

MONADNOCK AT 65

THE FIRST IN AN ONGOING SERIES

BRACING FOR THE BOOM

As our region's residents reach retirement age they will be looking for a variety of ways to live into their golden years

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Monadnock Ledger-Transcript

As the first of the baby boom generation is reaching the age of 65 this year, many of them will begin to think about where they will spend the rest of their lives.

While many are area natives, a large segment has chosen to live here because it found the region a good place to raise a family. These folks have stayed even though their children, in many cases, have left; at least for now.

Nationwide, the baby boom accounts for 79 million people, about a quarter of the total population. In the Monadnock region, however, they represent almost 30 percent of the population in the 16 towns that comprise the Ledger-Transcript's readership base. According to U.S. Census Bureau estimates, that's roughly 13,300 people in the 46-to-65-year-old age range. And in almost every town, the younger half of the baby boomers outnumber any other demographic segment by 2:1.

This has a number of implications for housing opportunities and the region's infrastructure as it relates to a burgeoning elder demographic, especially as more people move to the area as they enter retirement for reasons of nostalgia for summers past as well as the state's lack of an income tax.

The options

According to Bonnie Cohen, the executive director of RiverMead in Peterborough, many of the slightly more than 200 residents of the community have chosen to live there because of just such reasons.

RiverMead is a life-care community, meaning it accommodates seniors who don't immediately need nursing care or help with daily living tasks, but are keen to live someplace that offers cultural opportunities and companionship with others and can accommodate increased levels of care as a resident ages.

There are completely independent living cottages, assisted living suites for people who need help with some daily tasks, and, if necessary, a skilled nursing care section on site.

RiverMead, which was begun 15 years ago, boasts a host of amenities like a heated indoor swimming pool, fitness center, three different dining options and a regularly scheduled shuttle to locations in the area.

When reflecting last week about the coming wave of baby boomers and what it means for places like RiverMead, Cohen said that the region's demographics and the fact RiverMead has a waiting list at least two years long were both part of the discussions when the owners considered expanding.

"We have seen an increased demand for places like RiverMead," Cohen said, explaining that architects and engineers were currently working on plans for building 40 more independent living cottages and about 20 new assisted living suites on a rolling 35-acre lot across Powersbridge Road from the main campus.

The demand for a variety of elder living arrangements will only increase over the next decade and more as baby boomers consider their options.

Construction of the new 24-unit Payson Village Senior Housing in Rindge is nearing completion. The one-building project sits on about three acres of a 16-acre town-owned parcel between Payson Hill and Butterfield roads. The project, which had been in the works since 1998, was planned for its location to make sure residents could remain easily involved in the community.

Residents of the Rindge community will be able to walk to the library, to the church and to the school to volunteer. It's a design that is expected to have some appeal with the independent-minded members of the baby boom who are already filling their days as volunteers and with second part-time careers.

The new RiverMead development is also keeping a more active senior citizen in mind.

The development would likely involve about 15 acres of the land it's planned for and include "a library, fitness center and auditorium so that we can meet the needs of this area," said Cohen, while keeping the surrounding wooded lot "as natural as possible" with walking paths through the woods.

Cohen explained that the entire industry of retirement communities, nursing homes and other elder-care services was on the lookout for a burgeoning population of elderly citizens for some time. But even if demographers had not kept her and people in her line of work apprised of the situation, interest from prospective residents and residents themselves has made it clear there was growing interest in life-care communities.

"People today start asking questions at a younger age than they used to," said Jan Eaton, director of marketing at RiverMead. She said that while 10 years ago the average age of someone entering a retirement home was 82 or 83, today they are typically between the ages of 75 and 79. And, in 10 years from now, it's expected that a fully informed and educated baby boomer will have already made that decision well before they turn 75.

The demanding baby boomer

Laura Putnam, the executive director at Summerhill Residential Assisted Living just a couple of miles west of RiverMead, agrees with that assessment. She said that while it was typical in years past for people to avoid talking about the subject of aging with their families until a child was forced to make decisions about living arrangements for a parent, that's changing.

More and more people are making the choices for themselves, and earlier, for a whole host of reasons. They range from the need for socialization among people who find themselves living alone to couples who enter communities because one of them might need skilled care or is suffering from Alzheimer's and the spouse becomes overwhelmed with caregiver responsibilities. And the variety of living arrangements is greater than it used to be.

Other facilities that offer varying degrees of care include Friendship Manor in New Ipswich, Jaffrey's Good Shepherd Nursing Home, and Harborside Healthcare, Pheasant Wood Nursing and the Scott-Farrar Home in Peterborough.

"The whole idea is changing about what it should be like when we retire," said Putnam during a recent interview in Summerhill's small, sunny library. "Our grandmother's nursing home just won't do."

"Baby boomers' expectations are going to be so much greater than those of our grandparents," she said. "We're going to expect elegance and to be treated really well."

A tour of Summerhill revealed a bright, remodeled facility that has a capacity for 75 residents but currently is home to 47. She said the ideal population at Summerhill would be between 50 and 55 residents, and that while there was no waiting list, she speculated there would be soon as the housing market improves and people find it easier to sell their homes, and as more people reaching their 70s see the benefits to living in such a community. It offers independent living suites, assisted living, a skilled nursing care section and a memory care unit that has secured an "Excellence in Care" certification from the Alzheimer's Association of America.

There's a pub that Putnam says is busy during happy hour, a country kitchen for residents to use, a large dining room and a sunroom in addition to the library. It also has a physical therapy area, a salon and a game room that doubles as a fitness room.

Linda Brenner, a partner in Summerhill, says the fitness aspect is becoming much more a necessity than an amenity and that the baby boom generation will be looking for living arrangements that fit a lifestyle that is likely to be more active later in life.

“They’re healthier and are a lot more fit on the whole,” said Brenner, comparing today’s 50- and 60-year-olds to those of previous generations. “They’re runners, walkers, skiers, kayakers,” she said, explaining that a generation that is health conscious also plans better and wants to enjoy the later years without a lot of hassle.

“I think the baby boomer is going to be much more willing to move into a place like [Summerhill],” she said.

“Why not have someone make the meals, why not have someone take care of the details as long as I have my independence.”

Aging in place Independence is at the heart of a new service for people who choose not to move out of their homes. The new term for this is aging in place, and it’s a growing trend for retirees blessed with good health in their golden years.

Monadnock at Home is one of 200 such regional concierge services that have formed across the country in the last five years. For an annual fee (\$600 for a family; \$450 for an individual), people age 62 and over can join the local nonprofit and receive free transportation to appointments, help with simple home maintenance, and social and educational opportunities. It is also a central place from which to access more than 130 prescreened service providers in 40 categories. Members can make one call to set up home visits to take care of tasks ranging from clearing snow from roofs to bookkeeping and from house cleaning to helping with personal care. The homeowner pays the provider directly, often at a discounted rate. A cadre of volunteers makes follow-up calls to maintain some quality control.

Monadnock at Home, which officially started operating this past September, now has 50 member families and is in the process of looking for part-time town coordinators to help manage its efforts.

According to MaH board member Sandy King, “There are loads of people who can’t afford these other types of arrangements” such as life-care communities and assisted living homes. And for those who find even \$450 a year too much to spend for the peace of mind of having a one-stop shop to call for a wide range of home and health-related services, MaH is just beginning the process of writing grant proposals and soliciting private individuals for donations that would enable the group to create a sliding scale of membership fees.

“You can support people in their homes less expensively and you have people happier in their homes, but there’s not the public funding for that,” said Board Member Dwight Schenk last week.

While King said the idea was to eventually become self-sustaining, MaH was also relying on support from N.H. Catholic Charities and a grant from the Bean Foundation.

Whether the choice is going to be a life-care community, aging in place or shared-living developments that have begun attracting interest in other regions, or some sort of combination of these, the Monadnock region’s baby boomers will have much to think about as their golden years approach.

“We’re probably looking at a whole range of things that need to be developed,” Schenk said in relation to the infrastructure needed to support an aging baby boom.

In our next installment, we’ll take a look at how baby boomers will pay for these living arrangements and their supportive infrastructure.



Mike Hill of Kuusisto Painting of New Ipswich paints door and window frames at Payson Village Senior Housing in Rindge on Friday.

STAFF PHOTO BY JONATHAN GOURLAY