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Building (retirement) villages for baby boomers.

Caryl Bosman

It is well established that Australia's ageing population will have a critical impact on the economy, the health care service and housing provision. The existing retirement village model is not adequate/appropriate for many boomers as they age and new 'village' models are currently being developed. The village idyll, an idealised residential landscape that encompasses both physical place and ideals of community, is at the core of most fully planned housing developments. This ideal underpins a new type of residential development, the Active Adult Lifestyle Community (AALC). AALCs have recently emerged on the Australian housing market in response to many boomers' calls for housing choice as they embark upon the 'retirement' phase of life. Although some boomers have indicated a desire to age in place not all intend to stay in the same house and most suburban landscapes are ill equipped to accommodate people as they age. AALCs are specifically designed to address the desires and needs of many boomers. The aims of this paper are to explore the impacts of these developments in South East Queensland (SEQ). The significance of this research lies in providing critical insights into the planning and provision of housing for Australia's ageing population. To date research in this area has tended to focus on the needs of the 'older' old (80+), of those with special needs for care and support and for those with limited incomes. The literature identifies an urgent need for further research into housing needs, choices and preferences of baby boomers, as a unique and influential cohort, as they enter retirement and this paper addresses this need.

keywords: boomers, Active Adult Lifestyle Communities, village idyll

Introduction

The first wave of baby boomers are in their 60s and a report suggests that 'there's no indication they'll slow down. Instead, their young-minded demands and massive buying power will continue to influence the housing industry' (Binsacca, 2006). The aims of this paper are to explore the possible and actual impacts of this claim and the opportunities it gives rise to. These explorations trace the histories of boomer housing and in particular the emergence of Master Planned Communities (MPCs) as the forerunner of Active Adult Lifestyle Communities (AALCs).

As elsewhere in the world, baby boomers (b.1946-1965) constitute a significant percentage of the Australian population and many are reported to have high average annuity, moderate debt and high levels of homeownership, with four out of five Australian boomers being paid-up homeowners (Kendig & Neutze 1999; Harding & Kelly 2007; Suchman 2001; Grant 2006). Boomers are also said to perceive themselves as being much younger than they actually are and this somewhat misleading perception then influences their choice of lifestyle, house design and retirement location (Kirk 2008). Many are also noted for being experienced and discerning, 'black-belt', consumers who typically spend more on leisure and recreation than their younger cohorts (Magwood n.d.; Isleib & Brady 2010; Harding & Kelly 2007). Kendig & Neutze (1999 p. 437) write:

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.

Of particular interest here, is the influence that baby boomers' lifestyle preferences will have on housing landscapes as they enter retirement. Although initial reports suggest that the majority of boomers show a preference to age in place (KPMG 2009; Beer et al 2009; Smith 2009) many also indicate their intention to move to a more convivial and desirable location compatible with their lifestyle aspirations. This is backed by research which indicates that many boomers express a strong desire for a 'seachange' and to downsize their family home and upsize their lifestyle (Myers & Ryu 2008; Harding & Kelly 2007; AXA 2006, 2008; Binsacca 2006). Research also 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 place and community, one that typifies the purchaser's needs, aspirations and interests (Suchman 2001).

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 AALC, as many boomers enter into the retirement phase of their lives.

This paper is qualitative and historical, drawing primarily on interviews and secondary sources. Interviews were undertaken, in line with University Ethics approval, with eight residents residing in AALCs on the Gold Coast. Interviews with other stakeholders are not included in the paper. Interviewees were selected through established social and work networks, not all were known to the interviewer, and chosen to give insights into the lived experience of AALCs. Interview data is used to produce and qualify knowledge around the impacts and opportunities that AALCs have on housing landscapes in SEQ. It is not within the scope of this paper to report on a detailed analysis of participants perspectives. The interview data drawn upon has been used collectively, to explore the aims of this paper. The quotes included in this paper are indicative of all participants and no dissenting views were expressed. It is important to note that the experiences of the interviewees is not generalizable, it is specific to the individual at that time and in that place. Interview data is also influenced by a range of factors that make it susceptible to criticism as a means of 'valid' data. Because of this, interview data and 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 qualitative data and history to reveal opportunities to do things differently and to pose unintended questions for further research as outlined at the end of this paper. It also acknowledges the importance of the lived experience of individuals in housing research.

The first sections of this paper outline what is meant by the village idyll and link this to the advent of MPCs. This then leads into a description of what an AALC actually is. The final sections look at some of the possible and actual impacts, and the opportunities, of AALCs. Research limitations and potential further research options are outlined at the end of the paper.

The village idyll and the MPC

The village idyll, an idealised residential landscape that encompasses both physical place and ideals of community, is at the core of most fully planned housing developments. Taylor (2000) 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.' Underpinning the planning techniques and practices of MPCs is 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 is now lost (Bosman 2005). While these developments largely reproduced the village idyll — formularised perhaps unintentionally by Ebenezer Howard — they differ from earlier versions of planned communities in that MPCs are profit orientated and economically (temporally and financially) driven. These developments represent 'a new kind of element in the built environment: thoroughly marketed, closely negotiated and carefully packaged (Knox 1992 p. 210).'

The village imaginary embedded in many of the MPCs of the 80s and 90s 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. It was also a rejoinder to much of the anti-suburban sentiment, where suburbia was 'often characterised by monotonous planning and dreary architecture' (Tract (S.A.) 1976 p. 2). Stretton's (1989 p. 10) anti-suburban description of a 1980s imagining of Australian suburban life is classic: 'dreary dormitories where life shrivels, festers, taps its foot in family prisons. All relations oppress; ... conversations, if any are boring; neighbours pry.'

Significantly there was growing concern about the 'loss of community' in the early 80s (Bosman 2005). The 'village' planning practices that were to comprise MPCs ostensibly addressed much of the negative suburban rhetoric including the 'loss of community'. 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 (Martin 1996 p. 56).'

MPCs, with the Golden Grove Development (located on the fringes of metropolitan Adelaide) as a benchmark (Bosman 2007), were planned to provide good environments for residents, a lifestyle that was safe, pleasant and convenient. Planning also ensured ready access to community facilities and services required to satisfy residents' needs. Within the economic and political climate of the time this planned lifestyle had to be economically produced, re-

producible and be eminently marketable. The village idyll became the means to achieve this end. Brian Miller an urban designer, with the Delfin Property Group (now Lend Lease) talking about the Golden Grove Development told ABC Lateline (ABC 1998):

What we decided to do very early in the piece here was to develop I supposed you'd call it a village ethic...I suppose that was really in that sense of not just creating a housing estate, it was creating a community that was fully served by a range of facilities and amenities, and to give each of or just about everyone who lived here something special to live in.

The most recent Lend lease MPC to be develop in SEQ is Yarrabilba and the village idyll remains at the core of the marketing and planning agenda. A marketing email (received 29 March 2012) reads: "A Village Life to Suit You. Inside exclusive entry walls and overlooking the Village Park, living in this [community] will offer plenty of opportunity to meet your neighbours locally ...' The ideal of a village as a physical place and a social community remains a key ingredient in the production of MPCs, and AALCs as discussed in the next section.

The extent to which many MPCs follow traditionally understood village planning principles (for example Unwin 1994) is negligible (Bosman 2005). Importantly traditional village planning was pedestrian focused while travel within MPCs is designed primarily for the motor vehicle. The physical planning of MPCs is typically economically driven with little opportunity for incremental development outside of the planned staged release, sale and development of land. Covenants limit personalised interventions and ensure a degree of sameness to streetscapes (see figures 1 - 3). House prices and targeted marketing also produce a relatively uniform residential profile. It is common for developers to market MPCs to a niche market, determined by particular lifestyles within a life-stage. These theme 'communities' range from the active to the passive. Residents mostly buy into the development for the particular facilities and lifestyles that are on offer.



Figure 1: A MPC streetscape in South Australia, circa mid 1990s. Source: The author, 2000.



Figure 2: A MPC streetscape in Queensland, circa early 2000s. Source: The author, 2006.



Figure 3: An AALC streetscape in Queensland, circa early 2000s. Source: The author, 2012.

The most recent variation of the MPC is the AALC. This mutation (in Australia) is on a smaller scale than most MPCs but the preoccupation with the village idyll in the planning and development of these landscapes has not decreased. Indeed this 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] (Gilroy 2008 p. 156).’ This imaginary of a 1950s urban landscape is not surprising; it seems that there is a tendency for every generation to hark back to a past that depicted an ideal village environment that embodied particular ideals of community. This imaginary can be depicted in the development of AALCs.

AALC: a definition

AALCs are age segregated masterplanned communities that are designed specifically for active adults between the ages of 55-74 (see Suchman, 2001; Schwarz, 2009). They are usually niche market developments, targeted at the cashed-up, financially secure, healthy and active baby boomer cohorts or WOOAPIes (well off older active persons). AALCs ‘provide an alternative perspective on the notion of ageing in place ... [and] are intended to be dynamic environments, advocating independent living and a good quality of life. In so doing, they have become a serious business...’ (Grant 2006 p. 103). Moving into an AALC for some boomers is about ‘making a transition to a new life ... bypassing and resisting the negative expectations and stereotypes of what growing older is supposedly about’ (Grant 2006 p. 102). AALCs have been a feature in the USA landscape since the 1950s and this

phenomena has grown in recent years, in particular in the state of Florida, resulting in notable impacts and implications (see Fishman 2010).

According to Blechman (2008) the first documented age segregated AALC was in the Arizona desert, USA; affordable housing built for retirees on social security benefits and inspired by the prayer 'Do not forsake me, God, when I get old.' The development, ironically named Youngtown, comprised 125 homes and was completed in 1955. The reason for excluding children from living in the community was to keep taxes low, the exclusion of children meant schooling and other related services did not have to be provided (Blechman 2008). In 1960 Dell Webb, drawing upon the Youngtown model, introduced 'resort retirement living' in his development of Sun City, which by 1977 was home to 40,000 residents (Blechman 2008). The next major US AALC to be developed was 'The Villages' in Florida, which began to emerge in 1983 and will ultimately house 110,000 residents on 20,000 acres (The Villages).

AALCs began to emerge in the Australian and New Zealand (see Grant 2006, 2007) landscapes in the early 2000s. These versions of the American model reflect the local cultural, political and economic patterns of the countries in which they are built. For the purposes of this paper the definition of an AALC draws upon some of the elements that characterised the early 1970s Australian retirement villages and responds to McGovern and Baltins (2002) Australian typology of retirement villages, Resort Style as summarised in table 1.

Table 1: Characteristics of an AALC

Resident characteristics	Financially secure; healthy and active, aged 55-74;
Services/facilities provided	Extensive: gated security; club house, indoor/outdoor pools; spa; gymnasium; tennis courts; bowling greens; golf; arts and crafts; workshop and other activities; cinema; library; BBQ facilities; communal kitchen; social events coordinator; University of the Third Age
Level of care available	Limited
House type	Detached suburban with 2-3 bedrooms
Development size	Moderate
Tenure arrangements	Strata Title, Community Title, Loan and License and Leasehold
Governance	Private, usually the developer
Relationship with financiers	Owner-occupier; no rentals
Level of wider community involvement	Limited as development is largely self contained

Source: Adapted from McGovern & Baltins (2002 p. 36) 'Australian typology of retirement villages', Resort Style.

The planning processes and practices intrinsic to the making of AALCs are similar in many respects to those of MPCs (Knox 1992; Minnery & Bajracharya 1999; Costley 2006; Bartling 2008; Walters & Rosenblatt 2008; Cheshire et al. 2009). The major difference is that AALCs are age restricted, the majority of residents are retired and residents have similar socio-economic characteristics. MPCs of the 80s and 90s commonly catered for first homebuyers, investors, renters, young couples and young families, within a targeted market cohort and particular economic bracket. 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 albeit within a specified price bracket. In AALCs the picture is very different.

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 (2005) describe as 'birds of a feather'. This factor is significant because it suggests that individual status is not such an issue, as residents would have already achieved recognition for their contribution to the workforce. Suchman (2001 p. 89) writes that: 'Gone are the pretensions and status symbols of the corporate world. By retirement, goals have been met and achievements recognized. Many retirees are much more open to self-expression and less rigid in their need to define their place in society.' This

suggests that AALCs potentially produce reasonably equitable and inclusive lifestyles, house)x ownership and maintenance. Suchman (2001 p. 74-5) explains:

They want to live among their peers: people of similar socioeconomic backgrounds who have shared some of the same life experiences, think the way they do, and are at a stage when they have the time and inclination to enjoy their lives. An AARC [sic] also offers a club like atmosphere that not only “includes us” but “excludes them.” Part of the appeal of an AARC [sic] is that it is a controlled environment, where the way of life is safe, consistent, predictable, comfortable, and less rushed and stressful than life in the larger, workaday world.

Impacts of AALCs in SEQ

The housing industry is implicated in a number of ways by the ageing population and boomers in particular. Firstly, many of the houses owned by boomers are in suburban areas which are not conducive to ageing in place (Beer et al. 2009; Walters 2005; Smith 2009). Secondly, as more boomers place their large family houses on the market with the intention to downsize the housing market will become saturated with upper-end housing products with few consumers with the financial means to purchase them. And thirdly, new types and forms of housing are required to meet the needs of those boomers who choose to relocate in their retirement. AALCs are one such option.

Matusik (2011) reports that 35 per cent of the over 55 household cohort moves house ‘primarily for lifestyle reasons’, and that this group of people place ‘a high value on living with others of similar background, age and interests’. Given this it is not surprising that a rough internet and local newspaper tally (villages.com.au, realestate.com.au and *The Sun*) identified approximately 30 AALCs in SEQ. The number of houses within these developments ranges from the low 100s to the mid 500s. The popularity of AALCs lies partly in ‘their relative ability to tap into the imaginative potential of community and place, to create a secure and convincing narrative for identity in late life’ (Biggs et al. 2000 p. 653). AALCs possibly afford opportunities for residents to re-create meaning and purpose in their life.

What then are some of the possible and actual impacts of AALCs? And to what extent are boomers influencing the housing industry on the Gold Coast? Pre the global financial crisis property headlines (Ray White Property News 2009; Gold Coast Publications 2009) heralded ‘Baby boomers taking over Gold Coast real estate’ and ‘A boom town for boomers’. This trend was supported by local real estate analysts and two Gold Coast City Council publications: ‘A Social Profile of Older People in Gold Coast City’, 2007 and ‘Plan for an

Aging Community 2008-2010', 2008. Although the Gold Coast housing market is currently experiencing a low some property analysts are predicting a 'surge in sale rates' (Ardern 2012, UDIA 2012) bolstered by the continued appeal of the Gold Coast as a retirement location for boomers. According to Nevill (2012) retirement housing constitutes 5.3 per cent of the housing market. This is forecast to grow as the boomer 'bulge' moves into the retirement life stage adding, on average, another 5000 retirement houses per year.

The number of AALCs in SEQ, while not currently statistically significant, could grow to become a major feature of the residential landscape in much the same way that MPCs have, over the last three decades, become a dominant characteristic of suburbia. AALCs impact residential landscapes in a number of ways, especially in relation to built form, social relations and economic trends. At the same time AALCs open up significant opportunities for future residential development.

Built form impacts and opportunities

In SEQ most AALCs are located in areas that are car reliant and poorly serviced by public transport. This is partly because AALCs require large development sites to accommodate the required recreational facilities: clubhouses, bowling greens, tennis courts etc. and detached houses. Nevill (2012) highlights the issues around location of, and access to, community infrastructure required for retirement developments generally. He reports that the availability of suitable land close to existing services and facilities is scarce and the property market is very competitive, particularly given the financial returns on high-rise apartment developments. Given this situation, some members of the retirement sector are calling for government intervention to provide 'more explicit retirement zoning' closer to suburban centres (Nevill 2012). This call is problematic for large scale development given the existing segmented, privatised ownership of much of these residential areas. Opportunities may arise for age friendly residential infill development and retrofitting of existing houses to accommodate the needs and requirement of residents as they age.

The planning of most AALCs in SEQ ostensibly follows new urbanist principles: grid subdivision layout, attention to streetscape and the pedestrian experience and the inclusion of accessible community infrastructure (clubhouse and or a community centre usually designed to include a 'village square' of some kind). These features are also central to much of the age friendly cities literature (WHO 2007). Way-finding and walkability are key to residential landscapes that foster independence and good physical health in old age. Similarly the provision of clubhouses and communal space provides opportunities for residents to socialise and build bonds of community and develop feelings of belonging, all of

which are essential to mental wellbeing (WHO 2002). Importantly, houses in AALCs can be designed to accommodate the needs and requirements of residents as they age and or become less mobile. A proponent of an AALC on the Gold Coast (unknown 2009 p. 31) writes that 'Active lifestyles, both physical and mental are encouraged by the physical design elements of [the AALC] and also through the facilitation of management'

Because many AALCs occur on greenfield sites there are opportunities for subdivision design and house siting to follow environmental considerations, particularly with regard to solar access and rainwater collection. While these practices have not been wide spread to date they are beginning to have some traction (see Seachange). The planting of native vegetation and the provision of communal vegetable gardens also support sustainable living agendas. Although most AALCs are detached suburban 2–3 bedroomed houses there are opportunities to develop more environmentally sustainable residential models. In Gold Coast there are currently two AALC high–rise buildings offering all the facilities and amenities of the suburban models. These residential towers also provide care facilities and 24/7 emergency call appliances in every apartment. The importance here is not just in producing an environmentally sustainable residential environment but rather in the quality of life that these residential environments afford.

Social impacts and opportunities

The planning and marketing of community, the provision of which is frequently cited (Grant 2006; Walters & Rosenblatt 2008) by planners and developers as being essential to achieving the health and wellbeing of individuals, is at the core of AALCs and it encapsulates the village idyll. An AALC resident (Interview 1 male) says: 'you develop RSI of the right elbow from waving to people and if you want to get your mail from the mail box down the front in a hurry you've got to drive your car because if you try to walk it will take you an hour.' Most literature confirms that bonds of community are more commonly created between people of similar age, income, values, background and experiences (see Alperson 2002; Rosenblatt et al 2009; Panelli & Welch 2005). It seems that AALCs are the stuff that community relations are made of. There is however, significant literature that condemns community as a social structure because of the 'us' and 'them' scenarios it perpetuates; things like social polarisation, inequity and social injustice (Young 1990; Freie 1998; Frug 1999).

A significant factor in the reported health and wellbeing of AALC residents can be attributed to home ownership. Home ownership has a strong correlation with quality of life and wellbeing (Waldegrave 2012). Research finds that the health and wellbeing of AALC

residents improves significantly within the first year of residency (see Grant 2007; Bowling 2009) and residents indicate high levels of lifestyle satisfaction (Beer et al 2009; Unknown 2009; Interview with a Villager 2011 a, b, c). In an article (Unknown 2009 p. 31) about a Gold Coast AALC it is reported that 73 per cent of residents surveyed indicated that their life had significantly improved since becoming homeowners within the development with 50 per cent reporting that their overall wellbeing had also improved. Also, moving into an AALC opens up opportunities to do new things as one resident (Interview 1 female) stated: 'We've done things that we haven't done before. ... I'd never been to a gym. We hadn't ridden a bicycle.... we're riding our bikes now.' The improvement in health and wellbeing of AALC residents (as gleaned from the interview data) can be attributed to the physical and social planning of AALCs and also to the lack of housing risks associated with ageing in place; principally fear of isolation, crime and risks attached to property (as opposed to home) ownership.

An AALC resident (Interview 1 female) said that living in the development was just like living in a small village where 'everybody knows everybody and people support one another.' This sentiment is supported by other AALC testimonials (Seachange; Halcyon; The Villages). The purported realisation of this village planning intent (ideals of community) supported by the continued consumer demand for this type of residential landscape suggests that the number of AALC developments will continue to increase. The challenge will be in providing similar housing models for those who cannot afford to buy into the village idyll as it is produced by an AALC.

Economic impacts and opportunities

It is often the appeal of remaining independent and active that attracts many boomers to move into an AALC. It is also this appeal that makes these developments attractive to government agencies and developers. Active and independent (and therefore healthy) residents can equate to economic benefits. Suchman (2001: p.21) argues that 'active adults impose less of a burden on most public services than do residents of other types of developments'. This is because residents of AALCs are (required to be) healthy and most public services are offered privately within the confines of the gates. Also because of the nature of the development and stable tenure of the residents fire and police services are seldom required (Schwarz, 2009). The development of AALCs are attractive to governments because no additional state costs are required for schooling and other child related services. They are also perceived by some governments to herald an increase in volunteers (Brodnitzki, 2007) that will be active in supporting and contributing to wider communities. Importantly the development of AALCs has been seen as a means to broaden the tax base

and increase the GDP of a local area, through benefits gained from services providers rather than from real estate and housing markets (Brodnitzki, 2007).

On another tack, many coastal cities are attracting a significant number of retirees and conflicts between tourism activities and retirement residential landscapes are inevitable. Retirees are less likely to benefit from economic outcomes of tourists and tourism activities because they are not necessarily seeking employment and because they tend not to participate in tourism activities. Also, when tourism is a major component of the GDP most policies and funding will focus on advancing and supporting the industry rather than on the provision of services to address the needs of a particular cohort. This suggests, as others have done, that the development of AALCs, as a privatised and semi self-sufficient model, offers a viable solution to housing the growing retiree population (Blechman 2008). A solution that is not only good for business but is also beneficial to the health and wellbeing of the residents. This solution however may not address issues of social polarisation, inequity and intergenerational social responsibilities.

Summary

The Australian Dream, home ownership in an MPC, was planned and developed by boomers in accordance with their principles, aspirations and contextual environments. These 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. With the beginning of the new millennium a new kind of housing landscaping is emerging on the market, the 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.

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. The village idyll remains at the core of many of these developments. AALCs, like many MPCs, are associated with aspirations for the good life, a more caring and sharing world; a more connected and united world (Freie 1998). 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. Understanding the histories that manifest these components (MPCs and AALCs) of the suburban malaise/dream offers insights into the planning and provision of housing for Australia's ageing population.

This paper is the start of a much larger project relating to housing options for an ageing population. Of particular concern is with the impacts, implications and opportunities of AALCs, residential developments that are targeted at boomers in the 55-75 cohorts. The lived experience data used for this paper is limited by the number of interview participants and by the fame of reference for this research. More interviews will be undertaken and the emerging literature on age friendly cities will be reviewed to inform and critique the AALC phenomena. Further research is needed on the long term implications of AALCs. For example is there and what is the actual cost benefit of AALCs on the health system? A longitudinal study will be necessary to understand the implications of AALC residents ageing in place and the effects this will have on the image of the development as well as the residents themselves.

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