grid iron layout system, and this combined with the fact that there are a variety of types of housing units, means that one maintains a sense of individuality.

In the phase one and two housing units, on diagram 1, the houses do not form a line, but are set back at various distances in order to avoid a regimented look. Where the cottages form a crooked row, each cottage has an open patio on the same side as the other cottages in that row. By doing this, people sitting outside can communicate easily with their neighbours and this promotes sociability and a level of surveillance for safety.

Another factor which promotes sociability and a sense of community, is the fact that there are no garden walls cutting off one cottage from the next. Some cottages do have low wooden log fences at the back or front. This gives a sense of territory to the cottage dweller as well as providing a tiny garden. As gardening is a favourite hobby of elderly people, this small garden area can provide enjoyment as well as something to do in the search for activities to relieve potential boredom. In spite of these log fences, it is easy to see everything in the small private garden of a cottage dweller, as well as communicate across the fence. At no stage, does it seem as if the cottage inhabitant is trying to cut him/herself off from the rest of the village. Consequently, a sense of community is not broken.

As the cottages are contained within a 3.5 hectare area, there remains another 4.5 hectares in which to place the service centre, frail care and bowling greens. These facilities will not take up all of the remaining 4.5 hectares, which means that there is enough space to maintain a landscaped park, through which the Mbango river runs.

As this whole area is surrounded by an electrified fence, it gives the elderly the opportunity to walk around at their leisure in a safe, secluded and picturesque setting, which perhaps could not be attained in a public place.

By being laid out as it is, and having the facilities available in the service centre, there is the feeling that Mbango Park has been able to achieve a sense of community and belonging.

9.4. VILLAGE SIZE.

There is no hard and fast rule concerning how large a retirement village on the Natal South Coast should be. However, if a village is too large, it can take on an institutional type character, causing psychological, physical and sociological problems. Small villages on the other hand could create feelings of insecurity, especially if the units were situated far apart from each other. (Shave 1991.)

From observations made about South Coast villages, it is felt that the Village of Happiness is too large. It has 300 cottages and 360 frail care places, which provides accommodation for 970 people. Furthermore, there is a death rate of 12 to 18 people per month. Judging by these figures, it would be difficult to maintain a sense of community and belonging. Even Mr. Richardson, an administrator at the village, feels that it is probably too large.

From observation, it would seem that a village such as Banners Rest with 164 units, housing about 330 people; or Mbango Park with 80 housing units plus 50 frail care rooms, catering for just over 200 people, would be a more manageable size in aiming to

achieve a sense of community and belonging. Shave feels that a village housing 125 to 250 people would be the ideal size. However, after observation of Banners Rest for this dissertation, it would seem as if the upper limit could easily be increased to 350 or even 400, as a sense of community seems to be obtainable for a village of this size. A lot would depend on the wealth of the village residents. Generally, the more affluent the residents, the more facilities a village would be able to afford, as the cost could be spread out amongst the users. Therefore the wealthier the inhabitants, the smaller the village need be to offer certain basic facilities. What with the rising cost of living, it seems as though a village catering for 125 people, may be too small if the necessary services are to be included as well.

In developing and planning a village, achieving a balance between the amount of people and the level of facilities should be the aim.

9.5. THE HOUSING UNITS.

According to Ferreira and Lamont, two principles as far as the needs of the elderly regarding housing, as expressed in Chapter 5 are:

- The need for residential space decreases as an individual grows older,
- There is a need for "safer" interior designs for older occupants.

By building a retirement village, developers have the ideal chance to fulfill the needs of the elderly as far as these two points are concerned.

At Mbango Park, potential residents have the choice between one or two bedroom units depending on their wants and needs. Indeed the housing units available at Mbango Park seem to take into account the need for smaller dwellings, as a result of the residents children having "flown the nest." Besides this, residents have the potential choice between a single detached dwelling, a semi-detached dwelling, row houses, and a maisonette

type of arrangement. By offering these alternatives, the village is catering for a diverse range of housing options, and therefore catering for a number of housing preferences.

The building of Mbango Park's cottages also seem to have taken into account the fact that elderly people are living there. For instance, kitchen cupboards are designed for easy access, so that one does not have to go crawling on ones hands and knees to reach the back of cupboards below waist level. However one resident felt that the manoeuvring of a wheel chair within his unit when he needed one, could prove difficult. The access step to his front door also did not take the wheelchair into account, although it seemed as if it could be easily converted.

Those residents questioned were generally happy with their dwelling units. For instance when asked, "Do you consider that your house/dwelling unit is the right size for you?", everyone replied "Yes". (See question 2).

Secondly, when asked, "Are you satisfied with your house/dwelling unit on the whole?", everyone again replied "Yes".

(See question 3.)

Thirdly, when asked, "Do you have any problems with the upkeep and housework in your home?", (See question 4), everyone replied "No", except for one man who had just become a widower, and was not used to doing housework. Part of the reason for there being little problem with the upkeep of the dwelling units, was that compulsory service of units at regular intervals are arranged by the village management. The need for smaller units and safer interiors has been attained at Mbango Park, and it is felt that any successful retirement village, no matter where located would have to do likewise.

In the next Chapter, the security aspects of retirement villages with special reference to the Natal South Coast will be looked at. These include physical, financial and emotional security, as expressed in Shave (1991).

CHAPTER 10.

THE "PHYSICAL", "FINANCIAL", AND "EMOTIONAL" SECURITY NEEDS OF THE ELDERLY WITH REFERENCE TO MBANGO PARK.

The successful village is the one that satisfies the three main security needs of the elderly, ie, those of physical, financial and emotional security. These elements need to be considered in more detail.

10.1 PHYSICAL SECURITY.

The importance of physical security is stressed by Shave, and Ferreira and Lamont, who regard it as an important principle in fulfilling the elderly's housing needs. This view was backed up when interviews with elderly people for the pilot sample, showed that 60% of those questioned at Mbango Park, (eighteen out of thirty), regarded personal security and safety as the most important thing to look for in seeking retirement accommodation, (See question 26). With the rising level of violence in present day South Africa, this attitude by elderly people, who, are perceived as "easy targets" because they are less able to defend themselves, is quite understandable.

The management at all the retirement villages visited for the purposes of this dissertation, (Mbango Park, the Village of Happiness, Banners Rest and Anerley Place), also stressed the desire for security as an important issue for their residents. All of these establishments had high walls and barbed wire around the perimeter of the village. Mbango Park in particular was surrounded by an electrified fence, with a security officer, one control guard, and seven security guards. The guards patrol the grounds, and the entrance to the village is guarded twenty four hours a day. Strong security lighting is installed at certain points. All of this helps to fulfill the elderly's security needs.

10.2 FINANCIAL SECURITY.

One of the aims of this dissertation is to look at how a retirement village should be financially managed. This financial aspect is important when seeking housing for the elderly, as one of the primary needs of the elderly is financial security. Security must be ensured before retirement, as according to the first of Ferreira and Lamont's principles regarding the needs of the elderly in respect of housing; conventional housing procurement costs - ie. renting a unit or bond repayments, become prohibitive after retirement. For instance, an elderly person may have a pension, which may not be able to keep pace with inflation, and which may not be enough to devote to housing needs.

A financially successful retirement village is one, that once a person has bought into a village, he/she need not be worried about rising levies and service charges due to inflation, and the inability to afford them due to the fixed income of many retired people.

10.2.1. The Importance of a Stabilization Fund.

In order to satisfy the running costs of the village, including a frail care section, a stabilization fund should be set up in every village where the form of tenure is sectional title. The stabilization fund works in that on the death of someone in the village, the retirement village has the right to buy back the deceased persons house at the original price. The house or dwelling unit is then sold at a higher price, as determined by the market. The retirement village thus recoups the increases in price due to inflation, and uses this money to keep the levies as low as possible. This helps out those elderly who may have financial problems.

The importance of a stabilization fund is seen at Mbango Park for example, where the levies rise at 10% per annum. The stabilization fund supports those people in the frail care home who cannot afford to pay the costs of staying there once admitted from other dwelling units. It also helps those who cannot afford

the annual rise in levies.

10.2.2. Form of Tenure.

A stabilization fund can only work in a retirement village which has sectional title as the form of tenure, as opposed to Share Block or Life Rights. Many people feel that sectional title is the best form of tenure in private villages with no government subsidy, as it leads to the residents being more financially secure than the other forms of tenure. Under sectional title, the owner has the title to the property registered in the Deeds Registry. The owner also has the right to give his/her consent to any further scheme bonds that the developer may wish to register. The owner may mortgage his/her property, and has control over the financial management of the village.

In a Share Block scheme, the retiree can participate in the management of the village, however there are three main problems:-

1. The retiree does not have access to mortgage finance,
2. The retirees occupancy rights are personal rights against the share block company,
3. The shareholder is financially interdependent on his/her fellow shareholders for the security of tenure of his/her blockshare. (Shave 1991:57).

Whereas the more recent and private retirement villages such as Mbango Park and Banners Rest prefer sectional title, the older retirement villages such as the Village of Happiness and Anerley Place, are usually run by charities, churches and local authorities, and prefer Life Rights. This type of retirement village is subsidized by local authorities or central government. This means that the financial security of the village is virtually ensured. People of more limited financial means can therefore afford to live in the facilities. Buyers into these villages are prepared to settle for a life right to accommodation, subsidized meals and medical care as opposed to owning the cottages themselves. Little or no refund is given to their estate on their death. In a village with sectional title, the dwelling unit reverts back to the village, but the village

pays the estate of the deceased the amount which was originally paid for the dwelling unit.

10.2.3. Reasons for the Financial Failure of Some Retirement Villages.

Where many private retirement villages fail is that the developers, in order to entice people to invest in retirement villages, offer or advertise that the village will have certain facilities, eg. frail care home, clubhouse etc, which they then do not provide. In the past, the developers have taken money up-front, with which they can finance the building of extra units. However, with the effects of inflation, rising building costs, and high interest rates, the money for the building of the community centre or frail care, has in some instances been used for the speculative building of extra units, which then cannot be sold. As a result the social facilities do not get built.

People who invest in retirement village schemes often move in, to find that social and frail care facilities which they were told would be provided are not there. They are then asked to sign new contracts or are informed that it is now up to the body corporate to build these facilities. However, the body corporate is now the residents themselves, who now have no more money from which to build the facilities originally planned for. What the new residents originally failed to realize was that once the developer has sold all the dwelling units, the developer is no longer a member of the body corporate. This means that it is not the responsibility of the developer anymore to provide the facilities that were originally offered. By default, the residents are left with the problem.

In June 1988, the Housing Development Schemes for Retired Persons Act No 65 was passed in parliament, which protects the residents of the retirement villages from such problems. The Act stipulates that the "developer may not receive any money for a retirement unit until it has been certified completed. Any money taken in advance, such as a deposit, must be placed in a trust account and not used by the developer" (Financial Mail, March 16 1990:75.) This Act therefore protects the elderly residents

financially, and makes sure that if someone buys into a retirement village because of the facilities that the village purports to offer, then those facilities will be delivered. In other words people get what they originally thought they were paying for.

This Act was amended in June 1990. The amended Act, which aims to cover a few loopholes, states that the land on which the village is located may not be sold without the consent of 75% of village residents, and gives them a preferential claim to the proceeds of the sale. The Act is therefore primarily aimed at securing the rights of occupation for the buyer of a unit, irrespective of whether the deal is done via sectional title, share block, or life-right tenure.

According to Celeste Du Plessis co-founder of Mbango Park, developers are getting around this legislation by not calling the villages built "Retirement Villages", but rather other names. eg. "Leisure Villages".

On the other side of the coin, many developers argue that the legislation, imposes strict financial and completion guarantees, and has succeeded in only discouraging the development of retirement villages. Consequently, little development has taken place over the last two years resulting in the prices of dwelling units in current retirement villages increasing due to the shortage in supply. It is suggested that the small developers are being squeezed out because of the Act, while the big institutions like Sanlam and Old Mutual are the only ones who can afford to stay in the market. This leads increasingly to monopolisation and the concentration of economic power in South Africa into the hands of these few institutions.

As a consequence, retirement villages are becoming a reserve of the rich. In fact, a couple of people at Mbango Park Retirement Village confessed in the pilot survey that if they had to buy their dwelling unit there today, they would not be able to afford it, as in three years the prices on all units have risen by R 50 000. Interestingly enough this phenomenon of private sector

retirement villages becoming accessible to the rich only, is a trend that has already been observed in the USA.

It must also be noted that as retirement villages age, they tend to attract a more affluent population. This trend was first seen in American retirement villages, and was the result of the costs of providing services increasing. It means that monthly fees are continually being raised. Over time, only the wealthy can afford them. Another reason for retirement villages tending to attract a more affluent population was that people with higher incomes tend to wait and see if a retirement village development is successful or not, before buying a unit there. (Hunt et al 1984.)

In conclusion, if private retirement villages are to be established and to become successful on the Natal South Coast, the financial security of the residents should be ensured by offering the sectional title form of tenure. As migration at retirement, "is selective in terms of income, social class and physical well being," (Law and Warnes in Town and Country Planning 1981"44), ie, those who are from the upper income brackets, the outlay to buy a unit in a retirement village should not cause a problem. Due to the fact that all the residents surveyed at Mbango Park owned their pre-retirement house, all that they needed to do, was to sell their pre-retirement home, and with the money obtained, buy a unit in the retirement village. As long as the unit in the retirement village did not exceed by much, the price obtained for the selling of a pre-retirement dwelling, there will be little problem.

One might say that ownership under sectional title reserves retirement villages for the rich. However, as Law and Warnes (1981), indicate, migration on retirement is mostly done by those people who are well off. The fact that 93% of those interviewed at Mbango Park, had come from white collar jobs (See question 1); that all those interviewed had owned outright their previous dwellings (See question 7), and that 90% of those dwellings were houses as opposed to flats which are generally cheaper (See question 8), seems to show that those people in Mbango Park were

generally affluent. In reality, the residents of Mbango Park have to have sound financial backing given the prices the dwelling units are being sold at, and considering the levies that have to be paid.

The third main need of the elderly, in the form of emotional security, will now be looked at.

10.3 EMOTIONAL SECURITY.

"Emotional security encompasses the fear for gradually losing dignity, respect, status and authority during the process of ageing" (Shave 1991:24.) If a retirement village can relieve stress, anxiety and depression while at the same time improving self esteem, then the process of frailty will be delayed.

(Ibid). Emotional security involves all aspects of life, and therefore in a retirement village, involves all aspects of that village. These include the spatial aspects of a retirement village as described in the last chapter, as well as the management and security aspects of such a village, as described in this chapter.

The facilities and activities that a retirement village offers is also very important, as not only can they reduce boredom and delay frailty, but the provision of facilities such as frail care can, for example, help reduce worries about what will happen when they (the elderly), take ill. This provides the aged with a sense of emotional security. The level of facilities then, is a most important factor in determining the emotional security of the residents. For this reason, a study of the level of facilities a retirement village should have, is a large component of this section on emotional security.

10.3.1. The Level of Facilities at Mbango Park.

The level of facilities that a retirement village offers is an important factor in determining the success of a village. The Mbango Park administration staff feel that a "Service Centre" and the "Frail Aged Home" are two essential services without which no retirement village can function properly.

The facilities at the Mbango Park Retirement Village "Service Centre" include a hall with a stage for plays, dining room, lounge, kitchen, library, games or activities room, hairdressing salon, pub, and small shop providing basic necessities such as bread or milk. There are also two bowling greens and a croquet lawn. "Here they (the residents), learn new hobbies and activities, meet new friends, face new challenges, render services to each other and the community, according to their capabilities, and find new meaning and purpose in everyday life." (Mbango Valley Prospectus pg2).

By arranging these services, as well as providing social and cultural activities, the village management feels that the process of frailty will be delayed, resulting in higher self-esteem, independence and a higher sense of emotional security.

The aim at Mbango Park is to enable people to have professional medical care, and live out their final years in a warm, homely environment, with which they are familiar. A person in the village, on becoming frail, does not subsequently have to move out of his/her familiar village surroundings. In this way important friendships that have been made, can be maintained.

By providing a frail care home with care for life facilities, Mbango Park is offering the elderly in the village guaranteed access to frail care when the need arises. Through the MVA, the village is at the same time taking care of the MVA members from outside, who can no longer care completely for themselves. The MVA is therefore providing its members with access to institutional type housing, in the form of the frail care centre. These are two of the needs of elderly people when it comes to housing provision, as set out by Ferreira and Lamont (1990), in Chapter Five, and which seem to have been accomplished by Mbango Park and the MVA.

The importance of the facilities in Mbango Park to the residents is emphasized when on being asked, "What was the main reason for moving to this village?", 53% of the respondents mentioned the

what kind?

facilities on offer at Mbango Park. This was three times more than the next most popular reason given, which was the pleasant surroundings in which the village is located.

10.3.2. The Minimum Level of Facilities that should be Offered. There has been much debate, especially in the US, as to the level of facilities that a retirement village should provide. Some developers feel that a village would be incomplete without many services and a facility for health care required by the residents as they grow older. Other developers feel that the elderly will become isolated in their village if there are too many facilities close at hand.

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Developers also feel that introducing a comprehensive amount of medical facilities in a village will affect the image of the village as an active retirement community. This discourages more affluent people from moving in, who would add to the financial security of the village. A case in point on the South Coast may be the Village of Happiness, whose residents only take up two storeys of the six storey frail care building. The Village of Happiness therefore caters for many people on the South Coast who are not living in the village.

Some people also feel that the Village of Happiness which holds 970 people has a institutional feel about it, because of its size and amount of frail care facilities. This feeling intensifies when the village management talks of a death rate of twelve to eighteen people a month, and a village turnover of residents every eight years. In spite of this, the village still however has a waiting list to the year 2010. Only three couples have moved in to the village, and then left in the last nine years. One of these couples eventually returned and vowed never to move out again. This may indicate that the village is a resounding success, while on the other hand it may show the limited choice of suitable accommodation available to elderly people.

The idea of putting one large, centrally placed frail care clinic in an area to serve three to four villages has been put forward as making sense. However, although this may seem a logical thing

to do, it does have its downside in that a large frail care clinic cannot but have an institutional feel. Furthermore, this centralization may lead to a couple becoming separated if one spouse needs frail care and the other does not.

Generally, the further a retirement village is located from the social and medical facilities available in a town, the more facilities it should offer. If a retirement village is located right next to a town centre, where even the very old could walk to the shops, then that retirement village need not offer as wide a range of services as a retirement village located two or three kilometers from a town centre.

In fact if a retirement village is located right next to a town centre, and still provided for all the residents needs within the village, the residents would be less inclined to proceed beyond the walls of the establishment. This over provision of facilities could result in a retirement village becoming an island within a town, where the integration of the residents into the broader community, would be prevented. It would be this sort of situation which would create an unnecessarily bad image of old age, and age segregated communities.

A retirement village should not be established in isolation to the broader community. "A developer may submit a retirement village application which provides a comprehensive list of services and facilities but which does not show how the retirement village should be integrated into the broader community, whether it be a welfare organization, church, or an arrangement with a local authority to have access to certain facilities without having the enormous expense placed on the village and thus indirectly themselves through their levies. Similarly it is considered unhealthy to have all needs satisfied on a retirement site as this indeed inhibits social integration. (Shave, 1991:44.)

In order for the elderly in Mbango Park to feel part of the community, the retirement village tries to involve the community and service clubs as management feels that it is not good for the

inhabitants to live and associate with those of their same age only. Weddings, fetes and family days are held at the service centre to make the public aware of the village and help the residents to feel part of the community. In effect then, the service centre is part of the community in the same way as schools, hospitals and churches are centres of communal activity. Through integrating the retirement village into the community, younger people within the community would get to interact with the elderly, and overcome the negative reactions to age, which is a forceful reminder of their own mortality.

It seems then that on the subject of integration into the community, Mbango Park, through the MVA, is more successful than most retirement villages

10.3.3. The Problem of Too Few Facilities.

In consultation with Celeste Du Plessis of Mbango Park, it is felt that one of the worst things the developers of a retirement village on the Natal South Coast could do, is to plan a retirement village with an inadequate amount of medical/social/commercial facilities far from the services offered by a South Coast town centre. What with the poor transportation system on the South Coast, the retiree would be heavily reliant on personal transport. On becoming older, weaker and less mobile, the person will become less independent and heavily reliant on others to assist them in their daily routines. This dependence leads to rapidly advancing frailty. Where there is a lack of facilities and an isolated village, the shortage of things to do and people to meet, will result in boredom, which leads to depression, anxiety, and a lowering of self esteem.

Due to these problems, a move elsewhere may be required at a later stage in life, which could be very stressful. However, this move would be necessary as a lack of frail care and medical facilities in the village, with no one to call on in emergencies, could be very dangerous, and perhaps lethal.

10.3.4. Keeping the Mind Active.

In an isolated retirement village with few facilities and little

to do after the initial delight at the novelty of it all, the result could "lead to a negative neurosis when people with active minds and little to occupy them become critical observers for something better to do." (A. Duigan, Garden and Home, Feb 1991:26) In an ideal retirement village, management should direct these energies into a positive form, using the talent available to the good of the retirement community, by finding people occupations which can help the retirement community concerned. eg. A lawyer can become the retirement communities legal adviser. This helps people maintain their self esteem, and acknowledges their importance. Furthermore, this also helps the village save money on the hiring of a legal adviser, for example, from elsewhere.

Management must therefore be on the lookout for voluntary jobs or activities for the residents of the village. The aged then feel a sense of belonging as well as contributing to making the retirement village run more cost effectively. Whether the residents actually take up these jobs is up to them. As far as Mbango Park is concerned, many of the residents work voluntarily for the MVA in providing services to its members along the Lower South Coast.

It is also acknowledged that if one thinks positively about living in a retirement village, then it is likely that one will enjoy the benefits of a retirement village. Being positive means making an active effort to socialize and get involved in the running of, and the activities that the village offers. This in turn will minimize boredom and delay the onset of frailty and senility.

On the other hand, it is acknowledged by the management of all the villages researched for this dissertation, that supervision/management is the biggest problem that retirement village experience. This is especially the case as far as private retirement villages are concerned, as the administrators often do not want the position that they hold, as originally they moved into the retirement village to retire and not to work.

CHAPTER 11.**MBANGO PARK:- SUCCESS OR FAILURE.**

From the analysis so far, it is evident that Mbango Park fulfills virtually all the elderly's housing needs as defined within the parameters of this study.

The village provides for the residents financial security in that once a person has bought a unit, he/she is ensured continued residence, and where necessary, care. Even if the elderly person has trouble paying the levies or the frail care costs, the village stabilization fund is on hand to help.

Physical security from the ravages of crime is also ensured as the village is protected by an electrified security fence, and guards. The need for a safer interior within the dwelling units is also taken into account, as features and fittings in the cottages have been modified to ensure safety. The telephones also have a built in distress system.

The dwelling units also take the need for a decreased living space into account, besides offering the potential occupants the choice as to the type of unit wanted. eg. Detached or semi-detached. There is furthermore a guaranteed access to frail care for the residents, which should take care of them for life. The hospital in Port Shepstone is also just a couple of kilometers away should an emergency requiring specialized medical care occur. Due to the nature of retirement villages, of which Mbango Park is no exception, welfare agencies are given the means to provide social services more effectively and efficiently.

The location of Mbango Park as it stands, is a combination of providing the elderly with an attractive location, as well as being in close proximity to commercial outlets, and other services for the majority of residents. Some residents do have difficulty in walking to, or gaining access to, the facilities that Port Shepstone offers, which would suggest that the location is not ideal. However the facilities and services the village

itself provides, helps make up for this.

The village also offers the residents emotional security, in that not only do all the above mentioned points, ease worries in their particular fields, but the village provides services and activities which help delay the process of frailty. The fact that the village through the MVA, and the facilities it provides, gives residents such opportunity to establish contacts outside the village, shows that Mbango Park has been successfully integrated into the Port Shepstone community. This is an important feature when trying to avoid the negative aspects of an age segregated community.

The only area where Mbango Park seems to go against Ferreira and Lamont's principles regarding the housing needs of the elderly, is that many migrants to the village have left their living environment of many years. This move to a new area, and the breaking off of old contacts and ties, is not seen as ideal. However some of Mbango Park's residents are from the South Coast and have family in the area. In fact 13% of respondents to the pilot survey, cited the fact that the main reason for their move to Mbango Park, was because they had relatives nearby. (See question 11). According to the answers obtained from question 10, 27% of residents said that the reason that they chose to retire to the Natal South Coast, was because they had friends or family in the area. Results from question 12 reveal that 60% of the village residents had friends or family living along the Natal South Coast before they moved to Mbango Park. Thus many of Mbango Park's residents had contacts in the area prior to moving there, which shows that people had a support group available if necessary.

The realization that Mbango Park provides for a variety of needs of the elderly, is seen by the diverse response to the question, "What do you like about this retirement village?" (See question 24):

1. Fifty percent of people said they liked the services and facilities it offered;

2. Forty-three percent mentioned the friendliness and companionship that the village provided;
 3. Forty percent said they liked the picturesque surroundings;
 4. Thirty-three percent mentioned the security arrangements; and
 5. Twenty-three percent replied everything.
- One person mentioned the walks in the area, another the peace and quiet, while a further person mentioned the close proximity of their family.

Alternatively, when asked, "What do you dislike about this retirement village?" (see question 25), the responses were as follows:

1. Three people mentioned the telephone system, as it was continuously faulty;
2. One person said the village was too crowded;
3. Another said it was badly situated in a river valley, and that it was therefore a bit cold at night;
4. One person mentioned that there were too many old people around;
5. One thought the place was too much like an institution;
6. Two people said that in order to come here they had left old friends behind; and
7. the rest replied that there was nothing that they did not like.

What these answers tell us, is that many people liked living in the village, and that its good points by far out weighed its bad points. The answers also show that age segregation, institutionalization, and the moving away from one's old friends and neighbourhood ties, are issues that some residents think about, and are affected by confirming Ferreira and Lamonts assertion. They are therefore issues to consider when deciding whether a retirement village on the Natal South Coast is a viable planning option in catering for the housing needs of the elderly.

Of equal importance are the facilities the village offers, the location, the security factor, and the need for attractive

surroundings. It is in these areas that Mbango Park succeeds in pleasing the elderly and meeting their needs.

Some issues not brought up by the residents in the questions, as to what they do and do not like about Mbango Park, are important and should be addressed. These include such aspects as the need for financial security, the layout of the village and the dwelling unit size, to name a few.

Perhaps however, the final word on whether Mbango Park is a success or failure, should be left to the residents of the village themselves.

On being asked, "Are you glad that you moved here?" (See question 21), 90% of respondents said that they were happy. This constitutes twenty-seven out of thirty respondents. Two people said they had mixed feelings, and one person said "no", but that nevertheless, he had done the right thing.

It must be added that just about all those who said "Yes", did so in a very enthusiastic way. This gave the impression that they were totally sincere in their answer. All the people who said that they were happy in Mbango Park, also said that they would encourage friends to come and live in the village. (See question 22). Even the people who had mixed feelings about the move, felt that if the situation suited their friends, they would encourage them to come and live in the Mbango Park.

On being asked, "Have or would you consider moving?", (See question 23), every respondent replied that they had never given consideration to such a move.

Part of the evidence which seems to show that Mbango Park is a success, is illustrated by the fact that many people from the Transvaal applied to live in the village, just because of the good name it has. They see the village as being able to fulfill their needs as they age, and consequently are prepared to migrate from their old homes, to come and live on the South Coast of Natal in Mbango Park. This was illustrated by one resident

said that the reason he had come to Mbango Park, was because he had seen a TV program, in which the village was praised and highly recommended.

It would be wrong to say that everyone who went to live in Mbango Park, enjoyed the living environment that the village offered. The reason for stating this is that one man refused an interview saying that there was a lot wrong with the village, but that he hoped things would improve. This attitude was however the exception rather than the rule, leaving one to conclude that it is possible for a retirement village like Mbango Park to provide for the housing needs of the elderly, as long as it is thoughtfully planned.

CHAPTER 12.**CONCLUSIONS AND RECOMMENDATIONS.**

The question posed at the beginning of this dissertation - are retirement villages on the Natal South Coast a viable planning option when it comes to housing the elderly - must now be answered.

To see if a retirement village in this area could be a success, and whether elderly migrants could live in such a village successfully, a detailed analysis of Mbango Park retirement village was undertaken, while a number of other retirement villages were visited.

The first item which had to be investigated, was the housing needs of elderly people. This was achieved through a literature search, and the nine principles regarding the housing needs of the elderly as prescribed by Ferreira and Lamont (1990). In addition the three security needs of the elderly as found in Shave (1991), were used. The findings of these authors were backed up in the pilot survey undertaken at Mbango Park, where 60% of those interviewed said that physical security was the most important aspect to look for when seeking retirement accommodation. 27% of the people interviewed said that the company of others was the most important, while 10% mentioned the need to be near medical facilities.

The next factor to be investigated, was whether South Coast retirement villages, and in particular Mbango Park, satisfied these housing needs. As seen in the last chapter, it was felt that Mbango Park satisfied all these needs, except the need saying that it is preferable for people after retirement to stay living in the same dwelling, or living environment as before. This principle implied that retirement migration was frowned upon.

For this reason, one of this dissertation's objectives was to see if the retirement move to the South Coast of Natal, to live in a retirement village was a good option, considering a person had to move away from old neighbourhood ties.

A few unsuccessful retirement moves were revealed, but on the whole, the vast majority of those people who migrated to the Natal South Coast were happy with their move. This was in spite of the fact that a few of them missed their old friends. New friends had however been made quite easily.

Greenberg in Warnes (1982:414), states that, "retirement migration is generally founded on affluence: most migrants are from the professional, managerial, and other white collar occupations, and own their own home. They also tend to take a positive view of retirement and like the idea of spending it in healthier and warmer surroundings among people of similar lifestyle."

The point about having a positive view of retirement is important. Even Simone de Beauvoir, who is strongly against retirement migration and the age concentration of elderly people admits that, "it is worth noting that the state of mind in which retirement is faced has a direct relationship to the manner in which it is experienced." (Quoted in Karn 1977:239.) In other words, those who look forward to retirement are much more likely to be happy.

It is worth arguing then, that those people who migrated to the Natal South Coast on retirement, whether to a retirement village straight away or to a seaside house and later to a retirement village; and who had the income and a positive frame of mind, generally experience a successful move.

A decision to migrate on retirement to the South Coast, to live in a retirement village or not, should not be taken lightly. According to Celeste Du Plessis of Mbango Park, not all the elderly who migrate to retirement villages or houses along the Natal South Coast are happy with their move. The cutting off of

ties with friends, family and support groups in their cities of origin, as well as the realization that retirement to the South Coast of Natal is not the permanent holiday that they expect, and the possible death of a spouse, may leave some elderly depressed, lonely, bored and isolated. The lack of a good public transport system, together with the shortage of medical services along the Lower South Coast can lead to problems.

A further objective of this study, was to see if age segregated environments, in the form of retirement villages, were a good means of housing elderly people. In other words, were these communities the depressing environments outlined by their critics, who often treated them with contempt and suspicion.

The evidence at Mbango Park seemed to show that while some people would have preferred to have younger people around, the majority of residents preferred to have people of **their own age only** around them. Even those people who would have liked younger people around, generally really enjoyed the lifestyle they were leading at Mbango Park. Furthermore, the atmosphere created in the village was not at all depressing. This can be attributed to the friendliness of the people, the opportunity to have privacy in their own homes, the opportunity to interact and make friends with other, the picturesque surroundings, and the layout and location of the village among others.

These findings correspond with those of Bultena and Wood (1969), who conclude that while retirement villages are not a universal solution for older people, "They were not the ghettos of ill-adjusted, frustrated and alienated old people that they had sometimes been characterized." Furthermore Heintz (1976), felt that "retirement villages had no adverse impact and several positive effects." (Mangum in Warnes, 1982:210.)

When compared to other forms of housing for the elderly, it can be seen that a well planned retirement village with the necessary facilities on the Natal South Coast, is capable of providing the elderly with their housing needs in a better way than some of the other housing options open to them. For instance, an elderly

person living alone in a tall block of flats in an inner city area is quite possibly at more risk of becoming isolated and depressed, than a person living in a South Coast retirement village amongst others who care, and who have more in common. People living in outlying suburbia may also have the same problem of loneliness and isolation, as they could be situated some distance from facilities, and friends. This is especially problematic if they are immobile and unable to drive.

It was for this reason that one objective of this dissertation was to briefly look at other forms of housing for the elderly. In doing so, it was revealed that all the other forms of housing could be criticized in some way or other. A well planned retirement village in fact measures up very well to the best options open to some of the elderly. However it must be realized that because of the cost factor, retirement villages are not a universal solution. There is no reason to oppose the view that a retirement village on the Natal South Coast, can provide one planning option for a certain segment of the elderly population, especially as a vast amount of elderly are extremely satisfied with their situation. This view is backed up by Ferreira et al (1989), in a speech to the SAITRP; "Age segregation made available as one of the choices for the relatively small proportion who actively wish to live apart from the other ages, would not be at risk to the integrity of society as a whole."

12.1. RECOMMENDATIONS.

There are certain principles which coastal retirement villages away from major urban centers should adhere to. It was in an effort to establish these principles that objectives 6,7 and 8 in Chapter One were established. These involved;

- * What levels of services and facilities should be offered,
- * How a retirement village should be financially managed, and
- * The spatial planning requirements concerning retirement villages that need to be kept in mind when planning a village. In other words, how should a retirement village be designed and located?

These factors need to be considered by developers who may wish to establish a retirement village along the Natal South Coast, or in fact, any area that is not adjacent to a major city with its facilities and services, which would potentially attract elderly migrants eg. The Garden Route area. Failure to carefully consider these factors, will result in poorly planned and equipped retirement villages, which considering their position far away from the services offered by a city, might lead to a very poor housing option, as the needs of the elderly will not be taken into account.

Therefore as far as retirement villages on the Natal South Coast are concerned, the following planning recommendations will be put forward. Some of these ideas have been based on recommendations made by other authors and studies. Where this is done, the work of these authors will be referenced. These planning recommendations will be grouped under the four headings, as outlined in Chapter 1 by Burby and Rohe (1990). These recommendations deal with the variables planners should be concerned with, when planning for the housing satisfaction of the elderly.

The four headings involve:

1. Management issues;
2. Locational issues;
3. Design characteristics and the level of services; and
4. Issues involving age integration and segregation.

Developers wishing to set up a retirement village in a coastal area should consider them.

12.1.1. Management Issues.

12.1.1.1 A Co-Venture between Developers and Welfare Organizations.

The success of Mbango Park is partly due to the efforts of the MVA, which is a registered welfare organization. Based on this success, potential developers of retirement villages in coastal areas should look to liaise with such welfare organizations, and seek to go into a co-venture with them, to set up a retirement village. The advantages for the residents are large, as home

help services will be on their doorstep. The residents could also become volunteer helpers, which would give them something to do in their free time. If a co-venture is established, welfare organizations would assist in the managing of the village, which has been identified as an ongoing problem area. It would assist in finding people who are willing to devote time and energy towards such a pursuit.

At the same time, the developers will be able to make a profit from the sale of housing units, making the venture worthwhile for them. The MVA, being a registered welfare organization, received subsidies from the government to build the service centre and frail care home, but not the housing complex. Loans to build the service centre and frail care home from the government were repayable over thirty years at 1% interest. The village also does not pay rates. Due to this position, developers in partnership with a welfare organization should find it easier to provide the residents of the village with the facilities and services they need, instead of building the housing units first and then finding out that they are unable to afford to provide/build the necessary facilities.

The idea of a co-venture or liaison of this kind between developers and welfare organizations to establish a retirement village was put forward in Shave (1991.)

12.1.1.2 Sectional Title.

It is also proposed that retirement villages, especially those developed by the private sector, have sectional title as the form of tenure. It is felt that this would provide the residents with more financial security than the other forms of tenure. This recommendation is a result of investigation into Objective Six, which is to find out how a retirement village should be financially managed. The management at Mbango Park also feels that sectional title is the best form of tenure, because of the security it gives.

12.1.2. LOCATIONAL ISSUES.

12.1.2.1 The Location within the Built Up Area of a Coastal Town.

If a retirement village is to be developed in a coastal environs, it is recommended that such a village form part of the built up area of a coastal town, so that the average resident, including those without transport, can gain access to commercial facilities and other services that the town offers. For instance, if a retirement village is to be developed on the Natal South Coast, potential developers should look at locating it within the built up area, and adjacent to the town centres such as Port Shepstone, Shelly Beach or Margate. These are the larger towns along that stretch of coast, and which offer a wider range of facilities and services than most others. Similarly, along the Garden Route, one should look to make the retirement village part of the built up area of towns such as George, Mossel Bay, Plettenberg Bay and Knysna.

By locating a retirement village within these towns, it would be possible to help integrate the village into the surrounding community, instead of making the retirement village an island in itself. The retirement village would not have to provide as many facilities as a similar one located out of town.

12.1.2.2 An Attractive Location.

Potential developers should seek not only a location close to the facilities of a coastal town, but also one which is attractive. An attractive location was one of the main reasons for the elderly wanting to move to Mbango Park, and was seen in the pilot survey to be an important consideration for many elderly migrants retiring to the coast. A village situated in pleasant surroundings gives the residents pride in their homes, and keeps morale high, as opposed to an unattractive or drab location, which is depressing.

As mentioned before, a slight trade off may have to be made between an attractive location, and one with easy access to public facilities and shops. Of the two, accessibility to the facilities of a town is the more important consideration.

Finally, one must remember that a safe location and living environment is important to elderly people.

12.1.3. DESIGN CHARACTERISTICS AND LEVEL OF SERVICES.

12.1.3.1 A Range of Housing Options.

In order to avoid an institutionalized look and feel, it is recommended that the retirement village have a variety of housing forms. In other words, a mixture of detached, semi-detached, row houses and maisonettes should be built. This mix would give the inhabitants a sense of individuality, and enable some people to obtain dwelling units at a slightly cheaper price, than what would be paid for a single detached unit, which they might not have been able to afford.

Shave (1991), feels the same way and says that a greater range of accommodation, "leads to a more enriching life experience, since the environment would stimulate the integration of people from different backgrounds" (1991:42.) However, the built form should not exceed two storeys, as this would have the wrong effect in that an institutional feel could be the result, with people having the impression that they are just one of the crowd, or another number.

12.1.3.2 Layout.

The village layout should be such that visitors to the service center, would have to drive past as few private cottages as possible. This provides the residents with privacy from strangers. It seems that the best place for the service centre would be in an area between the main gate and the centre of the village. A central location would be the most convenient for the residents, while a location near the main gate, would ensure more privacy. What should not be done though, is to place the service centre at the opposite side of the village to that of the main gate.

At Mbango Park, the one aspect the residents liked was the companionship. In order to provide this companionship and sense of community, the retirement village should place the cottages or dwelling units in close proximity to each other so that this is

attained. Furthermore, no large fences or other communication blocks should be allowed, and roads between the dwelling units should be kept to a minimum. This solution would facilitate communication between friends and neighbours.

12.1.3.3 Size.

Although it is tempting for developers to plan a large village in order to provide facilities more easily, this should be carefully thought out. Too large a village may not give a sense of community and individuality. On the other hand, too small a village may exclude all people except those financially very well off. A balance must be found depending on who one is planning the village for, ie. the target market.

Shave feels that a village of between 125 to 250 people is best. However after observation of Banners Rest, it seems as if a sense of community can still be attained at a village housing 350 people. A lower limit of 125 people housed in about 65 cottages, with the increasing costs of providing frail care and a service centre, may not be viable.

12.1.3.4 Level of Facilities.

A retirement village should plan a level of facilities which enables the elderly to interact with each other, and keeps the mind active, to avoid boredom. The level of facilities offered should depend on where the village is located, as it is no use duplicating an activity by providing something which can be obtained just outside the village. Too many facilities may lead to pampered residents who as a result, will be less inclined to venture outside the village, and interact with others living in the wider community. The facilities should help people live independent lives.

The provision of frail care and a nursing service is important, as it enables the residents to stay within the community they have grown used to, and from which they will receive moral support. Another necessary feature is a security system which enables the residents to feel safe. This may include a fence surrounding the village, guards and lighting at strategic points.

A service centre which can serve as a meeting place, and entertainment activity area is important. This service centre enables people to socialize and interact with each other. The service centre can be hired out for activities, such as weddings, to people outside the village, thus becoming a means of integrating the retirement village into the local community.

Shave (1991), feels that the provision of a laundry service and dining room at the service centre is, "important when, for example, one of a retired couple becomes ill, and the other is required to cope with everything."

12.1.4. ISSUES INVOLVING AGE SEGREGATION.

12.1.4.1 A Mechanism to see if an Age Segregated Environment suits Prospective Village Residents.

As the elderly are often unsure of whether they would enjoy living in an age segregated community, it is recommended that some developers and retirement villages try out the concept of letting out a couple of housing units on a weekly/monthly basis to prospective retirement village residents. This would give the elderly the opportunity to experience at first hand the type of lifestyle that they would encounter in a retirement village. As a result of this experience, people will be able to avoid the problems of buying into a retirement village only to find that the lifestyle there does not suit them. Hopefully some sponsorship could be found to finance this idea.

In addition, the elderly person would pay for their weekly/monthly stay in the retirement village, and this could help not only to finance these units, but also to bring money into the village to supplement the stabilization fund. This type of idea could be ideal for retirement villages on the South Coast of Natal, which also functions as a popular holiday destination. Elderly people could then use the retirement village for a week/month, not only for holiday accommodation, but also to experience at first hand what it is like to live in a retirement village. As long as the retirement villages do not build more than a couple of units, the permanent residents there should not be inconvenienced at all. Only people nearing retirement or

older, would be allowed to stay in the retirement village.

What all these recommendations have not included, are the principles that must be followed in providing for the housing needs of the elderly as expressed by Ferreira and Lamont (1990). It is implied from the way the study progressed, that these needs also have to be taken into consideration when planning or analyzing a retirement village. The same applies to the Physical, Financial and Emotional security needs as expressed in Shave (1991.)

Some of the needs are vital, and should be briefly repeated in order to round off this section. They include;

1. The need for safer interior designs,
2. The need for physical security, and
3. The need for frail care facilities.

These three needs can be provided in a retirement village.

The latter two are most important considering that 60% of residents felt that security was the most important thing to look for in seeking retirement accommodation. The need for frail care was as important as 53% of residents at Mbango Park, felt that the main reason for them coming to live in the village, was the level of facilities available. The frail care facilities were high on their list of necessary facilities.

12.2 SOME CONCLUDING COMMENTS.

In conclusion then, "a retirement village can only function successfully if all the relevant human dynamics of the ageing process have been taken into consideration. The bricks and mortar, the ageing dynamics and the management process must interrelate. It is therefore wrong to start drawing plans for a retirement village when clear decisions have not been made regarding the type of management, facilities and services required. From the S.A. National Council for the Aged's point of view the quality of life of the aged is the most important factor to be taken into consideration." (Shave 1991:25.)

This dissertation goes some way towards putting the issues regarding housing for the elderly, and in particular, retirement villages on the Natal South Coast, on the table. It is felt that there is little wrong with having retirement villages in this area of the country as one housing option for the elderly, because this dissertation has shown that a retirement village on the Natal South Coast can operate successfully, and provide its residents with a good quality of life.

By moving to a well planned retirement village on the Natal South Coast, the elderly can reap the benefits of being with other retired people with similar interests and time to spare. They are also able to live in a physically secure environment. If the retirement village is financially sound and has the facilities necessary to ensure emotional security where people can interact easily with one another, and make and maintain friendships, then there is further likelihood that the move to the village will be successful.

It is evident that there are both advantages and disadvantages of retirement villages when compared to other forms of housing for the elderly. The same can be said though of all the other types of elderly housing alternatives. It seems that trying to find one perfect means of housing the elderly is impossible. This can be put down to the fact that those over the age of 65 are a diverse group, with a varying degree of wants and needs. Consequently, a variety of housing options are required.

It is necessary that the state gives attention to such matters concerning the need for housing the elderly, the allocation of land for housing the elderly in new urban developments, and, the inclusion in the state's national housing policy of the widest possible range of housing options, so as to meet the varying needs of all elderly people. (Ferreira and Lamont 1990.)

APPENDIX.

RETIREMENT VILLAGE SURVEY.

1. PERSONAL DETAILS.

GENDER

AGE

MARITAL STATUS

NUMBER OF CHILDREN

PREVIOUS OCCUPATION OF SELF OR SPOUSE

EDUCATION LEVEL

2. IS YOUR HOUSE/DWELLING UNIT THE RIGHT SIZE FOR YOU?.....
3. ARE YOU SATISFIED WITH YOUR HOUSE/DWELLING UNIT ON THE WHOLE?.....
4. DO YOU HAVE ANY PROBLEMS WITH THE UPKEEP AND HOUSEWORK IN YOUR HOME, AND IF SO WHAT?.....

5. WHEN DID YOU MOVE HERE?.....
6. WHERE DID YOU LIVE BEFORE YOU RETIRED HERE?.....
7. DID YOU OWN OR RENT YOUR PREVIOUS HOME?.....
8. WHAT SORT OF DWELLING WAS IT? eg. FLAT, HOUSE ETC.....
9. THINKING ABOUT THE AREA IN WHICH YOU LIVED, WHAT DID YOU LIKE OR DISLIKE ABOUT IT?

- LIKES; 1. NOTHING
2. NEAR TO WORK
 3. NEAR TO TRANSPORT
 4. CONVENIENT FOR SHOPPING
 5. ENTERTAINMENT CLOSE BY
 6. LIKED NEIGHBOURS AND FRIENDS
 7. GOOD CLASS RESIDENTIAL AREA
 8. OTHER

- DISLIKES; 1. NOTHING
2. AREA DETERIORATED SOCIALLY
 3. TOO MUCH TRAFFIC
 4. TOO NOISY AND BUSY
 5. TOO DIRTY AND SMELLY
 6. TOO BUILT UP WITH NOT ENOUGH OPEN SPACE
 7. NO CHARACTER
 8. NOT ENOUGH AMUSEMENTS AND ENTERTAINMENTS
 9. OTHER

10. WHY DID YOU CHOOSE TO RETIRE TO THE SOUTH COAST?....
1. DON'T KNOW
 2. GET AWAY FROM THE CITY
 3. HEALTH REASONS
 4. BE NEAR THE SEA AND COUNTRY
 5. ALWAYS WANTED TO
 6. IT'S LIKE A PERMANENT HOLIDAY DOWN HERE
 7. OTHER....

11. WHAT WAS THE MAIN REASON FOR MOVING TO THIS VILLAGE?
1. PLEASANT SURROUNDINGS
 2. HAD FRIENDS NEARBY
 3. HAD RELATIVES NEARBY
 4. CONVENIENT LOCATION
 5. RECREATION AND OTHER AMENITIES
 6. THE FACILITIES AVAILABLE
 7. INCREASED SECURITY
 8. OTHER
12. DID YOU HAVE FRIENDS OR RELATIVES LIVING HERE BEFORE YOU MOVED HERE?.....
13. DO YOU SEE RELATIVES MORE OR LESS OFTEN SINCE THE MOVE HERE?
14. WOULD YOU SAY THAT YOU HAVE MORE FRIENDS NOW THAN JUST BEFORE YOU MOVED HERE?
15. DO YOU THINK IT IS EASIER OR MORE DIFFICULT TO MAKE FRIENDS HERE THAN BEFORE? WHY?
- EASIER
1. RETIRED PEOPLE HAVE COMMON INTERESTS
 2. MORE TIME TO MAKE FRIENDS SINCE RETIREMENT
 3. MORE INTERESTED IN PEOPLE AND NOT SO PRE-OCCUPIED WITH WORK
 4. THE SOCIAL FACILITIES HERE MAKE IT EASIER
 5. OTHER

MORE DIFFICULT 1. ESTABLISHED COMMUNITIES DON'T ACCEPT
NEWCOMERS

2. NOT HERE LONG

3. PEOPLE SNOBBISH

4. IT'S HARDER WHEN OLDER

5. HEALTH IS BAD

6. OTHER

16. HOW DO YOU SPEND MOST OF YOUR TIME?

1. WALKING 2. GARDENING 3. READING 4. TV WATCHING

5. SPORT 6. HOUSEHOLD DUTIES 7. BEACH 8. ENTERTAINING

VISITORS

17. DO YOU GO TO THE FOLLOWING MORE THAN ONCE EVERY 2 WEEKS?

1. CINEMA 2. BEACH 3. SPORTS EVENTS 4. A PUB 5. SHOPPING

6. OTHER

18. WHAT CLUBS OR SOCIETIES DO YOU BELONG TO?

19. WOULD YOU SAY THAT YOU ARE

1. OFTEN LONELY 2. SOMETIMES LONELY 3. NEVER LONELY

20. WOULD YOU SAY THAT YOU PREFER TO LIVE AMONG PEOPLE OF YOUR
OWN AGE, OR WOULD YOU RATHER HAVE YOUNGER PEOPLE AROUND YOU?

1. DEFINITELY PREFER AN AGE-MIX 2. SOMEWHAT PREFER AN AGE-MIX

3. SOMEWHAT PREFER OWN AGE

4. DEFINITELY PREFER OWN AGE.

WHY?

FOR OWN AGE

1. DON'T KNOW

2. OLDER PEOPLE HAVE MORE IN COMMON

3. OLDER PEOPLE ARE QUIETER AND MORE PEACEFUL.

4. DIFFICULT TO KEEP UP WITH YOUNGER PEOPLE

5. FEEL AN ENCUMBRANCE WITH YOUNGER PEOPLE

6. OTHER

FOR AGE-MIX

1. DON'T KNOW

2. YOUNGER PEOPLE ARE MORE STIMULATING/INTERESTING

3. OLDER PEOPLE ARE MORE DEPRESSING

4. IT IS NICE HAVING CHILDREN AROUND

5. OTHER

21. ARE YOU GLAD THAT YOU MOVED HERE?

SO YOU'RE HAPPY?

22. WOULD YOU ENCOURAGE FRIENDS TO COME HERE?

23. HAVE OR WOULD YOU CONSIDER MOVING?

24. WHAT DO YOU LIKE ABOUT THIS RETIREMENT VILLAGE?

25. WHAT DO YOU DISLIKE ABOUT THIS RETIREMENT VILLAGE?

26. IN LOOKING FOR RETIREMENT ACCOMMODATION, WHAT IS THE MOST IMPORTANT ASPECT TO KEEP IN MIND AND LOOK FOR?

1. SECURITY AND SAFETY
2. CLOSENESS TO RELATIVES AND FRIENDS
3. NO STEPS OR STEEP HILLS
4. THE COMPANY OF OTHERS
5. CLOSE TO SHOPS AND OTHER SERVICES
6. CLOSE TO NURSING AND MEDICAL FACILITIES
7. AVAILABILITY OF HOME HELP
8. OTHER

27. ARE THE SHOPS AND OTHER SERVICES AND AMENITIES WITHIN EASY REACH FOR YOU?

28. HOW DO YOU GET TO THE SHOPS AND SERVICES?

29. DO YOU OWN A CAR?

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