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The Unretired

How blue hair, shuffleboard and the Sunbelt are fast becoming relics of the past

This is part one of a two-piece series on local retirees. The second installment will appear in the June 29 issue of the Fauquier Weekend.

Harrison Ford, who will be cracking his Indiana Jones-famed whip again this summer, is turning 65. So are Martin Scorsese (whose film "The Departed" won the Oscar for best picture this year), and Barbara Striesand. Paul McCartney, who once plaintively crooned, "Will you still need me/Will you still feed me/When I'm 64?" is a year past that. None of these famous folks are planning on retiring any time soon.



One-third of Harley-Davidson riders are over 50, and the same age group buys one-third of all the Vespa scooters that are sold. A magazine called "Geezerjock" celebrates the athletic triumphs of men and women well into their 80s and even 90s.

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Retirement in America is undergoing a radical change. For many, the idea of retirement, even before the once mandatory age of 65, used to be an inviting prospect. Today, many of those who plan on leaving their primary jobs at that point say that they intend to keep on working and earning, cycling between periods of work and leisure.

According to the Bureau of Labor Statistics, in the mid-1980's 18 percent of people in their late 60s still had jobs. That figure is now at 29 percent, and predictions are that the number will continue to rise. And one in four baby boomers insist that they plan never to retire.

For some, this is a matter of financial necessity, not choice; Social Security eligibility has been raised to 67 for those born after 1960. And in the coming years, more of these benefits will be subject to income tax, while premiums for Medicare Part B are on the upswing.

Traditional pensions are fast becoming a thing of the past, as are company-provided health care benefits for retirees. And since the government outlawed mandatory retirement for most jobs in 1986, legal barriers to work for older people have become

obsolete.

Delaying the start living off accumulated assets has benefits that are personal and social as well: The economy gets a boost from workers continuing to pay income taxes and Social Security shortfalls get a reprieve.

At the same time, improved health care and medical advances have lengthened the average lifespan. The Chicago Tribune reported earlier this month that for a married couple of 65, the overwhelming chance (83.7 percent) is that at least one of the spouses will survive to 85, 63 percent that one will live to 90, and 35.7 percent to 95. Many people balk at the idea of whittling these years away with golf and bridge games.

Marc Freedman, author and non-profit leader, published a book in 1999 called "How Baby Boomers Will Revolutionize Retirement and Transform America." He proposed that because of longer life spans, the old concept of retirement as a time to relax and withdraw from society is outmoded.

"There really is this new stage of life that is emerging between midlife and true old age," he said. "It was sort of hidden for a long period of time because that period was not that long. So it kind of worked for people to kick back, take a rest. For some people [today], it can be 30 years, it can be as long as midlife. That approach doesn't work well for most people psychologically, financially, and it certainly doesn't work well for society.

"There's an opportunity to redefine what constitutes success in this stage of life," Freedman continued. "If people can start thinking that this is a second chance to make a social contribution, and the nonprofit sector is the place to do it, that could be an absolute windfall of talent for the sector."

According to "Boomers Are Ready for Nonprofits: But Are Nonprofits Ready for Them?," a report by business membership and research organization The Conference Board, fully 76 percent of retiring boomers plan to leave their current employment at the age of 64 and launch into a new one. They want the continued challenge and mental stimulation of interesting work, and they want the financial security of an uninterrupted income. Personal reinvention, new beginnings, lifelong learning, and a blend of work and leisure are common goals.

For housing developers, this wave of non-retirees has spawned a whole new housing concept, the active adult community.

Restricted to buyers over 55, these developments and their denizens are a far cry from the traditional retirement communities inhabited by resigned elderly men and women who wile away their remaining days at bingo and bridge, television and shuffleboard.

Florida and Arizona are out; the Sun Belt has been replaced by the Snow Belt. Preferring to stay close to family, the new breed of retirees is focused on continuing to work, going back to school, or exploring a wide range of nonprofit activities.

Some of these communities target sub-groups - Asians or gays, for example - and many capitalize on proximity to universities or to terrain suitable for rigorous hiking and skiing. Pulte Homes has opened communities in Illinois, Michigan, Ohio, Indiana, Colorado and New Jersey. Owl 55.com, a Web site dealing with senior housing, lists 15 of these developments in Northern Virginia. At least two are between Warrenton and Gainesville: Heritage Hunt and Suffield Meadows. There are six more in Fredericksburg and Central Virginia.

"The fun starts at 55," according to the sign at the entrance to Heritage Hunt announces. The gated community possesses a country club ambiance, and the effect on a newcomer is that this is a self-contained small city. Approximately 1,500 people live here. The streets wind on for acres, the houses are eclectic: Some are condominiums (with elevators), some single-family homes, patio homes, garden homes.

The developer points to its "Everything's Included" trademark, which means that luxury features like gourmet kitchens, sunrooms, and ceramic floored bathrooms are standard, not add-ons at additional cost.

"We meet the needs of a wide variety of active adults - those who prefer the low maintenance of a condominium, the space and convenience of a single-level single family home, as well as...two-level residences," said Carol Henderson, director of sales and marketing. "Everything about the community revolves around being as diverse as possible."

The grand clubhouse, one of three on the property, encompasses 27,000 square feet and sports an outdoor pool and spa, an indoor pool, a golf pro shop, complete fitness center, dining and banquet room and (since many of the area's denizens are assumed to be unretired) an on-site business center.

Tennis courts and a golf course are popular attractions. A host of activities for those who are not at work, are provided, including inner dances, clubs for bird watchers, artists, quilters, bicycling and line dancing.

The National Council on Senior Housing has recently named Heritage Hunt best in the country, a judgment based on location, amenities and lifestyle.

"We exist for people who are on the threshold of the best time in their lives, who have worked hard and have earned the privilege of enjoying life's rewards," said Henderson. The cost of these houses range from the low \$300,000s to the mid-\$500,000s.

The ambiance at Suffield Meadows, a few miles outside Warrenton, is very different from that of Heritage's. It has the feel and look of an English country village; the developer took advantage of the sloping site and the houses are terraced and set at different levels, simultaneously affording individuality and privacy.

"This community is designed especially for those 55 and better who are eager to simplify their lives, but don't want to give up the lifestyle they're accustomed to," said Lauren Frazier, community manager. "The homes are low-maintenance, ensuring homeowners more time to relax and enjoy life."

Suffield Meadows is situated on what was formerly a private estate and holly tree farm. Like Heritage Hunt, it is a gated community and has a clubhouse, walking and jogging trails, outdoor swimming pool, and golf course. Gardens, greenery and winding trails are interspersed throughout the neighborhood. The houses, some of them condominiums, some single-family, have upscale features like fancy kitchens and two-car garages. Most have first-floor owner's suites. The price range is similar to that of houses in Heritage Hunt.

Barbara Hutchenson and her husband have resided at Suffield Meadows for the past two years.

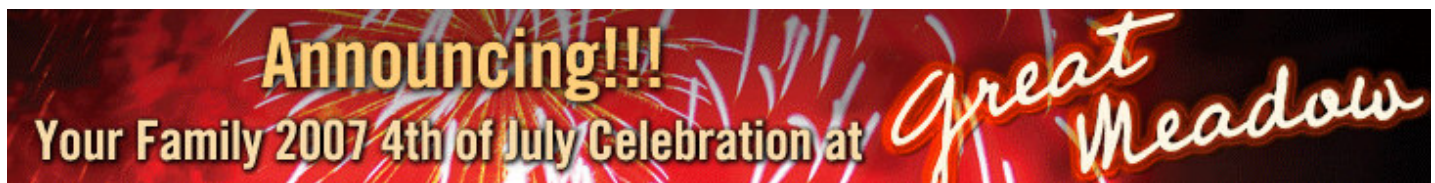
"We had to move from where we were because of Karl's illness," Hutchenson explained in a recent interview. "The place was just too much for us to keep up. We were on two levels, with Karl on the first floor, and I was up and down the stairs all night long. Here we're on one floor, and everything is taken care of."

Hutchenson said she enjoys the social activities, which have included a trip to a race track in Charles Town, a book club, and an ice cream social. "You can be as active or as private as you want," she said. "The people in the condos are primarily retired, but many of the folks in the single-family houses are still working, at least part-time."

What's the attraction? Why do people decide to sell their homes of many years and move into an age-restricted community? Convenience is overwhelmingly the most popular response. These "active adults" want to keep busy and involved, but they also want to be free of the time-consuming and burdensome chores of indoor and outdoor maintenance.

Offered one elderly community member: "[I'm] getting rid of all that drudgery so that I have more time to do what I want with my life."

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