Changing housing landscapes: how baby boomers are implicit in urban transformations

Caryl Bosman

Urban Research Program, Griffith University

Abstract

> *This paper focuses on the influence that baby boomer lifestyle preferences have had and are having on the production of the Australian Dream of home ownership in suburbia. It will look in particular at the phenomenon of Master Planned Communities (MPCs) and the recent mutation of this entity: the Active Adult Lifestyle Community (AALC). The planning techniques and practices of both these residential landscapes are linked to specific ideals of community and understandings of the good life. As such, these types of development reinforce and reproduce the Australian Dream idyll. This 'dream' has remained influential over the boomers' life-course. The aim of the paper is to trace some of the transformations in Australian suburban housing landscapes as they relate to the baby boomer cohorts. This historical mapping illustrates some of the impacts and implications that this generational cohort has had and is having in transforming and informing Australia's housing landscapes and the lived experiences these landscapes produce. The paper agues that the Australian Dream of homeownership in suburbia has remained largely unaltered over the last 50 to 60 years. However the housing landscapes that this 'dream' has inspired have transformed over the years to reflect the dominant political environment of the time and place. Understanding the histories of boomer housing landscapes is critical if future housing landscapes are to be viable, equitable and liveable, especially given current debates about climate change, an ageing population, social polarisation and social isolation.*

Introduction

Baby boomers (b.1946-1965) constitute a significant percentage of the Australian population (approximately 5.5 million people) and they are reported to have high average annuity, moderate debt and high levels of homeownership, with four out of five being homeowners.[1] The first wave of boomers are in their 60s and some suggest that 'For many baby boomers the home is increasingly viewed as an asset and its capital value as a conduit to a range of … lifestyle choices. … The value of consumption and lifestyle have begun to take precedence over the role of the

home as anchor of personal identity'.[2] It is reported that many boomers perceive themselves to be much younger than they actually are and this somewhat misleading perception then influences their choice of lifestyle, house design and retirement location.[3] Many are also noted for spending more on leisure and recreation than their younger cohorts.[4] Kendig and Neutze summarise the distinctive boomer characteristics as follows:

> Overall, the baby boom cohort will have more resources and higher expectations than their predecessors in old age. They expect to set public agendas and are likely to demand change when they discover that 'ageing people' means them. They will bring to old age more superannuation and more large, debt-free and valuable housing in low density suburbs. Their housing choices are likely to be shaped by personal histories of more frequent housing moves, assertive consumerism, and varied housing earlier in life.[5]

The characteristics frequently ascribed to many boomers (lifestyle focused, skilled consumer, financially conservative, politically aware etc.) reflect the social and political contexts of their time and place. Unsurprisingly these characteristics have influenced the transformations in many housing landscapes, in particular the ones that boomers have built, inhabited and prospered in throughout their working careers. It is also these characteristics that are currently driving another transformation in housing landscapes, the Active Adult Lifestyle Community (AALC), as many boomers enter into the retirement phase of their lives.

In this paper I trace the histories of boomer housing, and in particular the emergence of Master Planned Communities (MPCs) and their derivatives, AALCs, and reflect on some of the implications and impacts of these landscapes. The research for this paper is qualitative and historical, drawing primarily on secondary sources. The histories related are considered as sites of emergence, rather than as sites to establish 'truths' and facts. The significance of this approach lies in the ability of history to reveal opportunities to do things differently and to pose unintended questions for further research. Many of the residential landscapes produced by and for boomers, in particular the MPCs of the 1980s-90s and the AALCs of the 2000s, continue to shape and mould (for better or worse) the everyday experiences of current and future generations. I argue that the continual reproduction of the Australian Dream in these housing landscapes, and in particular the ideas of community and the good life that were and are imbued therein, require individuals to behave in particular ways and be certain sorts of people. The Australian Dream thus acts as a mechanism of regulation and of alienation or denial — of those individuals who are different and those who resist the regulative codes. Consequently, housing landscapes potentially become segregated into those who comply and 'fit' and those who do not. Understanding the histories that

manifest these components of the suburban malaise/dream gives us a deeper appreciation of the relationship boomer housing landscapes have with some of the most pressing concerns of the day: climate change, an ageing population, social polarisation and social isolation. The paper concludes with a reflection on the relationship these concerns have with the concerns of many planners for creating the Australian Dream: ideals of community (however defined) and landscapes that embody the good life (however defined).

Boomers building the Australian Dream: suburbia and planned communities

To begin a history of boomers building suburbia it is necessary to understand the context of their formative years, many growing up in flourishing post war suburban environments. These environments were frequently taken to represent the good life: prosperity, self-worth and responsible citizenship.[6] Consequently 1950s suburbia became equated with a normative, national identity where home ownership in the suburbs meant the realisation of the Australian Dream.

Government housing policies were instrumental in the normalisation of suburban home ownership. These housing policies encouraged home ownership and discouraged renting. Terry Kass suggests that by the 1960s home ownership in Australia had become ''natural' and the lifelong renting of one's accommodation became somehow the mark of deficiency, both of wealth and of character.'[7] The home financing arrangements that were the focus of Australian Government housing policies were target at predominantly Anglo Saxon nuclear families and as such, re-inscribed particular mores accorded to the Australian Dream. Suburbia became a place that was characterised by low density, family residency. It was a place that promoted healthy living, clean air and caring family values. Gilbert argues that 'Suburbia was, par excellence, that great Australian habitat for the production, protection and socialization of children.'[8] This is exemplified by the 1945 Australian Commonwealth Housing Commission Report which stipulates that no girl or boy over the age of 12 may share a room, unless married.[9]

Kemeny argues that the push by the Government to normalise home ownership was, in part, a means to place the responsibility for accommodation on the autonomous individual, rather than the Government or private enterprise.[10] Home ownership required that young aspirants worked hard and secured continual employment in order to be able to afford the required deposit to purchase the home and then maintain the subsequent mortgage repayments. Also, home ownership would reduce the responsibility of the Government in providing accommodation for retirees. In effect, imaginings of country life, community and home ownership in the suburbs were advocated as a means to regulate and govern the individual from youth through to old age to ensure economic productivity.

To promote the Australian Dream some boomer parents joined an Australian Home Builders' Club in a collaborative bid to build their own home with limited resources.[11] The relative physical and social homogenisation of the suburban landscape that occurred was partly in response to the home financing schemes, the rapid construction timeframe, fashions and building regulations. These regulations stipulated setbacks and determined window proportions, ceiling heights and roof pitches. Generally allotment subdivisions were of the same shape and size. Such determining factors came to represent particular social statuses and subject identities: income, taste and lifestyle indicators. Following Jane Jacobs and Ruth Fincher, the suburban landscape became encoded with particular assumptions that 'variously apportion measures of legitimacy, civility, or authority to the socially constructed subject.'[12] Consequently, many Australian suburbs became differentiated by class and ethnicity and characterised by perceived homogeneity. It is important to note that homogenising discourses are both reinforced and resisted by many suburban subjects.

By the 1970s many first wave boomers where entering into the housing market and the development industry. At this time suburbia was largely being developed by small private developers utilising piecemeal subdivision practices on large tracts of greenfield land with little provision of infrastructure. The Australian Dream as depicted by many boomers' parents remained at the core of most boomers' housing aspirations. However the frequent lack of infrastructure and service provision in new residential subdivisions, the perceived lack of physical and social diversity in the existing suburban areas, the emerging concerns of social isolation, particular for women, and the growing body of literature that dammed suburbia and urban sprawl blighted the dream.

Perhaps in response to the concerns relating to suburbia, ideals of community were popular themes taken up and espoused by many planners, educationalists and politicians at this time. Also, the early 1970s saw Labor win office at Federal level with Edward Gough Whitlam as the prime minister of Australia. The Whitlam Labor Government was the first Federal Labor Government in power in 23 years. Whitlam advocated a welfarist technique of government; a form of government that emerged after the second world war in response to rapid population growth, a shortage of housing, the necessity for infrastructure (roads, sewers, electricity etc.) and a lack of schools, hospitals and other public institutions. Urban planning under Whitlam, was placed within a social context; one based on collective responsibility rather than individual obligation.[13] Whitlam argued that quality of life was dependant on public bodies — police, schools, hospitals, planning authorities etc. — and that issues of inequality were the concern of the Government.[14] In this way individuals were linked to the economy not only through home ownership but also through public schooling, wage regulations, employment policies and housing opportunities.

One of the most influential boomer visions to emerged in this climate of 'community' development and infrastructure and service provision was for a fully planned residential development on the fringes of metropolitan Adelaide. The development known as West Lakes was to 'convert some 700 hectares of swamp land into a model housing community.'[15] The development was a joint venture partnership between the Development Finance Corporation (later to become the Delfin Property Group which was subsequently bought out by Lend Lease) and the South Australian Dunstan Labor Government. West Lakes was planned to accommodate a limited degree of resident and housing product diversity and included open recreational spaces and community facilities. Importantly the development introduced smaller lot sizes and higher densities than were commonly found elsewhere at this time. As such West Lakes address, to some degree, the concerns of the day: urban consolidation/sprawl, loss of community, social isolation, social and built homogeneity and lack of infrastructure and service provision.

Whitlam's three year term in office ended in 1975 with many of his urban policies not fully realised. This was partly due to political resistance, partly because of poor management and un-sustainable economic agendas, and also, because the proposed reforms were such that they would only reach fruition in the long term. The new incoming Fraser Liberal Government had little interest in urban issues, evidenced by its disbanding of Whitlam's urban initiatives. The aim of the Federal Liberal Government was to reduce public spending and focus on private enterprise initiatives instead.

The withdrawal of the Federal Government from direct involvement in the planning and development of new residential areas opened opportunities for private enterprise interventions. This saw the proliferation of a new kind of residential landscape, the MPC, with boomers at the helm. Building upon the West Lakes model these new residential landscapes included both soft (community) and hard infrastructure. The lack of perceived social and built diversity and concerns for social isolation in many 1960s-70s suburban developments were influential in determining the planning techniques and practices that were manifest in MPCs.[16]

Underpinning the planning techniques and practices of MPCs was a particular ideal of community that can be traced back to the Australian Dream and a nostalgia/desire for a way of life that once was (in theory more so than in reality) and that was now lost. This community imaginary had been passed down to the boomer generation from their parents and it was heightened by the political, social and economic context of the time: the flourishing of neoliberal thinking, the oil crisis, impacts of globalisation, population growth, introduction of new technologies etc. The perceived need for community relationships within MPCs was often the outcome of intensive and selective market research which suggested that many homebuyers were looking for 'a way to put small-

town neighbourliness back into their lives.'[17] While these developments largely re-produced the village idyll — formularised perhaps unintentionally by Ebenezer Howard — they differed from earlier versions of planned communities in that MPCs were profit orientated and economically (temporally and financially) driven. These developments represented 'a new kind of element in the built environment: thoroughly marketed, closely negotiated and carefully packaged.'[18]

It was common for developers (boomers) to market MPCs to a niche market, determined by particular lifestyles within a life-stage. These theme 'communities' ranged from the active to the passive. Residents mostly bought into the development for the particular facilities and lifestyles that were on offer. While many of these developments were targeted at first homebuyers, affordable housing located on the fringes of metropolitan areas. By the 1990s many MPCs also included housing products targeted at second and third homeowners and significantly 'empty nesters'. The empty nester housing market comprised couples (boomers) whose children had just left home. The housing product on offer was smaller than the 'family home' and somewhat more affordable. The provision of these housing products would ostensibly allow (boomer) parents to downsize their house without compromising their lifestyle and retain close proximity to their children.

The Australian Dream, home ownership in an MPC, was planned and developed by boomers in accordance with their principles, aspirations and contextual environments. Theses developments were lifestyle orientated, car dependant and many characterised by their cul-de-sac or tapeworm street pattern. These suburban landscapes were not designed to accommodate the needs and requirements of their makers as they aged.[19] With the beginning of the new millennium a new kind of housing landscaping is emerging on the market, the Active Adult Lifestyle Community (AALC). AALCs are currently being developed only by the private sector and largely by Gen X, the offspring of the boomers, to provide accommodation for their ageing parents. This type of accommodation is familiar to many boomers and similar to their housing histories. It is also in keeping with the now well recognised characteristics of the boomer cohorts as outlined at the beginning of this paper.

The making of Gerotopia: The ultimate MPC mutation?

The major difference between AALCs and their predecessors, MPCs, is their socio-economic and demographic makeup. As suggested above the MPCs of the 80s and 90s commonly catered for first homebuyers, investors, renters, young couples and young families. This expanded over the years to include second and third homebuyers and a sprinkling of empty nesters. Although many MPCs did not specifically include social housing, they did nonetheless cater for a reasonable range of housing products at different prices. In AALCs the picture is very different. AALCs are very

specific niche market developments, targeted at the cashed-up, financially secure, healthy and active, retired or soon to be so, baby boomer cohorts or WOOAPies (well off older active persons) who are between the ages of 55-74. Resident age restrictions are enforced by property Title Deed and covenants and children are prohibited from residing in the community for any length of time. There are no investors or renters in AALCs resulting in a socio-economic and demographic composition that McHugh and Larson-Keagy[20] describe as 'birds of a feather'.

By buying into a AALC resident's are assured that one of 'the great things about living [in the development] … is that everyone's just like you – making their move to a new lifestyle in a secure environment and getting ready for the time of their lives'.[21] This socio-economic composition is often given as the essential ingredients to the making of 'community'. It has also been a key criticism in affecting inequality and social polarization. Sennett's sentiment, expressed in the mid 1990s in relation to MPCs is perhaps applicable here too; he wrote that the development of MPCs produced 'symbols of self-worth and belonging through the practices of exclusion and intolerance.'[22] These symbols propagated by boomer cohorts in their working careers are being replicated in the housing landscapes of their retirement.

The reasons why most boomers move into an AALC are largely linked to fear and risk: crime, otherness and difference, suburban urbanisation, isolation and fall in property values.[23] Existing suburban landscapes are seen to promote social isolation, boredom, poor physical health and dependence.[24] This is due to the lack of public infrastructure and accessible amenities and facilities that are appropriate to the needs and requirements of individuals as they age in (suburban) place. These are some of the very suburban ills that the boomers intended to address in their planning and development of MPCs in the 1980s.

To appeal to boomer sensibilities and to avoid the fears and risks just outlined AALCs are gated developments and the majority are governed by private organisations, which in most cases is also the developer. Accommodation is generally in the form of somewhat uniformly designed detached 2-4 bedroom houses specifically designed to replicate the familiar suburban landscapes from which many of the residents are presumed to hail. Although more recently tower blocks have been built with all the amenities and facilities of their more suburban siblings. Aged Care services are not usually included in these developments as being 'active' is a primary criterion for entry into the 'community'. Most AALCs are located on the suburban fringe, as were MPCs, and are visually and physically separated from the surrounding residential landscapes. The location of AALCs is driven partly by the availability and cost of greenfield land and also due to large parcel of land that is required for the prerequisite golf course and/or outdoor recreational activities. The physical and social defining of AALCs potentially produces a suburban landscape that is characterised by an

'us' (the included, 'normal' and 'good community') and 'them' (the excluded other or subjects that threaten the 'normal').

AALCs are <u>lifestyle</u> not retirement developments. These developments promise visions of an un-retiring active lifestyle, a perpetual holiday experience, fun and excitement within the safety of the 'resort'. As stated at the beginning of this paper, research confirms that many boomers are purchasing a lifestyle, the good life, rather than just a house. Importantly this lifestyle purchase is influenced by particular images of a specific type of community, one that typifies the purchase's needs, aspirations and interests and one that is deemed to have a low risk factor. The boomers obsession with lifestyle and ideals of community is evidenced in the development of both AALCs and MPCs where:

> the strategic intention and scope of master-planning is intensified through place-making approaches aimed at managing social interaction and nurturing the practice of community as well as producing 'community' as a social code and value system amongst residents. At this end of the spectrum, extensively planned integrated development is frequently complemented by programs of community development and various forms of 'community compact' (including behavioural as opposed to design covenants) used to mastermind social interaction and nurture community sentiment, binding residents and developers to the vision and localized practice of 'community'. [25]

Although AALCs (in Australia)[26] tend to be on a smaller scale than most MPCs the preoccupation with ideals of community in the planning and development of these landscapes has not decreased. Indeed is has been heightened as a recent study found 'that older people wanted not more or better welfare provision but a *renewal of vibrancy in their declining communities*: a return of post offices, fish and chip shops, hairdressers, snooker halls, leisure centres, swimming baths and general stores [italics added].'[27] This imaginary of a 1950s urban landscape is not surprising; it seems that there is a tendency for every generation hark back to a past that depicted an ideal village environment that embodied particular ideals of community. Nigel Taylor suggests that history illustrates 'how the ideal of the village, as a physical place and a social community, has exercised something of an hypnotic attraction for town planning theorists [and practitioners] ever since the industrial revolution.'[28] In addition, ideals of community are often constructed by planners, urban designers and social reformers as being phenomena that can be realised through rational and normative techniques and practices.

Ideals of community and the good life, and by association the Australian Dream, thus act as mechanisms of alienation or denial of those who are different. As a result, the landscape potentially become segregated into those who comply and 'fit' and those who do not. Many MPC and AALC opponents have criticised these types of developments for their social exclusiveness, which has been linked to a lack of social awareness and the negation of social responsibility. In addition, many of these developments have come under heavy attack for privatising public services for the benefit of residents and consequently to the detriment to those who do not live within the designated boundaries.

Conclusion

Ideals of community as produced by planning discourses in the 2000s are not dissimilar to their historical forbears. They remain associated with aspirations for the good life, a more caring and sharing world; a more connected and united world.[29] An imagined *gemeinschaft* village life is still a popular image of community: small scaled, place-based, face-to-face relationships, self-contained, self-governing and self-referential. This ideal is not far from Ebenezer Howard's Garden City model. However, the unquestioned belief that physical planning can create ideals of community and provide the necessary ingredients for the good life is no longer axiomatic. In the 1950s most planners sought to solve the problems of the day through reason based on the social sciences. The belief that community could be realised through physical planning largely resulted in the negation of community sprit. At this time the development industry subdivided areas for profit giving little thought to social goals resulting in fragmented and car dependant suburbs. In the 1980s this image of the suburban landscape was influential in many boomers' arguments for the development of MPCs. These types of developments, Sennett suggests, 'promise stability, longevity, and safety' in a postmodern world of fragmentation, instability and globalisation.[30] MPCs involved joint venture partnerships between the Government and private enterprise in a bid to produce ideals of community through legislation and private enterprise practices. More recently the boomers' mission for the good life and ideals of community, as demonstrated by the proliferation of AALCs, lies mainly in material/consumer culture.

AALCs sell more than just the good life; they sell a place that is both mythical and real; a heterotopia, a place of assembled qualities without risk; a place where 'everyone's just like you'. One might identify this residential landscape with ontological consumerism. AALCs possibly afford opportunities for residents to re-create meaning and purpose in their life; places that are understood ontologically, as habitus, as miraculous and ageless; in short 'the good life' writ large and in permanent ink.

The planning of residential landscapes that promote ideals of community and encapsulate the good life or the Australian Dream is currently at a critical juncture. This is not only because of the ageing population; climate change, peak oil and social polarisation and isolation are also key concerns as we entre into the second decade of the 2000s. As this paper has shown histories have recorded the failed attempts by many planners and architects to create 'community' through the implementation of particular planning techniques and practices. Taylor suggests the main reason for this failure rests with the fact that ideals of community are social incentives and not physically determinable.[31] A different perspective is required if the Australian Dream (home ownership in suburbia) is to remain an inspiration for future generations. Charles Stamford, a sociologist, calls for a redefining of the good life, and by association ideals of community, to reflect the need for global sustainability and an understanding of climate change. If an ecological sustainable construction of the good life is placed a the core of residential planning endeavours, rather than an historically derived (largely imaginary) one, only then will viable housing landscapes begin to evolve. Stamford writes:

> There can be no solutions to climate change until sustainable conceptions of the good life are developed … we need to think through our values, integrate those values into our concepts of the good life and then integrate our actions as citizens, consumers and investors so that we may, in fact, live sustainable conceptions of the good life.[32]

If this is to be the case and the good life and ideals of community are taken as encompassing the health and wellbeing of everyday life for everyone and the ecosystem, then some radical changes need to be made in the design, planning and development of housing landscapes not just for the boomers but for all generations.

Endnotes

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