

RETHINKING RETIREMENT

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The Benefits of Retirement Villages



Neighborhood villages allow members to stay at home and have access to everything from pet walking and grocery runs to a list of vetted workers.

By Jane Bennett Clark, From Kiplinger's Personal Finance, November 2015

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Last winter, I shoveled my sidewalk about a gazillion times (slight exaggeration). At 63, I still had the strength and stamina to do it. Some 20 or 25 years hence, I probably won't. Nor will I necessarily be able to drive or climb several flights of stairs with ease. Plus, at 85, I doubt I'll be walking half a mile to the local pub to meet friends or a mile in the other direction to see a movie, as I do now.

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One way to deal with the gradual loss of vitality and social activity is to move to a more age-friendly place -- say, an apartment close to stores and public transportation, or to a retirement community that includes transportation, [home](#) maintenance, and organized gatherings and outings.

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Another solution is to stay put but become a member of a neighborhood "village." Based on a concept introduced by Beacon Hill Village, in Boston, these groups offer members [access](#) to everything from pet walking and movie clubs to grocery runs and a list of vetted workers, such as plumbers and handymen. Volunteers, often members themselves, provide some services -- say, driving an older member to a doctor's appointment. Providers who do charge typically offer a discount. Membership can run from less than \$100 a year for a single member to \$1,000 for a couple; the average annual fee is \$450 for an individual and \$600 for a household.

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A growing network. About 160 villages -- from Bend, Ore., to Albany, N.Y. -- are up and running across the country, with another 160 or so in the works, says Natalie Galucia, of Village to Village Network, which helps communities establish their own villages. That's up from only 50 in operation five years ago. Increased awareness of aging issues and word of mouth are helping propel the movement, she says. "Two people get to chatting, one mentions an organization that gets them a ride, the other says, 'That's a great idea.'"

Capitol Hill Village, which covers a three-square-mile area in Washington, D.C., is a

thriving example of the village concept. Formed eight years ago, it now has about 400 members, more than half of whom also volunteer. The group arranges for educational programs and outings and lines up volunteers for services such as driving and home maintenance. "People want to live at home," says executive director Molly Singer. "Helping them do that is our key mission."

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Setting up a village is easiest in an urban area like Capitol Hill, says Galucia. Still, rural communities can make the concept [work](#). For instance, Monadnock at Home, a village that serves 10 small towns in a 400-square-mile area east of Mount Monadnock, in New Hampshire, generally rotates big [social events](#) from town to town and arranges for transportation for members in farther-out areas who want to attend, says executive director Cindy Bowen. Paid service providers agree to cover the whole area for a week at a time; the group also tries to have a core group of volunteers in each community.

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The Washington, D.C., metro area has more than two dozen villages, including one in my hometown, Takoma Park, Md. Less than one year old, the Village of Takoma Park matches volunteers with members who need rides; offers a program to provide weekly visits with housebound members; and enlists students to shovel sidewalks for older residents. Membership is \$10 a year.

To see if a village serves your community or to find out how to start one in your neighborhood, contact Village to Village Network, at www.vtvnetwork.org. Getting help with chores can make the difference between continuing to live at home and having to leave it -- and that's the whole point of the village concept.

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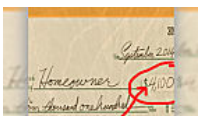

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