

RETIREMENT

'Reaching 65 is seen as a time for new beginnings'

Retirement doesn't have to mean stopping work. Jane Slade meets the pensioners who are still blazing a trail in their careers, from a baroness to a dance teacher

Even though she turns 81 in August, retirement isn't something on Baroness Margaret Prosser's radar. She is one of a growing workforce of over-65s who refuses to retire.

"Politics has been my life and still is," says the Labour peer, who travels to the House of Lords four days a week and sits as chair of the Industry and Parliament Trust, a charity. She's not the only one; the average age in the Lords is 69.

Lady Prosser was drawing attention to the gender pay gap back in 1999, and has occupied such top political posts as national treasurer of the Labour Party.

"I think older people can contribute a lot, and you can see it in the House of Lords," she says. "I am much older than many members but younger than lots.

"Older people benefit from mixing with young people, too. Not only do they keep you up to speed in using an iPad, but are enthusiastic and cheery. They keep me young."

The doctory peer's only concession to "the R-word" is that she has bought a two-bedroom apartment in a Churchill Retirement development, Greenacres Lodge, in Warringham, Surrey.

"I did everything back to front," she explains. "I used to own a flat in Hove and a flat in London and sold them to buy a bigger house, which was halfway between where my two daughters live."

She calls it her "mad house." "I got back to the house maintaining it - sweeping the patio, doing the garden," she explains. "It was crazy. Then I was aware of a retirement development being built next door, and decided to buy the two-bedroom show flat."

Now she has stopped driving, she takes the bus. There's a stop right outside Greenacres, to either Sandstead or East Croydon stations, where she can catch the train into London. "I have peace of mind living here. I don't have to worry that I haven't paid the cleaner or forgotten to lock the back door."

"Everyone is really friendly, too. I came back early from a shopping trip



PLUSH LIVING Baroness Prosser outside Parliament, main; Brio's Chapelton development, right

the other day and about eight ladies were sitting in the owners' lounge."

Lady Prosser, who brought up three children after her late husband was paralysed due to illness, admits she is lucky to be able to afford a retirement property.

"The vast majority of people here have downsized and sold their houses for more than they have had to pay for one here," she observes.

"There's a lot more that can be done for people who can't afford these kind of houses: a bit of public investment would be a good thing. I am very fortunate but not everyone is."

Churchill Retirement's Laurel Lodge near Warringham in Carlsholm has one and two-bedroom apartments priced from £299,950.

A Government report in September showed that the number of over-65s working in the UK has quadrupled in the past 20 years - from 272,000 in 1997 to 1.2million people.

According to a Which? report last month some 32 per cent of those working beyond state pension age are self-employed, compared with 13 per cent of younger workers, while a report by insurance giant Legal & General found that of the "last-time buyers" who are working, one in five is in a higher managerial or professional occupation.

Low interest rates, the demise of final salary pension schemes, and rises in the state pension age are all thought to have contributed towards people delaying retirement. Experts anticipate that working beyond the age of 70 will soon become the norm.

Retirement housebuilders are reacting to this trend by tweaking their product to entice buyers who refuse to retire.

"We've designed our retirement communities to support people hoping to pursue a wide range of goals," says Jane Barker, managing director of Brio



Retirement. "This includes good transport links, shared communal areas which can easily serve as co-working spaces or meeting areas, and good Wi-Fi for people working from the comfort of their own home."

"The rooms in our community hub and brasserie are also ideal for meetings or larger events."

Brio Chapelton, for the over-55s, will be a community of 94 one and two-bedroom cottages and apartments near Aberdeen, with prices starting from £242,000, and will open next year. Phase one of Brio's Stow-on-the-Wold village in Gloucestershire is set for completion in spring 2019.

Hilary Bruce-Jones is waltzing through her retirement teaching ballroom dancing. Bruce-Jones, 74, a former dancer, works part time for Dance

Rhythms in Oxford. "Dancing has always been a passion of mine right from when I was a young child," she says. Bruce-Jones bought a one-bedroom apartment at Renaissance Retirement's Fleur-de-Lis in Abingdon last year. "I've taught for many years. Ballroom dancing really took off when Strictly Come Dancing started and we are at our busiest during the series," she says. One and two-bedroom properties are available at nearby Fleur-de-Lis development in Wantage, Oxfordshire, from £250,000.

At Renaissance's Fleur-de-Lis development in Romsey, Hampshire, Margaret Monger raises a wry smile at the mention of the word "retirement". She works as a genealogist, and travels up to the College of Arns in London.

"I've loved my work; why should I give it up?" says the 89-year-old, who has bought a one-bedroom apartment with balcony.

"I still go up to London on the train to meet people and do some research. I've been doing it for 40 years and don't want things to change." Homes at Fleur-de-Lis Marlborough, Hampshire cost from £295,000.

McCarthy & Stone, the biggest retirement house-builder, reports an increase in the number of buyers working after retirement age.

"Increasingly we're finding that a number of our homeowners in their 60s and 70s are working in retirement. Some are doing this in order to supplement their pension income, and others for the fun and sense of achievement," says David Bridges, group sales director.

"We also know of a number of

Experts anticipate that working beyond the age of 70 will soon become the norm

STEP TO IT Hilary Bruce-Jones, a dance teacher, with her student, Alan Sharpe



LUXURIOUS Renaissance Retirement's flats near Wantage, above; Brio's Stow-on-the-Wold village, below



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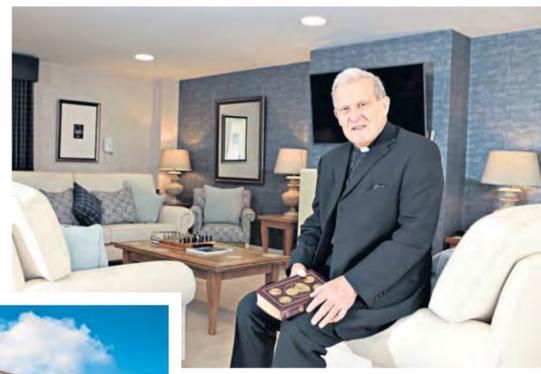
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A NEW CHAPTER Father Royston Davis, right; Brio's Chapelton development, below; Renaissance Retirement's homes in Marlborough overlook a bowling green, bottom



'Some are working to supplement their pension income or for a sense of achievement'

"I plan to take pilgrimages in May and September to Lourdes in France and continue covering for other priests in the diocese when asked." Lock House in Taunton, Somerset, which has as a rooftop terrace and well-being suite has one and two-bedroom apartments for sale priced from £214,950.

One enterprising retirement house-builder is promoting networking among residents who regard retirement as a job opportunity. James Cobb of Inspired Villages says that the company, which is owned by Legal & General, is starting a club for residents to find out about paid and voluntary employment options in the local area.

"For many of our residents, reaching 65 is seen as a time for new beginnings. Whether this is starting paid work in a new field, volunteering to giving back to society, taking an educational course, or simply spending time focusing on hobbies, gone are the days where retirement was synonymous with doing nothing," explains Cobb.

At a debate on ways to enjoy getting older, he adds that "the general consensus was that happiness comes from positivity, achievement, intergenerational involvement, socialising, health, well-being, and giving back. We are starting an 'Inspired Club' to focus on all of these elements, many of which can be achieved through continued work in retirement."

"I have found work very fulfilling and as long as I am given the strength I will carry on," he says.



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