

Discourses of risk: Buying into “the good life”

Caryl Bosman



Urban Research Program

Issues Paper 13
April 2010

**Discourses of risk:
Buying into “the good life”**

Caryl Bosman

Urban Research Program
Issues Paper 13
April 2010

ISBN 978-1-921760-06-8

© Caryl Bosman
Urban Research Program
Griffith University
Brisbane, QLD 4111
www.griffith.edu.au/urp

Copyright protects this material. Except as permitted by the Copyright Act, reproduction by any means (photocopying, electronic, mechanical, recording or otherwise), making available online, electronic transmission or other publication of this material is prohibited without the prior written permission of the Urban Research Program.

About the Urban Research Program

The Urban Research Program (URP) was established in 2003 as strategic research and community engagement initiative of Griffith University. The strategic foci of the Urban Research Program are research and advocacy in an urban regional context.

The Urban Research Program seeks to improve understanding of, and develop innovative responses to Australia's urban challenges and opportunities by conducting and disseminating research, advocating new policy directions, and by providing training assistance. We aim to make the results of our research and advocacy work available as freely and widely as possible.

Urban Research Program publication series

URP *Issues Papers* tackle current problems and challenges, and advocate potential new directions in Australian urban policy. URP *Research Papers* impart findings and conclusions from our research program.

The *Issues Papers* and *Research Papers* are edited by Stephen Horton, Centre Manager and Adjunct Research Fellow in the Urban Research Program. Email: s.horton@griffith.edu.au.

All URP publications and can be downloaded from our website free of charge:

www.griffith.edu.au/urp

Hard copies are available for purchase. Contact via email, urp@griffith.edu.au.

About the Author

Dr Caryl Bosman is a lecturer in the Griffith School of Environment and a member of the Urban Research Program.

Email: c.bosman@griffith.edu.au

Preface

Housing is essential to well-being, particularly for older people, and as people age the home and its suitability becomes a more central focus of life. As the provision of housing is a long term prospect and as the ageing of the population will have a considerable influence on the housing stock required, it is essential to gather information on an ongoing basis about the aspirations and expectations of people in terms of their housing needs and associated services as they age. (Beer et al. 2009)

Table of Contents

Preface.....	i
Introduction: Demographic shifts and residential transformations	1
Active Adult Lifestyle Communities: a definition	2
Risk and “the good life”	2
Gold Coast Gerotopias	4
Risks to health and well-being	5
Conclusions – a research proposition.....	5
References	6

Introduction: Demographic shifts and residential transformations

Histories of the Gold Coast depict rapidly changing landscapes, partly because it is a neoliberal city and partly because land, and in particular residential land, is limited. The Gold Coast population continues to grow with the majority of people continuing to migrate from within the eastern states of Australia. The difference between the migration cohorts of the 50s through to the 80s and the current cohorts is significant. The early years saw entrepreneurial, professional and business cohorts swell; currently it is Baby Boomers moving to the Gold Coast to retire and the 20-25 cohorts seeking part-time work, mainly in the tourist and hospitality industries. A land shortage coupled with high population growth and climate change factors has significant impacts for individuals, communities, populations, the local, state and federal economies and the Government.

I am particularly interested in the physical and social transformations evidenced in the residential landscapes of the Gold Coast City in the first decade of the 2000s, specifically in relation to the production of the 'good life' in Active Adult Lifestyle Communities (AALC). AALC are planned, designed, developed and marketed to a targeted and limited cohort and these estates embody very particular and specific ideas of 'the good life' and in particular concepts of place. The development of AALC are premised on risk minimisation. Yet, they produce other risks. These other risks produce landscapes that are vulnerable to economic, social, cultural, temporal, political and environmental change. Discourses of risk are concerned with producing normality and order (dichotomised by abnormality and chaos) to establish a holistic (dichotomised by fragmented) sense of self. The obsession with normality and order (and therefore certainty) and wholeness, in opposition to abnormality and chaos (and therefore uncertainty) and fragmentation, has been with us for many years, and is particularly prominent in times of rapid and macro scale change. Perhaps Ferdinand Tonnies concepts of *gemeinschaft* and *gesellschaft* marks one of the significant points in discourses of change and the risks attached to the processes of change.

The landscapes of the Gold Coast have been subject to continual reinvention, change and transformation. Change is historical, it is a layering process that has both positive and negative outcomes. However, it is the negative aspects of both the threat of and actual act of transformation that are most often promulgated. Change is linked to rationalities of risk through discourses of choice and loss; loss of community, loss of local identity, loss of the 'good life'. To combat these losses, this instability and insecurity, discourses of risk are produced with the aim to secure the 'good life': 'safe' and 'pleasant' environments and ultimately the health, wealth and well-being of the individual, the community and the population; achieved primarily through active, responsible housing choice, such as is on offer in AALC. The Gold Coast City Council is encouraging the development of AALC through planning frameworks with the effect of producing inequity and unsustainable or 'risky' housing landscapes.

Over the next 25 years it is predicted that 36% of the Queensland (QLD) population will be over the age of 65 and in addition, 24% of the state's population will be in the 45-64 cohort. This means, 60% of the QLD population will be 45+ or two in three people will be over the age of 45. Significantly in the 10 years to 2021 the 65+ cohort is predicted to be the largest Queensland population group.

The 2006 census shows the over 55 cohorts to comprise 26% or $\frac{1}{4}$ of the Gold Coast population (128,000 people with a forecast increase by 2021 of 216,000; an increase of 68%). Perhaps significantly, the weekly income of Gold Coasters in the over 55 cohorts is higher than the proportional national average and the employment histories of this group is statically higher in the areas of sales and retail than the Queensland and national averages. This corresponds to the economic bases of the Gold Coast City: property and construction; retail, sales and tourism. It

was these industries that drew many of the Gold Coast's Baby Boomer population to the Coast, from Sydney and Melbourne, in the 1950s-1970s. These first generation Coasters are the now due to retire and the population cluster along the coast is predicted to grow. This growth is forecast to be boosted by interstate, sunbelt retiree migration.

Baby Boomers constitute a significant percentage of the Australian population and they are, by some accounts, 'downsizing their family home and upsizing their lifestyle'. This intelligence is in keeping with much of the literature on the consumer orientated lifestyles of many in this cohort. Of particular interest here, is the influence the Baby Boomers' lifestyle preferences will have on housing landscapes as they enter retirement. One such phenomenon is the emergence, in Australia, of the Active Adult Lifestyle (as opposed to retirement) Community/ies (AALC). According to some of the literature Baby Boomers apparently are not fond of the word 'retirement' and hence the substitute 'lifestyle'. In 2009 it was estimated that about 100,000 Australians lived in AALC, with most of these developments occurring in Perth and on the Gold Coast.

Active adult lifestyle communities: A definition

Active Adult Lifestyle Communities are defined as Master Planned Gated Communities designed specifically for retired active adults between the ages of 50-74. They are, in the main, niche market developments targeted at the cashed-up Baby Boomer cohorts. Accommodation is generally in the form of somewhat uniformly designed (to 'preserve the amenity of each home') detached manufactured or 'temporary' houses, specifically designed to replicate the familiar suburban landscapes from which many of the residents are presumed to hail. All houses are owner occupied and the average house sale price in 2010 was about \$550,000. Significantly, residents can only on-sell their house to purchasers who are over 50. More recently AALC tower blocks have been built with all the amenities and facilities of their more suburban siblings. Amenities and facilities vary in different developments but always relate to active outdoor activity: commonly tennis, swimming, walking and golf. Indoor facilities usually include a gym, library, theatre and a communal hall and kitchen. Governance structures of these facilities and the developments generally vary, however all are governed by private organisations, which in most cases is also the developer.

As in other types of Master Planned Communities (MPC), buying into AALC includes adhering to a suite of stringent covenants. These covenants, commonly found in MPC, include regulating noise, use and maintenance of private and public open space, aesthetics etc. Particular to AALC are covenants relating to a person's age. No children or young adults (ie no persons under the age of 50) are allowed to reside in the development on a permanent basis and children must be supervised at all times. Visitors to AALC are highly regulated for security purposes and covenants stipulate that management be advised on any extended visits. In an era when many planners and plans have and continue to advocate the benefits of social mix and integration, the social and planning implications of these segregated developments is worthy of investigation.

Risk and "the good life"

I want to highlight two important 'forms' of risk that are particularly relevant to the production of 'the good life' in AALC. The first form is risk as a technique of government (a means of structuring the possibilities for how people might behave). This operates at both the macro and micro scale. On the one hand, discourses of risk are articulated in global technologies and Government strategies. There are some well documented risks attached to climate change, property ownership and global financial markets. There are also risks attached to health, planning

policies and building standards. On the other hand, risk discourses operate in everyday informal communication; local networks and cultural practices. The risks attached to the production of 'the good life' are thus multi scalar. In addition risk operates through top down (sovereign) and bottom up (self) governmental strategies.

The second aspect of risk I want to highlight is that discourses of risk become ontological. The production of risk is spatial, temporal, socio-cultural and historical. That is, rationalities of risk are contextual; they have ontological affects. Our prioritisation of risk discourses and our management of them produce identities and subjectivities that say something about who we are. Our risk management strategies mostly relate to concerns about our personal health, wealth and wellbeing. As Lupton (1999a: 14) puts it, our decisions about risk influences 'how we distinguish ourselves and the social groups of which we are members from other individuals and groups, how we perceive and experience our bodies, how we spend our money and where we choose to live and work.' That is, our relationship with, and memories, values and meanings – physical and imaginary – of a particular place influences our perception of what is – or is not – a risky landscape.

Significantly, risk is a governmental rationality and as such it does not exist, it is brought into being/produced through and by power/knowledge. Risk is concerned with possible circumstances or actions which will disrupt and challenge existing norms; in relation to 'normal' behaviour, 'normal' suburban and urban landscapes, 'normal' travel patterns, 'normal' housing construction methods and materials, and 'normal' communities and identities. Discourses of risk identify opportunities for, or possibility of resistance, deviance or abnormality and it is these opportune/imaginary sites that constitute 'risk'. What is of interest here is that in the bid to develop residential landscapes that are 'normal' and thereby less risky, planners and developers have produced in AALC the very 'other' or ab-normal landscape that is the site of risk. These other places have been called heterotopia, an urban concept coined by Michel Foucault (1986) to suggest 'a sort of simultaneously mythic and real contestation of the space in which we live'.

In the case of AALC, risk minimisation strategies are reliant upon particular perceptions—held by developers and planners—of present and potential risks, especially in relation to personal and financial safety, ideals of ecological sustainability and, more often than not, ideals of community and 'the good life'. These perceptions of risk—held by developers and planners—are usually founded on discourses of loss and fragmentation consequent on technological change and the impacts of globalisation. In these discourses ideals of community and 'the good life' are frequently perceived as representing stability and security in an unsettling and fragmented world. It is often the positive aspects of rural life and *gemeinschaft* relationships that are remembered, romanticised and lamented as being 'in decline' or 'lost' in contemporary urban environments. These historical, (romantic?) ideals often contrast sharply with images associated with many contemporary suburban areas and it is these ideals that are frequently re-produced and reinforced in the physical environment through specific planning techniques and practices. The classic, pre-Foucauldian (medical) definition of heterotopia is 'the displacement of an organ from its normal position.'

Ideals of community have a 'long sociological pedigree' of representing 'the good life'; defined primarily by *gemeinschaft* relationships, country location, employment, good health and associations of happiness. The term 'the good life' emerged as a quantifiable standard of living for the family that was taken up by some Modernist town planners such as Le Corbusier and Frank Lloyd Wright. During the course of the 20th century 'the good life' and ideals of community became particular planning techniques that focused largely on the heterosexual family as a unit of government. The urban spaces that resulted from many Modernist town planning practices were informed by, and in turn imposed a heterosexual imperative to understandings of 'the good life'. As the focus of government has mutated over the last 150 years or so from that of

the family to that of ‘the community’ and now to that of the individual, so understandings of ‘the good life’ have changed. From a focus on a quantifiable standard of living, happiness and identity of the family, ‘the good life’ became largely associated with the quality of life of the community, determined through processes of consensus and normalisation and more recently ‘the good life’ has become linked to 21st century techniques and processes of capitalism. Nonetheless, the term has largely retained its association with *gemeinschaft* relationships and the positive accoutrements of a largely imaginary village lifestyle.

The appeal of the ‘good life’, however defined, is embedded in almost all aspects of planning, developing and marketing of the Master Planned Community package. This is evident in the making of AALC, in which ideas of community and ‘the good life’ are promulgated as commodities designed to appeal specifically to Baby Boomers. Aged Care services are not usually included in AALC as being ‘active’ is a primary criterion for entry into the ‘community’. AALC offer visions of an ‘un-retiring’ active lifestyle’ a perpetual holiday experience, fun and exciting within the safety of the ‘resort’. AALC sell more than just ‘the good life’, they sell a place that is both mythical and real; a *hetrotopia*, a place of assembled qualities without risk; a place where ‘everyone’s just like you’. One might identify this residential landscape with ‘ontological consumerism’. AALC 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.

Gold Coast gerotopias

A rough internet and local newspaper tally of developments that are targeted at ‘independent living’ in the Gold Coast City reveal approximately 35 such developments ranging in age and size. Of these I identified eight as being AALC; plus two residential towers; and a further 2 developments currently in the planning process. All of the AALC identified are located in the northern Gold Coast area: Ormeau, Eagleby, Hope Island, Helensvale and Arundel with the two tower developments located in Southport.

Currently there is very little research on AALC in Australia. I have found no research that investigates either the early 21st century manifestations of these entities or, in particular, those that are being inscribed into the Gold Coast City landscapes. The Gold Coast City Council does however acknowledge the emergence of AALC in the region and in 2008 it produced a number of reports and plans to address the demographic shift and related changes to residential landscapes.

In this context the major document produced by the Gold Coast City Council is the *Plan for an Ageing Community 2008-2010*. The key principles of the plan, supportive of the development of AALC, include:

- independence and self sufficiency for residents in the 55+ cohorts (that is, among other concerns, the production of residential landscapes - human and material - that are less reliant on the public health system and social services.
- engagement with public decision making (as far as is feasible and allowable within planning and development processes. Of interest here is the bid to confer ownership and responsibility of outcomes and their consequences onto individuals.)
- fair and equal access to services (to be achieved through public/private partnerships of marketed services; i.e if you pay, you get)
- lifestyle choices (the plan specifically calls for the design of safe and accessible built environments that encourage an active lifestyle and promote social interaction and economic participation. In short the characteristics of AALC).

- equity and respect.

Risks to health and well-being

Health and well-being are at the core of the *Plan for an Ageing Community 2008-2010*. They are also at the heart of 'the good life'. Indeed, residents' health and well-being is a primary concern in the planning and development of AALC. Literature tells us about the benefits of being both mentally and physically active. Conversely we are warned of the risks if we do not engage in these activities. These risks are well documented: heart disease, obesity, memory loss, depression, dementia, to name a few of the most well known. To combat risks associated with loss of health and well-being the planners, developers and managers of AALC use various techniques and strategies to ensure residents will remain physically and mentally healthy and socially engaged. By minimising risks to individual health and well-being, social and economic risks to the community and the state are also minimised.

Residents of AALC are required, indeed compelled, to be active and engaged and thereby remain fit and healthy, 'good' community subjects and importantly, remain independent and self-reliant. That is, not to become a burden on family, neighbours, the community or the state. This is achieved through the effective self management of personal risks around health and well-being: taking exercise, eating well, engaging in communal life etc. Risk minimisation is also achieved through physical planning and design that follows traditional neighbourhood and new urbanist principles. Active and engaged subjects are also produced through a raft of structured activities developed and facilitated by 'community officers' employed by management. In addition to structured activities AALC promote University of the Third Age courses targeted at 'learning for pleasure'. By these means the mental, social and physical well-being of the individual is enhanced and risks to self, the community and the state minimised.

Research finds the health and well-being of AALC residents improves significantly within the first year of residency. This improvement is attributed to the physical and social planning of AALC and also to the lack of housing risks associated with aging in place; principally fear of isolation, crime and risks attached to property (as opposed to house) ownership and maintenance. Significantly the 'improvement' in health and well-being of AALC residents has been attributed to sense of community. This is not surprising. Bonds of community are usually formed between people of similar age, income, values, background and experiences. Residential landscapes where 'everyone's just like you' in part minimises risks attached to community formation. There is 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. It seems then that AALC are the stuff that 'community' relations are made of.

Conclusions – A research proposition

AALC are planned, designed, developed and marketed to a targeted and limited age cohort. These estates embody very particular and specific ideas of 'the good life' and in particular concepts of place. The development of AALCs are though premised on risk minimisation have the structural (i.e. unintended) effect of producing other risks. These other risks produce landscapes that are vulnerable to economic, social, cultural, temporal, political and environmental change. The Gold Coast City Council are encouraging the development of AALCs through planning frameworks. As outlined above, these frameworks, not surprisingly, advocate public/private partnerships to achieve safe environments, community transport; sport and recreation facilities and appropriate infrastructure and facilities; the sorts of 'features' provided in AALC. The emergence of these types of Master Planned and Gated Communities in the Gold

Coast City, coupled with the demographic shifts suggest some interesting research into the planning policies and practices that inform their making. Together with research on economic and political perspectives, sociological view points and governance structures of AALC we will have a better understanding of the risks attached to these types of developments and thus be better able to assess their impact in the urban landscape.

References

Andrew Beer, Debbie Faulkner, Emma Baker, Selina Tually, Peta Raftery and Cecile Cutler
(2009) *Our Homes, Our Communities: The aspirations and expectations of older people in South Australia*, Report for ECH Inc., May 2009. Adelaide; Flinders University.



**Urban Research Program
Griffith University
Brisbane, QLD 4111
www.griffith.edu.au/urp**