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Taking charge of your own old age

Michael Elcock



A senior cooperative in Minnesota

My gran has been dead for 30 years now, but I can remember her telling me – as if it was yesterday – how short life is, how terribly important it was to be aware of that; how vital to make the most of it. She was 92 when she said that. I remember laughing. I thought she was making a joke.

You need to grow old with some sort of energy – the energy of exploration, of discovery and learning. That's the best kind. It's not easy to find, almost impossible on your own, if you're old. That kind of energy requires stimulation; the stimulus of other people – people who have their marbles intact.

Somewhere in our journey through the 20th and 21st centuries our Western societies went off the track when we eroded so drastically the concept of the extended family, the village community, the neighbourhood. It isn't getting any better out there either; not in this age of instant gratification and artificial stimuli. Busy, busy, busy in our youth and middle age as we rush about our consumer societies, we often find ourselves suddenly discarded in later life, our ideas and experience old and out of date. Our knowledge worthless. The old are just...old; no story, no history. At least nothing worth bothering about.

In North America our native peoples, whose land we took and who we tried so hard to wipe out with the Winchester rifle and the smallpox-infected blanket, retain to a surprising degree the concept of the elder. The elder as the wise one. The elder as a person to be respected and listened to. The elder as a kind of oracle. We have a fair bit to learn from them if we take the trouble to look.

Meanwhile, our society probably does the best it can. The systems we set up for the elderly try to some extent to manufacture what we once had in our neighbourhoods or our extended families; concepts of caring for one another, concepts of mutual assistance. But the authorities usually do it in such dismal, self-defeating ways that they might as well not bother. Too often their efforts wind up as soul-less assisted housing, where everyone lives in a high-rise flat. No one knows who lives next door and the closest help comes from meals-on-wheels or the local Macmillan nurse.

You read about it in the paper from time to time. 'Dead for a Week' the headline goes. 'I had no idea,' said the neighbour. 'I thought he was away visiting his family.'

Thom Cross's article ([22 January](#)) about moving into sheltered housing brought some of these things back to me. The Eliot quotation Thom gave us was profound, and sooner or later, utterly relevant to us all. Who was it that said growing old is not for sissies?

One of the good things that has been happening in recent years has been the development of something called 'Seniors Co-housing'; the idea of taking charge of your own old age – right to the end if you can. My brother-in-law, who is a doctor, once told me, 'If you're not your own physician by the time you're 40, you're in trouble...' There are possibilities for extending my brother-in-law's sentiment to housing, to living long past retirement age, to a point where even when you need home care you can get it.

We had better start believing that this is quite important. A recent article in the Toronto Globe and Mail, Canada's national newspaper, carried this statement:

As baby boomers begin to worry about the loneliness and limitations of old age, the burdens they may place on their adult children and even their own ecological footprints, senior co-housing has begun cropping up across Europe and North America.

The seniors co-housing concept essentially allows people to 'age in place'; enables them to create a community that, to a greater extent than you'll find in most of our suburbs or subdivisions, looks after its neighbours. That's emphatically not to say that the people who live there commit to cooking and cleaning for their infirm neighbours; to changing the diapers of those who become incontinent. No, most of these communities have a 'common house' with one or two apartments for live-in, professional care-givers if and when they might be needed.

The co-housing community may agree to absorb the cost of accommodation for a care giver, while the one, or ones, who need the care pay the required wages. It depends entirely on the way the development and its socio-caring aspects are set up by agreement within the group.

The common house also serves as a social centre where you can have a pot luck supper every so often, watch the football on a big flat-screen TV, invite the neighbours in for a Christmas party, or hold classes to earn some supplemental income. One co-housing venture that's getting underway near us sits on two acres of prime waterfront. The plans call for a certain level of self sufficiency. The property has a small orchard, as well as a wharf and several boats for fishing or crabbing, not to mention space for organic vegetable gardens and a cellar for wine-making. It's within five minutes walk of the village core, with its bakers and coffee shops, supermarket, library, post office and hair salon.

These developments are not like 1960s communes, although the people who were kids in the 60s are sometimes the ones who are refining the ideas behind them. The people involved with the ones I have looked at insist on the need and the ability to retain their privacy. The social aspects are there to be enjoyed, but only if you want them.

Nor are they gated communities for the elderly, empty of children and anyone under the age of 60. The co-housing concept is a general one, and each is different. Some co-housing developments are multi-generational, with lots of children. Some stipulate that at least one member of a household should be over 55. Some don't allow renting out; some do. Some have provisions for people with little money; residents who can afford to buy a house, but not the land it sits on. Some have free-standing houses; some have row housing; some are vertical developments – apartments. Some combine all those elements. Others do things entirely differently.

Each development establishes the community it wants; the rules it wants, or none at all. Most important of all, each community is essentially its own developer – which eliminates the 20-30% mark-up you'll pay on a new house. These things only work if the people who are going to live there and set the tone and the spirit of the community are the people who plan it and develop all its aspects. If you're going to do this you may want to hire a consultant who has done it before; someone who knows the hoops and pitfalls of dealing with local governments, town planners and Nimby neighbours; someone who understands financing and feasibility studies, geo-tech requirements, and environmental and archaeological impacts. Someone who understands group dynamics, because the ideal group is 20 to 30 household 'units' and the people in them will all have their own ideas.

There are such consultants, and they, and the architect they use, will probably charge around 4% of the total development cost for their substantial expertise and services. Get references and check them – but everyone I have spoken to tells me that it's worth every penny. You should also do it while you've still got that energy I mentioned earlier, because there is a lot of work in it. You will be part of the group that's driving the bus. The consultant, the architect and the contractor are the fixers and facilitators. It's the people who will live there who are in charge. Everyone I know who has done it tells me the effort was nothing compared to the benefits it brings; that it was vastly stimulating.

The seniors co-housing concept originated in Denmark, but it is growing by leaps and bounds in Canada, the United States and in several European countries. Some governments are beginning to twig to the fact that seniors co-housing has the potential to save burgeoning medical budgets a lot of money, because it is an actuarial fact that we cost the state an awful lot more money in our last few years than at any other time of our lives. The more enlightened of these governments have matched these understandings with grants for research, feasibility studies and related explorations; even for some aspects of actual development.

Some local councils have even given five and 10-year relief from property taxes. Some have facilitated zoning changes to allow these developments, because they need to be in places that will allow the elderly to function independently. The people undertaking these co-housing projects are thinking ahead to a time when they can't drive any more; when they have to be close to the centre of a town or village so they can walk to the shops and coffee houses – and that kind of land usually costs more.

There is at least one putative development in Scotland – and I don't mean Findhorn. But according to a recent report by the Joseph Rowntree Foundation: 'No senior co-housing community has yet managed to establish itself in the UK' – despite the potential of these developments to save reduce burgeoning government health and social budgets.

Eliot put it brilliantly. But I prefer what George Seferis, the 20th-century Greek poet, wrote. It's a bit more oblique, but it seems to speak to the kind of energy and vision I'm talking about.

*Give life to the clouds if you can
Give to the boundless silence speech
Like the God's embrace is this open plain
The light is dancing and not dancing.*

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